
Banditry and Income-Generation Activities of Rural Women in Katsina State, Nigeria

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ABSTRACT: *Banditry activities have exacerbated severe socio-economic consequences including maiming and sacking of people off their farm lands, homes and income-generation activities. The extent the menace has affected women' income-generation activities in Katsina State was investigated using survey design approach. Multistage sampling technique was adopted to select 558 respondents. Data on respondents' socio-economic characteristics, banditry forms, income-generation activities, causes and effect of banditry were collected using structured interview schedule. Frequency counts, percentages, mean, Chi-square, PPMC and ANOVA were employed in data analysis. Results indicate that majority had mean age of 37 years, household size of 9 people and less or equal #154877.20 annual income. Gun shooting, theft and burglary, cattle rustling and kidnapping were most frequent forms of banditry. Livestock farming/poultry, trading, food processing, and crop farming were major income-generation activities while connivance of bandits with locals, weak security architecture and extreme poverty were main causes. Level of effect across the state was high as gathering non-fish aquatic products, processing of fish, pot making, basket making, and crop farming activities were greatly reduced. PPMC result shows that household size significantly correlated with level of effect in the state ($r = 0.093$, $p = 0.029$) and in Batsari ($r = 0.146$, $p = 0.047$) LGA. Also, educational status ($\chi^2 = 12.511$, $p = 0.006$) showed significant association with level of effect. The test of difference using ANOVA showed that effect level was higher in Batsari (mean = 52.44) than in Safana (mean = 51.11) and Jibiya (mean = 51.11) LGAs.*

KEYWORDS: Banditry, effect, Income-Generation rural women

INTRODUCTION

Banditry today, unlike in the past has a new dimension and gone sophistication across the globe and Nigeria in particular. Besides, exerting undue challenges on the authorities, it has also become the order of the day with the socio-economic formation of the society witnessing critical paradigm

shifts. Evidences of these shifts are reflected in the study conducted by Adiniyi (2018) which, revealed that the menace has gone sophistication having metamorphosed into a network, with unrelenting expansion to urban areas, and increased level of violence. Its other dimensions were in the use of weaponry, and tactics which experts opined have been advanced, modernized, complicated, and difficult for security agents to curb (Yusuf 2021).

As a vice, banditry has succeeded in placing Nigeria under siege, as the scourges of killings, deaths, destruction, and displacement have become a daily sore across rural communities and urban areas. Yusuf (2021) also reported violation of human rights, displacement of people from their homes, property, and deprivation of life as associated evils of the scourge.

Defined as an act of attacking people on the highways or inland, farms, and raiding of villages, and homes, the consequences have come to include injury, loss of lives, property, and endless fear. Okoli (2019) also defined it as armed violence driven principally by criminal intent to steal, and plunder. The activities have also occasioned sever socio-economic consequences on the citizenry which include among others disruption of commercial activities, social activities like festivals, school attendance, supply, and delivery of basic amenities and psychological trauma (Weigh 2017). Poverty and food insecurity have been also exacerbated in the land due to the spat of killings, maiming and sacking of farmers off their farm lands and homes. This is capable of translating into serious drop in crop production, income-generation and livelihood activities of the populace.

In Nigeria, the North West has become one of the banditry epicenters, and field of blood bath with Katsina State also as a red spot. This has brought about a number of internally displaced persons (International Organisation for Migration (IOM) 2020), and establishment of centers of internally displaced persons across the region. For instance, 66,966 (13%) across gender lines of total Internally Displaced Persons (IDPs) are from Katsina State and this has places the state as the 3rd most affected states in the region (IOM 2020). Kidnapping, cattle rustling and herder attacks, during which, victims were killed, and homes set on fire have are repeatedly occurring leading to high poverty rate of above 40% in the North West (NBS 2005). Women in every sense appear most hit of such social ill.

Statement of problem

In most developed and developing nations, women contribute substantially to family expenditure through various income-generation activities that cut across food processing, agricultural products marketing and handicrafts. This is to that most rural women depend largely on land for survival by growing crops, gathering fuel wood, rearing animals, fetching water, and making confectionary.

Unfortunately, due to the gale of banditry in Nigeria and North West in particular, the living system that support women' lives, has drastically changed. Suffice to say that rural women's inherited right to existence, access to cultivable land, and other resources are on the decrease. Abdurashed (2020) has also noted that women's access to open forest, woodland, and bush from which, they gather fuel wood, and water have grown scarce. Ceaseless loss of lives, and properties, destruction of farmlands, displacement of rural farming communities, maiming, land grapping food, and human insecurity, economic, and environmental insecurity, high government spending, and poverty have characterized the North-West. This has caused the region to become a paradox or shadow of its old self.

