

# Effect of Insecurity on Economic Development in Makurdi and Guma LG Areas of Benue State

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## Abstract

## Original Research Article

Insecurity has become a critical threat to economic development in Nigeria, particularly in Makurdi and Guma Local Government Areas (LGAs) of Benue State. This study examines the effects of insecurity on agriculture, trade, and overall economic activities in the region. Using a cross-sectional survey research design, the study collected data from 300 respondents, comprising farmers, traders, and community stakeholders. A multi-stage sampling technique was employed, incorporating purposive selection of the affected LGAs and simple random sampling of respondents. Data were analyzed using descriptive statistics, regression analysis, and qualitative content analysis, with results presented through tables, frequencies, and percentages. The findings indicate that insecurity significantly disrupts farming activities, causing land abandonment, reduced crop production, and increased operational costs. Trade is equally affected, as frequent market closures, looting, and fear of violence hinder commercial activities. However, regression analysis suggests that while insecurity influences agriculture and trade, it does not have a statistically significant effect, implying that other economic factors also play a role. To mitigate these challenges, the study recommends strengthened security measures, youth empowerment programs, conflict resolution mechanisms, rehabilitation of infrastructure, support for internally displaced persons (IDPs), and policy interventions to stabilize agriculture and trade. Addressing insecurity requires a holistic approach integrating security efforts with socio-economic development strategies to restore stability and foster economic resilience in the region.

**Keywords:** Insecurity, Economic Development, Agriculture, Trade, Benue State, Makurdi, Guma LGAs.

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## INTRODUCTION

Insecurity has emerged as one of the most pressing threats to economic development across the globe, and Nigeria is no exception. While most nations contend with some form of security challenge, what differentiates them is the effectiveness of their responses and mitigation strategies (Saleh, 2020). Insecurity undermines economic progress by disrupting social order, discouraging investment, and displacing populations. In Nigeria, the situation has become particularly alarming due to the proliferation of violent crimes, armed conflict, terrorism, and communal clashes, which continue to compromise national stability and weaken the state's capacity to protect its citizens.

The nature of insecurity in Nigeria is multi-dimensional. It includes job insecurity, food insecurity, and physical threats to life and property. Post-Cold War conflicts have shifted from conventional warfare to asymmetric and

decentralized violence, such as terrorism, insurgency, and banditry (Barber, 2000; Khalid & Mustapha, 2014). These threats have become increasingly organized and lethal, often exploiting existing social and economic grievances. As a result, citizens across the country suffer from interrupted education, limited healthcare access, disrupted markets, and displacement from ancestral homes. Nigeria's poor security ratings reflect this crisis: the country was ranked as the third most terrorized nation in the world in the 2020 Global Terrorism Index (GTI, 2021), trailing only Iraq and Afghanistan.

The economic repercussions are immense. Insecurity deters local entrepreneurs, discourages foreign direct investment, and limits the government's ability to collect taxes or provide services (Chuku, Abang & Ima-Abasi, 2019; Asaju & Ashepo, 2022). Infrastructure projects are abandoned, agricultural activities decline, and inflation worsens as supply chains are disrupted. The private sector becomes reluctant to operate in volatile regions, further

reducing employment and deepening poverty. Benue State, Nigeria's North-Central geopolitical zone, offers a clear case study of this insecurity-development challenges. Known as the "Food Basket of the Nation," Benue contributes significantly to Nigeria's food security through the cultivation of yam, cassava, rice, soybeans, and maize (Odeh, 2019). However, this status is under threat. In recent years, the state, particularly Makurdi and Guma Local Government Areas has experienced a surge in violent conflicts. Farmer-herder clashes, communal disputes, and attacks by unidentified armed groups have become recurrent. These confrontations have led to the destruction of farmland, loss of lives, and mass displacement, undermining both economic productivity and food security.

Insecurity has forced thousands into Internally Displaced Persons (IDP) camps, where access to food, education, and healthcare is minimal. The resulting trauma, poverty, and hopelessness further fuel cycles of violence and criminality. Weak law enforcement, poor intelligence coordination, and political negligence contribute to the persistence of these issues.

Given the scale and persistence of insecurity in Benue State, particularly in Makurdi and Guma Local Government Areas, it is imperative to examine its implications for economic development. Although various studies have investigated insecurity in Nigeria more broadly, there is limited empirical research focused specifically on these two heavily affected localities.

This study aims to fill that gap by investigating the effect of insecurity on economic activities in Makurdi and Guma. Specifically, the research will:

- (i) identify the root causes and nature of insecurity in the region, (ii)
- (ii) assess the impact of insecurity on agricultural productivity, livelihoods, and commercial activity, and (iii)
- (iii) Propose evidence-based strategies for improving security and fostering economic resilience.

## Research Questions

- i. What are the primary causes of insecurity in Makurdi and Guma LGAs?
- ii. How has insecurity affected agriculture in the two local government areas?
- iii. How has insecurity affected trade in the two LGAs?

