

Banditry and the Development of Human Resources in Nigeria's North-Central and North-West Geopolitical Zones

Benjamin Wanger, PhD
Intelligence and Security Studies, Nigeria Police Academy, Wudil-Kano
benwanger@polac.edu.ng

Abstract

Banditry has significantly escalated in Nigeria over the past two decades affecting every aspect of lives especially in the North-East, North-West, and North-Central geopolitical zones. In the northeastern part of the country, Boko Haram has engaged in a violent insurgency since 2009 while other forms of banditry have become pervasive in the northwestern and central regions of Nigeria, with criminal groups engaging in armed robbery, kidnapping for ransom, and attacks on rural communities, predominantly farmers. Reports abound of students' and teachers' abductions where schools have become soft targets for terrorists. Worshipers are not left out as churches are often attacked with priests abducted and even killed. Healthcare workers are also victims of banditry in the country. To this end, this research was conducted to ascertain the impact of banditry on the development of human capital particularly on education, healthcare and income generation. Primary research was conducted using an online questionnaire where it was found that banditry has negatively affected the access to education and healthcare as well the standard of living of respondents. It was therefore recommended that there should be an increased budgetary allocation to the education, health, and security sectors with a view to increasing investments in human capital development in line with the human capital theory.

Keywords: Banditry, education, healthcare, livelihoods, human capital development.

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1. Introduction

1.1 Background of the study

Human capital, which includes the skills, knowledge, health, and abilities of a population, is a crucial determinant of national development (Ross, 2024). The concept recognises the heterogeneity of labour and the need for its development. In developing countries like Nigeria, the advancement of human capital is fundamental for achieving sustainable economic growth and poverty reduction. The quantum of investments in human capital notwithstanding, the country faces several challenges that hinder its human capital development, with banditry being among the most destructive forces.

Banditry refers to organised criminal activities typically involving violence, theft, and kidnapping for ransom. In Nigeria, banditry has been particularly rampant in the past decade in regions like the North-East, North-West, North-Central, including states like Borno, Taraba, Yobe, Zamfara, Katsina, Sokoto, Kaduna, Kebbi, Plateau, Benue, and FCT. Banditry in Nigeria has taken a devastating toll on the nation's infrastructure, social structures, and economic activities. Groups such as Boko Haram and ISWAP (Islamic State in West Africa Province), as well as armed bandits including herders operating in various regions of the country, have created an environment of fear and instability that disrupts key sectors, including education, healthcare, agriculture, and employment.

Banditry has significantly escalated in Nigeria over the past two decades. In the northeastern part of the country, Boko Haram has engaged in a violent insurgency since 2009 (Goitom, 2014), targeting civilians, security forces, and government infrastructure (Roberts & Ekot, 2023). The group's ideology, rooted in an extreme interpretation of Islam, has been responsible for countless deaths, displacement, and destruction of infrastructure. Its origin could be traced to the 1990s, even though its activities became noticeable in the early 2000s (MMO, 2024).

Simultaneously, other forms of banditry have become pervasive in the northwestern and central regions of Nigeria, with criminal groups engaging in armed robbery, kidnapping for ransom, and attacks on rural communities, predominantly farmers (Osasona, 2022). These activities have disrupted agricultural production, disbanded communities, and caused widespread fear and displacement. Banditry has created a volatile environment, significantly undermining efforts to improve human capital. During the presentation of the two-years scorecard of Gen Christopher Musa, the Chief of Defence Staff, it was reported that 5,365 kidnapped victims were rescued by troops while 103 criminal suspects were killed and 2,760 apprehended (Abe, 2025). About 1,374 and 730 bandits were killed in the North-West and North-Central Geopolitical Zones, while about

7,153 were arrested within the period. Also, about 1,510 civilians were rescued while over 1,079 weapons were recovered with 19,709 rounds of ammunition.

Banditry stems from a mix of socio-economic vulnerabilities, governance deficits, and environmental pressures (Rufus & Ogbe, 2024). These factors create an environment where individuals, often marginalised youth, may turn to organised crime as a means of survival or profit.

Socio-Economic Factors

- **Poverty and Unemployment:** High rates of poverty and a lack of job opportunities, particularly for youth, are major drivers. Banditry is often viewed as a "rational choice" for economic survival in the absence of legitimate livelihoods.
- **Illiteracy and Lack of Education:** Limited access to education reduces opportunities and critical thinking, making vulnerable individuals more susceptible to recruitment by criminal gangs.
- **Economic Incentives:** Banditry has become a lucrative criminal enterprise involving cattle rustling, illegal mining, and large-scale kidnapping for ransom. The potential for "quick money" makes it an attractive, albeit dangerous, option.