The above demonstrates the fact that banditry has grown to be a terrible socio-economic ill that affects every sectors of the society and perhaps motivated by multi dimensional reasons. However, its effect particularly on rural women's income-generation activities in Katsina State is seemingly scarce in literature. It was against this scenario that the study was conceived.

Objectives of the study

The general objective of the study was to find out the effect of banditry on the income-generation activities of rural women in Katsina State. The specific objectives included to:

1. identify the income-generation activities of the respondents
2. Find out respondents' perception on the causes of banditry
3. Ascertain perceived effect of banditry on the income-generation activities of rural women

LITERATURE REVIEW

Banditry all over the world may not entirely be a novel phenomenon. It has been in existence for long, though presently becoming sophisticated, and metamorphosing into distinctive dimensions with nasty effects in different parts of the world. It is a vice that has been defined as an act of robbery, conspiracy, and violence contrary to the rule of law (Isah 2019). Banditry consists of the organization of armed bands for the purpose of attacking states, local governments, communities, social institutions, enterprises, and persons (Mohammed *et. al* 2021).

European nations like Italy, Spain, Greece and Turkey (Aisha, 2020), and Asian countries such as the Iran, Philippines, and India were revealed to have recorded banditry operations since the 17th century (Mohammed 2019). Africa, particularly Nigeria is not immune to the scourge. It has been a kind of upsurge affecting almost everyone, villages, community market squares, and places of worships, farms, and educational institutions.

Interestingly, the Northern Nigeria, and more importantly the North Western States are worse off in the ravaging gale of banditry. Olaniyan and Yahaya corroborated that banditry has recently become a major internal security concern in Nigeria, with the country's northern region as the epicenter. The authors further buttressed that the menace has left many in pains across the five states of north western region, which are Katsina, Kaduna, Zamfara, Kebbi and Sokoto.

In effect, there is growing level of literature on the phenomenon and its devastating consequences within and outside the areas of prevalence. The prevalence and severity do not only have socio-economic dimensions but a potential threat to regional integration of Northern Nigeria (Aisha, 2020). This may not be unconnected with the submission of Saleh (2015), Jumare and Surma, (2015) that bandits from some countries of the West African sub-region like Niger Republic and Mali were invited to carry out large scale attacks in some countries including Nigeria. Their activities have led to losses of lives and properties, destruction of farmlands, displacement of rural farming communities, maiming, land grabbing, states deficit, food and human insecurity, economic and environmental insecurity, high government spending (Yusuf 2021). Rape, kidnapping for ransomed, organized attacks on villages, homes and communities, looting, and cattle rustling have been listed as consequences (IOM 2020, and Katsina 2020).

In Katsina State, for example, over 2,000 people were reportedly killed, 500 communities destroyed and over 33,000 people displaced (Yusuf 2021). Weigh (2017) also disclosed that many communities have been sacked and thousands of people (farmers) displaced. Adisa and Adenkule, added that the menace has heightened the level of food insecurity, due to loss of farmer's lives, animals, crops and properties. Apart from loss of hundreds of lives, and crops, a lot of infrastructural and social amenities have also been destroyed. These include schools, health care facilities, churches and market. The implication of this is that thousands of children have been out of school for many years. The consequences of these attacks are already being felt throughout the country via food shortage, and hunger (weigh 2017).

It has also been observed that the current spate of banditry is heavily militarized and deadly and a number of factors reported to have caused its transformation. Proliferation of small arms, and light weapons across the country by non-state actors is top on the list which has been compounded by the inability of the Nigerian state to take control of the situation – evidence of increasing state weakness (Kwaja 2014). Added to this is the presence of large swathes of forest reserves that generally keep the bandits out of the reach of the Nigerian security operatives (Azeez & Aliyu 2016). The forests is seen as offering perfect buffer for the criminals while the situation is further made worse by the reluctance of the security operatives to enter these forest areas perhaps due to inefficiency, collaboration, and corruption (Azeez & Aliyu 2016).

