



The Socio-Economic Impact of Banditry on Rural Women in Kaduna State, Nigeria: A Mixed Methods Analysis (2015-2023)

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Abstract

This study examines the intersection of rural banditry and internal insecurity in Nigeria between 2015 and 2023, focusing specifically on the socio-economic vulnerabilities of rural women across the Chikun, Giwa, and Kachia Local Government Areas of Kaduna State. Methodologically, the study adopts a pragmatic research philosophy and utilizes an explanatory mixed-methods research design that integrates quantitative and qualitative approaches. Quantitative primary data were gathered to measure measurable patterns, frequency, and statistical effects of banditry, while qualitative data from Key Informant Interviews (KIIs) captured the detailed, lived experiences and coping strategies of rural women, community leaders, and security personnel. These data streams were systematically integrated and triangulated with secondary sources to deepen the validity of the findings. Theoretically, the study is anchored on Feminist Political Economy (FPE) theory, integrated with Personal Security Theory, to analyze how structural gender inequalities, resource access limitations, and perceived threat environments shape and compound the security risks faced by women in conflict zones. The findings reveal that persistent banditry characterized by village raids, mass kidnappings, and volatile forest corridor attacks has severely decimated the local agrarian economy. This violence has forced rural women to abandon farmlands and strategic markets due to mobility restrictions, triggering severe household income loss, acute food insecurity, and profound psychological trauma, while exposing major institutional gaps and trust deficits within formal security responses.

Keywords: Banditry, Internal Insecurity, Rural Women, Kaduna State, Feminist Political Economy.



1.0 Introduction

Armed banditry and organized rural violence represent a critical global threat to human survival, thriving primarily in regions characterized by fragile state authority, institutional vulnerabilities, and severe economic inequality. From Latin America to South Asia and across Africa, criminal syndicates exploit porous borders and weak governance to target vulnerable populations. The Sahel region has emerged as a primary epicenter of this crisis, where transnational networks engage in cattle rustling, terrorism, and illicit arms trafficking. Driven by force multipliers like climate change, structural unemployment, and intensifying competition over arable land, this escalating rural instability disproportionately impacts women and children, cutting them off from essential resources and exposing them to deep systemic vulnerabilities.

In Nigeria, this security challenge escalated dramatically between 2015 and 2023, transforming from localized armed robbery into a complex national crisis concentrated within the North West and North Central geopolitical zones. Heavily armed groups rapidly scaled up village raids, cattle rustling, and mass kidnappings, establishing strongholds in states like Zamfara, Katsina, Niger, and Sokoto. This rapid expansion was structurally facilitated by expansive, unpoliced forest reserves, high youth unemployment, and porous international borders. The resulting collapse of rural safety has not only displaced thousands of families but has also severely undermined internal security and created a direct threat to national food security.

Kaduna State occupies a pivotal position within this crisis due to its central geography and vital interstate transit corridors, making its territory a strategic flashpoint for coordinated banditry and highway ambushes. Between 2015 and 2023, Local Government Areas (LGAs) such as Birnin Gwari, Chikun, Giwa, and Kachia suffered chronic instability. Criminal networks effectively leveraged dense forest networks and proximity to major transport vectors, like the Abuja-Kaduna highway, to launch violent incursions, extort communities via illegal levies, and evade law enforcement. This localized security breakdown dismantled local food supply chains, disrupted healthcare access, and halted primary education across these heavily targeted agri-centric communities.



The domestic and economic fallout of this violence falls heaviest on rural women, who serve as the backbone of agricultural production, household welfare, and informal trading markets. Pervasive fears of abduction and lethal violence have driven thousands of women to abandon their ancestral farmlands and local markets, triggering a drastic contraction in their income-generating capacity and worsening systemic poverty. Furthermore, as violent raids fracture traditional family structures through death or displacement, these women are forced to shoulder heightened caregiving burdens and absolute responsibility for household economic survival. Against this critical backdrop, this study provides a comprehensive analysis of armed banditry while evaluating the gendered socioeconomic experiences and vital survival roles of rural women within Kaduna State.

