

Effect of Insecurity on Socio Economic Activities in Bunu District, Kogi State Nigeria

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Abstract

Original Research Article

This study examined the effects of insecurity on socio-economic activities and the in Bunu District, Kogi state, Nigeria, between 2020 and 2025. The increasing incidence of kidnapping, banditry, and violent attacks in rural Nigeria has raised concerns about its impact on livelihoods, social cohesion, and development. Specifically, the study investigated the effects of insecurity on religious activities, and business operations, A cross-sectional survey research design was adopted, and primary data were collected through structured questionnaires administered to 398 respondents, of which 374 were valid for analysis. logistic regression analysis were employed to analyze the data at a 5% level of significance. Findings revealed that insecurity has significantly reduced participation in religious activities, disrupted business operations, lowered household living standards, in Bunu District. The study recommends the strengthening of community-based security mechanisms, targeted economic recovery programmes, protection of social and religious institutions, these measures are capable of restoring stability, improving living standards, and promoting sustainable development in the study area.

Keywords: Insecurity, Socio-Economic Activities, Bunu-district, Kogi state, Nigeria.

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INTRODUCTION

Nigerian instability has reached dangerous heights in recent years and has taken several forms, such as insurgency, terrorism, ethnic conflicts, kidnappings, and disruptions by herdsmen. Throughout the years, Nigeria has seen a variety of insecurity conditions. Niger-Delta militants have attacked and vandalized oil pipelines in the South-South, and there have been numerous documented kidnappings over the years; banditry, religious crises, kidnappings and abductions, and bomb explosions are common causes of insecurity in the North; armed

robberies and assassinations are common in the West; and communal conflicts, religious violence, and farmers-herders clashes are common in the Middle Belt region (Onime, 2018; Udoh, 2019).

In order to promote economic progress, the government must guarantee the safety of people and property, which is a fundamental human right of Nigerians. Onime (2018) noted that economic setbacks occur in Nigerian regions that are vulnerable to insecurity. Similar to other insecure countries worldwide, insecurity poses a threat to the extent and continuity of corporate

operations in Nigeria. Investors have frequently been discouraged from making investments in nations that are so plagued by insecurity. Because investors seek both a safe environment and high returns on their investments, Nigeria's economy has become unappealing to foreign investors due to its distressing level of insecurity.

This invariably slows down business activity and has a negative impact on economic growth and development (Okonkwo, Ndubuisi 2020). Additional repercussions of the country's insecurity include higher operating costs, business closures, damaged capital infrastructure, a decline in oil export revenue, and a rise in unemployment (Oyebode, 2022). When compared to many metropolitan communities/settlements, Nigerian rural communities, especially those encircled by forests have become a regular site for insecurity, which may be related to the lack of a robust security mechanism (Omoroghomwan, 2021).

Community conflicts, kidnappings and abductions, conflicts between farmers and herders, religious violence, banditry, and attacks by "unknown gunmen" are just a few of the insecurity situations that have occurred in Nigerian rural communities (Unongo & Nyityo 2019; Yahaya & Bello, 2020). The lives of the people who live in the impacted villages have suffered as a result. Loss of life and property, life displacement, supply chain disruption, children becoming orphans, women becoming widows, men becoming widowers, and couples becoming childless are some of the detrimental repercussions (Ahmad & Ukasha, 2021).

Additionally, as the rate of food inflation rises, the purchasing power of the people in those areas declines; famine and hunger are inevitable outcomes of such events; educational activities are impacted; and people start to fear going about with normal commercial operations and economic endeavors, so causing disruptions and impeding the economic development of these areas and, consequently, the country (Iheriohanma & Emenyonu, 2018). Between 2021 till date, the Bunu community in Kogi State's Kabba/Bunu Local Government Area had a concerning increase in insecurity. Numerous violent episodes, including armed robberies, kidnappings, and attacks on law officers, have

occurred throughout this time, adding to the general climate of unrest and dread. Eight passengers, including a law graduate who was on her way to Abuja to resume her studies at the Nigerian Law School, were kidnapped on February 4, 2020, between Agbede village in Bunu District and Obajana. Two of the victims were later released, but not before a ransom of N1 million was paid. As if that weren't enough, eight employees of the Joint Admissions and Matriculation Board were kidnapped at approximately 6 p.m. on February 15, 2020, at the same location along the Lokoja-Kabba/Bunu Road.

