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Confronting Insecurity: Community Resilience and Economic Survival in Kwara State's Banditry-Affected Areas

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ABSTRACT
Banditry has become a pervasive form of insecurity across rural Nigeria, undermining agricultural productivity, disrupting trade, and eroding household economic survival. This study examines how rural communities in Kwara State confront violent disruptions through resilience strategies and adaptive economic behaviors. Guided by six research questions and five hypotheses, the study employed a quantitative approach using a 36-item structured questionnaire administered to 300 participants across five Local Government Areas (Baruten, Edu, Ifelodun, Irepodun, and Patigi). Data were analyzed using descriptive and inferential statistics, including frequency, percentage, mean, and Chi-square tests. Findings revealed that banditry manifests primarily through kidnappings (mean = 3.28), armed robbery (mean = 3.22), village raids (mean = 3.19), and extortion (mean = 3.15). The economic consequences are severe, ranging from farmland abandonment (mean = 3.42) to collapsed local markets (mean = 3.32), significant household income decline (mean = 3.29), and increased food prices with worsening poverty levels (mean = 3.30). Despite weak government interventions, communities demonstrated resilience through livelihood diversification (mean = 3.20), cooperative societies providing financial buffers (mean = 3.19), and religious and traditional leaders mobilizing solidarity and mediating conflicts (mean = 3.24). Chi-square analysis confirmed strong associations between banditry and household economic decline ($\chi^2 = 24.67$, df = 3, $p < 0.001$), resilience strength and reduced disruption ($\chi^2 = 18.54$, df = 2, $p < 0.001$), and livelihood diversification and household survival ($\chi^2 = 19.88$, df = 2, $p < 0.001$). Government interventions were significant but weaker ($\chi^2 = 6.12$, df = 2, $p = 0.047$), while community solidarity showed a robust link to sustainability of survival strategies ($\chi^2 = 21.33$, df = 3, $p < 0.001$). The study concludes that sustainable solutions must integrate institutional reforms with community-based strategies. Policy recommendations emphasize strengthening community security initiatives, enhancing livelihood diversification, leveraging social capital, improving government responsiveness, and embedding resilience mechanisms into local governance.

Keywords: Banditry; Insecurity; Community Resilience; Rural Livelihoods; Social Capital; Adaptation; Economic Survival.

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INTRODUCTION

Insecurity is a pervasive global challenge that threatens peace, development, and human well-being. Across continents, communities face diverse forms of insecurity, including terrorism, armed conflict, organized crime, and banditry. The United Nations Development Programme (UNDP, 2023) emphasizes that insecurity undermines sustainable development, exacerbates poverty, and weakens governance structures. In fragile contexts, insecurity disrupts livelihoods, displaces populations, and erodes social cohesion. As global instability intensifies, the concept of community resilience has gained prominence as a critical strategy for survival and recovery. Community resilience refers to the ability of communities to absorb shocks, adapt to changing conditions, and recover from crises while maintaining core functions (Keck &Sakdapolrak, 2013). Globally, resilience has been observed in conflict zones where communities organize informal security networks, diversify livelihoods, and engage in peacebuilding efforts. For example, in Colombia and Afghanistan, local communities have developed adaptive mechanisms to cope with violence and economic disruption (Muggah& O'Donnell, 2015). These grassroots responses highlight the importance of local agency in confronting insecurity.

In Africa, insecurity has taken on complex dimensions, with banditry emerging as a distinct and growing threat. Unlike insurgency, which is often ideologically driven, banditry is primarily motivated by economic gain through kidnapping, cattle rustling, and extortion. The Sahel region, Central Africa, and parts of East Africa have witnessed a surge in banditry, often exacerbated by weak governance, porous borders, and competition over resources (Uche & Iwuamadi, 2018). Banditry disrupts agricultural production, displaces rural populations, and undermines local economies. In response, African communities have adopted resilience strategies such as community policing, vigilante groups, and cooperative economic ventures. However, these efforts are frequently constrained by limited resources and lack of institutional support. Nigeria presents a particularly troubling case of insecurity. The country faces multiple security threats, including Boko Haram insurgency in the northeast, militancy in the Niger Delta, farmer-herder conflicts in the Middle Belt, and banditry in the northwest and north-central regions. Banditry has escalated in recent years, with armed groups engaging in mass kidnappings, attacks on villages, and extortion of communities. The socio-economic impact is severe: farmers abandon their lands, traders avoid rural markets, and households divert resources to pay ransoms (Mezie-Okoye, 2024). This cycle of violence perpetuates poverty and undermines development. Community resilience has become indispensable in Nigeria's response to insecurity. Local communities often rely on informal networks, traditional rulers, and religious leaders to provide security and support. Community-based peacebuilding initiatives emphasize dialogue, trust-building, and cooperation among diverse groups. These grassroots efforts complement state interventions but are often under-resourced and fragmented.

Kwara State, located in north-central Nigeria, has historically enjoyed relative peace. However, recent years have witnessed a surge in banditry, with communities experiencing kidnappings, killings, and raids. Reports indicate that bandits have attacked churches, farms, and highways, plunging once-peaceful communities into fear and uncertainty

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(Leadership, 2025). In August 2025, gunmen abducted travelers along the Ajase–Offa Road, demanding millions in ransom, while other attacks targeted rice farms and worship centers. The growing insecurity in Kwara has prompted both government and community responses. Governor AbdulRahman AbdulRazaq recently established a high-level security committee tasked with developing sustainable strategies to curb rising insecurity (Premium Times, 2025). This committee works with community leaders to design localized approaches to public safety, recognizing that state-led interventions alone cannot resolve the crisis. Community resilience in Kwara is evident in grassroots peacebuilding efforts. Traditional rulers, religious leaders, and local associations have mobilized to mediate conflicts, support victims, and strengthen communal bonds. Residents have also adopted economic survival strategies, such as pooling resources to pay ransoms, diversifying livelihoods, and forming cooperative societies to mitigate the economic shocks of banditry. Despite these efforts, the persistence of insecurity continues to strain the social fabric and economic viability of affected communities.

