ASSESSING THE IMPACT OF INSECURITY ON RURAL MARKETS IN KACHIA LOCAL GOVERNMENT, KADUNA STATE

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Abstract

Nigeria's security is facing torrent of threats from terrorism, banditry, farmer-header crisis, targetted killings, secessionist activities and piracy on the high sea. Kaduna State, like most states in the north, have increasingly become epicenter of threats, especially bandit related activities like kidnapping, cattle rustling and raids. In places like Kachia Local Government Area (LGA), these threats have assumed destructive dimension as rural economy, especially agricultural activities, small and medium enterprise, and market structures have been significantly affected. This study assesses the impact of banditry on rural markets in Kachia LGA, focusing on how it affects market activities. A multi-stage sampling technique was used to select five wards from the LGA, with 210 questionnaires distributed to local traders, farmers, and market participants. Data were analyzed using both descriptive and inferential statistics to determine the relationship between banditry and market performance. The study rejects the null hypotheses (H_0) and accepts the alternative hypotheses (H_1) with the following p-values for hypotheses 1 and 2, respectively: ($p = 0.002$, $p = 0.005$). These hypotheses state that there is a significant relationship between banditry and market disruption in Kachia LGA. The findings reveal that insecurity has led to decreased market transactions, higher prices, reduced availability of goods, and limited access to food. In conclusion, the study recommends that the government prioritize improving security in rural areas, particularly around rural markets, and implement policies to support market resilience. It also suggests that local authorities provide stronger security frameworks and encourage community cooperation to mitigate the impacts of insecurity on rural economies in Kachia LGA.

Keywords: Security, Insecurity, Banditry, Rural Markets and Kachia Local Government

1.1 Introduction

The contemporary global security ecosystem is characterized by an increasingly complex interplay of traditional and non-traditional threats, marked by great-power competition, terrorism, cyber and hybrid warfare, climate-related insecurity, and persistent instability in the Sahel region, whose spillover effects significantly exacerbate Nigeria's security challenges through terrorism, arms proliferation, transnational organized crime, banditry, and farmer-herder conflict. Nigerian security environment is however driven by torrent of deepening security crises and an endless cycle of violence, with numerous threats that have evolved and assumed more sophisticated, existential, and destructive. The country's poorly policed borders, leadership crisis, weak institutions and governance structures, and economic fragility have created a fertile ground that sustained the existence of these security challenges. The precarious and volatile nature of the country has consistently threatened the safety, equilibrium, and prosperity of its rural populace, particularly in the North.These broader dynamics have manifested within Nigeria through escalating insecurity across several states, including Kaduna State, where banditry, kidnapping, communal conflicts, and violent extremism have undermined human security and socio-economic development. In particular, Kachia Local Government Area has experienced recurrent attacks, cattle rustling, abductions, and farmer-herder conflicts, reflecting the localized expression of wider national and regional security pressures which largely affects rural markets stability.

Rural markets are fundamental to the socio-economic development of agrarian communities in Nigeria. They serve as centers for agricultural trade, income generation, and social exchange, especially in areas where farming and petty commerce sustain household livelihoods. In Kachia Local Government Area (LGA) of Kaduna State, rural markets are integral to the economic life of the population, facilitating the distribution of key crops such as ginger, maize, soya beans, and yam. However, over the past decade, the functionality and resilience of these markets have been increasingly undermined by persistent insecurity.

Insecurity—manifested through armed banditry, kidnapping, and cattle rustling — has intensified in Kaduna State including Southern Kaduna. Reports from Human Rights Watch (2018) and Bernard (2023) highlight that communities such as Awon, Agunu, Katari, Bishini, and Doka in Kachia LGA have faced repeated attacks, resulting in displacement, market closures, and the destruction of productive assets. These incidents have disrupted traditional economic networks and diminished market participation, particularly among smallholder farmers and women traders.

Given the centrality of rural markets to livelihoods in Kachia, the current threats of banditry present not only a humanitarian crisis, but also a significant developmental challenge. As traditional economic spaces deteriorate, households face mounting difficulties in accessing food, generating income, and sustaining agricultural productivity. The ripple effects extend to broader economic indicators such as local revenue generation, rural-urban supply chains, and regional food security. Yet, despite the severity of these impacts, there remains a limited body of localized, empirical research that explicitly examines the relationship between insecurity, especially banditry, and rural market operations in Kachia LGA.