The violence had progressed to high-profile kidnappings by April 2023. On Easter Monday 2023, gunmen kidnapped and tortured the traditional ruler of Aghara, a well-known cashew farmer, from his farm home. Days later, he passed away in captivity. The acts of violence persisted throughout late 2024 and early 2025. The Kabba/Bunu local government chairman and his assistants were abducted in August 2024. Thankfully, he managed to get away in a matter of hours, but his assistants were still held captive. Security forces and local hunters worked together to rescue them, and around two weeks later they were set free.

Nine persons, including the elected Odo-Ape ward councillor, were taken from their homes by gunmen who stormed Odo-Ape village in Bunu District in early December 2024. Next, six residents, including a timber contractor, were kidnapped by a terrorist gang during a daytime ambush in the Aiyetoro-Kiri village in March 2025. While attackers robbed the town's single cell-phone charging station, witnesses said locals "heard a series of gunshots" and fled into the bush. The pattern persisted in May 2025 when 76-year-old Major Joe Ajayi, a retired army officer, was abducted by armed gunmen from his Odo-Ape home on May 21. Although his family paid a ransom of ₦10 million, he was later discovered dead. As residents move for safety, observers reported that by the middle of 2025, "a number of villages have been deserted" in Kogi's Kabba/Bunu local government area.

When combined, these documented homicides, armed raids, and kidnappings show a downward trend in security in Bunu District from 2021 to

date. These events in Bunu district are part of a larger pattern of rising insecurity in Kogi State and throughout Nigeria, where armed groups are increasingly targeting rural areas and taking advantage of weaknesses in security infrastructure.

In order to address the underlying causes of violence and bring peace back to impacted communities, the scenario's above emphasizes the necessity of comprehensive security reforms and community-based strategies.

Insecurity has been a major challenge for villages/communities in Bunu district of Kabba/Bunu Local government Area of Kogi State, there are rising cases of kidnapping, killings and Bandit attacks. The district is facing challenges due to the impact of insecurity, which has affected the socio-economic activities of the district and wellbeing of the people.

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According to reports, attempts are being taken to stop these incidents at the state and municipal government levels. The forest areas are patrolled by vigilante organizations and local hunters who protect them against bandits and kidnappers. Even with the efforts on ground to curb insecurity, the district of Bunu is still been plague by insecurity till today. therefore, this study aims to look at how insecurity affects the socio-economic activity of the residents of Bunu District, Kabba/Bunu Area, Kogi State. And it seeks to proffer a profound solution to help both the people of Bunu and also the government to help curb insecurity and promote the development of the area.

This study focused on the the effect of insecurity on the socio-economic activities of Bunu district, Kabba/Bunu local government area of Kogi state. The study has two specific objectives, which include are:

- i. Determine the effect of insecurity on the religious activities of Bunu District, Kabba/Bunu Local government Area.
- ii. Analyze the effect of insecurity on the business activities in Bunu district, Kabba/Bunu Local government Area.

2.1 Conceptual clarification

The interaction between socioeconomic circumstances and insecurity has become a defining factor influencing livelihoods, community cohesion, and local development trajectories in Nigeria's complex and frequently volatile rural landscape. lasting impact on social welfare, economic activity, and overall community resilience. Insecurity seriously impairs agricultural productivity, deters investment, destabilizes livelihoods, and obstructs access to health, education, and other vital services, hurting socioeconomic development, according to empirical research conducted throughout Nigeria. Therefore, the conceptual framework provides a comprehensive lens through which to comprehend and explain the complex realities of rural communities in Bunu District by anchoring the research in both dimensions, insecurity and socioeconomic variables.

2.1 Insecurity

The idea of insecurity is not new to societies; it has been there since the world's earliest societies. We must first take a quick look at what security is in order to provide a comprehensive description of insecure. The requirement for security forces the people to voluntarily cede their rights to the government, which is in charge of ensuring everyone's existence. Nwanegbo and Odigbo (2021) state that since the end of the Cold War, efforts have been made to conceptualize security from a static-centric perspective to a broader one that prioritizes

individuals. Human security, which incorporates aspects of national security, human rights, and national development, continues to be a key indicator for elucidating the idea. The attempt to expand and extend the concept of security from the level of states to societies to individuals, and from military to non-military challenges, lies at the core of this discussion. (Krahmann 2003).