The third issue is corruption. It is rather ridiculous in Nigeria, that people steal hundreds of cattle, for example, move them around for days and they don't get apprehended, signifying presence of

problem in the security architecture of the country. Secondly, it is assumed that if they can take cattle to the markets here in Nigeria, and sell them off, it means there is not only a problem with our intelligence gathering system but also a form of collaboration with the dealers because the major cattle dealers in the markets ought to know if the cows are stolen. It illustrates to a wave of collaborations at various levels between the criminal elements and security agents and thirdly there is outright corruption (National Express 2016).

In all these, women particularly have been mentioned to bear the most significant brunt as sexual violence which has skyrocketed overtime has had women raped, kidnapped or even used by families in exchange for their protection (Mohammed et al 2021). Additionally, the humanitarian toll of the menace has been extended to women's livelihood and income-generation activities, with markets and farms often raided, abandoned, and access to water made difficult (Mohammed et al 2021). The report maintained that, the rate at which women and young girls are raided, and co-opted into the act to supply live ammunitions, drugs, and used as human shield is becoming unimaginable.

METHODOLOGY

The study was carried out in Katsina State in North-Western zone and the unit of analysis (population) comprised of all rural women from the banditry affected areas of Katsina State. Multistage sampling procedure was used in selecting the respondents for the study. In the first place, seven of the Local Government Areas (LGAs) of Katsina State (Safana, Faskari, Batsari, Jibia, Funtua, DanMusa, and Kankara) where banditry activities are prominent over the last five years were selected using purposive sampling technique. The second stage involved selecting thirty percent of the affected LGAs to give a total of three LGAs. In each of these three selected LGAs, purposive sampling procedure was used to select three most banditry affected communities to give nine communities. In the third stage, and from the selected communities, a list of rural women was generated using random sampling technique. In the fourth stage, systematic sampling technique was employed to select 62 women from each of the selected communities to give 558 that formed the sample size for the study.

Adopting a survey design approach, data was obtained from primary source using quantitative methods (structured interview schedule). The data collection instrument was subjected to face and content validity with the assistance of experts. To also ensure that the data collected were reliable, an analysis of internal consistency of the instrument was carried out. The split-half method of reliability was used, and a reliability co-efficient (r-value) of 0.75(75%) was obtained and considered good enough to be used.

Income-generation activities were measured using a 2-point scale of involved, and not involved with values of 2 and 1 respectively. The mean rate of involvement was obtained, and used to rank in order of prominence. Also causes of banditry were measured by asking respondents to indicate perceived causes of banditry, after which they were ranked in order of prominence.

Respondents' perceived effect of banditry on their income-generation activities was measured on a 5-points scale of Greatly improved, Slightly improved, No effect, Slightly reduced and Greatly reduced with scores of 5, 4, 3, 2 and 1 respectively. The mean perceived effect was obtained, and used to categorize the level of perceived effect into high (> mean score) and low (< mean score). Frequency counts, percentages and mean were used to describe the data while Pearson Product Moment Correlation (PPMC) and Analysis of Variance (ANOVA) were employed to test the relationship between variables.

FINDINGS

Socioeconomic characteristics

Table 2 presents socio-economic characteristics of respondents. The result shows that 31.7 %, 44.1%, 59.3%, were between 21-30 years of age, had less or equal 5 persons as household size, and earned less or equal 100, 000 income per annum with mean age, household size and annual income of 36 years, 9 people and #154877.20 respectively. The result also shows that 72.9% were married and 74.0% attained Quranic educational qualification

Table 1: distribution of respondents based on socioeconomic characteristics

Variables	F	%	Mean ± SD
Age			
11-20	71	12.7	36.49±13.96
21-30	177	31.7	
31-40	136	24.4	
41-50	87	15.6	
51-60	60	10.8	
>60	27	4.8	
Household size			
less or equal 5	147	26.3	8.95±4.76
6-10	246	44.1	
11-15	124	22.2	
16-20	35	6.3	
>20	6	1.1	
Annual Income (Naira)			
less or equal 100k	331	59.3	154877.20±218852.29
101k-200k	117	21.0	
201k-300k	41	7.3	
301k-400k	26	4.7	
>400k	43	7.7	
Marital status			
married	407	72.9	
single	47	8.4	
divorced	14	2.5	
widowed	90	16.1	
Educational status			
No formal education	37	6.6	
Quranic	413	74.0	
primary	53	9.5	
secondary	44	7.9	
tertiary	11	2.0	
Religion			
Christianity	26	4.7	
Islam	530	95.0	
traditional	2	.4	