Governance Deficits and Security Lapses

- **Weak State Authority:** The weakening of government authority and the existence of large, ungoverned or under-governed spaces (such as remote forest reserves and border communities) allow armed groups to operate with impunity.
- **Poor Law Enforcement:** An inadequate and sometimes corrupt security apparatus, coupled with a lack of coordination and poor response times, hampers efforts to combat banditry effectively. This also leads to porous borders that result to 'imported banditry' which also is fuelled by globalisation.
- **Proliferation of Arms:** The widespread availability and smuggling of small arms and light weapons, often due to porous national borders and regional conflicts, fuel the violence and increase the sophistication of bandit operations.
- **Political Instability and Corruption:** Poor governance, political corruption, and a lack of accountability erode public trust in government institutions, contributing to a cycle of insecurity.

Environmental and Social Pressures

- **Resource Conflicts:** Competition over scarce resources, especially fertile land and water sources between farmers and herders, can escalate into violent conflicts that create a breeding ground for criminal activities.
- **Climate Change:** Environmental degradation, desertification, and altered rainfall patterns exacerbate resource scarcity, forcing migration and intensifying existing land disputes.
- **Ethno-Religious Conflicts:** In some regions, ethnic and religious tensions can be exploited, adding another layer of complexity to the violence.

This research will investigate the specific ways in which these security issues affect education, health, and economic development, all of which are essential components of human capital levels. The aim of this research is to explore how these security threats have impacted human capital development in Nigeria, focusing on the effects on education, healthcare, economic productivity, and the overall quality of life. Understanding these effects is crucial for policymakers and development experts to formulate effective responses that prioritise human capital development.

The main drivers of banditry in Nigeria have been the breakdown of law and order, economic hardship, unemployment, and the proliferation of small arms. Banditry has become a significant security threat in Nigeria, with far-reaching consequences for the nation's stability, economic progress, and human development. In particular, the development of human capital—defined as the skills, knowledge, and health of a population—has been significantly undermined by security issues occasioned by banditry. Nigeria's human capital is one of its most valuable assets, contributing to the workforce, economic productivity, and overall quality of life. However, the ongoing conflicts, including terrorism by Boko Haram in the northeast and rampant banditry in the northwestern and central parts of the country, have drastically reduced access to education, healthcare, and

economic opportunities. This research aims to investigate how the various aspects of banditry have affected human capital development in Nigeria, focusing on the implications for education, health, economic productivity, and poverty

1.2 Statement of the problem

Over the past two decades, Nigeria has experienced escalating violence from violent organisations such as Boko Haram and other bandit groups that engage in armed robbery, kidnapping, and targeted attacks on farmers and even security agents. Boko Haram's insurgency, beginning in 2009, has led to the destruction of schools, healthcare facilities, and agricultural infrastructure, particularly in the northeast. The activities of bandit groups, which have become prevalent in the northwest and parts of central Nigeria, involve the looting of farms, the destruction of communities, and kidnapping for ransom.

The result of these ongoing security challenges has been a massive displacement of populations, the erosion of livelihoods, and the breakdown of basic services. While the human toll of these security threats is well-documented, there is a lack of comprehensive studies on how they specifically affect the development of human capital in Nigeria. This research aims to fill this gap by analysing the effects of banditry on education, healthcare, economic productivity, and poverty, ultimately seeking to provide policy recommendations to mitigate these impacts.

1.3. Research Objectives

This research aims to achieve the following objectives:

1. To assess the impact of banditry on educational development in Nigeria:
 - i. Evaluate how school closures, student displacement, and teacher shortages affect educational outcomes.
 - ii. Investigate the gender disparities in education as a result of security threats.
2. To examine the effects of banditry on healthcare access and delivery:
 - i. Analyse how insecurity limits access to healthcare services, particularly in rural areas.
 - ii. Assess the impact on maternal and child health, as well as the availability of healthcare professionals.
3. To investigate the economic consequences of banditry on human capital development:
 - i. Assess the disruption of livelihoods, including agriculture and small-scale businesses, due to insecurity.
 - ii. Explore the correlation between security threats and increased poverty and unemployment.
4. To propose policy recommendations for mitigating the impacts of terrorism and banditry on human capital development:
 - i. Develop strategies for improving access to education, healthcare, and economic opportunities in conflict-affected regions.
 - ii. Suggest measures to strengthen human capital through targeted investments in security, education, and healthcare.

1.4. Research Questions

This study seeks to answer the following research questions:

1. How has the persistence of banditry affected access to education in Nigeria?
2. What is the impact of insecurity on the availability and quality of healthcare services in conflict-affected regions?
3. How does banditry disrupt economic activities and human capital development in Nigeria?
4. In what ways can Nigerian policymakers address the human capital losses caused by insecurity?

1.5. Significance of the Study

This study is significant because it will provide valuable insights into the intersection of security and human development in Nigeria. The findings will inform policymakers, development agencies, and civil society organisations on the extent to which banditry has impeded the development of human capital and suggest ways to address these challenges. By focusing on education, healthcare, and economic productivity, the research will contribute to broader efforts to promote sustainable development and human security in Nigeria.