The research gap, therefore, is lack of systematic analysis on how banditry affects rural market operations in Kachia. While evidence and media reports confirm widespread disruption, there is a need for empirical investigation that quantifies these effects and explores community-level adaptations.

This study aims to fill that gap by assessing the impact of banditry on rural markets in Kachia LGA, focusing on changes in market attendance, commodity pricing, trade volume, and supply chain dynamics. Specifically, it seeks to examine the extent to which banditry has influenced the functionality of selected rural markets; ultimately, this paper is expected to provide evidence-based recommendations for policymakers, local authorities, and development actors working to restore safety, economic resilience, and institutional functionality in Kachia's rural economy.

1.2 Statement of the Problem

Kachia Local Government Area in Kaduna State has been plagued by escalating insecurity with frequent incidents of bandit attacks, kidnappings, and cattle rustling affecting the local populace. Empirical studies in Southern Kaduna and Kaduna State indicate that bandit attacks have caused displacement, constrained mobility, increased post-harvest losses, and undermined agricultural value chains, thereby diminishing the volume of goods traded and the overall vibrancy of rural markets (Bernard, 2023; Gani & Ogbole, 2024; Onwunali et al., 2023; Mustapha et al., 2025). Similar incidents have devastated other communities within Kachia, including Anfu, where continuous attacks have forced residents to abandon their homes, and Badeko, where persistent violence led to multiple fatalities and internal displacement (Bernard, 2023). This widespread insecurity has disrupted daily life, impacting essential activities such as farming and trade, on which rural communities heavily rely.

These security issues raise critical concerns about the viability of local markets in Kachia, which play a vital role in the economic livelihoods of the area. Frequent attacks and displacement restrict traders' access to markets, reduce consumer turnout, and disrupt the supply chains that rural communities depend on. The unpredictable market environment driven by consistent bandit attacks has likely resulted in fluctuating prices, increased transportation costs, and reduced participation from traders and buyers alike. However, there is limited empirical research quantifying how banditry specifically impacts local market dynamics in Kachia.

This study seeks to fill this the literature gap, methodological gap the empirical gap by by providing a nuance assessment of the effects of banditry on rural market prices, transaction volumes, and overall market participation in Kachia. The study will also provide insight for further research in the area of banditry and rural markets performance within the context of socio-economic studies.

1.3 Research Questions

1. How does banditry affect rural market participation and attendance in Kachia Local Government Area?

2. What is the impact of banditry on the availability, pricing, and supply of agricultural commodities in rural markets?

3. What are the socio-economic effects of banditry on the livelihoods of farmers and traders in Kachia LGA?

1.4 Objectives of the Study

The general objective of the study is to assess the impact of banditry on the functionality and performance of rural markets in Kachia Local Government Area, Kaduna State. The specific objectives include to:

1. Examine the extent to which insecurity affects rural market attendance and participation in Kachia LGA.
2. Evaluate the impact of banditry on trade volumes and the supply of agricultural commodities in rural markets.
3. Examine the socio-economic effects of banditry on the livelihoods of farmers and traders in Kachia LGA.

1.5 Hypothesis

H_1: Banditry has a significant effect on transactions, attendance, buying, and selling in rural markets in Kachia Local Government.

2. H_0: banditry has no significant effect on transaction, attendance, buying, and selling in rural markets in Kachia Local Government Area.

1.6 Significance of the Study

This study is significant because it provides empirical insights into the effects of banditry on rural markets in Kachia Local Government Area of Kaduna State, a locality that has received relatively limited scholarly attention despite experiencing persistent security challenges. The study will generating context-specific evidence, contributing to filling an important gap in the literature on rural banditry and its implications for local economic activities.

The findings of the study will also provide data-driven evidence that can support government at the federal, state, and local levels in formulating and implementing policies aimed at combating banditry, restoring rural market activities, and promoting sustainable economic development in affected communities. In addition, the study will be valuable to non-governmental organizations (NGOs), humanitarian agencies, and development partners by providing information that can guide the design and implementation of livelihood support programmes, food security interventions, and displacement response strategies tailored to the needs of vulnerable rural populations.