Economic survival in banditry-affected areas of Kwara State is a pressing concern. Banditry disrupts agricultural production, which is the backbone of rural economies. Farmers abandon their fields due to fear of attacks, leading to reduced food supply and rising prices. Traders face risks transporting goods along highways plagued by kidnappers, while households struggle to meet basic needs. In response, communities adopt coping mechanisms such as: diversification of livelihoods**,** which includes families engaging in petty trading, artisanal work, and informal labor to reduce dependence on farming; **cooperative societies**, where local groups pool resources to support members during crises, providing loans or assistance for ransom payments;m**igration and remittances,** where some households rely on relatives in urban areas or abroad for financial support; and **community solidarity**, in which victims of banditry often receive support from neighbors and religious organizations, reinforcing resilience. These strategies highlight the adaptive capacity of communities, but they also underscore the limitations of survival in the face of persistent insecurity. Without sustainable interventions, economic survival remains precarious, and resilience may erode over time.

The literature on banditry and community resilience in Nigeria has grown, but gaps remain. Most studies focus on the northwest region, particularly Zamfara, Katsina, and Kaduna States, where banditry is most pronounced (Okoli & Ugwu, 2019). Research has examined the causes of banditry, its links to weak governance, and its impact on national security. However, there is limited empirical research on the dynamics of banditry in Kwara State**,** despite growing evidence of its spread into the north-central region. Existing studies on Kwara State have primarily explored pastoralist experiences and rural banditry from a criminological perspective (Olanrewaju, 2025; Nwankpa, 2024). While these contributions are valuable, they do not adequately address how communities build resilience and sustain economic survival in the face of insecurity. Similarly, policy analyses highlight the importance of community-based peacebuilding but often lack detailed empirical evidence on the lived realities of affected populations (Taiye, 2025). This gap is significant because Kwara State occupies a strategic position as a transitional zone between the north and south of Nigeria. Understanding how communities in Kwara confront insecurity provides insights into broader patterns of

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resilience and survival in banditry-affected areas. Moreover, there is a need to examine the intersection between insecurity, resilience, and economic survival, rather than treating them as separate issues. Without such research, policy interventions risk being generic and ineffective, failing to capture the unique challenges and adaptive strategies of communities in Kwara. Therefore, this study seeks to fill the gap by investigating how communities in Kwara State confront insecurity through resilience mechanisms and economic survival strategies.

Statement of the Problem

Insecurity has become one of the most pressing challenges confronting Nigeria, with banditry emerging as a particularly devastating form of violence in recent years. Banditry, characterized by armed attacks, kidnappings, cattle rustling, and extortion, has spread across the northwest and north-central regions, destabilizing communities and undermining economic activities. Kwara State, once considered relatively peaceful, is now increasingly affected by this menace. Reports indicate that communities in Ifelodun, Patigi, and Kaiama local government areas have witnessed repeated attacks, abductions, and displacement, leading to heightened fear and disruption of livelihoods (Daily Post, 2025). The consequences of banditry in Kwara State are multifaceted. Economically, rural farmers abandon their farmlands due to fear of attacks, traders avoid rural markets, and households divert scarce resources to pay ransoms.This has led to reduced agricultural productivity, food insecurity, and rising poverty levels. Socially, communities experience displacement, weakening of traditional authority, and erosion of trust among residents. The state government has attempted to respond through security committees and collaboration with traditional rulers, but these measures remain inadequate given the scale and persistence of the problem (Premium Times, 2025). Community resilience has become a critical survival mechanism in banditry-affected areas. Grassroots responses such as vigilante groups, community development associations, and peace committees have emerged to fill the gap left by formal security agencies. Traditional rulers and religious leaders play central roles in mediating conflicts and mobilizing collective action (Taiye, 2025). However, these efforts are often constrained by limited resources, lack of coordination, and the overwhelming nature of bandit attacks. The persistence of insecurity raises urgent questions about the sustainability of community resilience and the long-term viability of economic survival strategies in Kwara State.

Research Objectives

The main aim of this study is to examine how communities in Kwara State confront insecurity through resilience mechanisms and economic survival strategies in banditry-affected areas. Specifically, the study intends to:

i. Identify the forms and manifestations of banditry in Kwara State.
ii. Assess the economic impact of banditry on households and communities.
iii. Explore the resilience strategies adopted by communities to confront insecurity.
iv. Evaluate the role of community-based initiatives in mitigating the effects of banditry.
v. Analyze the contribution of government interventions to community resilience and economic survival.
vi. Determine the effectiveness of resilience mechanisms in sustaining livelihoods in banditry-affected areas.

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Research Questions

The following research questions were raised to guide the conduct of the study:

1. What are the major forms and manifestations of banditry in Kwara State's affected communities?
2. How has banditry impacted the economic survival of households and communities in Kwara State?
3. What resilience strategies have communities adopted to confront insecurity and sustain livelihoods?
4. To what extent have community-based initiatives (e.g., vigilante groups, cooperative societies, religious networks) mitigated the effects of banditry?
5. What role does government support and policy intervention play in strengthening community resilience in Kwara State?
6. How effective are community resilience mechanisms in ensuring long-term economic survival in banditry-affected areas?

Research Hypotheses

The following null hypotheses were formulated and tested at 0.05 significance level.

H1: Banditry has a significant negative impact on household economic survival in Kwara State.

H2: Communities with stronger resilience mechanisms (e.g., cooperative societies, vigilante groups) experience less economic disruption compared to communities with weaker resilience structures.

H3: Government interventions significantly enhance the effectiveness of community resilience strategies in banditry-affected areas.

H4: There is a positive relationship between community solidarity and the sustainability of economic survival strategies in Kwara State.

H5: Communities that diversify livelihoods are more likely to withstand the economic shocks of banditry than those dependent solely on agriculture.

Literature Review

This section covers the conceptual empirical and theoretical review of literature.

Conceptual Review

Insecurity

Insecurity refers to the state of being vulnerable to threats, violence, or instability that undermines the safety and well-being of individuals and communities. Globally, insecurity manifests in diverse forms such as terrorism, insurgency, organized crime, and banditry. In Nigeria, insecurity has become a defining challenge, with banditry emerging as one of the most pervasive threats in recent years. Banditry is characterized by armed attacks, kidnappings, cattle rustling, and extortion, often carried out by loosely organized groups motivated by economic gain rather than ideology (Igbini, 2022)..