1.1 Statement of the Research Problem

Armed banditry has evolved into an entrenched threat to Nigeria's internal security, severely destabilizing rural communities across the North West region. Since 2015, Kaduna State has experienced an escalation in violent raids, mass kidnappings, cattle rustling, and the widespread destruction of livelihoods. Despite intensive state and federal interventions including targeted military campaigns, the deployment of specialized security personnel, the institutionalization of local vigilante structures, and various state-led peace initiatives insecurity remains prevalent across several local government areas (LGAs). Contemporary academic literature on Nigerian banditry primarily focuses on macro-level analysis, specifically examining terrorism, national security, macroeconomics, and regional farmer-herder dynamics, which leaves a significant empirical gap regarding the specific, localized impacts of this persistent insecurity on rural women at the grassroots level.

This empirical shortfall is starkly evident across the critically affected local government areas of Chikun, Giwa, and Kachia, where distinct forms of violence have uniquely devastated rural communities. In Chikun LGA, persistent banditry along the strategic Abuja-Kaduna highway led to the displacement of approximately 26,345 individuals by 2024, disproportionately burdening women with lost farmlands and collapsed micro-enterprises. In Giwa LGA, a vital agricultural hub, relentless village raids and cattle rustling resulted in massive casualty rates,



forcing farming households to abandon their fields and cutting women off from essential income-generating activities like food processing and trade. Meanwhile, Kachia LGA has suffered a destructive combination of armed banditry and communal violence, forcing crowds of internally displaced women and children into overcrowded, informal camps characterized by substandard humanitarian conditions, severe food insecurity, and chronic emotional trauma.

The persistence of these issues across Chikun, Giwa, and Kachia LGAs underscores a critical research gap regarding the intersection of armed banditry, internal security, and the lived experiences of rural women in Kaduna State. Institutional countermeasures, ranging from kinetic military offensives and tactical telecommunications shutdowns to state-sponsored palliatives, have failed to establish permanent security in remote villages. Existing literature frequently overlooks these gendered dimensions, failing to adequately explore how rural women navigate displacement, economic precarity, and systemic social vulnerability. This study directly addresses this empirical shortfall by providing a comparative, grassroots analysis of how banditry has altered women's livelihoods, agricultural output, household welfare, and survival strategies within these three strategic local government areas from 2015 to 2023.

1.3 Aims and Objectives of the Study

The primary aim and objective of this study is to examine the impact of armed banditry on rural women and internal security within Chikun, Giwa, and Kachia Local Government Areas (LGAs) of Kaduna State and assess the gendered effects of persistent banditry on the livelihoods, agricultural productivity, and psychosocial well-being of women across the LGAs.

1.4 Theoretical Framework

This study is anchored on a dual theoretical framework that integrates the Human Security Concept and Feminist Political Economy Theory to comprehensively analyze the impact of armed banditry on rural women in Kaduna State between 2015 and 2023. The Human Security Concept, pioneered by the United Nations Development Programme (UNDP, 1994), shifts the traditional security focus from state-centric military defense to individual well-being, emphasizing protection against violence, poverty, and systemic deprivation across economic, food, and personal dimensions. In Chikun, Giwa, and Kachia LGAs, armed banditry directly



compromises these dimensions through village raids, forced displacement, and restricted farmland access; however, critics argue this framework is overly broad and overlooks the specific gendered power dynamics that leave women uniquely exposed. To address this limitation, the study incorporates Feminist Political Economy Theory, which examines how structural economic inequalities, rigid gender roles, and unequal resource distribution dictate women's systemic vulnerability. In rural Kaduna's agrarian economy, women are disproportionately concentrated in lower-income, informal, and unpaid labor roles, meaning their primary survival pathways, subsistence agriculture and small-scale petty trading are the first to collapse during a security breakdown. While critics caution that this theory can overemphasize structural victimhood, combining both frameworks allows the study to evaluate both the immediate, violent human costs of banditry and the deep-seated gender imbalances that intensify its impact, providing a balanced look at both systemic vulnerability and individual resilience.