Source: Field Survey 2022

Forms of banditry activities

Table 2 presents results on forms of banditry activities experienced in the study area. The result shows that overall, gun shooting (94.3%, mean = 1.95), theft and burglary (91.6%, mean = 1.86), cattle rustling (88.0%, mean = 1.79), kidnapping (87.6%, mean = 1.83), sexual molestation (50.7%, mean = 1.07) and slaughtering (50.2%, mean = 1.10) were most frequent banditry activities experienced by the respondents while 97.8% never experienced bombing incidence. The result further revealed that in Safana Local Government Area (LGA), respondents' most frequently experienced banditry activities were gun shooting (mean = 1.91), theft and burglary (mean = 1.85), kidnapping (mean = 1.76), and cattle rustling (mean = 1.72). In Batsari LGA, the most frequently were gun shooting (2.00), kidnapping (mean = 1.81), theft and burglary (mean = 1.81), cattle rustling (mean = 1.75) while Jibiya LGA also recorded gun shooting (mean = 1.94), theft and burglary (mean = 1.93), cattle rustling (mean = 1.92) and kidnapping (mean = 1.91)

Table 2: distribution of respondents based on forms of banditry activities

Forms	Never	Only occasionally	Most frequently	Mean Overall	Safana	Batsari	Jibiya
Gun shooting	0.7	5.0	94.3	1.95	1.91	2.00	1.94
Kidnapping	4.7	7.7	87.6	1.83	1.76	1.81	1.91
Cattle rustling	8.6	3.4	88.0	1.79	1.72	1.75	1.92
Bombing	97.8	0.7	1.4	0.04	0.02	0.04	0.05
sexual molestation	43.7	5.6	50.7	1.07	1.08	1.15	0.99
slaughtering	40.5	9.3	50.2	1.10	1.25	1.06	0.98
theft and burglary	5.2	3.2	91.6	1.86	1.85	1.81	1.93

Source: Field Survey 2022

Income-generation activities

Table 3 shows the result on respondents' income-generation activities. The result indicates that overall, livestock farming/poultry (mean = 79.6), trading (mean = 62.4), food processing (mean = 58.8), catering (40.9) and crop farming (mean = 39.1) were respondents income-generation activities. Also in Safana LGA, livestock farming/poultry (mean = 77.4), trading (mean = 65.1), crop processing (mean = 64.5), and catering (mean = 36.0) were prevailing income-generation activities of the respondents. In Batsari LGA, respondents' income-generation activities included livestock farming/poultry (mean = 82.8), trading (mean = 67.7), crop processing (mean = 53.2), catering (50.0), crop farming (mean = 38.2) while in Jibiya, livestock farming/poultry (mean = 78.5), crop processing (mean = 58.6), trading (mean = 54.3) crop farming (mean = 44.6) were income generation activities

Table 3: distribution of respondents based on income-generation activities

Income generated activities	Overall	Safana	Batsari	Jibiya
Fishing	0.2	0	0	0.5
Gathering non-fish aquatic products	0.5	0	0.5	1.1
Processing of fish	0.5	0.5	0.5	0.5
Crop farming	39.1	34.4	38.2	44.6
Livestock farming/poultry	79.6	77.4	82.8	78.5
Civil service	2.5	4.3	0.5	2.7
Gathering and sale forest products	14.9	10.8	18.3	15.6
Catering	40.9	36.0	50.0	36.6
Hired laboring	25.6	23.1	18.3	35.5
Rope making	7.4	1.6	5.9	14.5
Trading	62.4	65.1	67.7	54.3
Crop processing	58.8	64.5	53.2	58.6
Basket making	8.6	4.3	12.4	9.1
Tailoring/knitting	17.2	16.1	20.4	15.1
Pot making	3.1	2.2	4.3	2.7

Source: Field Survey 2022**Perceived causes of banditry**

Table 4 shows results on respondents' perceived causes of banditry activities in the study area. The result indicates that on the overall, connivance of bandits with locals (79.9%), weak security architecture (74.9%), extreme poverty (73.8%) politics (72.0%) and poor education (68.1%) were perceived to be very important causes while religious intolerance 73.1% and porous border system (50.4%) were not important causes. Using the mean values also connivance of bandits with locals (mean = 1.69), weak security architecture (mean = 1.59), extreme poverty (mean = 1.54) and politics (mean = 1.48) were very important causes of banditry activities in the area. In Safana also, extreme poverty (mean = 1.69), poor education mean = 1.65), connivance of bandits with locals (mean = 1.63), weak security architecture (mean = 1.51) and politics mean = 1.51) were very important causes. Respondents in Batsari also perceived connivance of bandits with locals (mean = 1.73), weak security architecture (mean = 1.60), and extreme poverty (mean = 1.28) as very important causes while in Jibiya, connivance of bandits with locals (mean = 1.71), politics (mean = 1.70), weak security architecture (mean = 1.65), extreme poverty (mean = 1.63) were very important causes.