2. Literature Review

2.1 Relevant Concepts

2.1.1 Banditry and Educational Attainment in Nigeria

The literature on the impact of terrorism on education highlights significant disruptions in school attendance and academic achievement in conflict zones. Available literature indicates that the Boko Haram insurgency has led to the closure of thousands of schools, particularly in northeastern Nigeria, and caused widespread fear among students and teachers (Aro, 2013). According to the United Nations Educational, Scientific and Cultural Organization (UNESCO), more than 1,500 schools have been destroyed, and thousands of children have been abducted or displaced, and education is key to attaining the SDGs (UNESCO, 2017). The document outlines the human capital gap as including 69 million new teachers needed globally to attain SDG4; 758 million adults lack literacy skills, out of which two-thirds are women, while a whopping \$39 billion is also required to finance the education gap worldwide. This situation is exacerbated by banditry.

Banditry, particularly in the form of kidnapping of students and attacks on schools, has severely disrupted education in the affected regions (Usman, 2023). The report from the International Centre for Investigative Reporting has it that in Benue State, 18 out of 23 Local Government Areas have experienced banditry attacks with over 30 primary and 10 secondary schools have been closed due to insecurity thousands of students affected. The fear and trauma caused by these attacks reduce school attendance and academic performance, limiting human capital development. Research on human capital development in conflict zones suggests that insecurity leads to lower educational attainment, poorer health outcomes, and lower economic productivity, all of which contribute to a cycle of poverty (Rouvroye & Liefbroer, 2023). The authors found that life-course insecurity affects mental health, employment etc. These have positive correlations with These findings underscore the urgency of addressing the human capital deficits created by terrorism and banditry. Security threats have a huge impact on schooling, as reported by a study on urban slums in Nairobi (Mudege, Zulu, & Izugbara, 2008)

2.1.2 Banditry and Healthcare Delivery in Nigeria

The healthcare system in Nigeria has also been severely impacted by conflict, with healthcare facilities often being targeted or repurposed for military use or as shelters for displaced persons. The destruction of health infrastructure, coupled with the displacement of healthcare workers, has hindered access to essential health services, especially for maternal and child health (Al-Worafi, 2024). Banditry leads to injuries, deaths, and displacement, which strain the local healthcare systems (Rufai, et al., 2023; Atare, Castelgrande, Tosha, Malembaka, & Spiegel, 2021). The lack of access to healthcare services due to insecurity limits the physical well-being of the population, hindering their ability to develop human capital.

2.1.3 Banditry and Economic Productivity

Banditry contributes to economic instability, affecting employment opportunities, investments in education, and skill development programs (Okorie, Egobueze, & Amadi, 2025). As resources are redirected to security and emergency responses, investment in human capital development, such as education and vocational training, is often neglected. The authors recommend increased investment in human capacity building to reduce poverty while also increasing community political reorientation.

Economic disruption due to banditry is a growing concern (Ahmed, 2021), particularly in rural areas dependent on agriculture. Security and development are strongly correlated, and this includes human capital development. According to reports by the World Bank (2021), bandits often loot farms, steal livestock, and kidnap farmers, leading to reduced productivity and an increase in food insecurity (Adamu, 2025). The author identified causes of insecurity in Benue State to include climate change, rapid population growth, inadequate attention on the part of the government, religious differences, desire to occupy ancestral lands, among others. Kidnappings in the country is mostly for ransom (Abe, 2025). The fear of banditry has also led to the abandonment of many rural communities, further aggravating the economic challenges.

Banditry often leads to displacement, where individuals and families are forced to flee their homes, disrupting their lives and limiting access to education, healthcare, and employment in their new locations. Over 18,000 persons were reportedly displaced in Benue as at April 2023 (Usman, 2023). This migration can hinder the long-term development of human capital in the affected regions.

2.2. Theoretical Framework

This study adopts the Human Capital Theory as its theoretical framework, which posits that investments in education, training, and health are essential for enhancing the productivity and capabilities of individuals. According to this theory, human capital contributes significantly to economic growth and development. However, when external factors such as terrorism and banditry disrupt these investments, the human capital of a society is depleted, leading to negative consequences for the overall economy and society. Similarly, when investment in human capital is not prioritised by governments, the unemployed youths provide a ready pool of labour for banditry.

Moreover, the theory of Social Capital, which emphasises the importance of social networks, trust, and cooperation in fostering development, is also relevant. The constant fear and mistrust caused by terrorism and banditry erode social cohesion, further exacerbating the barriers to human capital development.

2.3 Empirical Review

In a study on the impact of banditry on the socio-economic development of Kaduna State, Okorie, Egobueze, & Amadi (2025) employed a mixed methodology and found that banditry is caused by the breakdown of both political and socio-economic orders. The authors recommended political and economic reorientation of the masses by way of intensified entrepreneurial training to ensure gainful employment of the youth population to take them off the crime labour market.