1.5 Methodology

This study adopts a pragmatic research philosophy, which justifies the integration of both quantitative and qualitative methodologies to address complex socio-economic phenomena like rural banditry. Grounded in practical problem-solving, pragmatism prioritizes the core research question over strict adherence to a single methodological dogma, allowing for multiple data collection paths to capture a deeper, more accurate picture of social realities (Saunders, Lewis, & Thornhill, 2019; Creswell & Creswell, 2018). Within the context of this study, a pragmatic approach is highly appropriate; it allows quantitative data to measure the broader frequencies, patterns, and measurable socio-economic effects of banditry, while qualitative data uncovers the nuanced, firsthand lived experiences of rural women across the Chikun, Giwa, and Kachia Local Government Areas (LGAs) of Kaduna State. To operationalize this philosophy, an explanatory mixed-methods research design was deployed to analyze the multi-layered impacts of banditry on rural women between 2015 and 2023. This design is uniquely suited for establishing statistical trends before analyzing the context-specific factors driving those patterns (Saunders, Lewis, & Thornhill, 2019). By structuring the inquiry this way, quantitative methods provide measurable data on security disruptions, asset loss, and



displacement metrics, while qualitative methods reveal the internal coping mechanisms and structural vulnerabilities of the affected women. According to Creswell and Plano Clark (2018), an explanatory mixed-methods framework strengthens research by using qualitative narratives to explain, enrich, and add depth to initial statistical findings, ultimately ensuring a more valid, comprehensive, and policy-relevant assessment of how rural criminality intersects with gendered vulnerabilities at the grassroots level.

1.6 Conceptual Clarifications

Banditry

The contemporary phenomenon of banditry in Nigeria has evolved from rudimentary rural larceny into an existential national security threat characterized by industrial-scale kidnapping, territorial occupation, and the violent subversion of state sovereignty (Okoli & Ugwu, 2019). From a spatial and ecological perspective, armed non-state actors exploit ungoverned geographic areas, dense forest reserves, and porous borders to establish shadow administrative structures that extract illegal taxes from agrarian populations (Rufai, 2021). This crisis is further compounded by environmental degradation and resource scarcity, which have mutated historical farmer-herder grievances into commercialized syndicate warfare (Kwaja & Ademola-Adelehin, 2018). However, these geographical and environmental frameworks face significant critique for leaning toward structural determinism; they frequently overlook human agency, the active political economy, and the sophisticated urban financial networks and arms merchants that fuel these operations from outside the forests.

Sociologically and economically, the persistence of rural banditry is viewed as a manifestation of the state's legitimacy gap and systemic structural violence (Egwemi, 2010). Deep-seated rural marginalization, high youth unemployment, and a collapsed public education system



allow criminal syndicates to operate as alternative employers, offering marginalized youth financial rewards and social status through the brutal economy of kidnapping for ransom (Abdullahi, 2022). When the formal state fails to provide security and impartial justice at the periphery, communities resort to competitive weaponization and ethnic vigilante groups, creating a vicious cycle of retaliatory violence (Agbiboa, 2015). Critiques of these models argue that they rely on abstract academic narratives that offer no immediate roadmap for field commanders, while riskily reducing calculated terrorism to mere symptoms of poverty, failing to explain why the vast majority of impoverished youth do not turn to violent crime.

From a strategic, technological, and institutional standpoint, the state's failure to eradicate banditry is blamed on a transnational small arms pipeline, a reactive kinetic-heavy military doctrine, and the marginalization of traditional local authorities (Stohl & Tuttle, 2009). Proponents argue that porous regional borders allow modern bandit networks to outgun local security, and that a lack of advanced digital surveillance and community-led early warning systems hinders state intervention (Onuoha, 2013). However, critical evaluations reveal that these arguments suffer from technological and traditionalist romanticization. The true barrier to defeating banditry is rarely a lack of tactical data or border controls, but rather a profound deficit of political will, systemic bureaucratic inertia, internal security rivalries, and domestic corruption such as internal security leaks and instances where traditional rulers themselves have colluded with syndicates which shield bandit kingpins from decisive neutralization (Adeniyi, 2020).

