

INSECURITY AND WOMEN'S COPING STRATEGIES IN SELECTED COMMUNITIES IN ZAMFARA STATE, NIGERIA

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Abstract

The study examines insecurity and women's coping strategies in selected communities in Zamfara State, Nigeria. The study is anchored on coping strategy theory developed by Lazarus and Folkman (1984), which explains how individuals and households develop adaptive mechanisms to survive stressful and adverse conditions. A quantitative research design was adopted, and data were collected through questionnaire administered to 504 women selected using a multistage sampling technique. Data were analyzed using descriptive statistics, using frequencies and percentages. The findings revealed that women employ several coping strategies, including petty trading, participation in cooperative societies, agricultural activities, casual labour, borrowing from relatives and friends, and reduction in household expenditure. The study further found that insecurity has significantly reduced women's income-generating opportunities and increased household vulnerability. Despite these challenges, women continue to demonstrate resilience through various survival mechanisms. The study recommends the implementation of gender-sensitive poverty alleviation programmes, improved security measures, and enhanced access to financial and entrepreneurial support for women in conflict-affected communities.

Keywords: Women, Coping Strategies, Insecurity, Banditry, Resilience and Zamfara State

Introduction

Insecurity is one of the most significant challenges facing societies across the globe. It encompasses threats to life, property, and social stability arising from violence, crime, armed conflicts, terrorism, and other forms of disorder. The concept goes beyond physical safety to include conditions that create fear, uncertainty, and vulnerability among individuals and communities. In recent decades, the nature of insecurity has evolved due to globalization, technological advancements, political instability, economic inequalities,

and environmental pressures, making it a major concern for governments and international organizations.

At the global level, insecurity remains a serious obstacle to sustainable development and human progress. Various countries of the world continue to experience armed conflicts, terrorism, insurgencies, organized crime, and civil unrest. According to the United Nations Development Programme (UNDP, 2022) violent conflicts and insecurity have displaced millions of people worldwide, disrupted livelihoods, and undermined

development efforts. Countries affected by prolonged conflicts often experience destruction of infrastructure, reduced economic productivity, weakened institutions, and increased humanitarian crises. Similarly, the World Bank (2023) observed that insecurity and fragility contribute significantly to persistent poverty, particularly in developing countries where state institutions may lack the capacity to effectively address security threats.

The rise of transnational criminal activities has further complicated global security challenges. Crimes such as human trafficking, cybercrime, drug trafficking, kidnapping, and terrorism increasingly transcend national borders, creating threats that require international cooperation and coordinated responses (United Nations Office on Drugs and Crime [UNODC], 2023). In many parts of the world, insecurity is also fueled by socio-economic inequalities, unemployment, political exclusion, and competition over scarce resources. Climate change has further intensified these challenges by contributing to resource-based conflicts and forced migration in vulnerable regions (UNDP, 2022).

Insecurity has become a major developmental concern in Africa. Several States in the continent continue to struggle with insurgencies, ethnic conflicts, political violence, and organized criminal activities. According to International Crisis Group, (2023) the Sahel region, in particular has witnessed increasing levels of armed violence and extremism, which have affected economic growth and social stability. These security challenges have put considerable pressure on government resources, thereby constraining efforts to

alleviate poverty and promote sustainable development.

Nigeria has experienced various forms of insecurity over the years, making it one of the most pressing socio-economic and political challenges confronting the country. Although security concerns have existed since independence, the scale and complexity of insecurity have intensified in recent decades. Presently, Nigeria faces multiple security threats, including terrorism, banditry, kidnapping, armed robbery, communal conflicts, farmer-herder clashes, cult-related violence, and separatist agitations.

One of the most indicators of insecurity in Nigeria is terrorism in the North-East region. The activities of insurgent groups have resulted in widespread destruction of lives and property, displacement of populations, and disruption of economic activities. The humanitarian consequences of insurgency have been profound, with millions of people requiring assistance and protection (World Bank, 2023).

In addition to terrorism, banditry and kidnappings have become major security concerns, particularly in the North-West region. States such as Zamfara, Katsina, Kaduna, Sokoto, and Kebbi have experienced frequent attacks by armed groups involved in cattle rustling, village raids, abductions, and extortion (International Crisis Group, 2023). These criminal activities have forced many residents to abandon their homes and farmlands, thereby reducing agricultural production and worsening rural poverty. The persistent fear of attacks has also limited access to markets, schools, and healthcare facilities, negatively affecting

the overall well-being of affected communities.