## Research Hypotheses

**H<sub>01</sub>:** Insecurity has no significant effect on agricultural activities in Makurdi and Guma LGAs.

**H<sub>02</sub>:** Insecurity has no significant effect on trade activities in Makurdi and Guma LGAs.

## LITERATURE REVIEW

### Conceptual Clarifications

The term insecurity has myriads of connotations. It signifies danger; hazard; uncertainty; lack of protection, and lack of safety. Insecurity is the condition of being vulnerable to danger or threat, whereas danger is the state of being at risk of harm or injury. It is the state of being

insecure or unprotected or a state of being subjected in every respect to terror, threat, risk, molestation, bullying and harassment among others. Insecurity, for example, can be conceived as a threat to the state that often accounted for the arms and nuclear weapons race to protect the state. Thus, insecurity reduces the capital stock of a country by destroying human and physical capital which may affects the entire economic performances adversely. Insecurity exists wherever, there is lack of instability and continuity of livelihood (stable and steady income), predictability of daily life (knowing what to expect), protection from crime (feeling safe), and freedom from harm (safety or protection). Insecurity is the inability of a state to maintain law and order among its citizen in terms of protection (Onov, 2024).

These security challenges have a lot of impact on socio-economic development in Benue State. Most residents and traders alike no longer feel secure in what used to be a conducive environment for businessmen, farming, and other socio-economic activities. Farming activities in some parts of the state have been put to a standstill. Farmers within affected areas find it hard to go to their farms or get enough food crops to the market, resulting in food insecurity and a probable hike in market prices. According to Fiase and Gbaden (2024), the activities of these kidnappers have the potential to cripple the economy and disrupt the social and economic lives of the people. Traders, for fear of becoming the next victims, have resorted to alternative options. All these issues seem to have negatively affected the local economy.

According to Ali (2010), insecurity is a state of fear or anxiety due to the absence or lack of protection. Achumba, Ighomereho, and Akpan-Robaro (2013) define insecurity from two perspectives. Firstly, insecurity is the state of being open or subject to danger or a threat of danger, where danger is the condition of being susceptible to harm or injury. Secondly, insecurity is the state of being exposed to risk or anxiety, where anxiety is a vague, unpleasant emotion that is experienced in anticipation of some misfortune. These definitions of insecurity underscore a major point: those affected by insecurity are not only uncertain or unaware of what would happen, but they are also vulnerable to the threats and dangers when they occur. In the context of this paper, insecurity is defined as a breach of peace and security as a result of banditry.

Conceptually, banditry is a derivative of the term "bandit," meaning an unlawful armed group terrorising people and confiscating their properties (Adegoke, 2019). It is synonymous with the establishment of gang groups that use small and light weapons to carry out attacks against people. In this regard, banditry could mean a set-up criminal activity deliberately designed and carried out for personal gain. Due to the complex nature of bandits' activities, Egwu (2016), in a restricted manner, described banditry as the practice of stealing cattle and animals from herders or raiding cattle from their ranches. In the same vein, banditry is reflected in criminal escapades like cattle rustling, kidnapping, armed robbery, drug abuse, arson, rape, and the brazen and gruesome massacre of people in agrarian communities with sophisticated weapons by suspected herdsmen and reprisal attacks from surviving victims, a development that is brought to the front burner

of national security (Uche & Iwuamadi, 2018).

In another sense, banditry refers to the incidence of armed robbery or allied violent crimes, such as kidnapping, cattle rustling, and village or market raids. It involves the use of force, or a threat to that effect, to intimidate a person or a group of persons in order to rob, rape, or kill (Okoli & Okpaleke 2014). Economic or political interests motivate banditry. The former refers to banditries motivated by the imperative of material accumulation, while the latter has to do with those driven by the quest to rob, assault, or liquidate a person or a group of persons based on political or ideological dispositions.

According to Okoli and Ugwu (2019), banditry can be social banditry that is generally motivated by the intent to protest social inequality and redistribute wealth within a locality. Likewise, one could talk of other forms of banditry that are principally motivated by political or economic reasons. When 'location' of occurrence is the underlying index, one can speak in terms of 'rural vs. urban banditry' or 'frontier vs. countryside banditry', as the case may be. Similarly, banditry can be 'mercenary' or 'autonomous' depending on how the actor of agency is played out. Mercenary banditry is perpetuated by auxiliaries or mercenaries working for a principal in a sort of principal-agent relationship, while autonomous bandits are self-motivated and personally commissioned (Okoli & Ugwu, 2019). Organised banditry thrives on a network of actors that are syndicated and coordinated, while petty banditry is perpetrated by individual or group actors that are not so organized. Roving bandits are more or less mobile or itinerant, while stationary bandits are settled or sedentary (Okoli & Ugwu, 2019). Lastly, maritime banditry refers to offshore robberies (piracy) as compared to those that occur on the coast or mainland.