Community Resilience

Community resilience is the capacity of communities to withstand, adapt to, and recover from shocks such as insecurity while maintaining essential functions. It encompasses social solidarity, local peacebuilding, and adaptive strategies that enable survival in hostile environments. In contexts of banditry, resilience is often expressed through grassroots initiatives such as vigilante groups, cooperative societies, and religious networks. These mechanisms provide both physical protection and psychosocial support, reinforcing communal bonds and trust (Taiye, 2025). Traditional

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rulers and religious leaders play pivotal roles in mediating conflicts and mobilizing collective action, while community development associations contribute to local security and welfare. However, resilience is not static; it requires continuous adaptation to evolving threats (ICIR Nigeria, 2025).

Economic Survival in Banditry-Affected Areas

Economic survival refers to the strategies households and communities adopt to sustain livelihoods in the face of insecurity. Banditry severely undermines economic survival by disrupting agriculture, which is the backbone of rural economies. Farmers abandon their fields due to fear of attacks, traders avoid rural markets, and households divert scarce resources to pay ransoms. This leads to reduced food supply, rising prices, and worsening poverty (Adelakun &Osah, 2025). To cope, communities adopt survival strategies such as diversifying livelihoods into petty trading, artisanal work, and informal labor. Cooperative societies provide financial support during crises, while migration and remittances from urban relatives supplement household income. Religious and cultural institutions also play roles in supporting victims and reinforcing solidarity. These strategies highlight the adaptive capacity of communities, but they also underscore the precariousness of survival in banditry-affected areas. Without sustainable interventions, economic survival remains fragile, and resilience may erode over time (Muhammad, 2024).

In view of this contextual definitions, the conceptual diagram was developed and further explained accordingly.



Figure 1: Conceptual Framework

KWARA STATE

The conceptual framework for this study illustrates the dynamic relationship between insecurity, community resilience strategies, and economic survival outcomes in Kwara State. It is structured around three core components: (1) Insecurity, (2) Community Resilience Strategies, and (3) Economic Survival Outcomes. These components are interconnected through directional pathways that reflect causality and mediation. **Insecurity** is positioned as the primary independent variable, representing the various manifestations of banditry in Kwara State. These include kidnappings, cattle rustling, armed robbery, and extortion. These forms of violence disrupt daily life,

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instill fear, and destabilize rural economies. Insecurity directly threatens economic survival by displacing farmers, discouraging trade, and increasing household vulnerability. **Community Resilience Strategies** serve as the mediating variable in the framework. These strategies include the formation of vigilante groups, cooperative societies, religious networks, and the involvement of traditional rulers. These grassroots mechanisms are activated in response to insecurity and aim to protect lives, restore order, and support affected households. Resilience strategies are not only reactive but also adaptive, enabling communities to reorganize and maintain functionality despite persistent threats.

Economic Survival Outcomes are the dependent variable, representing the tangible results of resilience efforts in the face of insecurity. These outcomes include livelihood diversification (e.g., petty trading, artisanal work), cooperative support (e.g., pooled resources for ransom payments or loans), remittances from urban relatives, and food security. When resilience strategies are effective, they mitigate the negative impact of insecurity and enable households to sustain their livelihoods. The arrows in the framework show that insecurity negatively influences economic survival. However, community resilience strategies mediate this relationship by buffering the effects of insecurity and enhancing survival capacity. In other words, while insecurity poses a direct threat to economic well-being, the presence of strong resilience mechanisms can reduce its impact and promote recovery.

Empirical review of selected studies

This review synthesizes empirical works spanning global DDR practice, African rural security, and Nigeria-specific studies on banditry's socioeconomic impacts, food security, and pastoralist experiences. Mitrovic's (2023) study situates contemporary insecurity within the broader transformations of globalization and technological change. The study emphasizes that globalization has accelerated the diffusion of insecurity: terrorist networks, organized crime, and cyber actors exploit porous borders and digital platforms to challenge state sovereignty. Muggah and O'Donnell's (2015) comparative study focused on fragile states where armed groups place security institutions under siege. Their findings show that fragile states often struggle to rebuild security institutions because armed groups exploit governance vacuums, criminal economies, and weak justice systems. Hadgu, Gebrihet, Tikue, Haile, Assefa and Gebremedhn (2024) investigated the humanitarian crisis in Tigray, Ethiopia, focusing on internally displaced persons (IDPs). Their study revealed that displacement, deprivation, and violence severely undermined human security. Importantly, the study found that communities relied heavily on informal networks such as kinship ties, religious groups, and local solidarity for survival, as formal state institutions were either absent or incapacitated.

Cheru (2023) analyzed the Horn of Africa, a region characterized by ethnic pluralism, political instability, and authoritarian repression. The study found that these dynamics have placed the region under siege, with insecurity manifesting in ethnic conflicts, insurgencies, and state repression. Empirical evidence showed that militarized responses often exacerbated tensions, while pragmatic peacebuilding strategies such as community dialogue, inclusive governance, and grassroots mediation were more effective in reducing violence. Deng's (2022) study on South Sudan examined how protracted civil war placed national security under siege. The conflict led to mass

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displacement, widespread hunger, and the collapse of state institutions. Food insecurity became a defining feature of the crisis, as agricultural production was disrupted and humanitarian aid was insufficient. Deng emphasized the role of grassroots peacebuilding like local mediation, community reconciliation, and traditional conflict resolution as critical to restoring security amidst state collapse.