Kidnapping for ransom has equally become widespread across different parts of Nigeria. What was once concentrated in specific regions has expanded into a nationwide security challenge. The increasing incidence of abductions has created an atmosphere of fear and uncertainty, discouraged investment, and weakened public confidence in the capacity of security institutions to protect lives and property (UNODC, 2023).

Another significant dimension of insecurity in Nigeria is the recurring conflict between farmers and pastoralists. These clashes are often linked to disputes over access to land, water resources, and grazing routes. Such conflicts have resulted in loss of lives, destruction of property, displacement of communities, and disruption of agricultural activities, thereby affecting food security and economic development (Food and Agriculture Organization [FAO], 2022).

The consequences of insecurity in Nigeria are multidimensional. Economically, insecurity discourages both local and foreign investments, reduces productivity, and increases government expenditure on security operations. Socially, it contributes to displacement, loss of lives, psychological trauma, disruption of education, and deterioration of healthcare services. Politically, persistent insecurity undermines citizens' trust in government institutions and threatens national cohesion (World Bank, 2023).

Scholars and development agencies have identified several factors responsible for the persistence of insecurity in Nigeria. These include widespread poverty,

unemployment, weak governance, corruption, social inequality, proliferation of small arms and light weapons, and ineffective law enforcement mechanisms (NBS, 2023; UNDP, 2022). The interaction of these factors creates conditions that facilitate criminal activities and violent conflicts, particularly in vulnerable communities.

According to the National Bureau of Statistics (2022), poverty remains widespread in many northern States of Nigeria including Zamfara State, limiting access to education, healthcare, and economic opportunities. Insecurity has compounded these challenges by restricting movement, reducing agricultural productivity, and discouraging investment. Consequently, women in Zamfara State have developed various coping strategies to mitigate the adverse effects of insecurity.

International Crisis Group (2023) and World Bank, (2023) reported that banditry and kidnappings, constitute the major forms of insecurity affecting women in Zamfara State. These security challenges have resulted in displacement, loss of livelihoods, increased poverty, and greater household responsibilities, thereby undermining the socio-economic well-being of women in affected communities.

Drawing from the above discussion, it is apparent that insecurity is very broad with so many dimensions. Thus, this study focuses on banditry and kidnappings, and examines how women employ coping strategies amid insecurity in Zamfara State amid in the State.

Research Objectives

The general objective of this study is to examine insecurity and women's coping strategies in selected communities in Zamfara State, Nigeria. While the specific objectives are to:

- i. Examine the forms of insecurity experienced by women in selected communities in Zamfara State.
- ii. Assess the effects of insecurity on the socio-economic livelihoods of women in the selected communities.
- iii. Identify the coping strategies adopted by women to mitigate the effects of insecurity.
- iv. Examine the resilience mechanisms employed by women in sustaining household livelihoods despite insecurity.

Conceptual Framework

Coping Strategies

Coping strategies refer to the various actions, behaviours, and mechanisms adopted by individuals, households, or communities to manage, reduce, or overcome difficult situations and adverse circumstances. In the context of insecurity, coping strategies are the adaptive measures employed by people to survive economic hardship, violence, displacement, and other forms of social disruption. According to World Health Organization (2020), coping strategies encompass cognitive and behavioural efforts used to manage specific internal and external demands that are perceived as challenging or exceeding an individual's resources. Women in insecurity-prone areas often adopt

strategies such as engaging in petty trading, borrowing money, reducing household consumption, seeking social support, migration, and participation in community support networks to mitigate the effects of poverty and insecurity. The effectiveness of these strategies largely depends on the availability of resources, social capital, and institutional support.