According to McGrew (1988), a country's security rests on two crucial pillars. In the event of both internal and foreign threats, the first is the preservation and defence of the socioeconomic order; the second is the advancement of a chosen international order that reduces the threat to fundamental interests and values as well as to domestic order. Security is an all-encompassing condition that implies that a state's sovereignty must be guaranteed by a democratic and patriotic government, which in turn must be protected by the military and police and the populace; that a territory must be secured by a network of armed forces; that the people must be protected not only from external attacks but also from the devastating effects of internal upheavals, such as unemployment, hunger, starvation, diseases, ignorance, homelessness/destitution, pollution, environmental degradation, and all other forms of social injustice.

The fundamental idea of insecurity is frequently linked to circumstances that pose a danger to deeply held beliefs, particularly the survival of people, communities, or things in the near future. As the term suggests, insecurity thus refers to the incapacity to seek desired political and socioeconomic conditions that are conducive to democracy. Lack of safety, confidence, and the pervasiveness of danger, anxiety, and doubts are all signs of insecurity. It can also indicate that one is not sufficiently protected or guarded, that one is in danger, and that instability predominates over desired stability. Insecurity has various indicators for measuring its effect, this indicators includes unemployment, poverty, ethno-religious conflicts, farmers and herdsman crisis, youth political thuggery, kidnapping, boko haram insurgency and banditry etc.

2.2 Socio-Economic Activities

A community's interlinked social and economic

behaviours and processes are referred to as socio-economic activities. Generally speaking, socio-economics studies how social processes and structures influence and are influenced by economic activity. For instance, socio-economics examines how social processes influence and are influenced by economic activity (Ukata 2021).

The aim of socio-economics, according to Tarver (2024), is "the interaction between social dynamics and economic activities within a society." Collectively, these viewpoints highlight how social factors—such as culture, norms, institutions, kinship, and politics—also play a role in mediating economic transactions in activities like farming, trade, manufacturing, and consumption. In real terms, this entails examining the relationships between economic factors like earnings, employment, and output and social factors like education, social networks, and governance. For instance, socioeconomic analysis frequently connects social outcomes (equity, status, and health) with material determinants (income, occupation, and education) in the Nigerian context.

A related idea is socio-economic status (SES), which represents a person's relative position in a society and is a combination of income, education, and occupation. However, in a broader sense, socio-economic activities encompass people's daily economic endeavours (trade, services, agriculture, etc.) as they are impacted by and impact social life. Social scientists around the world therefore acknowledge socio-economic activities as the intersection of social context and economic functions, such as how small-business trading is supported by family networks or how communal landholding patterns impact farming.

2.3 Theoretical Review

The Frustration-Aggression Theory

In 1939, John Dollard, Neal Miller, Leonard Doob, Orval Mowrer, and Robert Sears propounded the frustration-aggression theory. According to the original version of the frustration-aggression theory, any act of violence is the result of frustration, and

frustration is a necessary and sufficient condition for aggression (Dollard 1939). According to these authors, frustration is any hindrance to reaching an objective. Two members of the original team, Miller (1941) and Sears (1941), later changed this strong version of the theory, arguing that while frustration does not always result in violence, aggression is an unavoidable reaction to frustration.

The general premise of the frustration aggression theory is that all people have basic needs and goals that they strive to achieve; when these needs and goals are not met by individuals or groups, frustration results, which ultimately triggers an aggressive reaction. An object, a person, or both, depending on the situation, could be the target of such an aggressive reaction. In other words, anger becomes aggressive when it cannot be subdued.

Frustration is defined by Baron and Richardson (2004) as the impediment to achieving goals, which then results in violent behaviour equivalent to the degree of bridging the potential to achieve goals or fulfill desires. Aggression and frustration both function in *Pari passu*, meaning that when one occurs, the other follows. Accordingly, frustration must exist in order for aggressive conduct to be triggered, and aggressive behaviour results from frustration.

Dollard (1939) definition of frustration as any hindrance to achieving an objective served as the foundation for the idea. They believed that such frustration would inevitably lead to aggressiveness. The initial assertion was that any act of aggression presupposes frustration and that the existence of frustration always leads to some form of aggression. According to Dollard and associates, this was generally true, anytime a person or animal feels frustrated, one should anticipate aggressive tendencies to arise. They used the model at different levels (individuals and groups) and species (people and animals).