Table 4: distribution of respondents based on perceived causes of banditry

Perceived causes of banditry	Very important	Important	Not important	Mean			Overall
				Safana	Batsari	Jibiya	
Religious intolerance	5.9	21.0	73.1	0.34	0.22	0.43	0.33
Extreme poverty	73.8	5.9	20.3	1.69	1.28	1.63	1.54
Islamic extremism	40.0	14.3	45.5	1.27	0.52	1.05	0.95
Porous border system	27.8	21.9	50.4	0.64	1.02	0.67	0.77
Compromised conventional security	49.3	24.6	26.2	1.27	1.18	1.24	1.23
poor education	68.1	5.4	26.5	1.65	1.02	1.58	1.42
weak security architecture	74.9	8.8	16.3	1.51	1.60	1.65	1.59
Connivance of bandits with locals	79.9	9.0	11.1	1.63	1.73	1.71	1.69
uncoordinated local intelligence	29.0	29.2	41.8	0.85	0.98	0.79	0.87
Politics	72.0	3.6	24.4	1.51	1.22	1.70	1.48

Source: Field Survey 2022

Perceived effect of banditry on respondents' income-generation activities

Table 5 presents perceived effect of banditry activities on respondents' income-generation activities. The result shows that overall, 97.7%, 97.1%, 94.3%, 88.0%, 85.1%, 83.9%, 83.9%, 67.0%, 60.6% of the respondents perceived fishing, gathering non-fish aquatic products, processing of fish, Pot making, civil service, basket making, rope making, tailoring/knitting and crop farming to have greatly reduced. Using the mean values also, livestock farming/poultry (mean = 4.32), trading (mean = 3.84), crop processing (mean = 3.78) and catering (mean = 3.78) were income-generation activities that were greatly reduced. In Safana LGA, livestock farming/ poultry (mean = 4.19), hired labour (mean = 3.75), trading (mean = 3.73), catering (mean = 3.67), crop processing (mean = 3.67) and tailoring/knitting (mean = 3.61) were income-generation activities greatly reduced. Also in Batsari LGA, livestock farming/poultry (mean = 4.50), trading (mean = 4.22), crop processing (mean = 3.99), catering (mean = 3.88) and crop farming (mean = 3.78) greatly reduced while livestock farming/ poultry (mean = 4.26), hired labour (mean = 3.80), catering (mean = 3.80) and crop farming (mean = 3.68) greatly reduced in Jibiya. The summary of Perceived level of effect of banditry on income-generation activities as presented in Table 6 shows that overall 51.6% of the respondents had high level of effect. Similarly trend of effect occurred in Safana, Batsari, and Jibiya as 55.4%, 55.9% and 54.3% respectively had high level of effect on their income-generation activities.

Table 5: distribution of respondents based on effect of banditry on income-generation activities

Perception items	Greatly improved	Slightly improved	No effect	Slightly reduced	Greatly reduced	Mean			
						Safana	Batsari	Jibiya	Overall
Fishing	1.4		0.2	0.7	97.7	2.99	3.00	3.00	3.00
Gathering non-fish aquatic products		1.3		1.6	97.1	3.00	3.00	3.01	3.00
Processing of fish	2.0		0.9	2.9	94.3	3.03	3.03	3.03	3.03
Crop farming		1.3	22.4	15.8	60.6	3.32	3.78	3.68	3.59
Livestock farming/poultry	1.1	1.4	10.6	38.4	48.6	4.19	4.50	4.26	4.32
civil service		2.5	2.9	9.5	85.1	3.20	3.16	3.02	3.13
Gathering and sale forest products		4.7	21.0	17.9	56.5	3.62	3.55	3.48	3.55
Catering	0.4	3.8	24.9	33.0	38.0	3.67	3.88	3.80	3.78
Hired labouring		4.1	19.7	29.2	47.0	3.75	3.38	3.80	3.65
Rope making		2.2	6.3	7.7	83.9	3.08	3.18	3.28	3.18
Trading	1.4	3.2	33.3	23.7	38.4	3.73	4.22	3.59	3.84
Crop processing	1.3	3.8	27.4	29.0	38.5	3.67	3.99	3.67	3.78
Basket making		1.6	4.5	10.0	83.9	3.18	3.24	3.10	3.17
Tailoring/knitting	0.2	0.5	14.2	18.1	67.0	3.61	3.42	3.33	3.46
Pot making		1.3	4.5	6.3	88.0	3.25	3.11	3.06	3.14