While several researchers attribute an increased crime rate to high unemployment and poverty (Hjalmarsson, Machin, & Pinotti, 2024), others have proven a weak link between the two (Freeman, 1995). Increased banditry is attributable to the uncoordinated political and economic policies that have isolated the masses from the ruling class, where the latter employ the former to prosecute political wars, but are often abandoned after election seasons.

3. Research Methodology

3.1 Research Design

This study employed a primary approach in the comprehensive analysis of the impact of terrorism and banditry on human capital development in Nigeria.

3.2 Data Collection.

3.2.1 Qualitative Data:

- i. The research adopted an online questionnaire.
- ii. Focus Group Discussions (FGDs): FGDs were also held with community leaders and residents in affected areas to gain insights into the socio-economic and psychological effects of insecurity.

3.2.3 Sampling Strategy

A purposive sampling method was used to select conflict-affected areas for the study, ensuring that regions with significant terrorist and bandit activities are included. The questionnaire had a total of 106 responses.

3.2.4 Data Analysis

Tables, graphs, charts, etc were used in analysing the responses relating to the impact of insecurity on human capital.

4.0 Data Presentation and Analysis

Nigeria is divided into six geopolitical zones, each with specific states and the Federal Capital Territory (FCT):

- North-Central: Benue, FCT, Kogi, Kwara, Nasarawa, Niger, Plateau
- North-East: Adamawa, Bauchi, Borno, Gombe, Taraba, Yobe
- North-West: Jigawa, Kaduna, Kano, Katsina, Kebbi, Sokoto, Zamfara
- South-East: Abia, Anambra, Ebonyi, Enugu, Imo
- South-South: Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Rivers
- South-West: Ekiti, Lagos, Ogun, Ondo, Osun, Oyo

The sample for this research, however, is the North-Central and North-West Geopolitical Zones which are epicentres for the current wave of banditry in Nigeria.

Geopolitical Zone

108 responses

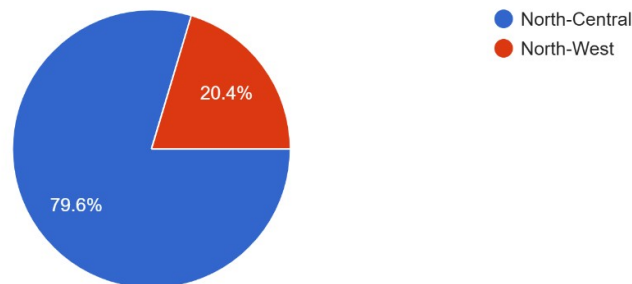


Figure 1 Geopolitical Zones of Respondents

From the responses, 79.6% were from the North-Central and 20.4% were from the North-West geopolitical zones. The response rate by state is hereunder presented with Benue, Kano, and Plateau leading.

Table 1 No. of Respondents per State

SN	State	No. of responses	Response Rate
1	Benue	61	56.5
2	Kano	16	14.8
3	Plateau	9	8.3
4	FCT	6	5.6
5	Kogi	3	2.8
6	Kaduna	3	2.8
7	Katsina	2	1.9
8	Nasarawa	2	1.9
9	Jigawa	1	0.9
10	Kwara	1	0.9
11	Niger	1	0.9
12	Sokoto	1	0.9
13	Zamfara	1	0.9
14	Kebbi	1	0.9
	Total	108	100.0

Age

108 responses

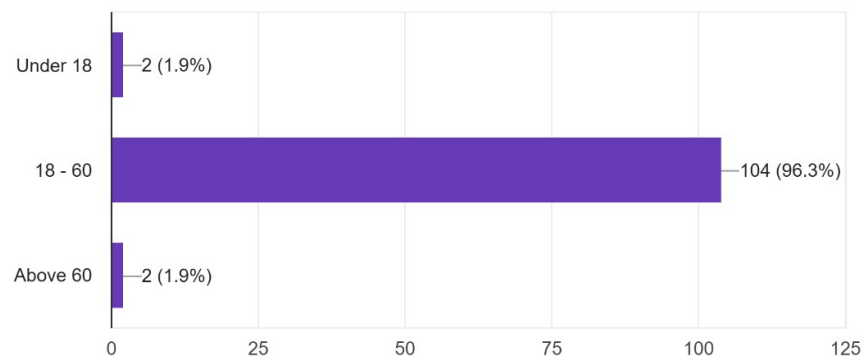


Figure 2 Age of respondents

Of the responses, about 96.3% are within the workforce bracket (18-60 years) implying that the responses are representative to the human capital of the regions.

Gender

108 responses

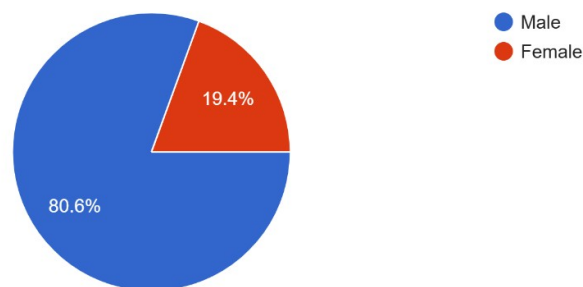


Figure 3 Gender of respondents

More men (80.6%) than women (19.4%) responded, and over 50% of them are married.

