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Impact of Banditry on Girl-Child Education in Conflict-Affected Regions: A Case Study of Katsina State, Nigeria

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ABSTRACT

This paper investigates the impact of banditry on the education of girls in conflict-affected regions, focusing on Katsina State, Nigeria. Effects of banditry, barriers to girl-child education, and quality of education were examined. The study sample included 164 teachers, 230 out-of-school girls, and 244 in-school girls who were selected through snowballing (network sampling) and purposive sampling techniques. The research instruments used for the study were structured questionnaires. Statistical methods used included frequencies, percentages, means, and standard deviations, along with one-way analysis of variance to compare the responses of the different groups at an alpha level of 0.05. The findings indicate that banditry has a detrimental impact on girl-child education in Katsina State. Banditry not only instills fear of physical attack and abduction but also results in the closure of schools, hinders teachers' ability to teach effectively, and disrupts students' ability to learn. This fear creates an uncondusive environment for teaching and learning, leading to decreased enrollment and retention of female students in schools. One key recommendation is that the government should deploy security agents to schools, especially in crisis affected areas, to deter bandit activities within these communities.

INTRODUCTION

The research explores the significant challenges and consequences faced by girl children in areas affected by banditry and conflict, with a specific focus on Katsina State. Conflict and insecurity have been persistent challenges in various regions of Nigeria, particularly in the northern states. These regions have faced a complex mix of factors, including inter-communal violence, insurgency, and banditry. These challenges have contributed to the overall instability and insecurity in the country. (Human Rights Watch cited in Alabi, Bahah & Alabi, 2014). Katsina State, located in the northwestern region of Nigeria, has experienced the adverse impact of banditry and related conflicts. The state shares borders with other states affected by insecurity, such as Zamfara, Kaduna, Sokoto and Niger. Her proximity to these areas, especially Zamfara, has exposed Katsina State to the spread of insecurity, including banditry (Daily Trust, 2021). In conflict-affected areas, gender-based violence, including sexual violence, is a prevalent and deeply concerned issue. Armed groups often target women and girls, subjecting them to various forms of abuse. This does not only undermines the security of female populations but also deters parents from sending their daughters to school due to fears of abduction and violence (UN, 2019).

Nigeria, as a signatory to international conventions, is committed to providing quality education for all children, irrespective of gender. This explains why in Nigeria, efforts are being pushed toward the achievement of the goal of Universal Basic Education (UBE). Female education is one of the critical issues in northern Nigeria.

According to a survey conducted by the National Population Commission on Nigeria Demographic and Health (2013), 40.4% females as against 29.5% males have never attended school. The figures for females are greater in northern states than in the south. In the north-east and north-west, about two-thirds of females never attended school compared to about one-eighth of females in the south-west and south-south. It was reported by UNESCO cited in Oluyemi and Yinusa (2016) that 70% young women between the ages of 15-24 in the North-West have not completed primary school. It is an axiom that an educated mind is an enlightened mind, thus not educating a female child exposes her more to dangers such as going into prostitution. One very important aim of every family is to raise healthy and productive individuals who will contribute meaningfully to the society. This can be achieved through education of the girl-child, who is the mother of tomorrow. According to UNICEF cited in Oluyemi and Yinusa (2016), girls' education does not only bring the immediate benefit of empowering girls, but is seen as the best investment in a country's development as it helps the girl to develop essential life skills including self-confidence, the ability to participate effectively in society and protect themselves from exploitation and infectious diseases such as HIV/AIDS.

However, gender disparities persist, particularly in conflict-affected regions. These disparities are rooted in socio-cultural norms, early marriage, and the increased risks that girls face due to insecurity (UNESCO cited in Sanchi, Alhassan, Ajibade & Sabo, 2022). The presence

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of banditry and insecurity directly affects access to education for girl children. Schools are often targeted by armed groups, resulting in closures. Additionally, the fear of violence and abduction prevents many parents from sending their children, especially girls, to school, leading to decreased enrollment rates and challenges in maintaining the quality of education (UNICEF cited in Chukwuajah, 2022). Girls in conflict-affected regions are exposed to traumatic experiences that have lasting psychological consequences. The fear of violence, abduction, displacement, and other forms of distress can lead to severe emotional and psychological trauma, affecting their ability to learn and develop (Save the Children, 2019).

Many cases have been recorded where schools are being targeted as students are kidnapped and abducted in large numbers and held in hostages in different camps in the forests. In April 2014, over 270 female students were abducted in Government Secondary School Chibok in Borno State (Obiezu, 2023; Amnesty International, 2023). In the same manner, about 317 female students of Government Girls Secondary School Jangebe, in Talata Mafara local government of Zamfara State were also abducted (Maishanu, 2021). Similarly, About 110 female students were kidnapped from the Government Girl's Technical and Science School Dapchi in Yobe State (Babangida, 2023).

In April, 2021, students were attacked and kidnapped in Greenfield University located along Kaduna-Abuja highway in Kaduna State, and some of them were released after payment of ransom running into millions of naira. In September 2023, a group of bandits invaded the female hostels of the Federal University Gusau and about 7 female students were kidnapped and ransom were demanded. On October 5, no fewer than five female students of the Federal University, Dutsin-Ma, Katsina State, were abducted by suspected bandits. Female students are now regarded as soft targets for these criminals (Lah, 2023).