Source: Field Survey 2022

Table 6: distribution of respondents based on level of perceived effect of bandits on income-generation activities

Level of perceived effects	Safana	Batsari	Jibia	Overall	Range of score				
Low	83	44.6	82	44.1	85	45.7	270	48.4	32.00 – 51.65
High	103	55.4	104	55.9	101	54.3	288	51.6	51.66-64.00

Source: Field Survey 2022

Test of relationship between selected variables and respondents' perceived effects of bandits on income-generation activities

The PPMC results as shown in Table 7 below reveals that overall ($r = 0.093$, $p = 0.029$) and in Batsari LGA ($r = 0.146$, $p = 0.047$) household size had significant relationship with the effect of banditry on respondents' income-generation activities. The result further reveals that age and annual income neither had significant correlation with perceived effect of banditry on income-generation activities of the respondents in the state nor in Safana, Batsari and Jibiya LGAs.

Table 7: Correlation test of relationship between perceived effects of banditry and selected variables

Variables	Overall		Safana		Batsari		Jibiya	
	R	P	r	P	r	P	r	P
Age	-0.006	0.894	-0.024	0.748	0.039	0.596	-0.020	0.786
Household sizes	0.093	0.029	0.039	0.595	0.146	0.047	0.066	0.371
Annual income	-0.005	0.903	-0.083	0.259	-0.051	0.493	0.076	0.301

Chi-square test of relation between selected independent variables effect of banditry on respondents' income-generation activities

The Chi-square analysis in Table 8 below shows that none of the indicated variables had any significant association with respondents' perceived effects of banditry on their income-generation activities for the overall sample, Safana and Jibiya LGAs. However, in Batsari LGA, educational status ($\chi^2 = 12.511$, $p = 0.006$) showed significant association with respondents' perceived effects of banditry on their income-generation activities.

Chi-square test of relationship between perceived effects of banditry and selected variables

Variables	Overall			Safana			Batsari			Jibiya		
	Value	Df	P	Value	Df	P	Value	Df	P	Value	Df	P
Marital status	0.949	2	0.622	6.011	3	0.111	4.610	3	0.203	2.675	3	0.444
Educational status	7.241	4	0.124	0.773	4	0.943	12.511	3	0.006	6.064	4	0.194
Religion	0.949	2	0.622	0.205	1	0.651	3.917	2	0.141	0.030	1	0.861

Test of difference in perceived effect of banditry across selected LGAs

The result of one way ANOVA analysis on Table 9 shows that there was significant difference in the effect of banditry on the respondents' income-generation activities across the selected and the three LGAs ($F = 4.53$, $p = 0.01$). The Duncan test result in Table 10 shows further that level of effect is higher in Batsari (mean = 52.44), which is significantly different from Safana (mean = 51.11) and Jibiya (mean = 51.11) LGAs.

Table 10: ANOVA test for significant difference among three selected LGAs

Source of variation	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	191.07	2	95.53	4.53	0.01
Within Groups	11693.09	555	21.07		
Total	11884.16	557			

Source: Field Survey 2022

Table 10: Duncan multiple range test of separation of means

LGAs	N	Subset for alpha = 0.05
	1	2
Jibiya	186	51.11±5.45
Safana	186	51.30±4.88
Batsari	186	52.44±3.10
Sig.		0.70

Means for groups in homogeneous subsets are displayed.

A Uses Harmonic Mean Sample

Size = 186.000.

DISCUSSION OF FINDINGS

The result on respondents' age implies that they were within their active and productive ages and could be more desirous of having income generation activities to cope with the prevailing situation. Iyela & Ikwuakam (2015), Adereti (2005) had earlier found rural women in Batagarawa LGA and Osun State respectively to be within the same active and productive age brackets.