Furthermore, the study will identify and document the coping mechanisms adopted by residents, traders, and farmers in response to insecurity. Such insights may inform community-based recovery initiatives, resilience-building programmes, and peacebuilding efforts that strengthen local capacities to withstand and recover from security-related disruptions. From an academic perspective, the study contributes to the application of Social Disorganization Theory in explaining the relationship between insecurity and the functioning of rural markets within the Nigerian context. Consequently, it provides a useful foundation for future research on rural insecurity, local economic resilience, and community development in conflict-affected areas.

2.1 Conceptual Clarification and Theoretical Framework

2.1.1 Insecurity

Buzan (1991) provides a comprehensive framework for understanding insecurity within the context of national security, emphasizing the critical role that state capabilities play in safeguarding citizens against a myriad of threats. In his analysis, Buzan identifies several key dimensions of insecurity that are particularly relevant in contemporary security studies. At the core of Buzan's argument is the idea that national security is fundamentally about the protection of a nation's citizens from various forms of harm, which can range from traditional military threats to non-state actors like terrorist organizations. He underscores that the failure to address these threats can lead to significant vulnerabilities within a state, as citizens may feel unsafe or unprotected. This sense of insecurity can erode trust in governmental institutions, leading to a cycle of fear and destabilization.

Williams (2020) presents a comprehensive understanding of insecurity that transcends traditional notions focused solely on external threats. His definition emphasizes that insecurity is not only the result of external actors—such as foreign governments, terrorist organizations, or criminal groups—but is also significantly shaped by the actions and policies of a nation's own government and societal structures. This perspective highlights the multifaceted nature of insecurity, illustrating how it can be perpetuated by internal dynamics as much as external pressures.

2.1.2 Security

Security as a concept suggests freedom from all forms of dangers, threats of danger, and anxiety. Security ultimately demonstrates a sense of safety from harm, fear, anxiety, oppression, danger, poverty, infectious disease, illiteracy, etc. It denotes protection and preservation of core values and threats to those values. It involves the deliberate and committed efforts aim at eliminating all forms of threats to survival and means of survival. It is in this light that Williams (2008) sees security as the alleviation of threats to cherished values.

Buzan (2013) also conceives security from two broad lenses. In one of the lenses, he sees security to mean the pursuit of freedom from threat and the ability of states and societies to maintain their independent identity and their functional integrity against forces of change which they see as hostile. He further emphasizes that the bottom line of security is survival, but it also reasonably includes a substantial range of concerns about the conditions of existence. Quite where this range of concerns ceases to merit the urgency of the security label (which identifies threats as significant enough to warrant emergency action and exceptional measures, including the use of force) and becomes part of the everyday uncertainties of life is one of the difficulties of the concept.

In the words of Imobighe (2003), security has to do with freedom from danger or threats to a nation's ability to protect and develop itself, promote its cherished values and legitimate interests, and enhance the well-being of its people. Thus, internal security could be seen as the freedom from or the absence of those tendencies that could undermine internal cohesion and the corporate existence of a country and its ability to maintain its vital institutions for the promotion of its core values and socio-political and economic objectives, as well as meet the legitimate aspirations of the people.

Mbachu (2009) stresses that strategically; security has objective and subjective meanings. Objectively, it measures the absence of threat to life, liberty, property, and core values; and subjectively, it measures the absence of fear, anxiety, tension, or apprehension of being in danger of losing life, liberty, property, and core values.

2.1.3 Market

A market is any place or venue where buyers and sellers can exchange goods and services. A market may be physical, like a retail outlet, or virtual, like an online brokerage with no physical contact between buyers and sellers. Some key characteristics of a market are the availability of an arena, buyers and sellers, and a commodity or other asset that can be bought and sold (Fidelity Investments, 2023; J.P. Morgan Research, 2024).

According to Kenton (2014), a market refers to any environment—whether physical, such as a store, or virtual, like an online platform—where goods and services are exchanged between buyers and sellers. A market's essential features include the presence of a space or system for trade, participants to engage in transactions, and commodities or assets available for exchange.

Carlton (2007) defines a market as an area or environment in which the economic forces of demand and supply interact to determine the price of goods or services. This interaction can be influenced by a range of variables, including the number of firms, consumer preferences, and the ease of entry and exit from the market. Markets can be defined more precisely by considering how a hypothetical monopolist could profitably impose price increases, emphasizing the importance of demand and supply substitutability.