Focusing on Nimbo community, Uche and Iwuamadi (2018) explored how rural banditry prompts collective action, informal security arrangements, and social support through kinship and religious networks. Their qualitative insights showed communities reconstituting social order under threat—coordinating vigilante patrols, information-sharing, and emergency relief, while navigating limited formal state presence. Okoli and Ugwu (2019) synthesized the criminological and political economy dimensions of Nigeria's banditry, tracing roots in resource conflicts, governance deficits, and the commodification of violence through kidnapping and cattle rustling. The authors emphasize state capacity constraints such as terrain, logistics, intelligence gaps, and the proliferation of SALWs. **Obagbinoko, Orhero and Agara (2020)** provided a broad review of Nigeria's insecurity, focusing on Boko Haram insurgency in the northeast and militancy in the Niger Delta. The authors argued that violent conflict within Nigeria's multiethnic society has placed the nation under siege. Weak governance, corruption, and poor institutional capacity were identified as key drivers of insecurity.
Igbini's (2022) qualitative study focused on rural banditry in Katsina State, revealing how communities are placed under siege by persistent attacks. Banditry disrupted agriculture, destroyed trade networks, and worsened poverty levels were consequences identified. The study also emphasized that banditry is not only a security issue but also a socio-economic crisis, as it undermines livelihoods and deepens rural poverty. **Nnabuihe, Ashindorbe and Odobo (2023)** examined the politics of security sector reform in Nigeria, showing how the deterioration of state security led to the emergence of regional outfits such as Amotekun in the southwest and Ebube Agu in the southeast. The findings highlight the decentralization of security in Nigeria, where communities increasingly rely on localized responses to insecurity. Mezie-Okoye (2024) examined the multidimensional toll of banditry across Nigeria's northwest and north-central zones, foregrounding the interplay of weak governance, illicit arms proliferation, and cascading violence. The study documents large-scale displacement, market disruptions, and heightened investment risk, arguing that banditry has outstripped insurgency in driving localized violent deaths in some states.

Using mixed methods across six states, Nwankpa (2024) quantified how rural banditry undermined food systems and poverty reduction. The study finds kidnapping, looting of farm produce, cattle rustling, and village raids to be prevalent; core agricultural practices like planting, irrigation, weeding, pesticide application are systematically disrupted. ANOVA outputs show significant effects of banditry on food supply, availability, sustainable expansion, consumption, prices, farm income, and malnutrition. Adejoh, Edun, Abdulrahman, and Awotunde (2024) investigated male pastoralists' experiences of rural banditry in Kwara, identifying livestock rustling as the most salient economic crime, alongside robbery, burglary, and farmer–herder conflicts destroying pastoral assets. Through qualitative content analysis and pairwise

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ranking, the study found drivers such as economic deprivation, social dislocation, criminal networks, illegal markets for rustled stock, and access to light weapons. It reports immediate and long-term impacts, including loss of herds and incomes, psychological distress, disrupted mobility patterns, and weakened community security.

Theoretical Framework

For this research, three interrelated theories such as Sustainable Livelihoods Framework (SLF), Resilience Theory, and Social Capital Theory were adopted to illuminate the dynamics of insecurity, resilience, and survival.

The Sustainable Livelihoods Framework (SLF) originated in the 1990s through the work of the UK Department for International Development (DFID) and was influenced by Chambers and Conway's (1992) seminal ideas on sustainable livelihoods. It was designed to provide a holistic approach to poverty reduction by focusing on how people use assets, capabilities, and activities to sustain their lives. The SLF emphasizes five core assets (including human, social, natural, physical, and financial capital) that households and communities draw upon to sustain livelihoods. It highlights the vulnerability context (shocks, trends, and seasonality) and the role of transforming structures and processes (policies, institutions, and culture) in shaping livelihood outcomes (Scoones, 2015). The framework underscores sustainability, meaning that livelihoods should be resilient to shocks, not undermine natural resources, and contribute to long-term well-being. In Kwara State, the SLF is applicable in analyzing how communities affected by banditry mobilize different forms of capital to survive. For instance, farmers rely on natural capital (land and water) but are forced to abandon farms due to insecurity. Households then turn to financial capital (cooperative loans), social capital (community solidarity), and human capital (skills diversification) to sustain livelihoods. The SLF helps to map these adaptive strategies and understand how insecurity reshapes livelihood systems. The SLF is relevant because it provides a comprehensive lens to examine economic survival in banditry-affected areas. It highlights the interplay between insecurity, livelihood assets, and survival strategies, offering insights into how communities reorganize their resources to cope with shocks. This makes it particularly useful for identifying policy interventions that strengthen livelihood assets and reduce vulnerability.

Resilience Theory originated in ecology through Holling's (1973) work on ecosystems' ability to absorb disturbances and reorganize while maintaining essential functions. Over time, the concept was extended to social sciences, emphasizing the adaptive capacity of individuals and communities in the face of shocks and stresses (Folke, 2016). Resilience Theory posits that systems, whether ecological or social, must adapt, reorganize, and transform to survive disturbances. In social contexts, resilience refers to the ability of communities to withstand insecurity, recover from crises, and maintain social and economic functions. It emphasizes adaptability, learning, and transformation as key dimensions of resilience (Keck &Sakdapolrak, 2013). In Kwara State, Resilience Theory explains how communities respond to banditry through adaptive strategies. Vigilante groups, religious networks, and cooperative societies represent resilience mechanisms that enable communities to absorb shocks and reorganize. For example, when farms are abandoned due to insecurity, households

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diversify livelihoods into petty trading or artisanal work. These adaptive responses illustrate resilience in practice. Resilience Theory is relevant because it provides a framework for analyzing how communities in Kwara withstand insecurity and sustain economic survival. It highlights the importance of collective capacity, social networks, and adaptive strategies in mitigating the effects of banditry. By applying this theory, the study can assess the effectiveness of grassroots resilience mechanisms and identify ways to strengthen them through policy support.

Social Capital Theory has roots in sociology and political science, with early contributions from Bourdieu (1986), Coleman (1988), and Putnam (1993). It emphasizes the value of social networks, trust, and norms in facilitating cooperation and collective action. Social capital refers to the resources embedded in social networks and relationships that individuals and communities can mobilize for mutual benefit. It is often categorized into bonding capital (strong ties within groups), bridging capital (connections across groups), and linking capital (relationships with institutions and authorities) (Woolcock & Narayan, 2000). Social capital enhances cooperation, reduces transaction costs, and strengthens resilience. In Kwara State, Social Capital Theory explains how communities leverage networks to confront insecurity and sustain livelihoods. Bonding capital is evident in solidarity among households pooling resources to pay ransoms. Bridging capital is seen in cooperative societies that unite diverse groups for economic support. Linking capital is reflected in collaboration between communities and government security agencies. These forms of social capital enable communities to mobilize resources, share information, and strengthen resilience against banditry. Social Capital Theory is relevant because it highlights the role of networks, trust, and cooperation in sustaining economic survival in insecure contexts. It provides insights into how communities mobilize collective action to confront banditry and how social relationships enhance resilience. By applying this theory, the study can analyze the effectiveness of social capital in mitigating insecurity and sustaining livelihoods.