Rural Women

Rural women in developing economies like Nigeria are conceptualized as the socio-economic backbone of non-urban agrarian societies, balancing intensive domestic tasks with vital productive roles such as farming, food processing, and informal petty trading (Afolabi, 2018; Okeke, 2020). Despite their foundational contribution to agricultural productivity and household welfare, they operate under deep structural disadvantages. These include systemic poverty, lack of infrastructure, widespread illiteracy, and rigid cultural restrictions that consistently block their access to land ownership, credit facilities, and mechanized farming



tools (Yusuf & Musa, 2019). While early scholarship successfully establishes this dual burden of reproductive and productive responsibilities, it frequently evaluates rural women through a narrow, purely economic lens, failing to capture how localized physical violence alters their social realities.

When rural safety collapses due to organized criminality and armed banditry, these baseline vulnerabilities drastically intensify. The violent disruption of traditional farming seasons, local transportation corridors, and open village markets directly cuts women off from their primary income-generating assets, plunging households into acute food insecurity and systemic poverty (Ibrahim & Suleiman, 2021; Nwankpa, 2022). Furthermore, because violent village raids fracture traditional family structures, rural women are forced to shoulder heightened caregiving burdens, frequently becoming entirely responsible for household economic survival following the death, abduction, or displacement of male breadwinners (Okeke, 2020). Despite bearing the most severe and direct fallout of these asymmetric security breakdowns, these women remain routinely marginalized and excluded from institutional security dialogues and formal policy responses.

In geographically isolated flashpoints across Northwestern Nigeria, this lack of state protection triggers profound spatial containment, forcing crowds of rural women to abandon their ancestral lands and flee into overcrowded, substandard informal displacement camps where they face acute psychological trauma and social exclusion (Garba & Ahmed, 2023; Bala & Danjuma, 2024). A persistent weakness in contemporary literature is the tendency to over-generalize these structural hardships across Northern Nigeria, focusing heavily on short-term humanitarian metrics while neglecting long-term livelihood adaptation strategies and sub-regional variations. To address this empirical shortfall, this study adopts the holistic framework of Ibrahim and Suleiman (2021) to capture the precise intersection of organized violence and welfare, providing a critical comparative analysis of rural women's lived survival experiences within the heavily targeted Kaduna State local government areas of Chikun, Giwa, and Kachia.

Banditry and Rural Women in Kaduna State.



Armed banditry in Kaduna State between 2015 and 2023 has produced severe gendered consequences, systematically dismantling the livelihoods of rural women who serve as the economic bedrock of agrarian communities. Early empirical accounts indicate that violent incursions along key transit routes and farming vectors sharply reduced agricultural output by physically blocking women from accessing their farmlands during critical seasonal cycles (Audu & Sani, 2019; Hassan & Adamu, 2020). As armed networks escalated their village raids, the resulting widespread displacement forced thousands of women into temporary shelters and informal camps characterized by substandard humanitarian conditions and a total lack of basic amenities. However, much of this early literature is structurally constrained because it treats rural insecurity as a broad, homogeneous threat rather than an organized criminal enterprise, while focusing so exclusively on displacement camps that it overlooks the distinct vulnerabilities of women who remained trapped within active conflict zones.