2.1.4 Rural Market

In view of this paper, a rural market is seen as the economic and commercial environment within rural areas, typically characterized by smaller, dispersed populations and agriculture-focused economies. In these markets, goods and services are exchanged, often involving basic commodities, agricultural products, and essential household items. Rural markets differ from urban ones in terms of consumer needs, purchasing power, and distribution channels, with local and informal economies often playing a prominent role. Understanding the dynamics of rural markets is essential for meeting the unique needs and constraints of rural communities. Mostly, in rural markets, especially within Kachia local government, commodities like ginger, maize, millet, potatoes, yams, rice, etc. are traded, and buyers from different localities often come to purchase in large commercial quantities.

2.2 Theoretical Framework

This study adopts social disorganization theory as its guiding theoretical framework to investigate the impact of bandit attacks on rural markets in Kachia Local Government Area (LGA), Kaduna State. The theory, developed by Shaw and McKay (1942), explains how crime and violence flourish in communities experiencing the breakdown of social institutions such as family, education, religious systems, and informal communal controls. The theory posits that weakened social cohesion, economic instability, and institutional failure create environments in which criminal behavior becomes widespread and normalized.

This framework is particularly apt for analyzing the socio-economic disruptions in rural communities of Southern Kaduna, including Kachia, which has been severely affected by armed banditry. Empirical evidence from Bernard (2023) highlights how the disintegration of traditional leadership structures, loss of trust among ethnic groups, and government failure to maintain security have exposed rural communities to violent attacks, displacements, and the collapse of market activities.

Empirical evidence indicates that banditry has adversely affected rural market activities in Kachia Local Government Area. A mixed-method study by Abdussalam et al. (2022) found that banditry in frontline local government areas of Kaduna State, including Kachia, resulted in attacks on farmers, widespread displacement, disruption of agricultural production, and the suspension of weekly markets, thereby weakening the rural economy. These conditions reduced the movement of traders and buyers, interrupted agricultural marketing, and constrained rural livelihoods. Awon, Gorah, Ankwa,Awon, Kigwali,Katambi. Akwaya Daji, Kurmin Tsohuwa, Impi Kuturmi,Impi Kadara, Anturu, Kurmin Taba, Ariko,Ungwan Maikasuwa Ungwan Luka, Apale, Saminaka Kuturmi, Igoh II, goh II, Akama, Atara Iriyo, Ungwan Waziri, Ungwan Toka, Ungwan Ali, Asewe, Ungwan Baka, have witnessed mass abductions and killings, leading to the destruction of homes, markets, and farms. These incidents have undermined rural livelihoods and restricted access to local markets, creating widespread food insecurity and economic displacement (Bernard, 2023). Social disorganization theory helps explain this phenomenon as the result of eroded community bonds and diminished informal mechanisms of social control.

Further insights from Faris (1955) and Bursik (1988) expand on the theory by stressing that crime persists when communal networks are fragmented and where neighborhoods are unable to maintain shared norms or mobilize against deviant behaviors. In Kachia, armed groups have exploited this vacuum, controlling access to farmland and trade routes and demanding levies from farmers and traders. According to Bayari (2019), this extortion effectively replaces legitimate state regulation with informal rule by violence.

Additionally, Abubakar et al. (2018) and Taiwo (2019) note that psychological trauma, youth migration, and reduced social interaction are direct consequences of banditry and insecurity in Kachia. These disruptions weaken the economic base of affected communities and contribute to market fragmentation, particularly in displaced or abandoned settlements. The IDP camp in Ladduga, Kachia, as noted by Bernard (2023), is illustrative of this structural collapse, housing many who have lost access to their cattles, farms and local markets.

The theory is also supported by Osumah (2017) and Human Rights Watch (2018), who link the rise in armed violence to neglect, poverty, disputes over land, ethno-religious tensions, and poor conflict resolution mechanisms. These unresolved conflicts have further splintered social structures, enabling bandits to thrive and displace entire communities—often for extended periods without state intervention.

In sum, social disorganization theory offers a coherent explanation for the socio-economic impacts of insecurity on rural markets in Kachia. The theory's emphasis on the interconnection between social breakdown, crime, and economic dislocation is validated by field evidence showing how armed banditry has dismantled local economies, displaced market participants, and replaced communal solidarity with fear and fragmentation.

3.1 Methodology

This study adopted a survey research design, which is appropriate for collecting primary data from a large population sample to assess the impact of bandit attacks on rural market performance. The design allowed the researchers to obtain responses from farmers, traders, and consumers directly affected by banditryacross

3.2 Sample Size and Sample Procedure

The study employed a multi-stage sampling procedure to collect representative data from areas heavily impacted by conflict. Kachia LGA was purposively selected due to the frequency and impact of banditry, which has disrupted rural markets and affected the livelihoods of local residents.