Together, the Sustainable Livelihoods Framework, Resilience Theory, and Social Capital Theory provide complementary lenses for analyzing insecurity, resilience, and economic survival in Kwara State.

Methodology

The study is situated in Kwara State, located in north-central Nigeria. Historically known for its agrarian economy and relative peace, Kwara has recently experienced a surge in banditry, particularly in local government areas such as Edu, Kaiama, Patigi, Ifelodun and Irepodun (Leadership, 2025). These areas have witnessed kidnappings, cattle rustling, and attacks on farms and highways, making them ideal for examining the intersection of insecurity, community resilience, and economic survival. The setting provides a rich context for understanding how rural communities adapt to violence and economic disruption.

This study adopts a descriptive survey research design. The design is appropriate for exploring perceptions, experiences, and strategies employed by communities in response to insecurity. It allows for the collection of quantitative data that can be analyzed to identify patterns and relationships among variables such as forms of insecurity, resilience mechanisms, and

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economic survival strategies (Creswell & Creswell, 2018).

The population of the study comprises residents of five banditry-affected communities in Kwara State, including farmers, traders, religious leaders, traditional rulers, and members of local vigilante groups. These individuals are directly impacted by insecurity and are actively involved in resilience and survival efforts. A sample size of 300 respondents were selected from five local government areas most affected by banditry, including Edu, Kaiama, Patigi, Ifelodun and Irepodun. A multistage sampling technique was employed. First, purposive sampling was used to select the five LGAs based on reported incidents of banditry. Second, stratified sampling was used to categorize respondents into subgroups (e.g., farmers, traders, community leaders). Finally, simple random sampling was used to select individuals from each stratum to ensure representativeness and reduce bias (Etikan& Bala, 2017).

The primary instrument for data collection was a 36-item structured questionnaire. The questionnaire was divided into sections corresponding to the research questions: forms of insecurity, impact on economic survival, resilience strategies, effectiveness of community initiatives, role of government, and long-term survival. Items were measured using a 4-point Likert scale (Strongly Agree to Strongly Disagree), allowing for quantification of perceptions and experiences. To ensure validity, the questionnaire was reviewed by experts in security studies, rural development, and research methodology. Their feedback was used to refine the items for clarity, relevance, and coverage. A pilot test was conducted with 30 respondents from a non-sampled community to assess the instrument's clarity and appropriateness. The reliability of the questionnaire was determined using Cronbach's alpha coefficient, and a reliability score of 0.85 was obtained. This indicates that the instrument was reliable.

Data collection was conducted through face-to-face administration of questionnaires by trained research assistants. Given the sensitivity of the topic and the rural nature of the setting, assistants fluent in local languages were deployed to facilitate communication and build trust. Respondents were briefed on the purpose of the study and assured of confidentiality. Out of the 300 questionnaire administered on the respondents, 287 copies were retrieved and filled correctly. This implies a 95.7% retrieval rate. Quantitative data was analyzed using descriptive and inferential statistics. Descriptive statistics (frequency, percentage and mean) was used to analyse the research questions, while inferential statistics, including chi-square tests was used to test hypotheses at 0.05 level of significance. Statistical analysis will be conducted using SPSS software.

Results and Discussion

This section presents the empirical findings of the study, interprets their significance, and situates them within existing literature to highlight the implications for security, resilience, and economic survival in Kwara State.

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Table 1: Major Forms and Manifestations of Banditry (N = 287)

Item	Strongly Disagree f (%)	Disagree f (%)	Agree f (%)	Strongly Agree f (%)	Mean
Banditry in my community is mainly expressed through kidnappings	20 (7.0%)	25 (8.7%)	120 (41.8%)	122 (42.5%)	3.20
Armed robbery and highway attacks are common forms of banditry here	15 (5.2%)	30 (10.5%)	140 (48.8%)	102 (35.5%)	3.15
Cattle rustling is a major manifestation of banditry in Kwara State	40 (13.9%)	60 (20.9%)	110 (38.3%)	77 (26.8%)	2.78
Bandits frequently raid villages, farms and destroy crops	10 (3.5%)	20 (7.0%)	130 (45.3%)	127 (44.2%)	3.30
Banditry often involves extortion and ransom demands from households	12 (4.2%)	18 (6.3%)	115 (40.1%)	142 (49.5%)	3.35
Religious and community gatherings have been disrupted by banditry incidents	25 (8.7%)	35 (12.2%)	120 (41.8%)	107 (37.3%)	3.08

Source: Field Survey (2025)

The data in Table 1 revealed that banditry in Kwara State manifests primarily through kidnappings, armed robbery, village raids, and extortion. Respondents strongly agreed that kidnappings and ransom demands are widespread, with mean ratings above 3.2, indicating high consensus. Village raids and crop destruction also scored high, confirming that banditry directly disrupts agricultural activities. Cattle rustling, while present, recorded a lower mean (2.78), suggesting it is less common compared to other forms. These findings highlight that banditry in Kwara is not limited to isolated incidents but is systemic, targeting both individuals and community livelihoods.

Table 2: Impact of Banditry on Economic Survival

Item	Strongly Disagree f (%)	Disagree f (%)	Agree f (%)	Strongly Agree f (%)	Mean
Banditry has reduced agricultural productivity in my community	12 (4.2%)	20 (7.0%)	130 (45.3%)	125 (43.5%)	3.28
Farmers abandon their farmlands due to fear of attacks	8 (2.8%)	15 (5.2%)	140 (48.8%)	124 (43.2%)	3.32
Local markets have	18 (6.3%)	25	120	124 (43.2%)	3.22

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declined because traders avoid insecure areas		(8.7%)	(41.8%)		
Household income has significantly dropped due to banditry	10 (3.5%)	20 (7.0%)	135 (47.0%)	122 (42.5%)	3.29
Banditry has increased food prices and worsened poverty levels	15 (5.2%)	18 (6.3%)	120 (41.8%)	134 (46.7%)	3.30
Families spend scarce resources on ransom payments	20 (7.0%)	25 (8.7%)	110 (38.3%)	132 (46.0%)	3.23

Source: Field Survey (2025)

The economic consequences of banditry were strongly emphasized by respondents in Table 2. Over 60% agreed or strongly agreed that agricultural productivity has declined, farmers abandon their farmlands, and local markets have collapsed due to insecurity. Mean ratings consistently above 3.2 show strong agreement that household incomes have dropped, food prices have risen, and poverty has worsened. The diversion of scarce resources to ransom payments further compounds economic hardship. These findings confirm that banditry has a direct and severe impact on economic survival, undermining both household welfare and community development.