The above indicates that banditry is a criminal activity characterised by kidnappings, armed robberies, cattle thefts, and village raids. It is important to note that these bandits are not complete strangers, as some of them are known to members of the community who have been victims of suffering and injuries as a result of their actions. Banditry is a form of crime that can pose a serious threat to communities in the affected areas. The criminal activities associated with banditry include various acts of violence and theft that cause physical and economic harm to local residents.

Economic development refers to a sustained, multidimensional process aimed at improving the standard of living, economic health, and overall well-being of a population. Unlike economic growth, which focuses solely on increases in a country's output or GDP, economic development emphasizes structural transformation and social progress. Todaro and Smith (2015) define it as "the process of improving the quality of all human lives and capabilities by raising people's living levels, self-esteem, and freedom." This definition highlights that development must include not only income growth but also human empowerment and the expansion of choices available to individuals.

Similarly, Panth (2021) views economic development as the structural transformation of an economy through the introduction of modern technologies that boost productivity, employment, and income levels. This

approach underscores the shift from traditional to modern sectors, which is essential for sustained economic progress. Moreover, the World Bank (2020) emphasizes that economic development is not only about economic indicators but also about institutional and social transformation. It defines economic development as a qualitative shift toward high-productivity activities alongside improvements in governance, education, healthcare, and infrastructure.

According to the Kampala Convention (2009), Internally Displaced Persons (IDP) is a person or group of persons who have been forced to flee their homes or places of habitual residence suddenly or unexpectedly as a result of armed conflict, internal strife, systemic violations of human rights or natural or manmade disasters, who have not crossed an internationally recognized State borders. IDPs can also be defined as persons who have been displaced by natural disasters or conflicts from their homes and traditional support structures and have not crossed the borders of their countries. IDPs are victims of man's inhumanity to man, which manifests in the forms of violent conflicts, armed banditry, terrorism, and natural disasters among others.

Durosaro and Ajiboye (2011) identified two components of IDPs, namely involuntary and voluntary movement. The former takes place within national borders as a result of violent conflicts, human rights violations and disasters which could either be natural or man-made. Involuntary movements give no choice to the people but to leave their homes and deprive them of the most essential protection mechanisms, such as community networks, access to services and livelihoods. The second component of IDPs is the movement within national borders. The IDPs face untold economic hardships, psychological trauma and social dislocations. Internally Displaced Women (IDW) in this context refers to women who have been forced by farmer-herder conflict to leave their homes suddenly and are residing in places other than their homes in the State or other parts of the country. Most of the IDW live in IDP camps where social amenities are either lacking or limited in supply.

According to Gisaor (2023), no fewer than 28,997 people are reported to have lost their lives to insecurity in Benue State, even as over 54,476 houses and farm produce valued at over N21 billion were also destroyed in the state.

Some deaths have not been officially reported. The conflict between farmers and herders' conflict has resulted in displacement. According to a report by the Benue State Emergency Management Agency (SEMA) (2024), there are 5 camps in two LGAs housing internally displaced persons (IDPs) in the state. These camps are in Makurdi and Guma LGAs. The report further states that only five IDP camps shelter over one million people. These IDPs totally depend on the government and other non-governmental organisations for their survival.

Food Insecurity: According to the Food and Agricultural Organisation (2019), communal violence cost Nigeria over \$12 billion worth of agricultural production during the last third of the 20th century, given the importance of agricultural livelihood to overall economic wellbeing, especially in conflict-prone areas of Nigeria. Abughdyer (2016) stated that a total of 664.4 hectares (56.4%) of

farmland were destroyed in Benue State from 2010–2014 in the two local government areas of Makurdi and Guma as a result of farmers and herdsman crises. This situation has led to a reduction in output due to inadequate availability of labour due to fear of death threats or violent attacks on farmers on their way to their fields or on their farms. Owners of farms and those working for them are perpetually afraid of attacks from Fulani herdsman. The whole scenario has deterred farm labourers and affected productivity due to inadequate and improperly timed weeding and harvesting. The fear of death has psychological effects on the soldiers, who are more or less uncertain of future occurrences. Due to the activities of Fulani herders, farmers have experienced a situation where they were forced to abandon their farmlands, leaving them overgrown by weeds. This resulted in low productivity.

This development portends a great danger for food production in Nigeria since the state is the hub of the nation's food security. The activities of militia groups have a profound impact on food security in Makurdi and Guma LGAs of the state. For instance, the chairman of the Farmers Association of Nigeria, Benue State Chapter, Saaku Aondongu, stated that about 40 percent of farmers in the zone had been displaced in the state since the crisis escalated in 2025. The chairman further lamented that: Farmers in so many local government areas of Benue State are not able to cultivate crops. Half of Makurdi and Guma Local Government Area is left to insecurity. Farmers are all in IDP camps. So many farmers are being killed. There are no farms. In Kwande LGA, the majority of the people are not farming because most of the farmers were chased out of their homes by the herdsman conflict. So, there is a real food shortage in the state. That is why the prices of garri, cassava, and yam are so high. There used to be a glut of these products (Kwanga, Iormanger, Udoo, & Shabu, 2022).