Education

108 responses

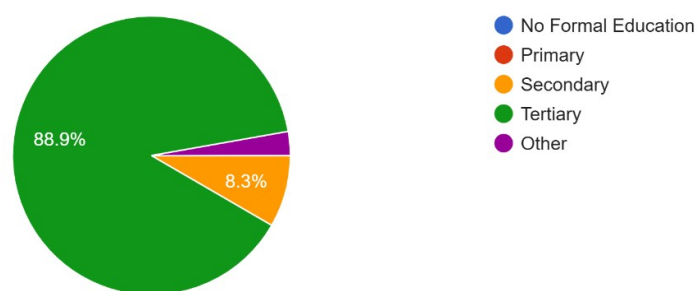


Figure 4 Educational Status of respondents

A majority 88.9% are either in undertaking or have accessed post-secondary education. Moreso, most of them are public/civil servants implying that banditry could affect their productivity as shown in the figure below with 28.75 students at various levels.

Occupation

108 responses

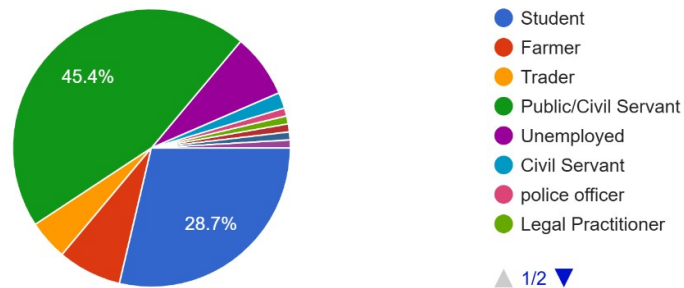


Figure 5 Occupation of respondents

The respondents indicate that they are aware of banditry with frequent attacks being recorded in their communities.

How frequently do bandit attacks occur in your area?

108 responses

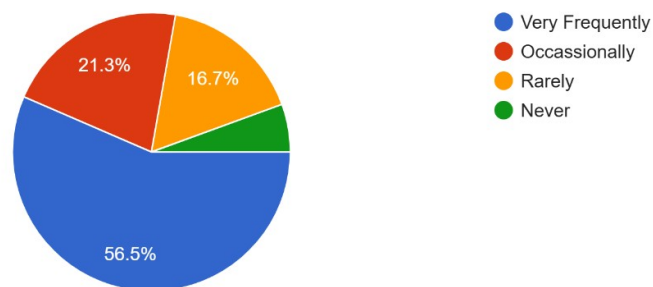


Figure 6 frequency of Banditry attacks

The common forms of banditry according to the survey are shown below with destruction of property including farms/farmlands leading (73.1%), killings (61.1%), kidnapping (52.8%), and armed robbery (27.8%) leading.

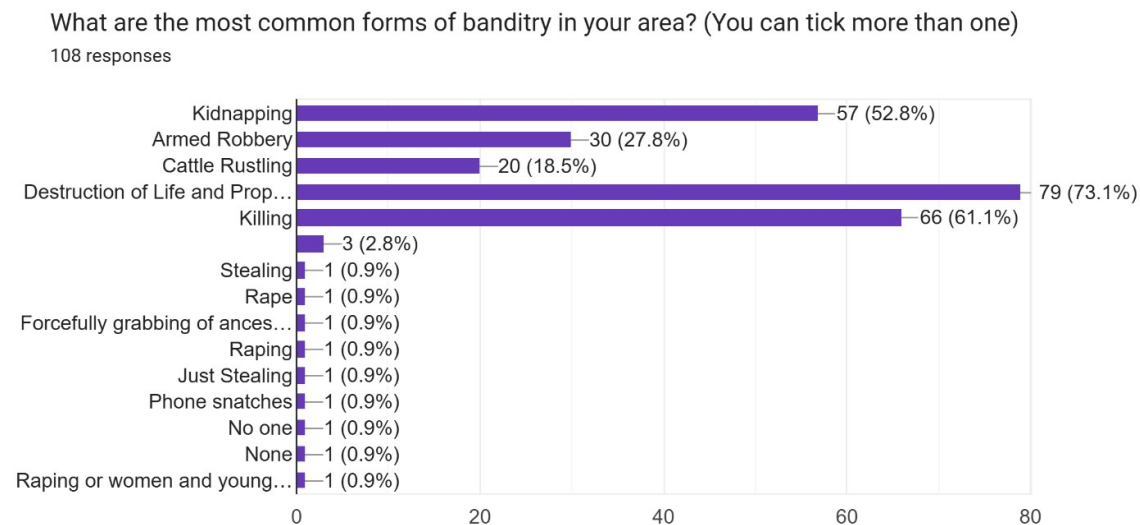


Figure 7 Forms of Banditry

About 42.6% reported that their households have directly been affected by these attacks while 55.6% reported no direct impact. However, the impact of banditry is contagious as there are spillover effects on households, communities, LGAs, States and even nations not directly experiencing banditry activities.