Insecurity

Insecurity refers to a situation characterized by threats, fear, violence, instability, and inadequate protection of lives and property. It encompasses various forms of threats, including armed conflict, banditry, terrorism, kidnapping, communal clashes, and other criminal activities that undermine human safety and wellbeing. According to United Nations (2023), insecurity is closely linked to human security and involves conditions that expose individuals and communities to physical, economic, social, and psychological harm. In Nigeria, insecurity has become a major developmental challenge, particularly in the North-West region where armed banditry, kidnapping, and violent attacks have disrupted livelihoods and social stability. The consequences of insecurity include displacement, loss of lives and property, food insecurity, poverty, psychological trauma, and restricted access to essential services. Women often bear a disproportionate burden of these consequences because of their social and economic vulnerabilities.

Banditry

Banditry refers to organized violent criminal activities carried out by armed groups who use force, intimidation, and the use of illegal weapons to rob, kidnap,

rustle cattle, and attack communities for economic gain. In Nigeria, particularly in Zamfara State, banditry has emerged as one of the most serious security challenges affecting rural and urban communities. The activities of bandits have resulted in loss of lives, destruction of property, displacement of residents, and disruption of agricultural and commercial activities. Consequently, banditry has contributed to increased poverty, food insecurity, unemployment, and socio-economic instability across many communities in Zamfara State (Okoli & Okpaleke, 2014; International Crisis Group, 2023).

Resilience

Resilience refers to the capacity of individuals, households, or communities to withstand, adapt to, recover from, and transform in response to shocks, crises, and adverse situations. It involves the ability to maintain or regain wellbeing despite exposure to risks and challenges. The United Nations Development Programme (2022) defines resilience as the ability of people and systems to anticipate, absorb, accommodate, and recover from the effects of hazardous events in a timely and efficient manner. In the context of insecurity and poverty, resilience is demonstrated through the ability of women to continue supporting their families, engage in livelihood activities, rebuild social networks, and adapt to changing circumstances despite experiencing violence, displacement, or economic hardship. Resilience is strengthened by factors such as education, access to resources, social support, and effective institutional interventions.

Women, Insecurity, and Livelihood Vulnerability

The relationship between insecurity and women's livelihoods has attracted significant scholarly attention, particularly in conflict-affected regions of developing countries like Northern Nigeria. Existing literature suggests that insecurity negatively affects economic productivity, household welfare, and social stability, with women often experiencing heavy consequences due to pre-existing gender inequalities (Afolayan & Adesina, 2021; UN Women, 2023). Scholars such as UN Women, United Nations Development Programme (UNDP), United Nations Peacebuilding Support Office (PBSO) (2023) have consistently shown that women in conflict-affected environments face restricted access to productive resources, reduced economic opportunities, displacement, and increased caregiving responsibilities.

Chambers (1983) argues that poverty and vulnerability are closely interconnected, as households exposed to shocks often experience a decline in their capacity to sustain livelihoods. Similarly, Sen (1999) contends that poverty should not be viewed solely as income deprivation but as a limitation of individuals' capabilities and freedoms to achieve desired living conditions. Insecurity therefore exacerbates poverty by reducing people's ability to access resources, markets, education, healthcare, and employment opportunities.

In the Nigerian context however, Obadan (2019) observes that insecurity has become a major impediment to poverty reduction efforts, particularly in northern states where agricultural activities constitute the

primary source of livelihood. The author maintains that recurrent violence disrupts economic activities, weakens local markets, and increases household vulnerability. This position is reinforced by the National Bureau of Statistics (2022), which reported high multidimensional poverty levels in Northern Nigeria, including Zamfara State.

Banditry and the Victimization of Women in Zamfara State

The persistent incidence of banditry in Zamfara State has seriously affected women, making them one of the most vulnerable groups in the ongoing security crisis. Women have experienced various forms of victimization, including kidnapping for ransom, sexual violence, physical assault, forced displacement, loss of spouses and family members, and the destruction of their means of livelihood. These experiences have not only exposed women to severe physical and psychological trauma but have also deepened poverty and social exclusion within affected communities (International Crisis Group, 2020; Amnesty International, 2020).

In many rural communities across Zamfara State, such as Anka, Bukkuyum, Maradun, Shinkafi, Zurmi, and Gusau Local Government Areas, women have been subjected to repeated attacks by armed bandits. Local reports indicate that many women have been abducted while working on farms, fetching water, collecting firewood, or travelling to nearby markets. Those who survive the attacks often suffer long-term emotional distress, while others return with injuries or trauma resulting from sexual and gender-based violence. The fear of further attacks has also

restricted women's movement, limiting their participation in farming, petty trading, and other income-generating activities that sustain household livelihoods (SBM Intelligence, 2021).