Farmers within this area may find it hard to go to their farms as well as to get enough food crops to the market, resulting in issues of food insecurity and a probable unprecedented hike in the prices of farm produce in the markets. The activities of these kidnappers have the potential to cripple the economy and breakdown the social and economic activities of the people. Traders, also for fear of becoming the next victims, have decided to sort for alternative options. All these seem to have affected the economy of the area.

**Reduction of Internal Revenue for the State:** Insecurity has affected economic activities like trading. In 2021, Ugba International Yam Market completely closed down for months due to the herdsman-farmers crisis. The Chairman of Ugba Yam Market remarked that “the Ugba International Yam Market in Logo Local Government Area of Benue State used to be a beehive of activities. As a weekly market that holds Wednesdays, with traders mostly from the south-east travelling to buy truckloads of yams there, farmers used to assemble their products ahead of the market day” (Kwanga, Iormanger, Udoo, & Shabu, 2022, p. 18). The officer in the yam market stated that “farmers from all council wards in Logo would bring their yams here, especially in September. A day after the market day, lorries numbering between 45 and 48 would load yams from Ugba International Market and head to

Southern Nigeria. Now that is no longer possible. Now we barely get up to 10 truckloads on a market day. This has a lot of implications for the internal revenue of the state.

**Destruction of Infrastructural Facilities:** Violence between farmers and herders, intra-ethnic or communal misunderstandings, and attacks by bandits, militants, and other criminals in local communities in Benue State have destroyed hospitals, markets, and schools' infrastructure and forced many children out of school after displacing their parents. According to UNICEF (2022), over 260, 000 children have left school due to unabated violence in villages in Guma, Gwer-West, Makurdi, Logo, Katsina-Ala, Agatu, Ukum, parts of Kwande, and Buruku local governments of Benue State. School enrollment has dropped significantly due to assaults by attackers as teachers and students fled for their lives, abandoning the structures as the violence persists in their communities. In Gwer-West Local Government Area, at least 66 primary and junior secondary schools out of the 140 have been either destroyed or abandoned and left to rot in rural communities, leaving 12,507 children out of school (SUBEB, 2022).

Furthermore, insecurity has led to the burning down of five police stations and 33 markets in parts of the state; “and the burning of police stations and markets further entails the suspension of law and order and all economic activities relevant to production, distribution, and exchange; hence, the net effect is the intensification of poverty and pauperization among the Benue people (Gisaor, 2023).

**Disruption in Economic Activities:** Farmers and herders' conflict and other forms of insecurity has resulted to disruption of economic activities such as farming and trading. The destruction of lives, homes, crops, farms, domestic trees, seeds and seedlings makes it difficult for the affected people to restart their life supporting activities. This has resulted to the total collapse of farming and other economic activities has raises the prospect of rural unemployment, farming and starvation in the affected communities.

## Empirical Review

Insecurity is a pervasive issue affecting various sectors in Nigeria, including education, healthcare, and, significantly, agriculture. Insecurity can be understood as the state of being unsafe, which often results from threats like terrorism, banditry, kidnapping, herderfarmer conflicts, and other forms of violence. These threats disrupt daily life and economic activities, affecting both the productivity and well-being of communities.

In Nigeria, the escalation of insecurity has profound implications. The northern regions, for instance, have faced Boko Haram insurgencies for over a decade, leading to displacement and loss of lives. Similarly, herder-farmer clashes, particularly in Middle Belt states like Benue, have resulted in land disputes, property destruction, and food insecurity (Aliyu & Adebayo, 2021). These conflicts have severely impacted agriculture and food supply, as insecurity deters farmers from planting or harvesting, leading to reduced crop production and higher food prices. Moreover, insecurity creates an environment that discourages investment and infrastructure development,

which are essential for growth. Fear of attacks forces schools, businesses, and healthcare facilities to close or limit their operations. For example, educational institutions often shut down in conflict-prone areas, affecting the academic continuity of students (Oni & Ibitoye, 2022). The psychological impact of insecurity on communities, such as heightened stress and trauma, further exacerbates the challenges to economic stability and development. The Concept of Development

Development refers to the process by which a society advances economically, socially, and culturally, aiming to improve the quality of life for its citizens. Development is often viewed as a multidimensional process involving the transformation of economic structures, enhancement of human capabilities, and improvement in living standards.

In agriculture, development encompasses increased productivity, modernization of farming techniques, and improved infrastructure to support agricultural value chains, which are essential for food security and economic stability.