In the first stage, five wards —Ankwa, Awon, Katari and Doka out of the 12 wards in Kachia LG—were randomly selected. Markets like Katambi, Anturu, Gidan Kaura, Dam market, Mai Ido and Maro, that have experienced significant disruptions and participation in market activities due to bandit attacks. Following the sample size determination method recommended by Glenn (1992) and referenced in Singh & Masuku (2014), the study adopted Sudman's (1976) guideline, which suggests a sample size of 20 to 50 respondents per subgroup for populations with similar attributes. Therefore, 25 respondents were randomly selected from each market, resulting in a total sample size of respondents. Out of the 250 questionnaires distributed in the earlier named villages where these markets are situated, 215 were returned, 210 were fully completed. These structured questionnaires were designed to collect reliable data on the impact of banditry on market access, participation, trade volume, and economic stability within these villages. The analysis was based on the 210 duly completed questionnaires, providing insights into how banditry disrupts market dynamics, reduces farmers' incomes, and challenges food security in Kachia Local Government Area.The instrument included both closed-ended and Likert-scale items, designed to capture market attendance patterns, transaction volumes, pricing changes, security incidents, and livelihood impacts. Field observations and informal discussions with local stakeholders supplemented the survey responses.

The data collected were analyzed using the Statistical Package for the Social Sciences (SPSS). Descriptive statistics such as frequencies, percentages, and charts were used to summarize respondents' demographic characteristics and market participation patterns. Inferential analysis involved the use of Pearson's Product Moment Correlation to test relationships between insecurity and key market variables, including attendance, commodity supply, and livelihoods. The hypotheses were tested at a 0.05 level of significance.

3.3 Measurements of Variables

The dependent variable of this study is the functionality of rural markets in Kachia Local Government Area, as impacted by banditry. This is determined by assessing various disruptions caused by banditry, measured using five items on a 3-point scale categorized as minimally disrupted, moderately disrupted, and severely disrupted markets. The maximum obtainable impact scores for market functionality are as follows:

Minimal Disruption: These are markets that experience little to no evidence of disruption due to insecurity. This group's value ranges from 0 – 2.32 on the market disruption scale.

Moderate Disruption: These markets face noticeable interruptions, with traders and buyers making adjustments to cope with insecurity, such as altered operating hours or reduced supply levels. This group's value ranges from 2.33 – 4.56 on the market disruption scale.

Severe Disruption: Markets in this category have experienced substantial disruptions, where both suppliers and buyers are significantly impacted, resulting in reduced sales, loss of income, and limited access to essential goods. This group's value ranges from 4.57 – 6.53 on the scale.

Market Collapse: These markets are nearly non-functional or closed due to extreme insecurity. Traders, farmers, and customers avoid the area, resulting in minimal economic activity. This group's value on the scale ranges from 6.54 – 10.0.

This disruption level was calculated by summing the scores of the five items, providing an aggregate measure of the impact of insecurity on market functionality.

The independent variable in this study is the prevalence of banditry in Kachia LGA. This banditry directly affects the ability of farmers, traders, and buyers to participate in market activities, thereby influencing rural market functionality.

Descriptive statistics, such as frequency counts and percentages, were used to analyze the data. Additionally, inferential statistics, particularly correlation analysis, were employed to determine the type of relationship between insecurity levels and market functionality based on the stated hypotheses. The decision rule for testing hypotheses follows: if the p-value is less than the significance level alpha (p-value $<\alpha$), the null hypothesis is rejected; conversely, if the p-value is greater than alpha (p-value $>\alpha$), the null hypothesis is accepted. For this study, alpha is set at a 5% level of significance.