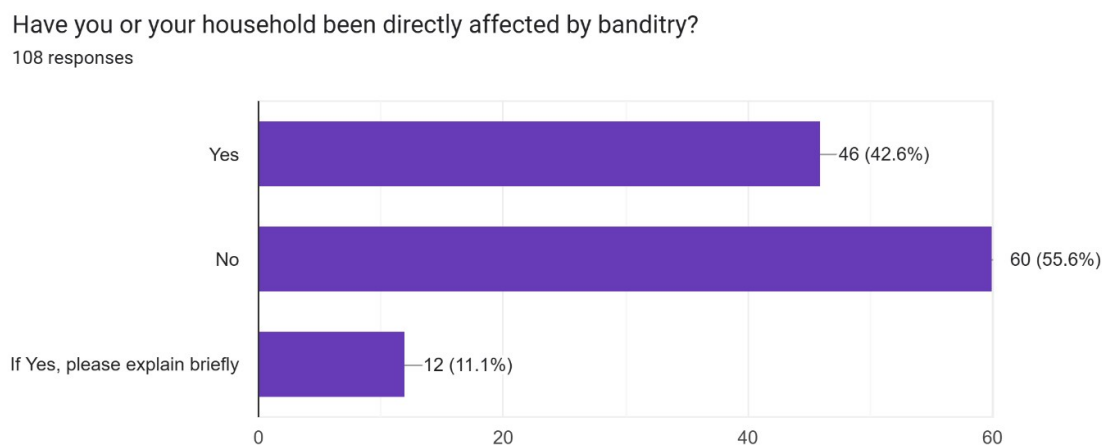


Figure 8 Impact of Banditry on Households

4.2 1. How has the persistence of banditry affected access to education in Nigeria?

Banditry has significantly impacted access to education in the affected communities, with 76.9% of respondents confirming that access to education has been affected in their communities.

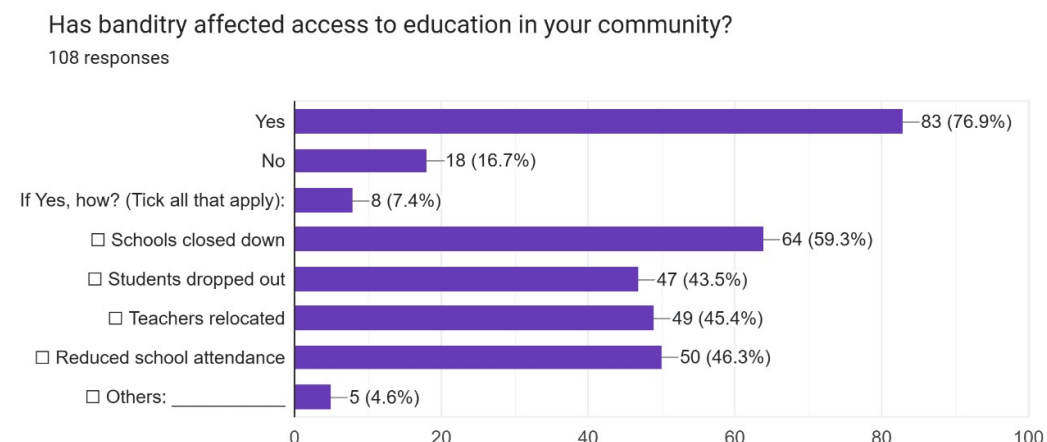


Figure 9 Banditry vs Education

The visible effects on education include:

- **Closure of Schools:** 59.3% of respondents whose community access to education was affected indicated this.
- **Reduced school attendance:** 46.3% reported a reduction in school attendance.
- **Relocation of Teachers:** 45.4% reported that teachers have relocated
- **Students dropped out:** 43.5% reported that students have dropped out of school. This could be due to disruption of the main source of sponsorship – proceeds from farming – either by themselves or their parents or relations.