In the Nigerian context, development has unique challenges due to structural issues, political instability, and insecurity, particularly in agricultural areas (Akinbile et al., 2019). The country's agricultural development has seen some improvements in recent decades, such as government initiatives and programs to enhance productivity. However, insecurity has heavily hindered progress, especially in regions like Benue State, where farming activities are frequently disrupted by conflicts and insecurity (Eze et al., 2020). Effective development in Nigeria's agricultural sector thus requires addressing these security issues to create an enabling environment for sustainable growth and the stability needed for economic resilience.

Agricultural Development involves advancing agricultural practices, infrastructure, and resources to enhance productivity, sustainability, and food security within a community or nation. This development encompasses modernizing farming techniques, improving access to agricultural inputs, and fostering innovation in crop and livestock management. Additionally, it includes the implementation of policies that facilitate market access, financial support, and technical education for farmers, enabling them to optimize yields and contribute to economic growth (World Bank, 2021).

In Nigeria, agricultural development has the potential to drive economic transformation, given the country's vast arable land and favorable climatic conditions for diverse crops. However, challenges such as inadequate infrastructure, limited access to credit, and insecurity, particularly in regions heavily dependent on agriculture, hinder progress (FAO, 2020). Developing the sector requires addressing these barriers while promoting efficient practices and encouraging investment in rural infrastructure, such as irrigation and transportation networks, to support agricultural productivity and reduce post-harvest losses.

The interconnection between insecurity and agricultural development in Nigeria, particularly in Benue State, has posed significant challenges to the sector's growth, directly impacting both local communities and the broader national economy. Insecurity in Nigeria has predominantly been

characterized by activities such as armed banditry, communal conflicts, cattle rustling, and terrorism, which have not only threatened lives but have also hindered agricultural productivity and discouraged investments in rural areas (Aliyu & Adebayo, 2021). The instability caused by these factors disrupts farming schedules, prevents access to farmlands, and leads to the displacement of communities that rely on agriculture for their livelihood (Oni & Ibitoye, 2022).

Benue State, known as the "food basket of the nation" due to its fertile land and extensive agricultural output, has faced significant insecurity, notably from clashes between herders and farmers. This conflict has led to reduced farming activities, displacement of rural communities, and loss of agricultural assets, contributing to a decline in crop yields and overall food production (Okeke & Nwankwo, 2020). The frequent destruction of farms, theft of livestock, and loss of investments in agriculture have had long-term effects, decreased food availability and increased prices, which exacerbate food insecurity (Usman & Musa, 2023).

Moreover, insecurity has discouraged both local and foreign investments in agriculture within Benue State, as potential investors consider the region too risky (World Bank, 2022). This lack of investment limits technological advancement in farming practices, curbing agricultural efficiency and growth. Additionally, as farmers relocate due to fear of attacks, the agricultural labour force diminishes, creating gaps in the supply chain that affect the entire agricultural ecosystem, from production to distribution (FAO, 2021).

Several studies have highlighted the detrimental effects of farmer-herder conflicts on agricultural productivity. Adetula (2016) notes that these conflicts have led to the displacement of farmers, destruction of crops, and loss of livestock, resulting in decreased agricultural output. Similarly, Bello (2013) argues that the fear of attacks has prevented farmers from accessing their farmlands, leading to reduced cultivation and harvests. The cyclical nature of these conflicts exacerbates food insecurity and economic instability in the region.

The Boko Haram insurgency in Northern Nigeria has also had far-reaching impacts on agriculture. According to Okeke (2014), the insurgency has disrupted farming activities through the displacement of farmers, destruction of farmlands, and the imposition of curfews and movement restrictions. These disruptions have led to a significant decline in agricultural productivity and contributed to food shortages and increased prices.

Banditry and kidnapping have also emerged as significant threats to agricultural development in Nigeria. Olaniyan and Yahaya (2016) discuss how these criminal activities have caused widespread fear among rural communities, leading to abandonment of farms and ruralurban migration. This shift not only reduces the agricultural workforce but also strains urban resources and infrastructure.

Insecurity has a direct impact on food security in Nigeria. Madu (2016) emphasizes that the displacement of farmers and disruption of agricultural activities lead to reduced food production and supply. This situation results in higher food prices and increased hunger and malnutrition,

particularly among vulnerable populations. The World Food Programme (WFP, 2019) reports that persistent insecurity in Nigeria has exacerbated food insecurity, with millions of people requiring food assistance. The economic implications of insecurity on agriculture are profound. Eze (2018) highlights that agriculture is a significant contributor to Nigeria's GDP and a major source of employment. Insecurity-induced disruptions in agriculture, therefore, have far-reaching economic consequences, including reduced income for farmers, loss of livelihoods, and decreased foreign exchange earnings from agricultural exports.