Socio-Economic Characteristics of Respondents Table 1

Respondents' Socioeconomic Characteristics

Guide	Various Items	Frequency	Percentages
Gender	Male	148	70.5
	Female	62	29.5
	Total	210	100
Age	18 – 25 years	32	15.2
	26 – 35 years	48	22.9
	36 – 45 years	84	40
	46 – 55 years	39	18.6
	56 years and above	7	3.3
	Total	210	100
Marital Status	Single	29	13.8
	Married	152	72.4
	Separated	7	3.3
	Divorced	2	0.9
	Widowed	20	9.5
	Total	210	100
Educational Status	Postgraduate	0	0
	Degree/HND	7	3.3
	NCE/ND/OD	54	25.7
	WAEC/GCE/NECO/NABTEB	48	22.8
	Primary School	101	48.1
	Total	210	100
Membership of Org.	No Group	2	0.9
	Cooperative Society	82	39.0
	Religious Group	123	58.6
	Occupational Group	3	1.4
Primary Occupation	Not Applicable	1	0.5
	Farming	192	91.4
	Trading/Selling	12	5.7
	Processing	1	0.5
	Tailoring	2	0.9
	Civil servant	2	0.9
	Total	210	100

Source: Field Survey (2024)

As shown in Table 1, gender is an important factor in the assessment of rural markets in Kachia Local Government Area. Of all the respondents surveyed, 70.5% were male and 29.5% were female, indicating a higher participation rate of men in market activities, possibly due to the traditionally male-dominated nature of trading and market-related travel in the area.

The age distribution of respondents reveals that a majority (78.1%) fall within the 18-45 age range, while only 3.3% are 56 years or older. This suggests that most respondents (96.7%) are within their economically active age (18-55 years) and are thus directly involved in rural market activities, either as traders, farmers, or consumers. This finding aligns with the work of Akinbile (2007) and Taiwo & Omifolaji (2015), which indicates that individuals within this age bracket are productive and energetic and form the active workforce in community engagements.

In terms of marital status, 72.4% of respondents are married, 13.8% are single, 3.3% are separated (potentially due to instability and attacks in the area), 0.9% are divorced, and 9.5% are widowed, with some widowed due to conflicts and attacks impacting the communities.

Educational levels among respondents are relatively average: 50.2% have completed primary education, 22.8% hold an SSCE, 48.0% have obtained an NCE or diploma, 3.3% have a degree, and none have postgraduate qualifications. This indicates that the majority of respondents have some level of formal education, which may influence their engagement in market activities and strategies to mitigate the impact of insecurity.

Regarding occupation, 91.4% of respondents are engaged in farming, indicating that agriculture is the mainstay of their livelihoods and closely tied to their market participation. Additionally, 58.6% of respondents are affiliated with religious organizations, primarily Christianity, while 39.0% participate in cooperative societies and unions. These affiliations provide support networks and a collective voice within rural communities, particularly significant as insecurity continues to impact market access and economic resilience in Kachia Local Government Area.

Table 2 Distribution of respondents based on market disruption

Market disruption scale	Frequency N=210	Percentages (%)
Minimal Disruption	11	5.2%
Moderate Disruption	109	51.9%
Severe Disruption	90	42.9%

Source: Field Survey (2024)

Based on the responses above, 5.2% of the respondents in Kachia Local Government Area report that banditry has limited their market access, 51.9% indicate moderate disruption, and 41.9% report severe disruption to market activities.

Table 3 **Distribution base on effect of banditry on market participation.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	19	9.0	9.0	9.0
	Neutral	6	2.9	2.9	11.9
	Disagree	3	1.4	1.4	13.3
	Strongly agree	182	86.7	86.7	100.0
	Total	210	100.0	100.0	

Source: Field survey (2024)

Table 3 above reflects respondents' views on the reduction of rural market activities due to banditry in Kachia Local Government Area. A significant majority, 86.7% of respondents, strongly agree that issues such as banditry, hasaffected market participation in the area. An additional 9.0% agree, while 2.9% remain neutral, and only 1.4% disagree. This indicates that 95.7% of respondents affirm that banditry has had a detrimental impact on rural market operations, leading to reduced access, lower trade volumes, and instability in the affected areas.