The idea of this theory is criticized for being very strict and straightforward. The initial framing erred by recognizing frustration as a valid reason for hostility. Human behaviour is complicated in real life, and the hypothesis was unable to differentiate between instrumental violence, a means to an end and hostile aggression, which is

intended to cause harm. Additionally, it disregarded the numerous non-aggressive responses to frustration, such as escaping or solving problems. The theory disregards personality and cultural differences while assuming a uniform frustration-to-aggression pathway.

In actuality, the norms surrounding aggression vary throughout cultures (for example, some promote honour or non-violence, while others allow revenge). According to Dollard et al, they later acknowledged that people can feel upset yet still react with worry, grief, productive coping, or displacement. According to the original authors, overt aggressiveness will be avoided if non-aggressive reactions (such as social restraint and fear of punishment) are more powerful.

2.4 Relative Deprivation Theory

Relative deprivation theory is a modern, middle-range social science theory that is intrinsically linked to both social segregation and poverty. The theory has its roots in ancient Greece and is commonly linked to Gurr (1970). Gurr (1970) states in his book "Why Men Rebel" that a difference between predicted and actual socioeconomic and political chances is a sign of relative deprivation.

According to him, a sense of relative deprivation leads to collective discontent, which in turn causes various forms of political violence. According to this theory, social evils like terrorism, armed banditry, and armed robbery are caused by the state's inability to fulfill its expected role in the lives of its citizens. According to Ted Gurr (1970), when people believe they have less than they ought to or should have, they become unhappy. Such discontent eventually breeds annoyance, which in turn breeds rebellion against the apparent or actual cause of their deprivation.

This theory merely argues that the frustration aggression theory, which held that insecurity results from the state's inability to provide effective governance that can provide the governed with necessary services without causing them frustration, has connection to the

relative deprivation theory.

Relative deprivation theory assumes people assess their situation by contrasting themselves with others rather than using absolute criteria. They feel psychologically dissatisfied when they believe they are in poorer shape than someone they regard as a referent. According to the theory, when people or groups feel they should have a certain status or resource yet observe others having it, they feel deprived. The idea's core is this feeling of justified deprivation.

One major critique of this theory is that, despite the fact that many people feel somewhat impoverished, few take action to improve their circumstances often out of fear, a reluctance to confront confrontation, or doubt about the possibility of success.

The theory finds it difficult to explain why people support causes like cross-group solidarity, volunteer work, or advocacy on behalf of others that don't directly benefit them. Although the theory concentrates on psychological complaints, it frequently ignores structural components that are necessary for collective action, such as organizational resources, leadership, political opportunity, and network mobilization.

2.5 Empirical Review

Nawab. (2021) examined “*The Effect of Militancy on Education and its Socio-Economic Consequences*” in Mohmand Agency, Pakistan. They found that insecurity from militancy led to widespread school closures, dropouts, and damaged infrastructure, sharply reducing educational attainment. They also noted that higher unemployment and poverty drove local youth into militancy, creating a vicious cycle. They recommended restoring peace and security so that schools and related services could be rebuilt and students return to class.

In Afghanistan, Nusrat (2022) appraises the effect of insecurity and instability in the inflow of foreign direct investment on economic performance on the country's economic performance. The study employed primary data using sample of 130 respondents out 250 target population from the Afghanistan

business community who have been affected by the consequences of insecurity. Using a non-probabilistic technique, the study finds negative effect of insecurity on foreign direct investment and economic performance in Afghanistan.

Yoshiny, & Jaharudin, (2022) investigated *how terrorism affected GDP and FDI in Malaysia, Indonesia, and the Philippines*. Using panel data (1999–2016), they found that higher levels of terrorist activity were associated with lower GDP growth and lower foreign investment in all three developing Asian countries. In other words, insecurity from terrorism dampens growth and deters investors. They recommended that governments should work on strategies to mitigate terrorism's effects. for instance, strengthening security forces and reducing political instability so as to maintain economic growth and investment despite ongoing security threats

Jhunhunwala. (2023) studied the *economic impact of violent crime and terrorism in Mexico*. Using 2021 data, they calculated that interpersonal crime and violence imposed about \$192 billion (≈14.6% of GDP) in costs on Mexico, including lost health and productivity. They projected that halving violence by 2030 could save over \$110 billion relative to business-as-usual. They emphasized that high crime suppresses investment and growth, and concluded that prevention is the most cost-effective strategy: investing in evidence-based prevention and security measures is essential to sustainably improve citizen safety and economic stability.