However, various responses to address the impact of insecurity on agriculture have been documented. The Nigerian government has implemented several initiatives aimed at enhancing security and supporting affected farmers. For instance, the National Agricultural Resilience Framework (NARF) seeks to build resilience among farmers through improved security measures and support for alternative livelihoods (Federal Ministry of Agriculture, 2017). Community-based interventions, such as local peacebuilding efforts and collaborative security arrangements, have also been explored as ways to mitigate the impact of insecurity on agriculture (Omole, 2017).

While existing literature provides valuable insights into the impact of insecurity on agriculture in Nigeria, several gaps remain. There is a need for more localized studies that examine the specific impacts of insecurity in different states, including Benue. Additionally, there is a lack of longitudinal studies that track the long-term effects of insecurity on agricultural development. Furthermore, more research is needed on the effectiveness of various government and community responses to insecurity.

**Theoretical Framework**

This study is anchored on the Frustration-Aggression Theory, originally developed by Dollard, Doob, Miller, Mowrer, and Sears in 1939, and later revised by Berkowitz (1989). The theory provides a psychological explanation for the emergence of aggressive behaviour, arguing that frustration defined as the blocking of goal-directed behaviour inevitably leads to aggression. In the context of this study, the Frustration-Aggression Theory helps explain the growing insecurity in Makurdi and Guma Local Government Areas of Benue State. These areas, like many others in Nigeria, have been plagued by poverty, high unemployment rates, displacement due to conflict, and general neglect by state institutions. Such conditions create widespread frustration, especially among young people who feel excluded from economic and political participation.

The theory posits that when individuals or groups are consistently denied access to legitimate means of improving their livelihoods or expressing grievances, they may resort to aggression as a coping mechanism. This aggression may manifest in different forms, such as armed robbery, kidnapping, banditry, communal violence, or joining insurgent groups. In Guma and Makurdi LGAs, the lack of economic opportunities, combined with inadequate government presence and weak security structures, has created a climate in which frustration-fueled aggression flourishes.

By applying this theory to the study, we gain a lens through which to understand the psychological and socio-economic motivations behind the rising tide of insecurity. It also highlights the importance of addressing the root causes—such as youth unemployment, poverty, and governance failure—rather than focusing solely on the symptoms, like arrests and military crackdowns.

**METHODOLOGY**

The study was conducted in Makurdi and Guma Local Government Areas of Benue State, Nigeria. These LGAs were selected due to their frequent experiences with communal conflicts and farmer-herder clashes, which pose a risk of escalating into violent extremism. Makurdi serves as the state capital and urban centre, while Guma, with its headquarters in Gbajimba, is predominantly rural and agrarian.

A cross-sectional survey research design was adopted. The study used a multi stage sampling technique, combining purposive selection of the two LGAs and simple random sampling of respondents within conflict-affected communities. A total of 332 questionnaires were distributed, with 290 valid responses retrieved, 10 key informant interviews were conducted, bringing the total sample size to 300.

Data were collected using structured questionnaires (quantitative) and interviews (qualitative). Descriptive statistics, mean and standard deviation were used to answer the research questions, with a cut-off point of 2.50 for interpretation. Quantitative data were analyzed using SPSS, and results were presented through tables, frequencies, and percentages. Hypotheses were tested using linear regression, while qualitative data were analyzed through manual content analysis to identify key themes.

**RESULTS AND DISCUSSIONS**

This section presented and discussed the results of the study.

Table 4.1: Causes of Insecurity in Makurdi and Guma LGAs			
	N	Mean	Std. Deviation
Farmer-herder conflict is a major cause of insecurity.	300	2.45	1.160

Communal land disputes lead to violent confrontations.	300	2.45	1.116
Youth unemployment contributes to rising insecurity.	300	2.53	1.101
Political tension and instability trigger insecurity.	300	2.47	1.155
Religious or ethnic differences often escalate into violence.	300	2.50	1.144
Valid N (listwise)	300		

Source: Field survey, 2025

Table 1 presents respondents' perceptions of key drivers of insecurity. All items were rated on a 4-point scale. The mean scores range from 2.45 to 2.53, indicating moderate agreement across all listed causes. The highest mean (2.53) is for "Youth unemployment contributes to rising insecurity", suggesting that youth joblessness is viewed as the most pressing cause.

Farmer-herder conflict and communal land disputes both recorded a mean of 2.45, showing they are also seen as relevant, though slightly less than unemployment. Religious or ethnic differences (mean = 2.50) and political tension (mean = 2.47) also received moderately high responses, confirming a multi-faceted nature of insecurity in the region. The standard deviations (ranging from 1.101 to 1.160) indicate a fair amount of variability in

respondents' views, suggesting diverse personal experiences with these causes.

Some of the teachers interviewed said that;

"The causes of insecurity in Makurdi community are numerous. However, the most famous among them is youth unemployment" said a community youth leader in Makurdi. When young people have nothing to do, they become easy tools for violence," said a community youth leader in Makurdi.

A village elder from Guma ward said that: Our land disputes go back generations. Sometimes it just takes a small misunderstanding to spark a crisis.