From an economic and structural standpoint, the persistent breakdown of rural security has institutionalized a state of heightened vulnerability, forcing a rapid contraction in women's income-generating capacities and driving extensive macroeconomic decline (Garba & Yakubu, 2022; Usman & Salihu, 2023). Because women's socio-economic survival is inherently tethered to local farming cycles and informal petty trading, the destruction of village markets and livestock theft has directly triggered severe food insecurity and deep systemic poverty. Furthermore, this disruption has drastically altered household dynamics; as violent raids result in the death, injury, or displacement of male family members, rural women are forced to step into the role of primary breadwinners while simultaneously managing expanded caregiving responsibilities (Ibrahim & Bello, 2021). Despite mapping these severe material losses, contemporary security assessments face significant critique for focusing heavily on state-level policy responses and institutional governance failures while completely omitting gender-disaggregated data and primary qualitative accounts from the women themselves.

Recent academic inquiries have attempted to bridge these analytical gaps by integrating the material costs of banditry with the profound emotional distress and psychological trauma stemming from the violent loss of relatives and ancestral homes (Suleiman & Abdullahi, 2024; Ibrahim & Musa, 2024). These studies highlight that rural women face exceptional institutional



dependency and vulnerability due to a complete lack of meaningful access to formal state protection systems. Nevertheless, a critical gap remains entrenched in the existing literature, which consistently relies on generalized secondary data or broad regional overviews of Northern Nigeria. This academic trend systematically lacks localized, site-specific empirical evidence from strategic flashpoints and completely fails to investigate the active coping mechanisms and long-term behavioral adaptation strategies developed by these women. This study directly addresses this empirical shortfall by providing a comparative, grassroots analysis of the intersection between organized banditry and rural women's survival within the heavily targeted Local Government Areas of Chikun, Giwa, and Kachia from 2015 to 2023.

1.7 Thematic Analysis of the Finding

Table 1: Effects of Banditry on Rural Women in Chikun, Giwa and Kachia LGAs

Parameters	L.G.A	Strongly Disagree f (%)	Disagree f (%)	Undecided f (%)	Agree f (%)	Strongly Agree f (%)	Total f (%)
1. Banditry has displaced rural women from their communities	Chikun (150)	8 (5.3%)	14 (9.3%)	18 (12.0%)	62 (41.3%)	48 (32.0%)	150 (100%)
	Giwa (118)	7 (5.9%)	13 (11.0%)	15 (12.7%)	45 (38.1%)	38 (32.2%)	118 (100%)
	Kachia (122)	6 (4.9%)	14 (11.5%)	16 (13.1%)	50 (41.0%)	36 (29.5%)	122 (100%)
Subtotal Q1 (390)		21 (5.4%)	41 (10.5%)	49 (12.6%)	157 (40.3%)	122 (31.3%)	390 (100%)
2. Banditry has negatively affected the income and economic stability of rural women	Chikun (150)	7 (4.7%)	15 (10.0%)	17 (11.3%)	64 (42.7%)	47 (31.3%)	150 (100%)
	Giwa (118)	6 (5.1%)	12 (10.2%)	16 (13.6%)	46 (39.0%)	38 (32.2%)	118 (100%)
	Kachia (122)	6 (4.9%)	13 (10.7%)	17 (13.9%)	51 (41.8%)	35 (28.7%)	122 (100%)
Subtotal Q2 (390)		19 (4.9%)	40 (10.3%)	50 (12.8%)	161 (41.3%)	120 (30.8%)	390 (100%)



3. Rural women experience psychological trauma due to bandit attacks	Chikun (150)	6 (4.0%)	13 (8.7%)	17 (11.3%)	65 (43.3%)	49 (32.7%)	150 (100%)
	Giwa (118)	5 (4.2%)	11 (9.3%)	15 (12.7%)	46 (39.0%)	41 (34.7%)	118 (100%)
	Kachia (122)	5 (4.1%)	12 (9.8%)	16 (13.1%)	52 (42.6%)	37 (30.3%)	122 (100%)
Subtotal Q3 (390)		16 (4.1%)	36 (9.2%)	48 (12.3%)	163 (41.8%)	127 (32.6%)	390 (100%)

Source: Field Survey (2026)