Murkomen, (2025) assessed *banditry (armed cattle raiding) in rural Kenya's Kerio Valley*. Their result showed that factors like youth unemployment, poverty, proliferation of small arms, weak local security forces, and cultural practices were significant drivers of banditry. They also found a very strong inverse correlation between the intensity of banditry and household well-being as raids increased, family income and welfare fell sharply. To counter this, the authors recommend a multi-pronged approach: bolstering police and security infrastructure; creating jobs and skills programs for youth; controlling illegal arms; and promoting peace, building education to shift

cultural norms away from raiding.

Eneji & Agri (2020) assessed the root causes and socio-economic impacts of insecurity in Nigeria in their study titled "insecurity, conflict and socio-economic development in Nigeria". They used the survey method of structured questionnaires, interviews and focus group discussions. The study showed that Nigeria has witnessed unprecedented spate of insecurity occasioned by terrorism, kidnapping, ritual killings, cultism, corruption, injustice, poverty, inflation and bad governance. The study recommended inclusive growth and participatory development for the pro-poor with policies and programmes to integrate the rural areas and the disadvantaged segments of the population into the mainstream of development.

Bina (2020) analyzed the Effect of Insecurity on the Livelihood of Communities in Maiduguri Metropolis. A survey design was used for the study. A simple random sampling technique was used to select three wards from each cluster. Three hundred and ninety-nine (399) questionnaires were distributed to the respondents and 360 questionnaires were returned valid. Data collected was organized and analysed into tables and percentages.

The analysis was done through statistical package of social sciences (SPSS version 18.0). Spearman Rank-ordered Correlation Coefficient (Rho) was used to test the hypothesis formulated. According to the study, the increased level of insecurity in the state has had a detrimental impact on the standard of living for communities in Maiduguri Metropolis. Due to the devastation of medical facilities and the deaths of medical staff in several state-wide health facilities, Maiduguri Metropolis' insecurity issues have had an impact on medical facilities. Due to increased insecurity in the state, Maiduguri has seen a high rate of teacher and student murders, which has had an impact on educational institutions. In order to limit the situation, the report suggests that the government take the initiative to give jobs to the hordes of young people and start a strategic paradigm shift from anti-terrorism to counterterrorism.

Ayoola (2022) assesses the effect of

insecurity on foreign direct investment in Nigeria with data covering 1999-2020. The study utilizes both primary and secondary data. Whilst the primary data consist of purposively selected respondents from Ministry, Departments and Agencies of government, the secondary data were mainly from official publications on foreign direct investment and insecurity. The study employed qualitative and descriptive methods of analysis and findings indicated evidence of deleterious effect of insecurity on foreign direct investment in Nigeria.

Ayobami (2022) examine the impact of terrorism on Nigeria's economy with a focus on foreign direct investment for the period 2010-2020. Employing the OLS estimation technique, the study finds that the second-order polynomial regression model is statistically significant. This led the study to conclude that the highest significant negative impact of terrorism on the economy was produced by the current state of transnational terrorism mostly by terrorist organizations such as Boko Haram and ISWAP. The study recommends elimination to the dearest minimum of all forms of transnational terrorism which will alley the fear of foreigners in their choice of investment in Nigeria.

Onyia & Agu (2022) examines the impact of insecurity on sustainable economic growth of Nigeria from 1990–2021. Proxies for insecurity which serve as independent variables are corruption perception index, terrorism risk index, unemployment rate and kidnapping rate while the proxy for economic growth which serves as the dependent variable is real gross domestic product. This study adopted the ex-post-factor research design. bound test of auto regressive distributed lag (ARDL) model was used for econometric estimation.

The findings from the result indicated that corruption perception index positively and significantly affected real gross domestic product in Nigeria within the period of the study. terrorism risk index negatively and non-significantly affected real gross domestic product in Nigeria within the period of the study, there is a unidirectional causality running from unemployment rate and real gross domestic product in Nigeria within the period of the study.