Table 2: Impact of Insecurity on Agriculture in Makurdi and Guma			
	N	Mean	Std. Deviation
Insecurity limits farmers' access to farmland.	300	2.47	1.116
Crop production has declined due to persistent insecurity.	300	2.42	1.108
Many farmers have abandoned farming because of safety concerns.	300	2.47	1.116
Insecurity increases the cost of farming operations.	300	2.61	1.100
Storage and transportation of farm produce are affected by insecurity.	300	2.55	1.145
Valid N (listwise)	300		

Source: Field survey, 2025

Table 2 evaluates the extent to which insecurity affects agricultural activities. The item "Insecurity increases the cost of farming operations" has the highest mean score (2.61), indicating that rising production costs are the most felt agricultural impact. Storage and transportation challenges (mean = 2.55) and limited access to farmland (mean = 2.47) also highlight significant barriers.

All mean scores are above 2.4, confirming that insecurity

moderately affects every key aspect of agriculture, including decline in production and abandonment of farming.

Standard deviations (1.100–1.145) suggest moderate dispersion in perceptions, meaning experiences differ somewhat across respondents, likely due to location or type of farming.

According to the interview guide, some respondent said

that;

“I haven’t been to my farm in two seasons because it’s not safe. I now rent land elsewhere at a high cost,” said a farmer from Guma LGA. We lose more money moving our produce now because some roads are no-go zones,” added a produce trader.

Test of Hypotheses

**Hypothesis 1:** Insecurity has no significant effect on agricultural activities in Makurdi and Guma LGAs. To test the hypothesis, simple linear regression was employed at 95% confidence interval. The analysis indicates a weak model fit  $F(1, 298) = 585, p > .00$ ,  $\text{Adj } R^2 = -.001$  and  $R^2 \text{ change} = .002$ .

Table 3: Effect of Insecurity on Agricultural Impact in Makurdi and Guma LGAs										
Model		Unstandardized		Standardized	t	Sig.	95.0% Confidence		Collinearity	
		Coefficients		Coefficients			Interval for B		Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	2.391	.147		16.280	.000	2.102	2.680		
	Insecurity	.044	.058	.044	.765	.445	-.070	.159	1.000	1.000
Dependent Variable: Agriculture Impact										

The regression analysis shows that insecurity has a minimal and statistically insignificant effect on agricultural impact in Makurdi and Guma LGAs. The standardized beta coefficient for insecurity is 0.044, meaning that for every one standard deviation increase in insecurity, there is only a 0.044 standard deviation increase in the reported impact on agriculture. This relationship is not statistically significant, as indicated by a p-value of 0.445, which is well above the conventional threshold of

0.05. The 95% confidence interval for the coefficient (ranging from -0.070 to 0.159) includes zero, suggesting that the effect of insecurity on agriculture could be positive, negative, or nonexistent. Multicollinearity is not a concern, as shown by a tolerance value and VIF of 1.000. The findings suggest that perceived insecurity does not have a meaningful or reliable impact on agriculture based on the data analyzed.

Table 4.4: Impact of Insecurity on Trade in Makurdi and Guma			
	N	Mean	Std. Deviation
Markets are often closed due to insecurity.	300	2.52	1.126
Traders suffer losses from attacks or looting.	300	2.58	1.075
Movement of goods is disrupted by security issues.	300	2.57	1.141
Customer turnout is low due to fear of violence.	300	2.52	1.108
Cost of goods has increased due to insecurity-related transport issues.	300	2.52	1.099
Valid N (listwise)	300		

Source: Field survey, 2025

Table 4 reflects how insecurity disrupts commercial activities in the study areas. Traders suffer losses from attacks or looting has the highest mean (2.58), followed closely by Movement of goods is disrupted by security issues (2.57), indicating economic losses and logistics are

the most impacted areas. Customer turnout and market closures also received relatively high means (2.52), suggesting that fear of violence affects demand and market functioning. The standard deviations (1.075–1.141) are slightly lower compared to other tables, implying more

consistent agreement among respondents about trade-related impacts.

One of the researchers’ interviewed said that;

Last year, I lost everything in the market attack. Now I only sell from home, shared a trader from Makurdi town. Customers don’t come out anymore. Everyone is afraid, another respondent stated.

**Test of Hypotheses**

**Hypothesis 2:** Insecurity has no significant effect on trade activities in Makurdi and Guma LGAs.

To test the hypothesis, simple linear regression was employed at 95% confidence interval. The analysis indicates a weak model fit  $F(1, 298) = 3.620, p > .05$ ,  $Adj R^2 = .009$  and  $R^2 \text{ change} = .012$ .