An analysis of the survey metrics across Chikun, Giwa, and Kachia local government areas establishes a consistent agreement exceeding 70% regarding the severe socio-economic and psychological fallout of banditry on rural women. Regarding physical displacement, 71.6% of respondents confirm that violent incursions drive women from their homes, with Chikun recording the highest combined agreement at 73.3%, followed closely by Kachia (70.5%) and Giwa (70.3%). This spatial distribution suggests that displacement pressures are slightly more concentrated in Chikun, an area heavily exposed to transit ambushes along major transit arteries like the Abuja-Kaduna highway (International Crisis Group, 2022). These regional disparities reveal that while Chikun experiences extensive displacement-linked mobility breakdowns and Kachia reflects more localized containment within communities, Giwa suffers from moderate but persistent systemic mobility restrictions.

The economic and psychological dimensions of this crisis reveal a similarly devastating pattern of localized vulnerability and gendered hardship. Approximately 72.1% of respondents agree that banditry directly undermines women's financial stability, with Chikun showing the sharpest decline at 74.0% due to its high integration into disrupted metropolitan trade networks, while Giwa suffers from transport-mediated losses and Kachia faces severe farm-level production collapses. Furthermore, a substantial 74.4% of respondents report that rural women suffer profound psychological trauma including chronic anxiety, sleep disturbances, and the pervasive fear of sexual violence during farm visits with Chikun again emerging as the most acutely affected axis at 76.0%. While institutional data from the Central Bank of Nigeria (2023)



and the National Bureau of Statistics (2023) indicate that wider macroeconomic inflation, structural poverty, and weak rural healthcare delivery act as overlapping force multipliers, the correlation between organized criminal violence and the immediate erosion of women's welfare remains undeniable.

Synthesizing these findings through a dual theoretical lens clarifies how immediate physical threats intersect with long-standing structural imbalances. In alignment with Personal Security Theory, the pervasive perception of threat directly dictates women's behavioral adaptation, forcing them to engage in risk avoidance by shifting from highly exposed, long-distance farming trade to low-yield, home-based subsistence activities. Simultaneously, Feminist Political Economy Theory illuminates how these security deficits drastically exacerbate structural gender inequalities, stripping women of access to farmlands, open markets, and credit lines while cutting off male incomes and shifting the absolute burden of household survival and unpaid care work onto their shoulders. By triangulating these statistical trends with Key Informant Interviews (KII), the data rejects a simplistic single-factor causal path, demonstrating instead a complex, multi-causal reality where predatory rural banditry aggressively exploits and compounds baseline economic fragility.

In corroboration with the survey findings, Mr. Sabo Iliya, Community Trader, Chikun LGA, explained that:

Women traders in Chikun now face reduced market participation due to less safe rural routes. Before 2018, women moved freely from Angwan Gimbiya and neighboring villages to larger markets in Kaduna metropolis. However, after repeated incidents of insecurity along rural corridors, many women now limit their trading to nearby settlements. I noticed during market days in 2020 and 2021 that fewer women brought farm produce than in earlier years. Some women also stopped evening trading due to fear of road attacks. This has reduced household incomes and changed how families plan their daily expenses.

His account aligns with Table 1. Question 3, which shows that a majority of respondents agreed that banditry affects livelihoods and economic stability. This pattern reflects Meagher (2021), who argues that insecurity disrupts informal rural markets and reduces women's economic mobility. It also corresponds with Mustapha and Eniafe (2020), who observe that insecurity in



Northwestern Nigeria weakens rural trade corridors and increases transaction uncertainty. However, this overlooks inflationary pressure and rising transport costs identified in the World Bank Nigeria Development Update (2022), which also reduce market participation independent of insecurity exposure. The implication is that livelihood decline in Chikun reflects interaction between security risks and broader economic shocks, not insecurity alone. Building on this position, Mrs. Justina Sambo, Red Cross Staff, Chikun LGA, observed that:

Insecurity has increased humanitarian vulnerability among rural women in Chikun. Since around 2019, we have recorded an increasing number of cases of displacement from farming settlements in areas near Rijana and Kujama. Women who relocate often lose access to farms and depend on relatives or informal aid. During field visits in 2022, we observed women forming small support groups for food sharing and childcare. Many female-headed households now struggle to maintain stable incomes because men sometimes relocate for safety or work.