Furthermore, the displacement caused by banditry has further increased the burden on women. Many internally displaced women reside in temporary camps or seek refuge with relatives where they face inadequate shelter, poor sanitation, food insecurity, and limited access to healthcare services. Widows and female-headed households are particularly affected, as they often assume sole responsibility for providing for their families despite having limited economic opportunities. Consequently, many households experience worsening poverty and dependency on humanitarian assistance (International Organization for Migration [IOM], 2022).

Beyond the economic consequences, the victimization of women has significant social implications. Survivors of sexual violence frequently experience stigma, discrimination, and psychological disorders, including anxiety, depression, and post-traumatic stress disorder. Cultural norms within some communities discourage survivors from reporting such incidents due to fear of social rejection or family dishonour. This culture of silence contributes to the underreporting of gender-based violence and limits access to justice and psychosocial support services (United Nations Women, 2021).

Women's Coping Strategies in Conflict-Affected Communities

Scholars have documented various coping mechanisms adopted by women in response to insecurity. Moser (1998)

argues that vulnerable households frequently diversify their livelihood portfolios by engaging in multiple income-generating activities to reduce exposure to economic shocks. Such diversification often includes petty trading, informal labour, agricultural production, and participation in community-based associations.

Research conducted by Masten, (2018) indicates that women often rely on informal economic activities when formal employment opportunities become limited due to insecurity. These strategies enable women to maintain household consumption and meet basic family needs despite adverse circumstances. However, while livelihood diversification may provide temporary relief, it rarely addresses the structural causes of poverty and vulnerability.

Nwankwo and Okeke (2017) further note that women in Nigeria increasingly participate in informal sector activities as a means of coping with economic hardship. According to the authors, women's economic contributions become particularly significant during periods of crisis when household incomes decline. Nevertheless, women frequently encounter barriers such as inadequate access to credit facilities, limited entrepreneurial skills, and discriminatory social norms.

Similarly, Afolayan and Adesina (2021) found that social networks and cooperative associations play critical roles in enhancing household resilience during periods of insecurity. Through these networks, women gain access to financial assistance, emotional support, information sharing, and collective problem-solving mechanisms. This finding supports Sen's

(1999) capability approach, which emphasizes the importance of social capital in promoting wellbeing and reducing vulnerability.

Insecurity and Women's Experiences in Zamfara State

Ardo et al. (2021) found that women and girls are often exposed to kidnapping, sexual violence, forced displacement, and other forms of exploitation during attacks by armed groups. These experiences often result in severe psychological trauma, social stigmatization, and economic hardship.

Similarly, Ifedi and Agu (2021) observed that insecurity has contributed significantly to population displacement across several communities in Zamfara State. According to the authors, displaced women often face challenges relating to food insecurity, inadequate shelter, poor healthcare access, and loss of livelihood assets. Such conditions increase dependence on humanitarian assistance and informal survival strategies.

More recently, Usman et al. (2025) reported that persistent banditry in rural communities has severely disrupted agricultural production and commercial activities. The study found that many women can no longer access farmlands or local markets due to fear of attacks, resulting in declining incomes and worsening household poverty. The authors further noted that women increasingly resort to petty trading, borrowing, and participation in cooperative societies as coping mechanisms.

Although these studies provide valuable insights into the effects of insecurity on women, most focus primarily on

victimization, displacement, and gender-based violence. Comparatively fewer studies have examined the specific coping strategies employed by women to sustain livelihoods and maintain household welfare amid prolonged insecurity. Consequently, there remains a need for empirical investigations that focus specifically on women's adaptive responses and resilience mechanisms in conflict-affected communities.

Resilience and Adaptive Capacity Among Women

The concept of resilience is important in understanding how women respond to insecurity and poverty. According to Masten (2018), resilience refers to the capacity of individuals and households to adapt positively despite experiencing significant adversity. Resilience does not imply the absence of hardship but rather the ability to recover, reorganize, and continue functioning under difficult circumstances.

The United Nations Development Programme (2022) similarly emphasizes that resilience involves the ability to anticipate, absorb, and recover from shocks while maintaining essential functions. In conflict-affected communities, resilience is often manifested through livelihood diversification, participation in social support networks, skill acquisition, and resource mobilization.