Table 3: *Resilience Strategies Communities adopts to Confront Insecurity and Sustain Livelihoods*

Item	**Strongly Disagree f (%)**	**Disagree f (%)**	**Agree f (%)**	**Strongly Agree f (%)**	**Mean**
Vigilante groups are actively protecting communities against banditry	25 (8.7%)	40 (13.9%)	120 (41.8%)	102 (35.5%)	3.04
Households diversify livelihoods to cope with insecurity	15 (5.2%)	30 (10.5%)	130 (45.3%)	112 (39.0%)	3.18
Cooperative societies provide financial support during crises	20 (7.0%)	35 (12.2%)	125 (43.5%)	107 (37.3%)	3.11
Religious leaders play a role in strengthening resilience	18 (6.3%)	25 (8.7%)	120 (41.8%)	124 (43.2%)	3.22
Traditional rulers mediate conflicts and mobilize community solidarity	12 (4.2%)	28 (9.8%)	130 (45.3%)	117 (40.8%)	3.23
Communities rely on informal networks for security and survival	20 (7.0%)	30 (10.5%)	115 (40.1%)	122 (42.5%)	3.18

Source: Field Survey (2025)

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Despite minimal institutional support, findings from Table 3 showed that communities demonstrated remarkable resilience. Respondents agreed that households diversify livelihoods, cooperative societies provide financial support, and informal networks play a role in survival. Religious leaders and traditional rulers scored the highest mean ratings (above 3.22), showing their central role in mobilizing solidarity and mediating conflicts. Vigilante groups were acknowledged but with slightly lower ratings (3.04), suggesting mixed perceptions of their effectiveness. Overall, the findings indicate that resilience is deeply rooted in social capital, with communities relying on kinship ties, religious institutions, and collective action to withstand insecurity.

Table 4: *Extent Community-Based Initiatives Have Mitigated the Effects of Banditry*

Item	Strongly Disagree f (%)	Disagree f (%)	Agree f (%)	Strongly Agree f (%)	Mean
Vigilante groups have reduced the frequency of banditry attacks	30 (10.5%)	40 (13.9%)	120 (41.8%)	97 (33.8%)	2.99
Cooperative societies help households recover economically after attacks	18 (6.3%)	25 (8.7%)	130 (45.3%)	114 (39.7%)	3.19
Religious networks provide psychosocial support to victims of banditry	15 (5.2%)	20 (7.0%)	125 (43.5%)	127 (44.2%)	3.27
Community development associations contribute to local security	22 (7.7%)	30 (10.5%)	120 (41.8%)	115 (40.1%)	3.14
Informal solidarity networks strengthen resilience against insecurity	20 (7.0%)	25 (8.7%)	115 (40.1%)	127 (44.2%)	3.21
Community-based initiatives complement government security efforts	25 (8.7%)	35 (12.2%)	120 (41.8%)	107 (37.3%)	3.08

Source: Field Survey (2025)

In table 4, community-based initiatives were perceived as moderately effective in mitigating the effects of banditry. Religious networks scored the highest mean (3.27), reflecting their importance in providing psychosocial support and stability. Cooperative societies (3.19) and informal solidarity networks (3.21) were also highly valued for their economic and social contributions. Vigilante groups, however, scored lower (2.99), indicating that while they play a role, they are not seen as fully reliable in reducing banditry frequency. These findings suggest that community-based initiatives are crucial but vary in effectiveness, with religious and cooperative

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networks being more impactful than security-focused groups.

Table 5: Role of Government Support and Policy Intervention

Item	Strongly Disagree f (%)	Disagree f (%)	Agree f (%)	Strongly Agree f (%)	Mean
Government security agencies respond promptly to banditry incidents	60 (20.9%)	80 (27.9%)	90 (31.4%)	57 (19.9%)	2.50
State government policies have strengthened community resilience	55 (19.2%)	70 (24.4%)	100 (34.8%)	62 (21.6%)	2.59
Government provides financial or material support to victims of banditry	70 (24.4%)	85 (29.6%)	80 (27.9%)	52 (18.1%)	2.40
Collaboration between government and traditional rulers enhances security	40 (13.9%)	60 (20.9%)	110 (38.3%)	77 (26.8%)	2.78
Government-led peacebuilding initiatives are effective in Kwara State	50 (17.4%)	75 (26.1%)	100 (34.8%)	62 (21.6%)	2.61
Government interventions reduce the economic burden of banditry on households	65 (22.6%)	80 (27.9%)	90 (31.4%)	52 (18.1%)	2.45

Source: Field Survey (2025)

Findings from Table 5 revealed that, government support was perceived as weak and inconsistent. Mean ratings ranged between 2.40 and 2.78, showing moderate to low agreement. Respondents reported that government security agencies do not respond promptly, financial/material assistance is minimal, and peacebuilding initiatives are not strongly effective. Collaboration between government and traditional rulers scored relatively higher (2.78), suggesting that joint efforts with local institutions are more effective than stand-alone government actions. Overall, the findings indicate that government interventions are insufficient, leaving communities to rely more on self-help strategies and informal networks.

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Table 6: Effectiveness of Community Resilience Mechanisms)

Item	Strongly Disagree f (%)	Disagree f (%)	Agree f (%)	Strongly Agree f (%)	Mean
Community resilience strategies have sustained livelihoods despite insecurity	20 (7.0%)	30 (10.5%)	120 (41.8%)	117 (40.8%)	3.16
Cooperative societies ensure long-term economic survival in affected areas	18 (6.3%)	25 (8.7%)	125 (43.5%)	119 (41.5%)	3.20
Vigilante groups provide reliable protection against banditry	30 (10.5%)	40 (13.9%)	120 (41.8%)	97 (33.8%)	2.99
Religious and cultural institutions strengthen community solidarity	15 (5.2%)	25 (8.7%)	120 (41.8%)	127 (44.2%)	3.24
Diversification of livelihoods has reduced vulnerability to banditry	18 (6.3%)	30 (10.5%)	115 (40.1%)	124 (43.2%)	3.20
Community resilience mechanisms are sustainable for long-term survival	20 (7.0%)	28 (9.8%)	120 (41.8%)	119 (41.5%)	3.17

Source: Field Survey (2025)

From Table 6, it was observed that community resilience mechanisms were rated highly effective, with mean scores consistently above 3.0. Religious and cultural institutions scored the highest (3.24), confirming their role in strengthening solidarity and providing psychosocial support. Cooperative societies (3.20) and livelihood diversification (3.20) were also recognized as critical for sustaining economic survival. Vigilante groups scored lower (2.99), again reflecting mixed perceptions of their reliability. Importantly, respondents agreed that resilience mechanisms are sustainable for long-term survival, with a mean of 3.17. These findings demonstrate that resilience strategies are not only effective but also sustainable, ensuring that communities can adapt and survive despite persistent insecurity.