Her observation supports Table 1, Question 1, which shows high agreement that banditry displaces rural women. This aligns with the UN OCHA Nigeria Situation Report (2023), which documents increased internal displacement patterns in Northern Nigeria linked to rural insecurity. It also reflects Brück, d'Errico, and Holst (2019), who argue that displacement intensifies gendered economic vulnerability in agrarian systems. However, an alternative explanation is that seasonal rural migration and climate variability also contribute to temporary displacement patterns, meaning insecurity is a significant but not exclusive driver

1.8 Conclusion

This study examined how banditry affects rural women alongside the security and community responses shaping their livelihoods, safety, and resilience across the Chikun, Giwa, and Kachia Local Government Areas in Kaduna State. The central argument posits that banditry is strongly associated with reduced livelihood opportunities, increased insecurity, psychological distress, and weakened socioeconomic participation among rural women, interacting closely with systemic poverty, weak infrastructure, and limited governance capacity. Across its objectives, the findings demonstrate that rural women suffer restricted access to farmlands and markets due to fear of attacks, forcing a shift toward unstable informal activities and an increased



reliance on community or religious support networks. Furthermore, psychological trauma, persistent fear, and anxiety regarding family safety remain widespread across all three localities. These challenges are systematically compounded by structural and institutional weaknesses, including severe security manpower shortages, delayed tactical responses, poor infrastructure, and weak intelligence sharing, which are further aggravated by deep trust deficits between local communities and formal security agencies.

The practical and theoretical implications of these findings highlight the necessity of moving beyond reactive military actions toward integrated, community-based systems that combine local policing, localized intelligence sharing, and targeted livelihood protection. Enhancing rural infrastructure, widening patrol coverage, rebuilding institutional trust, and establishing economic empowerment programs for rural women are critical to reducing vulnerability and boosting recovery capacity. Theoretically, the study reinforces Personal Security Theory by illustrating how perceived and actual threats dictate women's mobility and risk-avoidance behaviors, while also validating Feminist Political Economy Theory by showing how conflict deepens gendered inequalities through unpaid care burdens and restricted economic options. Although limited by its cross-sectional, perception-based data, the study underscores that addressing this crisis requires coordinated, multi-level interventions capable of resolving both the immediate security threats and the foundational structural deficits that sustain rural vulnerability.

1.9 Recommendations

1. Establish secure agrarian corridors and protected market days to counter the severe contraction in women's income-generating capacity and farming access, the Kaduna State Ministry of Internal Security and Home Affairs, in coordination with the Nigerian Army and Vigilante Service, should establish Secure Agrarian Corridors. This involves deploying daily mobile security patrols along rural transit routes linking villages to farmlands during planting and harvest seasons.

2. Implement targeted gender-responsive economic resilience subsidies since banditry has forced rural women to shift from stable farming to precarious informal trade while



simultaneously inheriting heavy unpaid care burdens, the state government should deploy targeted financial buffers. These funds should be paired with the distribution of agricultural inputs (such as high-yield seeds and fertilizers) to facilitate rapid livelihood recovery when safety conditions permit.

3. Institutionalize Community-Based Early Warning Systems (EWS) to bridge the institutional intelligence-sharing gap and repair the deep trust deficits between peripheral communities and formal security architectures, the state should form and fund local Gender-Inclusive early warning committees to report imminent threats directly to a decentralized command-and-control center, bypassing compromised local intermediaries.

4. Deploy mobile gender-responsive psychosocial and healthcare units to address the chronic psychological trauma, anxiety, and emotional distress identified in the research requires looking beyond purely kinetic or economic fixes. These units must provide specialized trauma-informed counseling, mental health services, and reproductive healthcare, ensuring that women recovering from the shock of village raids, displacement, or the loss of family breadwinners receive accessible, localized clinical care.

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