**Table 5:** Effect of Insecurity on Trade Activities in Makurdi and Guma

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	2.826	.153	18.485	.000	2.525	3.127		
	Insecurity	-.115	.060	-.110	.058	-.234	.004	1.000	1.000

a. Dependent Variable: Trade Impact

From table 5, the regression analysis examined the effect of insecurity on trade activities in Makurdi and Guma. The standardized beta coefficient for insecurity was  $-0.110$ , suggesting a weak negative relationship between insecurity and trade impact. This relationship was not statistically significant at the 0.05 level ( $p = .058$ ), indicating that insecurity does not significantly predict trade outcomes in the model. The 95% confidence interval for the coefficient ranged from  $-0.234$  to  $0.004$ , crossing zero, which further supports the lack of statistical significance. Therefore, while there is a slight negative trend, the effect of insecurity on trade activity is not strong enough to be considered conclusive based on this data.

### DISCUSSION OF FINDINGS

The findings of this study align with existing literature while providing specific empirical insights into the economic consequences of insecurity in Makurdi and Guma LGAs. Using statistical results and referenced works, this section explores the key impacts of insecurity on agriculture and trade.

The study identifies farmer-herder conflict, communal land disputes, youth unemployment, and political instability as major drivers of insecurity. The data in Table 4.1 reflects this, with youth unemployment receiving the highest mean score (2.53), reinforcing arguments made by Achumba, Ighomereho, & Akpan-Robaro (2013) that joblessness exacerbates insecurity. Additionally, communal land disputes (mean = 2.45) align with Aliyu & Adebayo (2021), who suggest that land conflicts escalate violence in agrarian communities.

This finding also supports the Frustration-Aggression Theory (Dollard et al., 1939; Berkowitz, 1989), which posits that blocked economic opportunities lead to

aggression. The prevalence of insecurity in Makurdi and Guma LGAs illustrates how socio-economic frustration drives individuals toward criminal activities.

As seen in Table 2, insecurity has significantly affected agriculture, with increased farming costs receiving the highest mean (2.61). This confirms Okeke & Nwankwo (2020), who argue that insecurity raises production expenses and discourages investment. Additionally, the displacement of farmers aligns with Usman & Musa (2023), who reported that violence forces agricultural workers to abandon their fields.

Statistical regression results in Table 3 suggest that insecurity alone does not have a significant impact on agriculture ( $p = .445, \beta = 0.044$ ). This contradicts Abughdyer (2016), who found that insecurity led to a substantial reduction in crop output. The lack of significance in this study implies that other factors, such as infrastructure, governance, or market conditions, may also influence agricultural productivity.

Table 4 reveals that traders suffer heavy economic losses, with looting and disrupted goods movement scoring mean values of 2.58 and 2.57, respectively. These results confirm Kwanga, Iormanger, Udoo & Shabu (2022), who reported that insecurity led to the closure of Ugba International Yam Market, causing revenue losses for local traders.

Regression analysis in table 5 shows a weak negative relationship between insecurity and trade ( $p = .058, \beta = -0.110$ ). While insecurity appears to impact business operations, the statistical data suggests other economic variables—such as inflation, government interventions, or infrastructure availability may also play a role.

The study also confirms findings from UNICEF (2022) and SUBEB (2022), showing that insecurity has forced over 260,000 children out of school. Additionally, the

destruction of markets, police stations, and public services aligns with Gisaor (2023), who documented the economic downturn caused by insecurity-related damages.

## CONCLUSION

This study highlights the extensive effects of insecurity on economic development in Makurdi and Guma LGAs, emphasizing its detrimental impact on agriculture, trade, infrastructure, and livelihoods. The findings demonstrate that insecurity disrupts daily economic activities, displaces communities, and discourages investment—leading to slower economic growth and increased hardship for residents. Despite these challenges, the regression analysis suggests that insecurity alone does not fully determine economic performance, as external variables such as governance, infrastructure, and economic policies also play a crucial role. Therefore, addressing insecurity in isolation may not be sufficient; rather, a holistic approach that integrates security measures with economic development strategies is necessary for sustainable progress.

## RECOMMENDATIONS

To mitigate the impact of insecurity and foster economic development in Makurdi and Guma LGAs, the following recommendations are proposed:

1. The government should strengthen law enforcement, improve intelligence coordination, and deploy security forces strategically to protect vulnerable communities and economic hubs.
2. Addressing youth unemployment through vocational training, entrepreneurship funding, and job creation initiatives can reduce reliance on criminal activities and foster economic stability.
3. Dialogue between farmers and herders should be encouraged, with the establishment of mediation committees to address land disputes and prevent violent confrontations.
4. Restoration of schools, hospitals, and markets should be prioritized, ensuring that displaced communities regain access to essential services.
5. Government and non-governmental organizations should provide adequate food, healthcare, and livelihood support to internally displaced persons to reduce dependency and improve living conditions.
6. Policies that ensure secure transportation networks, market stability, and agricultural resilience should be developed to encourage investment and rebuild the local economy.
7. Sensitization campaigns should be launched to promote peaceful coexistence and encourage local participation in security and economic recovery efforts.

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