Women in rural Nigeria have demonstrated remarkable resilience through their ability to adapt to changing socioeconomic conditions. However, resilience is influenced by factors such as education, access to financial resources, institutional support, and community cooperation

(UNDP, 2022). Therefore, strengthening women's resilience requires not only individual efforts but also supportive policies and programmes that address structural inequalities and socioeconomic constraints.

Theoretical Framework

This study is anchored on coping strategy theory. It was developed from the works of Richard Lazarus and Susan Folkman (1984). The theory explains how individuals respond to stressful situations through cognitive and behavioural efforts aimed at managing demands that exceed available resources.

According to Lazarus and Folkman (1984), coping strategies are adaptive responses used by individuals to reduce stress and overcome adverse conditions. These strategies may be problem-focused, where efforts are directed towards addressing the source of the problem, or emotion-focused, where efforts are directed toward managing emotional distress.

The theory is relevant to this study because women in Zamfara State are confronted with severe economic hardship due to insecurity. To survive these challenges, they engage in various adaptive mechanisms such as petty trading, cooperative participation, informal labour, and social support networks. The theory therefore provides an appropriate framework for understanding women's resilience and survival strategies amid poverty and insecurity.

Although, Coping Strategy Theory provides a useful framework for understanding how individuals respond to hardship, critics argue that the theory

places greater emphasis on individual adaptation and pays less attention to structural factors such as poverty, gender inequality, and institutional failures. However, the theory remains relevant to this study due to the fact that it explains how women in Zamfara State develop adaptive strategies to cope with the economic and social consequences of insecurity. The theory therefore provides a suitable analytical lens for examining women's resilience and survival mechanisms in conflict-affected communities like Zamfara State.

Materials and Method

The study was conducted in six Local Government Areas of Zamfara State. These include Maru, Tsafe, Anka, Talata Mafara, Kaura Namoda, and Zurmi. The State is located in the North-West geopolitical zone of Nigeria. It was created on October 1, 1996, from the former Sokoto State. The State shares boundaries with Katsina State to the east, Kebbi State and Niger State to the west and south, and the Republic of Niger to the north. The State capital is Gusau. The State was selected for this study due to the economic and social challenges faced by rural women.

Zamfara State has a predominantly agrarian economy, with farming, livestock rearing, trading, and other informal economic activities serving as the major sources of livelihood for its residents. Major crops cultivated in the state include millet, sorghum, maize, rice, groundnuts, and beans. Women play significant roles in agricultural production, food processing, petty trading, and household economic management.

In recent times, Zamfara State has experienced significant security challenges that have negatively affected livelihoods and socioeconomic development. These security challenges have disrupted agricultural activities, reduced income-generating opportunities, displaced households, and worsened poverty levels among residents. Women have been disproportionately affected due to their socioeconomic roles and responsibilities within households and communities (National Bureau of Statistics [NBS], 2022; World Bank, 2023).

The selection of these local governments as the study areas was informed by the prevalence of insecurity in the areas, making them suitable for examining the coping strategies adopted by women in response to these challenges. The study therefore provides empirical evidence on how women navigate socioeconomic hardship and security threats while sustaining their households and livelihoods.

A multistage sampling technique was used to select respondents. At the first stage, the three political zones of Zamfara State (Southern, Central, and Northern) were purposively selected. In the second stage, six LGAs (two from each zone) were proportionately chosen. In the third stage, three rural communities were randomly selected from each LGA, totaling 18 communities. Finally, 28 rural women were randomly selected from each community, giving a total of 504 questionnaires distributed. However, only 475 questionnaires were correctly completed and returned, representing a 94.2% response rate and this formed the basis for the analysis. The study adopted a quantitative survey research design.

Data were collected through a structured questionnaire designed to obtain information on respondents' socioeconomic characteristics and coping

strategies. Data were analyzed using descriptive statistics such as frequencies, percentages, and tables.

Table 1: Effects of Insecurity on Women (n = 475)

Effect	Frequency	Percentage (%)
Loss of Income	92	19.4
Reduced Business Activities	90	18.9
Food Insecurity	89	18.7
Displacement	85	17.9
Increased Household Burden	76	16.0
Psychological Effects	43	9.1
Total	475	100.0

Source: Field Survey, 2026.