Socio-economicEffects of Insecurity on Farmers and Traders' Livelihoods (N = 210)

Table 4

Statement	SA	A	U	D	SD	Mean	Decision
Banditry has reduced my household income.	118 (56.2%)	70 (33.3%)	10 (4.8%)	8 (3.8%)	4 (1.9%)	4.38	Accepted
I now attend the market less frequently because of banditry.	124 (59.0%)	61 (29.0%)	9 (4.3%)	11 (5.2%)	5 (2.4%)	4.37	Accepted
My sales/profit have declined because customers avoid the market.	112 (53.3%)	72 (34.3%)	11 (5.2%)	10 (4.8%)	5 (2.4%)	4.31	Accepted
Transport costs have increased because of banditry.	138 (65.7%)	53 (25.2%)	8 (3.8%)	8 (3.8%)	3 (1.4%)	4.50	Accepted
Some traders/farmers have abandoned their businesses because of banditry.	130 (61.9%)	58 (27.6%)	10 (4.8%)	8 (3.8%)	4 (1.9%)	4.44	Accepted
Banditry has increased poverty among farming households.	126 (60.0%)	61 (29.0%)	8 (3.8%)	10 (4.8%)	5 (2.4%)	4.40	Accepted

The findings indicate that respondents overwhelmingly perceived banditry as having severe socio-economic consequences on their livelihoods. More than four-fifths of respondents agreed or strongly agreed that banditry reduced household income, increased transportation costs, discouraged market attendance, reduced sales, and forced some traders and farmers to abandon their businesses. The highest mean score (4.50) was recorded for increased transportation costs, suggesting that insecurity has substantially raised the cost of moving agricultural produce to rural markets. The grand mean of 4.40 indicates a strong consensus that banditry has negatively affected rural markets.

3.4Test of Hypotheses

Alternative Hypothesis (H_1): banditry has a significant effect on transaction, attendance, buying, and selling in rural markets in Kachia Local Government.

Table 5 Correlation analysis of banditry has a significant effect on transaction volumes in rural markets in Kachia Local Government.

Variables	Items	Values
Insecurity and effective performance of rural markets	Pearson Correlation (r)	-0.228
	p-value (sig.)	0.001
	N	210

Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output, (2024)

Variables Pearson Correlation (r) p-value (sig.) N

The Pearson correlation value of -0.228 shows a weak negative relationship between banditry and effective performance of rural markets. This means that as banditry increases, market effectiveness in Kachia LGA (measured by attendance, volume, supply, and productivity) slightly declines. The p-value is 0.001, which is less than 0.01, indicating a highly statistically significant relationship. Since $p = 0.001 < 0.01$, the null hypothesis (H_{01}) is rejected. The result indicates that there is a statistically significant relationship between banditry and the effective performance of rural markets in Kachia. Even though the correlation is weak, the significance of the result shows that banditry contributes meaningfully to the decline in rural market transactions, attendance, and overall functioning. Therefore, the alternate hypothesis is accepted.

Null Hypothesis (H_0):

banditry has no significant effect on transactions, attendance, buying, and selling in rural markets in Kachia Local Government.

Table 6:Correlation Analysis of insecurity affects effective performance of rural markets

Variables	Items	Values
banditry and effective performance of rural markets	Pearson Correlation (r)	-0.196
	p-value (sig.)	0.008**
	N	210

Correlation is significant at the 0.05 level (2-tailed).
Source: SPSS Output, (2024)

The p-value = 0.008, which is less than 0.05, shows that this relationship is statistically significant. Since $p = 0.008 < 0.05$, the null hypothesis (H_{02}) is rejected. There is a statistically significant relationship between socio-economic characteristics and food security status of the people in Kachia LGA. The implication is that banditry negatively affects market realities. The alternate hypothesis is accepted.

3.5 Discussions of Findings

The findings of this study provide empirical support for the argument that banditry has a statistically significant negative effect on the performance of rural markets in Kachia Local Government Area. As revealed in Table 4, the Pearson correlation coefficient of -0.228 and a p-value of 0.001 indicate a statistically significant relationship between banditry and market operations, particularly transactions, attendance, buying, and selling. Although the correlation is weak, the significance at the 1% level confirms that banditry is a key driver of market disruption. Field observations and survey responses corroborate this, as most respondents indicated reduced market participation as a result persistent fear of attacks during trade, lower participation, and interrupted access to agricultural products. banditry has limited farmers' ability to transport produce to market centers, discouraged traders from setting up stalls, and caused several markets to shorten operational hours or shut down entirely.

These findings are reinforced by empirical evidence from other regions in Nigeria. For instance, a Reuters investigation (2024) reported that farmers in Katsina and Zamfara States abandoned their farmlands due to repeated attacks by armed groups, resulting in destroyed crops and food worth millions of naira lost. This directly contributed to supply shortages and higher market prices, highlighting how insecurity restricts production and distorts rural market systems. Similarly, a study on Zamfara North (2024) found that persistent banditry and violence significantly disrupted rural market operations, echoing the situation in Kachia. Markets in conflict zones experience declining participation, food scarcity, and transaction irregularities—issues that the study also identified through statistical and descriptive analysis.