Kidnapping rate has negative and no significant impact on real gross domestic product of Nigeria.

Ojima (2022) in their study, evaluated the effect of insecurity on the economic growth of Nigeria from 2001-2021. It reviews related literatures wherein, the conceptual framework, theories and empirical reviews were made. The ordinary least square (OLS), augmented dickey fuller (ADF), unit root test, Johansen co-integration test and error correction model (ECM) were applied on the adjusted variables selected for the study.

These techniques were necessary in order to obtain viable data to test the extent to which insecurity has impacted on the Nigeria economy and its growth. Specifically, augmented dickey fuller was used to determine the stationary status of all the variables to ascertain the level of their interaction, whereas, Johnson cointegration determines the long run relationship of the variables. The error correction model was used to measure the modification or change from the short to long term. Our finding shows the existence of a long-term linkage between economic growth and insecurity in Nigeria.

Nyamida (2023) examined the challenges of insecurity on economic activities in rural communities of Okehi Local Government Area of Kogi State. Survey research design was adopted for the study and a well-structured questionnaire was used to gather relevant information from a sample population of 400 people in Okehi Local Government Area across 11 wards. Simple percentages were used to analyze the data obtained. The findings of the study indicated that insecurity affected economic activities, food supply chain and investments in rural communities of Okehi Local Government Area of Kogi State.

It was however recommended among others that the government should accelerate the pace of development by establishing an economy with relevant social, economic and physical infrastructure for business operations and industrial growth, to meet the basic needs and provide gainful employment for its citizens. This will discourage their willingness to engage in crimes that lead to insecurity.

Oduehie (2023) investigated on the prevalence and consequences of insecurity on livelihood of rural households in Enugu State. A three-stage random sampling technique was used to select a total of 108 respondents from nine communities for the study. Data were collected using a structured questionnaire. The data collected were analysed with mean and percentages. The study revealed that looting of farm produce, communal fights, armed robbery, rape, kidnapping and cultism were the forms of insecurity prevalent in the study area.

The result further reveals that poor road network, corruption, poor security system, absence of basic infrastructural facilities, feeling of marginalization, grazing on arable cropland, rural poverty and high level of rural unemployment were perceived to be immediate causes of rural insecurity. Loss of livelihoods/income, loss of lives, disruption of supply and distribution of agricultural inputs and outputs, destruction of crops, displacement of households, prevention of farming activities and decline in patronage of commercial riders were the major consequences of rural insecurity. Insecurity had negative consequences on the rural livelihoods in Enugu State, and thus, efforts were recommended to be made by security agencies in reduction or curbing occurrences of insecurities in the State.

Okoli. (2023) examined the impact insecurity has on the economy and development status of Awka metropolis with respect to public and private economic activities and the Nigerian economy as a whole. The study relied on primary data generated through structured multifactor questionnaire administered on respondents and was analyzed with analysis of variance (ANOVA) technique. The result revealed that insecurity has significant impact on public and private sector activities in Awka metropolis as shown by the responses of the private business owners, top government officials and workers selected for this study.

From the results, the study concludes that on average, insecurity has adversely affected public and private sector assets, output, turnover, employment generation and finances in Awka metropolis and Nigeria in general and thereafter recommended that government should increase

spending on the different security outfits within the state and country to adequately equip them for their duties.

Usman (2023) investigated the connection between Youth unemployment and insecurity in the North-Central Nigeria. From 2008 – 2020. These authors in their work analyzed youth unemployment as a cause of insecurity in the north-central of Nigeria. The study adopted survey research methods.

The study employed primary data using sample of 220 respondents out 480 target population from the north-central states and the simple percentage for analysis. The study adopted frustration-aggression and human needs as theoretical underpinning to explain the topic under investigation. findings from the study revealed that there is strong connection between youth unemployment and insecurity in the north-central Nigeria. it also revealed that frequent herders/farmers clashes, lack of proper monitoring and evaluation, corruption, lack of political will, official mismanagement, poverty, politics, ethnicity and religion were some of the factors responsible for security challenges in the north-central States.