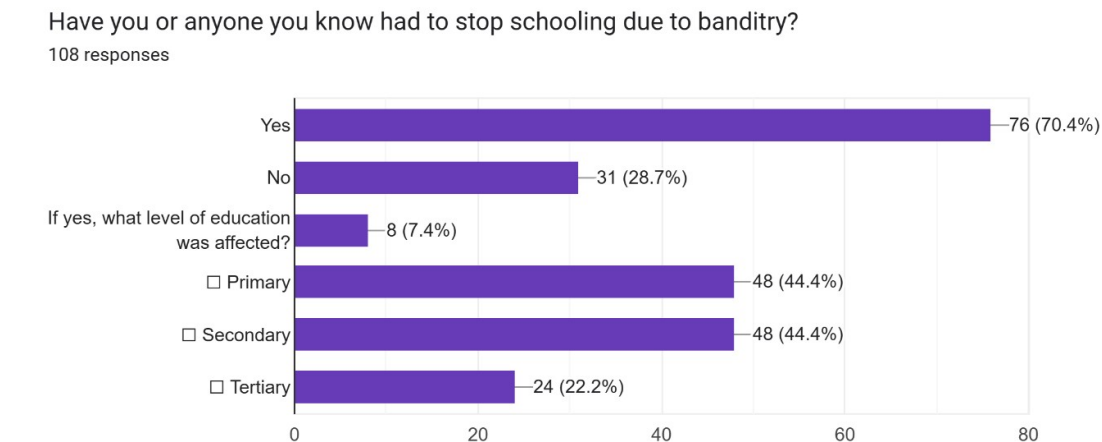


Figure 10 Banditry vs Level of education

Personal Experience: 76.4% of respondents indicated that they or someone they know had to stop schooling due to banditry. The affected levels of education were primarily Primary (44.4%) and Secondary (44.4%), Tertiary (22.2%).

There is an increased level of illiteracy: A significant majority, with 57.4% strongly agreeing and 22.2% agreeing that banditry has increased illiteracy in their areas.

In your opinion, has banditry increased illiteracy in your area?

108 responses

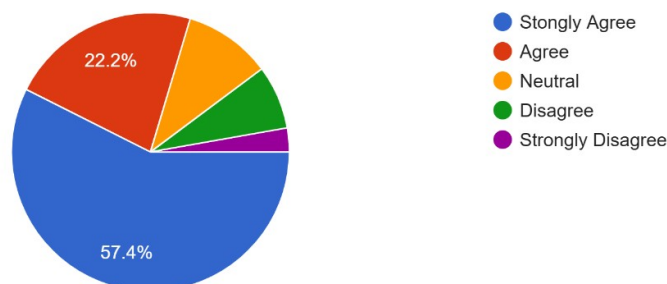


Figure 11 Banditry vs Illiteracy

The effects are described as **education disruption** due to school closures, forcing students (especially in rural areas) to stay home, lose valuable learning time, or drop out completely out of fear or lack of access.

4.2.2. What is the impact of insecurity on the availability and quality of healthcare services in conflict-affected regions?

On the quality of healthcare services in conflict-affected regions, the survey indicates that Insecurity caused by banditry has severely affected access to healthcare services, with **85.2%** of respondents stating that access has been affected.

Has access to healthcare services been affected by banditry?

108 responses

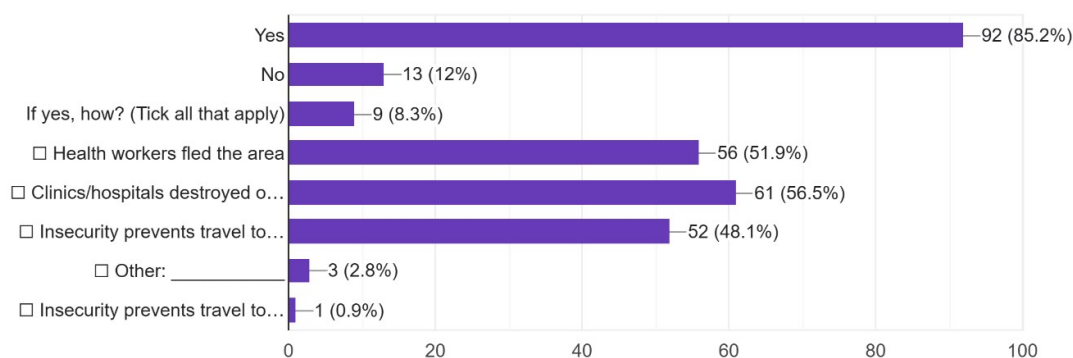


Figure 12 Banditry vs Healthcare

The actual impacts on healthcare include:

- **Destruction of Clinics/hospitals:** 56.5% of respondents whose community access to healthcare was affected cited this as a reason.
- **Health workers fled:** 51.9% reported that health workers have fled their areas of primary assignment for fear of attacks.
- **Obstruction to medical tourism:** 48.1% indicated that insecurity prevents patients and staff from traveling to access or provide services

Have there been increased cases of trauma or mental health issues due to banditry?

108 responses

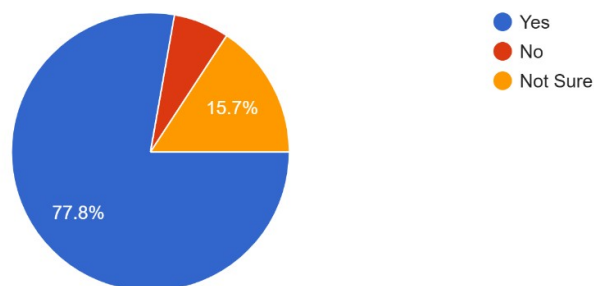


Figure 13 Banditry vs Mental Health

- **Mental Health:** 78.3% of respondents reported that there have been increased cases of trauma or mental health issues due to banditry in the crises-torn zones.