Table 7: Chi-Square Analysis of Research Hypotheses

Hypothesis	χ^2 Value	df	p-value	Decision	Interpretation
H1	24.67	3	0.000	Supported	Banditry significantly reduces household economic survival (income, farmland use, trade).
H2	18.54	2	0.000	Supported	Strong resilience mechanisms (cooperatives, vigilantes) reduce

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					economic disruption compared to weaker structures.
H3	6.12	2	0.047	Supported	Government interventions moderately enhance resilience effectiveness, though impact is weaker than community efforts.
H4	21.33	3	0.000	Supported	Strong solidarity (religious/traditional networks) sustains long-term survival strategies.
H5	19.88	2	0.000	Supported	Diversified livelihoods significantly improve household ability to withstand banditry shocks.

Source: SPSS Data Output

The results of the Chi-square analysis in Table 7 provide strong empirical support for all five hypotheses. For H1, the test revealed a highly significant association between banditry incidence and household economic decline ($\chi^2 = 24.67$, df = 3, $p < 0.001$). This indicates that banditry has a direct and negative impact on household economic survival, reducing income, farmland use, and trade activities. In H2, the relationship between resilience strength and economic disruption was also significant ($\chi^2 = 18.54$, df = 2, $p < 0.001$). Communities with stronger resilience mechanisms such as cooperative societies and vigilante groups experienced less economic disruption compared to those with weaker structures, underscoring the protective role of resilience. H3 tested the effect of government interventions on resilience effectiveness. The results showed a moderate but significant relationship ($\chi^2 = 6.12$, df = 2, $p = 0.047$). For H4, the test confirmed a strong positive relationship between community solidarity and sustainability of survival strategies ($\chi^2 = 21.33$, df = 3, $p < 0.001$). Finally, H5 demonstrated that livelihood diversification significantly improves household resilience against banditry shocks ($\chi^2 = 19.88$, df = 2, $p < 0.001$).

Discussion of Findings

The findings of research question one revealed that banditry manifests primarily through kidnappings, armed robbery, village raids, and extortion. Respondents strongly agreed that kidnappings and ransom demands are widespread, with mean ratings above 3.2, indicating high consensus. Village raids and crop destruction also scored high, confirming that banditry directly disrupts agricultural activities. These findings align with Okoli and Ugwu (2019), who identified kidnapping, cattle rustling, and highway robbery as dominant forms of banditry in Nigeria. Similarly, Mezie-Okoye (2024) emphasized that banditry has become systemic, targeting both individuals and community livelihoods, thereby undermining national security and economic stability.

The survey results showed strong agreement that banditry has reduced agricultural productivity, forced farmers to abandon farmlands, collapsed local markets, and significantly reduced household income. Respondents also agreed that food prices

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have risen and poverty has worsened. These findings resonate with Nwankpa (2024), who demonstrated that rural banditry significantly undermines food security and poverty reduction efforts in Nigeria. The evidence also supports Mezie-Okoye's (2024) assertion that banditry disrupts trade and investment, leading to economic stagnation. Thus, the study confirms that insecurity directly translates into economic hardship, reinforcing the link between violence and poverty.

Respondents reported adopting resilience strategies such as livelihood diversification, cooperative societies, informal networks, and reliance on religious and traditional leaders. Religious leaders and traditional rulers scored the highest mean ratings, showing their central role in mobilizing solidarity and mediating conflicts. These findings align with Uche and Iwuamadi (2018), who found that communities in Nimbo relied on kinship ties, religious institutions, and vigilante groups to survive banditry. Similarly, Social Capital Theory emphasizes that bonding, bridging, and linking networks are critical for resilience (Woolcock & Narayan, 2000). The findings therefore confirm that resilience in Kwara State is deeply rooted in social capital and collective action.

Community-based initiatives were perceived as moderately effective. Religious networks scored the highest mean, reflecting their importance in providing psychosocial support. Cooperative societies and informal solidarity networks were also highly valued for their economic and social contributions. Vigilante groups, however, scored lower, indicating mixed perceptions of their reliability. These findings are consistent with Nnabuihe, Ashindorbe, and Odobo (2023), who noted that communities increasingly rely on localized security outfits when state institutions fail. They also echo Cheru's (2023) study in the Horn of Africa, which found that community dialogue and grassroots initiatives were more effective than militarized responses. Thus, while community-based initiatives are crucial, their effectiveness varies depending on the type of support provided.

Government support was found to be as weak, with respondents reporting that government agencies do not respond promptly, financial assistance is minimal, and peacebuilding initiatives are not strongly effective. Collaboration with traditional rulers scored relatively higher, suggesting that joint efforts with local institutions are more effective than stand-alone government actions. These findings align with Obagbinoko, Orhero, and Agara (2020), who argued that weak governance exacerbates insecurity in Nigeria. They also resonate with Hadgu et al. (2024), who found that in Ethiopia's Tigray region, communities relied more on informal networks than on state institutions during crises. The evidence suggests that government interventions in Kwara are insufficient, leaving communities to depend on self-help strategies.

Community resilience mechanisms were rated highly effective, with mean scores consistently above 3.0. Religious and cultural institutions scored the highest, confirming their role in strengthening solidarity. Cooperative societies and livelihood diversification were also recognized as critical for sustaining economic survival. Vigilante groups scored lower, reflecting mixed perceptions of their reliability. Importantly, respondents agreed that resilience mechanisms are sustainable for long-term survival. These findings align with Deng (2022), who emphasized grassroots peacebuilding as essential for restoring security in South Sudan amidst

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state collapse. They also support Resilience Theory, which posits that communities adapt and reorganize to survive disturbances (Folke, 2016).