Further support comes from Table 5, which tested the null hypothesis that banditry has no significant effect on the effective performance of rural markets. The result showed a Pearson correlation of -0.196 and a p-value of 0.008, leading to the rejection of the null hypothesis. This indicates a statistically significant, albeit weak, negative relationship between banditry and overall rural market effectiveness. This finding aligns with broader research that quantifies the economic cost of banditry. For example, (Ijirshar et al., 2025)study from Benue State using structural modeling found that a 1% rise in insecurity resulted in a 0.211% drop in crop output and 0.311% drop in rural economic activities, confirming that banditry is a measurable economic threat.

The findings of this study—supported by empirical research—confirm that banditry disrupts rural markets in multiple, interrelated ways. It undermines trust, restricts access to economic spaces, fragments commodity chains, and triggers food insecurity. The statistical significance observed in both Table4 and Table 5, though with weak correlation values, is meaningful because it reflects a consistent trend across conflict-affected rural Nigeria. Insecurity does not only represent a security threat but also a broader development crisis that affects livelihoods, household income, food availability, and local economic resilience.

This outcome aligns with the social disorganization theory, which underpins the study. According to the theory, a breakdown in social institutions (such as communal leadership, security infrastructure, and informal trade networks) results in rising crime and social instability. The erosion of these structures in Kachia and similar areas provides fertile ground for violence and economic disruption. The findings thus provide both local and generalizable insights into how insecurity erodes the foundation of rural economies, particularly those dependent on vibrant and secure market systems.

3.6 Conclusion

This study examined the effect of banditry on rural market participation in Kachia Local Government Area of Kaduna State. The findings revealed that banditry has significantly disrupted rural market activities through frequent attacks, kidnappings, cattle rustling, and violence against farmers and traders. These security challenges have reduced market attendance, discouraged the movement of traders and buyers, disrupted the transportation of agricultural produce, and significantly reduced the volume of transactions in rural markets.

The study further established that banditry has adversely affected the supply of agricultural commodities, increased transportation costs and risks, and weakened the effective functioning of rural markets across the affected communities. Consequently, the livelihoods of farmers and traders have been negatively impacted through declining income, reduced sales and profits, loss of productive assets, displacement from farming communities, and increased poverty. The correlation analysis also confirmed a statistically significant negative relationship between banditry and the effective performance of rural markets, indicating that increased bandit activities are associated with lower levels of market participation and reduced commercial activities in Kachia Local Government Area.

The study therefore concludes that banditry has become a major impediment to rural market participation and sustainable economic development in Kachia Local Government Area. Unless decisive measures are taken to curb banditry, restore public safety, and strengthen rural market infrastructure, the agricultural economy and livelihoods of rural households will remain vulnerable. Consequently, government at all levels, security agencies, community leaders, and development partners should intensify coordinated efforts to combat banditry, secure major rural market routes, strengthen community-based security initiatives, and provide support programmes that will restore farmers' and traders' confidence, revive rural market activities, and promote sustainable socio-economic development in Kachia Local Government Area.

3.7 Recommendations

1. Strengthen Rural Security Infrastructure

The government—both at the state and federal levels—should deploy dedicated security personnel, such as Agro-Rangers under the NSCDC, to protect rural markets and farming communities. Mobile patrols and local intelligence units should be established in vulnerable areas to deter banditry, kidnappings, and cattle rustling, especially during peak market days.

2. Rehabilitate and Secure Market Infrastructure

Market structures in conflict-prone areas should be rehabilitated and fortified, with proper fencing, lighting, and controlled entry points. Where necessary, relocation of markets to safer zones within the LGA should be considered, in consultation with community leaders and traders.

3. Establish Local Peace and Vigilante Committees

Community-based peacebuilding should be encouraged through the formation of local vigilante groups and market security committees, coordinated under legal frameworks to ensure accountability. These groups should work with traditional leaders and security agencies to monitor and report suspicious activities around market centers.

4. Support Economic Recovery for Farmers and Traders

The Kaduna State government and development partners should create post-conflict recovery programs, including low-interest credit for affected traders, agricultural input subsidies for displaced farmers and conditional cash transfers to food-insecure household. This will help rebuild livelihoods and restore market functionality.

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