Christopher. & Paul. (2024) carried out a study on the effects of insecurity on the socio-political and economic development of Nigeria's rural environment. They adopted a secondary method of data collection. The work also relied on human needs and frustration-aggression theories to explain the reasons for the causes of insecurity and its effect on rural socio political and economic development. As part of the discoveries, farmers can no longer go to their farms to cultivate crops for fear of possible attacks while cultivating their farmlands; neither are they emotionally stable to participate in political affairs. Finally, the paper recommended among others, use of locals as security agents, an inter-agency collaboration, setting up of a hub for information gathering and multi-level policing as ways to deal with cases of insecurity in rural areas.

3.0 Methodology

Logistic regression approach was employed as the appropriate method to achieve the stated objectives

Table 1 Logistic Regression : Religious Activities

Dependent Variable: Reduced Participation in Religious Activities (Yes = 1, No = 0)

Method: Binary Logistic Regression (Maximum Likelihood)

Variable	Coefficient (B)	Std. Error	z-Statistic	Prob. value)	(p- Odds Ratio (Exp(B))
C (Intercept)	-1.350	0.402	-3.36	0.001	0.259
X1: Insecurity affecting religious gatherings	1.012	0.215	4.72	0.000	2.752

Authors compilation

The logistic regression model was estimated to determine the effect of insecurity on participation in religious activities in Bunu District. The dependent variable represents whether respondents reduced participation in religious activities (1 = Yes, 0 = No), while the independent variable (X_1) captures insecurity affecting religious gatherings.

The intercept of the model is -1.350, which represents the log odds of reduced participation when the predictor variable (insecurity affecting religious gatherings) is zero. Although the intercept itself is not directly of substantive interest, it serves as the baseline against which the effect of X_1 is measured.

The coefficient for X_1 (insecurity affecting religious gatherings) is 1.012, with a standard error of 0.215, yielding a z-statistic of 4.72 and a p-value less than 0.05. This indicates that the effect of insecurity on religious participation is positive and statistically significant at the 5% level. In practical terms, the odds ratio (Exp(B)) of 2.752 suggests that respondents who experienced insecurity in religious gatherings are approximately 2.75 times more likely to reduce their participation in religious activities compared to those who did not experience such insecurity. This confirms that insecurity is a strong predictor of decreased religious engagement.

The model fit statistics further support the reliability of the findings. The pseudo R^2 (McFadden) value of 0.28 implies that around 28% of the variability in reduced participation is

explained by insecurity affecting religious gatherings. Additionally, the likelihood ratio (LR) statistic, with a Chi-square value of 22.179 and a significance level of 0.000, demonstrates that the overall model is statistically significant, confirming that insecurity as a predictor substantially improves the model compared to the null model.

The analysis shows a clear and significant relationship between insecurity and religious activities. Based on the statistical evidence, the null hypothesis (H_{01}), which stated that insecurity has no significant effect on religious activities, is rejected. This finding implies that insecurity has a tangible and negative effect on religious engagement in Bunu District, highlighting the socio-cultural impact of insecurity on community practices and social cohesion.

Table 2 Logistic Regression : Business Activities

Method: Binary Logistic Regression (Maximum Likelihood)

Variable	Coefficient (B)	Std. Error	z-Statistic	Prob. value)	(p- Odds Ratio (Exp(B))
C (Intercept)	-1.210	0.388	-3.12	0.002	0.298
X1: Business closure due to insecurity	1.145	0.198	5.77	0.000	3.142
X2: Customers avoiding markets	0.820	0.182	4.51	0.000	2.271

Authors compilton

The logistic regression model was estimated to examine the effect of insecurity on business activities in Bunu District. The dependent variable measures whether respondents' businesses were disrupted (1 = Yes, 0 = No), while the independent variables include business closure due to insecurity (X1) and customer avoidance (X2). The intercept (-1.210) represents the log odds of business disruption when insecurity-related predictors are absent. While the intercept provides the baseline, the

focus is on the effect of the independent variables.

For business closures due to insecurity (X1), the coefficient is 1.145 ($z = 5.77$, $p < 0.05$), with an odds ratio of 3.142. This means that businesses affected by insecurity are 3.14 times more likely to experience disruption compared to unaffected businesses. Similarly, customer avoidance (X2) is significant ($B = 0.820$, $z = 4.51$, $p < 0.05$), indicating that reduced customer

patronage increases the odds of business disruption by 2.27 times.

The pseudo R^2 (McFadden) is 0.32, suggesting that 32% of the variability in business disruption is explained by these insecurity-related factors. The LR Chi-square statistic is significant ($\chi^2 = 33.379$, $p < 0.05$), confirming that the model provides a statistically significant fit to the data.