The table reveals that loss of income was the most significant effect of poverty and insecurity among women, accounting for 19.4% (92 respondents) of the valid responses. Reduced business activities followed with 18.9% (90 respondents), while food insecurity constituted 18.7% (89 respondents). Displacement accounted for 17.9% (85 respondents), reflecting the impact of insecurity on residential stability

and livelihoods. Increased household burden represented 16.0% (76 respondents), indicating the growing responsibilities borne by women during periods of crisis. Psychological effects accounted for 9.1% (43 respondents), highlighting the emotional and mental health consequences associated with insecurity and economic hardship.

Table 2: Major Coping Strategies Adopted by Women Amid Insecurity (n = 475)

Coping Strategy	Frequency	Percentage (%)
Petty Trading	89	18.7
Cooperative Societies	81	17.1
Agricultural Activities	81	17.1
Casual Labour	79	16.6
Borrowing from Relatives/Friends	75	15.8
Reduction in Household Expenditure	70	14.7
Total	475	100.0

Source: Field Survey, 2026

The table indicates that petty trading was the most commonly adopted coping strategy among the respondents, accounting for 18.7% (89 respondents). This was followed by participation in cooperative societies 17.1% (81 respondents) and engagement in agricultural activities 17.1% (81 respondents). Casual labour accounted for 16.6% (79 respondents), while borrowing from relatives and friends constituted 15.8% (75 respondents). Reduction in household expenditure was the least reported coping strategy, representing 14.7% (70 respondents). The findings suggest that women largely relied on income-generating activities and social support mechanisms to cushion the adverse effects of insecurity and economic hardship.

Discussion of Findings

The first objective of the study was to examine the forms of insecurity experienced by Women in some selected communities of Zamfara State. The findings revealed that banditry and kidnapping constitute the dominant forms of insecurity affecting women in the selected communities. Many respondents reported frequent attacks on villages, abduction of family members, destruction of farms, cattle rustling, and fear of movement within and outside their communities. These security threats have disrupted normal social and economic life, making women increasingly vulnerable to poverty and displacement. This finding corroborates the report of International Crisis Group (2023), which identified banditry and kidnapping as the major security challenges confronting communities in North-West Nigeria,

particularly Zamfara State. It also supports the findings of Amnesty International (2020), which reported that women have become frequent victims of armed attacks, forced displacement, and other forms of violence resulting from banditry. Similarly, the finding agrees with Ardo et al. (2021), who observed that women are increasingly exposed to kidnapping, sexual violence, and psychological trauma during attacks by armed groups.

The implication is that insecurity has become a persistent threat to women's safety and has significantly weakened their capacity to participate in productive economic activities.

The second objective was to know the effects of insecurity on Women's Livelihoods. The study found that insecurity has adversely affected the socio-economic wellbeing of women. Most respondents indicated that they had experienced declining household income, reduced access to farmland, disruption of trading activities, increased food insecurity, loss of productive assets, and higher household responsibilities following attacks within their communities. This finding is consistent with the position of the World Bank (2023), which noted that insecurity contributes significantly to poverty by disrupting livelihoods and limiting access to economic opportunities. It also supports the findings of the National Bureau of Statistics (2022), which reported that insecurity has aggravated multidimensional poverty across Northern Nigeria.

The finding equally agrees with Usman et al. (2025), who observed that persistent banditry has prevented women from

accessing farms and local markets, thereby reducing household income and increasing vulnerability. The result further validates Sen's Capability Approach (1999), which argues that poverty extends beyond low income to include deprivation of opportunities and freedoms necessary for achieving a decent standard of living.

In the aspect of Women's Coping Strategies, the findings showed that women have adopted multiple coping strategies to survive the adverse effects of insecurity. These include petty trading, farming on relatively safer lands, participation in cooperative societies, casual labour, borrowing from relatives and friends, engaging in small-scale businesses, reducing household expenditure, and receiving support from community members.

These findings are consistent with Moser (1998), who argued that vulnerable households diversify livelihood activities to reduce the effects of economic shocks. Likewise, the finding supports Nwankwo and Okeke (2017), who found that women increasingly depend on informal sector activities during periods of economic hardship.