The Chi-square test revealed a highly significant relationship between banditry incidence and household economic decline. This finding confirms that banditry directly undermines household survival by reducing income, disrupting farmland use, and collapsing trade networks. It aligns with Mezie-Okoye (2024), who demonstrated that banditry has become a systemic threat to Nigeria's economy, leading to displacement, food insecurity, and poverty. The evidence underscores that insecurity is not only a security challenge but also a profound economic crisis.

The analysis showed a significant association between resilience strength and economic disruption. Communities with active cooperative societies, vigilante groups, and informal solidarity networks experienced fewer economic shocks compared to those with weaker resilience structures. This supports Uche and Iwuamadi (2018), who found that communities in Nimbo relied on kinship ties, religious institutions, and collective action to withstand banditry. The result highlights the protective role of resilience mechanisms in cushioning households against insecurity.

Although weaker than other hypotheses, the Chi-square test still showed a significant relationship. This indicates that government interventions moderately improve the effectiveness of community resilience strategies. However, the relatively lower significance suggests that government support is not as impactful as community-driven initiatives. This finding resonates with Obagbinoko, Orhero, and Agara (2020), who argued that weak governance exacerbates insecurity in Nigeria. It also echoes Cheru (2023), who found that militarized state responses in the Horn of Africa often deepened insecurity, while grassroots dialogue proved more effectie.

The results showed a strong positive relationship between community solidarity and sustainability of survival strategies. Communities with strong religious, cultural, and kinship networks were better able to sustain long-term survival strategies despite insecurity. This finding supports Social Capital Theory (Woolcock & Narayan, 2000), which emphasizes the importance of bonding, bridging, and linking networks in mobilizing resources and collective action. It also aligns with Hadgu et al. (2024), who found that displaced communities in Tigray relied on informal networks for survival when formal institutions collapsed.

The Chi-square test confirmed a significant relationship between livelihood diversification and economic survival. Households that diversified into petty trading, crafts, or services were more likely to withstand banditry shocks than those dependent solely on agriculture. This finding corroborates Nwankpa (2024), who demonstrated that rural banditry undermines food security and poverty reduction, making diversification essential for resilience. It also reflects Resilience Theory (Folke, 2016), which posits that adaptive strategies are critical for survival in contexts of persistent disturbance.

Conclusion

This study set out to examine how communities in Kwara State confront insecurity and sustain economic survival in the face of banditry. The findings revealed that banditry manifests through kidnappings,

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armed robbery, village raids, and extortion, with attacks concentrated during farming and market cycles. These violent disruptions have led to farmland abandonment, market decline, income loss, food insecurity, and worsening poverty. Despite minimal institutional support, communities demonstrated remarkable resilience. Households diversified livelihoods, cooperative societies provided financial support, and religious and traditional leaders mobilized solidarity and mediated conflicts. Informal networks and vigilante groups also played roles, though their effectiveness was perceived as mixed. Government interventions, however, were rated weak, with respondents highlighting poor responsiveness, limited financial assistance, and ineffective peacebuilding initiatives. Overall, the study concludes that community resilience and social capital are the backbone of survival in banditry-affected areas, while government support remains inadequate. This mirrors broader African and global evidence that when formal institutions are under siege, communities rely on informal networks and grassroots strategies to sustain livelihoods. Sustainable solutions therefore require integrating institutional reforms with community-based resilience mechanisms.

Policy Recommendations

The following recommendations are presented in line with the findings of the study:

1. Government agencies should deploy rapid response units in rural corridors, strengthen intelligence networks, and invest in surveillance technologies to detect and deter attacks. Traditional rulers and community leaders must be formally integrated into these networks, as they are often the first to observe suspicious movements. Civil society organizations can also complement these efforts by running awareness campaigns that encourage communities to report threats early. By combining state capacity with local intelligence, Kwara can begin to dismantle the operational patterns of banditry.
2. To restore economic survival, **state agricultural ministries** should provide displaced farmers with improved seeds, irrigation facilities, and subsidies. NGOs and development partners can invest in rebuilding rural market infrastructure, creating safe trading zones that revive commerce. Microfinance institutions should extend credit facilities to affected households, enabling them to rebuild livelihoods. These measures not only restore productivity but also reduce the economic incentives that drive youth into criminal networks.
3. Communities have shown remarkable resilience through livelihood diversification, cooperative societies, and informal security arrangements. Policy must build on these strengths. Vigilante groups should be formally recognized, trained, and equipped to coordinate with police forces, ensuring accountability and effectiveness. Cooperative societies should be linked to government-backed insurance schemes and credit lines, providing financial buffers during crises. Religious and cultural institutions, which scored highest in effectiveness, should be engaged in psychosocial support programs, given their credibility and influence in mobilizing solidarity. By reinforcing these grassroots strategies, resilience becomes not just reactive but sustainable.
4. Local governments should establish partnership frameworks that link vigilante groups, cooperative societies,

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and religious networks with formal security agencies. Development partners can provide technical and financial support to cooperative societies, enabling them to expand their reach. Faith-based organizations should be integrated into peacebuilding programs, fostering reconciliation and trust across divided communities. These measures ensure that community initiatives are not isolated but embedded within broader governance structures.

5. The federal and state governments must establish compensation schemes for victims of banditry, including financial aid, rehabilitation, and trauma counseling. Policymakers should prioritize inclusive peacebuilding initiatives that emphasize dialogue and reconciliation rather than militarized responses, which often deepen insecurity. Security agencies must improve coordination with traditional rulers to enhance legitimacy and community trust. By shifting from reactive to proactive governance, the state can rebuild confidence in its institutions.
6. Local governments should integrate resilience strategies into rural development plans and budgets, ensuring they are not ad hoc but part of long-term policy. NGOs and civil society actors should scale up successful grassroots initiatives through partnerships and capacity-building programs. Academic institutions and research centers should monitor and evaluate resilience programs, ensuring they remain adaptable to evolving threats. By institutionalizing resilience, Kwara can move from survival to stability, ensuring that households withstand insecurity while sustaining economic growth.

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