Most respondents were revealed have average household size of 9 people. This indicates that they have large number of people to take care of. It is also an indication of cheap labour availability for their income-generation activities. The result confirms the result of the study conducted by Ironkwe *et. al* (2008) in Abia State, Nigeria.

The result that most respondents earned annual income of less or equal #154877.20 implies that they were low income earners. It is further instructive that they may be involved in diversified areas to generate income. That majority were married was in line with a priori expectation as people of the area are known for early marriage. It implies also that the respondents would be involved in multiple income-generation activities to cater for the large household size. The result is consistent with that of Iyela & Ikwuakam (2015) on poverty coping strategies of rural women in Batagarawa LGA.

The result that gun shooting, theft and burglary, cattle rustling, kidnapping, sexual molestation and slaughtering of people were most frequent form of banditry in the area is in line with field experience. This may force the respondents out of their original homes and income-generation activities. It may have been the reason for the respondents' low per annum income. The result is in tandem with that of Yusuf (2021) on rural banditry in Nigeria' North-west.

Livestock farming/poultry, trading, food processing, catering and crop farming were respondents' major income-generation activities. This means that these activities were more profitable in income generation and effective in aiding respondents cope with the effect of banditry. The finding agrees with that of Iyela & Ikwuakam (2015) on rural women of Batagarawa LGA of Katsina State.

The result that connivance of bandits with locals, weak security architecture, extreme poverty, politics and poor education were perceived main causes of banditry activities in the state indicate that government and the governed need to work in synergy if the menace is to be curbed. This is consistent with the study of Abdulraasheed (2020) which in addition identified country's porous borders, influx of small arms and complicated socioeconomic realities that exist in the North West which has left most youth vulnerable to recruitment for criminal activities.

The study revealed that level of effect of banditry on income-generation activities of respondents across the state was high as fishing, gathering non-fish aquatic products, processing of fish, pot making, civil service, basket making, rope making, tailoring/knitting and crop farming activities were greatly reduced. This may have deepened respondents' low income and poverty level. The result confirms the finding of Yusuf (2021), Adisa and Adekule (2019) that banditry activities have greatly impacted on people's socio-economic lives.

The PPMC results as shown in overall and also in Batsari LGA, household size had significant correlation with the effect of banditry on respondents' income-generation activities. Meaning that the larger the household size, the more respondents' income-generation activities are affected by banditry activities. No significant relationship existed between respondents' age, annual income and perceived effect of banditry on their income-generation activities in the state, Safana, Batsari and Jibiya LGAs. The result is conformity with the study of Okoedo-Okojie and Onemolease (2009) which revealed that household size correlated with the adoption behavior of Farmers in the northern ecological zone of Edo State.

Also, the Chi-square analysis no significant association existed between respondents' marital status, religion and perceived effect of banditry on their income-generation activities the overall sample, Safana and Jibiya LGAs. However, in Batsari LGA, respondents' educational status showed significant association with effects of banditry on their income-generation activities. Whereas, the results that no significant associations existed between respondents' marital status,

religion and income-generation activities in overall, Safana and Jibiya LGAs were in tandem with that of Iyela & Ikwuakam (2015), the result on educational qualification showed significant association in Batsari LGA.

The one way ANOVA result shows that significant difference existed in the effect of banditry on respondents' income-generation activities across the three LGAs. The Duncan test result shows the effect was highest in Batsari than in Safana and Jibiya LGAs. This is in line with a priori expectation. Though, there has been a gale of banditry in the LGAs that of Batsari based on field experience was frequently ubiquitous.

CONCLUSION/RECOMMENDATIONS

Katsina State is one of the states in the North West that is unreservedly ravaged by incessant banditry activities. Gun shooting, theft and burglary, cattle rustling, kidnapping, sexual molestation and slaughtering of people were most frequent forms of the menace in the area. Connivance of bandits with locals, weak security architecture, extreme poverty, politics and poor education were perceived major causes. The level of effect was high as major income-generation activities like livestock farming/poultry, trading, food processing, catering and crop farming greatly reduced. It is therefore recommended that:

1. Rural women should initiate a collaborative effort with other community members to expose those that connive with bandits to perpetrate the heinous acts
2. Formation and use of cooperative approach is important in boosting level of income-generation activities and earning
3. awareness creation by the government and opinion leaders of the communities on the vital roles of formal education is germane in taming the tide banditry
4. Government and humanitarian agencies should scale up interventions towards the direction of these rural women with a view to reducing the effect of banditry in the area

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