The finding also aligns with Afolayan and Adesina (2021), who emphasized that cooperative societies and social networks provide financial assistance, emotional support, and collective problem-solving mechanisms that enhance household survival during insecurity.

The diversity of coping mechanisms suggests that women are actively seeking alternative means of sustaining their families despite limited institutional support.

With regards to Women's Resilience Mechanisms, the study established that despite persistent insecurity, women continue to demonstrate remarkable resilience through livelihood diversification, mutual support, prudent management of household resources, and active participation in community-based associations. These resilience strategies have enabled many households to maintain minimum levels of survival despite severe economic hardship.

The finding supports the theory of Lazarus and Folkman's (1984) Coping Strategy Theory, which explains that individuals adopt both problem-focused and emotion-focused strategies to manage stressful situations. Women's engagement in income-generating activities and cooperative societies represents problem-focused coping, while reliance on family and community support reflects emotion-focused coping.

The result is equally consistent with Masten (2018), who argued that resilience is reflected in people's ability to adapt positively despite adversity. It also agrees with the United Nations Development Programme (2022), which maintained that resilience is strengthened through social support, livelihood diversification, and access to institutional assistance. However, the findings further indicate that while these coping mechanisms help women survive, they are largely short-term responses and may not sufficiently address the underlying structural causes of insecurity and poverty. Sustainable improvements require effective security interventions, women's economic empowerment programmes, improved access to finance, and stronger government support for conflict-affected communities.

Conclusion

Drawing from the findings of the study, the study concludes as follows:

First, the study confirmed that insecurity, particularly banditry and kidnapping, has significantly undermined the socio-economic well-being of women in selected communities in Zamfara State.

Second, the study found that persistent insecurity has disrupted women's livelihoods by limiting access to farmlands, markets, and other income-generating activities, thereby increasing poverty, food insecurity, household vulnerability, and displacement.

Third, the study reveals that despite these adverse conditions, women have developed diverse coping strategies to sustain their households. These include engaging in petty trading, participating in cooperative societies, undertaking agricultural activities where possible, engaging in casual labour, borrowing from relatives and friends, relying on social support networks, and reducing household expenditure. These strategies aided many women to cope with the immediate effects of insecurity, although they are largely short-term survival mechanisms and do not adequately address their long-term socio-economic challenges.

Fourth, the study also concludes that women in the affected communities have demonstrated considerable resilience by adapting to changing circumstances and continuing to provide for their families despite persistent security threats. However, their resilience is constrained by inadequate institutional support, limited access to finance, poor economic

opportunities, and the continued prevalence of insecurity.

Recommendations

Based on the findings of the study, the following recommendations are made:

Government should strengthen security operations in conflict-prone communities through improved intelligence gathering, community policing, and increased deployment of security personnel to reduce banditry and kidnapping.

Federal and State Governments should implement gender-sensitive poverty alleviation programmes specifically targeted at women in insecurity-affected communities to improve household livelihoods and reduce economic vulnerability.

Microfinance institutions and development partners should provide accessible credit facilities, grants, and entrepreneurial supports to enable women expand petty trading, agricultural enterprises, and other small businesses.

Women should be encouraged to form and strengthen cooperative societies, as these provide opportunities for savings, access to credit, mutual assistance, and collective economic empowerment.

Government and non-governmental organizations should provide vocational and entrepreneurship training programmes to equip women with diverse income-generating skills capable of reducing dependence on vulnerable livelihood sources.

Agricultural support programmes should be expanded through the provision of improved seedlings, fertilizers, farming

inputs, extension services, and secure access to farmlands in conflict-affected communities.

Psychosocial support services should be established for women affected by insecurity, including trauma counselling, mental health services, and community-based rehabilitation programmes.

Development agencies such as UNICEF should strengthen social protection programmes, including conditional cash transfers, food assistance, and livelihood recovery initiatives, to support women and female-headed households affected by insecurity.

Community leaders, religious leaders, and civil society organizations should promote peacebuilding, dialogue, and conflict-resolution initiatives that encourage cooperation between communities and security agencies.

Future studies should employ mixed-methods or longitudinal research designs to provide a deeper understanding of the long-term effects of insecurity on women's livelihoods and the effectiveness of different coping strategies over time.

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