3. How does banditry disrupt economic activities and human capital development in Nigeria?

Banditry disrupts economic activities and human capital development through several interlinked factors:

- **Disruption of Livelihoods and Income:**

Has banditry in your locality affected your access to: (Tick all that apply)

108 responses

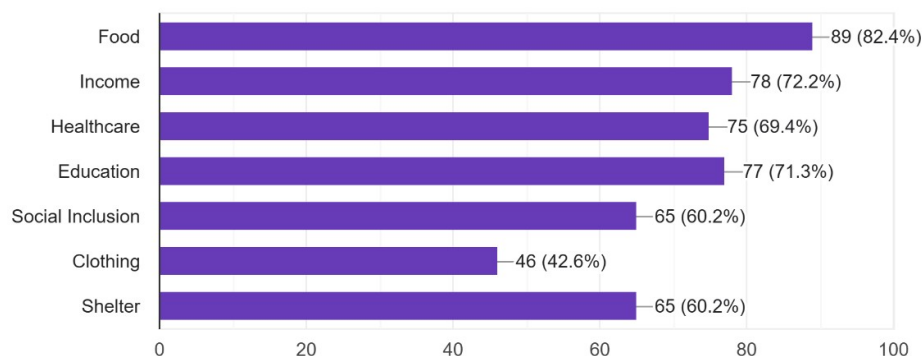


Figure 14 Banditry vs Livelihoods

○ Banditry has affected access to Food (82.4%) and Income (72.2%) besides education and healthcare services. It has also affected the access to shelter as most of the indigenes are now living in deplorable states in Internally Displaced Persons' (IDP) Camps setup by the government.

○ Many community members are farmers, and banditry prevents them from accessing their farmland, leading to a shortage of food supply and hardship.

○ There is a resultant reduced income and increase in the price of food commodities.

○ The attacks have paralysed development completely in every activity that involves it.

- **Effects on Willingness and Ability to Work:**

○ The security concerns cause fear, making farmers and other businesspeople hard to come out to

farm or operate, which makes the economy stagnant

○ The activities have affected the ability or willingness to work for 37.7% of respondents, who answered Very well or Yes to the question.

- **Trauma and Displacement:**

○ Survivors often suffer from psychological trauma, fear, and anxiety, which foot drags personal development

○ The overwhelming majority (82.1%) agree that youth migration or displacement has increased due to insecurity.

○ **Migration (72.6%) and Relocation of children (49.1%)** are the most adopted coping strategies, showing the forced movement of human capital.

4. In what ways can Nigerian policymakers address the human capital losses caused by insecurity?

Respondents overwhelmingly identified key areas for intervention, with the most frequently suggested needs being:

Table 2 Measures to curb banditry

SN	Intervention	Support Rate
1	Strengthening security	90.60%
2	Rebuilding of schools	90.60%
3	Psychological support for victims	90.60%

Other significant recommendations include:

- **Education and Skills:**

○ Skill development programmes (**42.5%**). This would reduce unemployment and disrupt the market for recruits.

○ Scholarships for affected students

○ Provision of employment and youth empowerment programmes to discourage banditry.

- **Resettlement and Infrastructure:**

○ Rebuilding their ancestral homes and relocating people back to them.

○ Rebuilding hospitals and providing basic amenities like access to good roads and clean water.

- **Security Strategy:**

○ Increased budgetary allocation to the Police and other security agencies

○ Provision of adequate security, including military/security personnel deployment and beefing up security at flashpoints.

○ Encouraging and arming community security efforts/policing.

- **Direct Support:**

○ Provision of relief and support materials, financial support, and soft loans to help victims restart their lives

○ Addressing the psychological trauma of victims through counselling and mental health services.

Conclusion and Recommendation

Banditry is a major obstacle to the development of human capital in Nigeria. This research has identified the ways in which insecurity impedes the development of education, healthcare, and economic productivity. The findings will provide actionable recommendations to improve human capital development in conflict-affected regions and support broader efforts to address the impacts of insecurity on Nigerian society.

From the responses, it is concluded that banditry has negatively impacted on the development of human capital in the two geopolitical zones of North-Central and North-West. This is indicated in the adverse impacts on access to education and healthcare. The position collaborates that of (Rufus & Ogebe, 2024).

In view of that, policy recommendations have been made including an increased budgetary allocation to education, healthcare, and security; total overhaul of the security architecture, rebuilding of schools, with adequate security provision, strengthening/review of Community Policing, among others. These recommendations underscore the theoretical framework for this research which emphasises the indispensability of investments in education and healthcare.

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