Overall, the findings indicate that insecurity has a strong negative impact on business continuity in Bunu District. Consequently, the null hypothesis H_{02} , which stated that insecurity has no significant effect on business activities, is rejected.

According to the findings, business continuity in Bunu District is severely disrupted by insecurity since it increases the probability of business closures and decreases customer patronage, both of which have a direct negative impact on local economic productivity and market stability.

This implies that many firms are compelled to close or function below capacity when insecurity increases, which lowers the production and distribution of goods and services within the community. Because business owners are unable to hire new employees or keep existing ones, unemployment rises as more businesses are disrupted, which lowers household incomes and the local economy's general purchasing power. The drop in clientele further lowers sales income, which restricts company growth, deters investing, and raises the possibility of long-term company failure. Over time, this pattern undermines Bunu District's contribution to Nigeria's overall economic development, decreases the tax base, and slows down local economic progress.

Such disturbances compound throughout communities at the national level, resulting in diminished economic growth performance, decreased productivity, and decreased commercial activity.

3.1 Summary

The study finds that insecurity in Bunu District

(2020–2025) has significantly reduced participation in religious activities, with over two-thirds of respondents reporting decreased attendance, cancelled gatherings, and perceived threats to places of worship; logistic regression indicates that insecurity nearly triples the likelihood of reduced religious participation. In the economic sphere, insecurity has caused widespread business disruption, temporary and permanent closures, lower customer patronage, unsafe transport of goods, and income losses, with regression results showing that insecurity markedly increases the odds of business interruption and discourages local investment.

3.2 Conclusion

This study examined the effects of insecurity on socio-economic activities in Bunu District between 2020 and 2025, with specific emphasis on religious activities, business operations, living standards, and educational outcomes. The findings of the study clearly demonstrate that insecurity has had a profound and far-reaching negative impact on all aspects of life within the study area.

The results revealed that insecurity significantly reduced participation in religious activities, leading to the disruption of worship services, communal gatherings, and faith-based social support systems. Religious institutions, which traditionally promote social cohesion and moral stability, were found to be increasingly constrained by fear of attacks and restricted movement.

The study also concluded that insecurity has severely undermined business activities and economic livelihoods in Bunu District. Frequent attacks, unsafe transportation routes, and declining customer patronage have forced many traders and entrepreneurs to reduce operations or close businesses entirely. This has resulted in income loss, unemployment, and heightened economic vulnerability among households.

Furthermore, the study established that insecurity has contributed to a noticeable decline in living standards and overall well-being. Reduced household income, food insecurity, limited access to healthcare services, and forced

displacement were identified as key consequences of insecurity. These challenges have further entrenched poverty and weakened the resilience of affected households.

In addition, the study concluded that insecurity has negatively affected educational outcomes, as schools experienced closures, student absenteeism, teacher withdrawal, and increased dropout rates. The disruption of education threatens long-term human capital development and increases the risk of social exclusion and intergenerational poverty.

Overall, the rejection of all null hypotheses confirms that insecurity is a critical determinant of socio-economic disruption in Bunu District. The study underscores the urgent need for coordinated security, economic, and social interventions to restore stability, protect livelihoods, and promote sustainable development in the area.

3.3 Recommendations

Based on the findings and conclusions of the study, the following recommendations are proposed:

Given that the findings show how insecurity has significantly reduced participation in religious activities due to fear of attacks, kidnappings, and unsafe gatherings, it is recommended that the government, in collaboration with the Bunu community and religious institutions, implement community policing and structured security partnerships around places of worship to enhance protection, restore public confidence, and encourage safe participation in religious activities.

Religious leaders should work closely with security agencies to develop safe worship schedules and emergency response plans. Faith-based organizations can also play a role in peacebuilding and community dialogue initiatives aimed at reducing tensions and promoting unity.

The findings reveal that insecurity has significantly disrupted business activities through closures, reduced patronage, unsafe transportation, and loss of income. It is

recommended that the government, in collaboration with the Bunu community, implement a comprehensive security and economic support strategy such as strengthening community policing, securing major trade routes, and providing financial and logistical support to affected businesses to enhance safety, restore investor and customer confidence, and promote economic stability.

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