Statement of Problem

Katsina State has witnessed a surge in banditry, which has posed a severe threat to girl-child education. This problem is characterized by a multitude of challenges, including school closures, insecurity, displacement of families, and psychological trauma, all of which significantly hinder girls' access to education. The prevailing conflict and banditry in these regions have created a crisis where the fundamental right of girl children to quality education is jeopardized. Furthermore, the long-term consequences of such an educational crisis on girls' future prospects, as well as its implications for gender equality and community development, remain inadequately understood and addressed.

This research therefore seeks to address the following critical issues:

- Understanding the extent to which banditry-related insecurity and school closures in Katsina State hinder

girls' access to education, limiting their ability to enroll and stay in school.

- Investigating how banditry disrupts the quality of education for girls, leading to gaps in their learning and the development of psychological trauma that adversely impacts their future prospects.

- Gender disparities in access to education and the consequences of these disparities in conflict-affected areas. Girls are disproportionately affected, raising questions about gender equity and the fulfillment of girls' rights to education.

In the literature, it is observed that few empirical studies have been conducted on this topic especially as it relates to Katsina State, Nigeria. It is on this note that this study seeks to investigate the impact of banditry on girl-child education in conflict-affected regions: a case study of Katsina State, Nigeria. Addressing these interconnected issues is crucial not only for the well-being and rights of the girl children in Katsina State but also for the broader context of education, gender equality, and community development in conflict-affected regions. This research aims to provide insights and recommendations to mitigate the impact of banditry on girl-child education and promote a brighter future for girls in these challenging circumstances.

LITERATURE REVIEW

Banditry

Bandits usually operate in the shadows, in geographically isolated areas and or in the fringes of society. Banditry is a crime against humanity. According to Slatta (1987), banditry is the taking away of property by force or the threat of force, often by a group mostly men. To Abdullahi and Mustapha (2021), it is defined as an organized crime by weapon(s) to threaten, force and injure a person and include armed robbery, cattle rustling, kidnapping, insecurity, militancy, gang rape, farmers-pastoralists conflict and violent demonstration among others. Egwu (2016) opines that armed banditry is a practice of stealing cattle and animals from herders. In other word, he defined as the process of raiding of cattle from ranches. He further argued that these activities were as a result of several factors which he regarded as economically based form of criminality perpetuated through an informal network. Meanwhile, women in rural areas engages in some economic activities such as agricultural activities, rearing of animals and petty trading which make them to support their spouses in daily expenditure of the houses including education of their Children but rural banditry had disrupted these economic activities which affects the education of children in rural communities (Bello & Suleiman, 2023).

Girl Child

The girl-child is a biological female child who is between zero to eighteen (18) years of age. It is the age of elementary to secondary school period and under the care of parents or guardian (Gloria, & Rwang, 2022). In this study, therefore, a girl-child is referred to as any girl who is between the age of six (6) and eighteen (18) years.

Brief Historical Evolution of Banditry

Security threat becomes a global phenomenon, as many countries are facing one or two forms of insecurity. About thousands of years ago, banditry has been in existence. It has been given different interpretation overtime, space and circumstances. While in the 19th century in Europe and America a bandit was perceived to be freedom fighter whose main aim was partly to emancipate the oppressed from the oppressor (Warto, 1994). Bandit in primitive Africa society specialized in armed robbery and other related crimes (Curott and Fink, 2008). Moreover, in Mexico, despite the fact that, State regarded bandits as hoodlums, miscreant, nuisance and outlaws that need to be abolished, Mexicans consider people like Chucho el Roto, Herachia Bernel and Santanon as Heroes (Watts, 1987). In Nigeria's context, Ja'afar (2018) argues that banditry was in existence, as far back as the 1930s, when the wayfarers and merchants who were travelling faced the threats and dangers of ambush from nondescript bandits. These bandits only targeted at goods ferried on the back of Donkeys, Camels carts of the traders. He further argued that, in other instances, the bandits' raids farming communities and villages destroying valuable properties and farm produces (Ja'afar, 2018).

Northwestern region of Nigeria encompasses seven states namely Kano, Jigawa, Katsina, Kaduna, Zamfara, Sokoto and Kebbi. In Northwest, the rural banditry began as localized disputes between herders and farmers over access to land and water resources, but because of the poor handling of the conflict it degenerated to deadly conflict posing a major threat to the entire security of the nation. Furthermore, connected to the above is the gradual disappearance of grazing land and cattle routes as a result of the indiscriminate allocation of lands and poor implementation of urban and regional development plan across the northwest (Abdullahi, 2019).

Before the resurgence of armed banditry, the security situation in the geographic area of North-West, Nigeria was calm and peaceful. For ages, the mainstay of the populace's economy has been agriculture. Cities developed within the famous Sokoto Caliphate as part of the demographic makeup of the region's scattered village populations. In this environment, farmers and herders enjoyed harmonious relationships that enabled the creation of a separate communal identity known as Hausa-Fulani in the colonial literature of Nigeria. The economy flourished in this environment (Jibrin, 2021). The current wave of armed banditry plaguing North-West Nigeria is often attributed to Zamfara State by experts and stakeholders in Nigerian security issues. Due to a protracted struggle for control over farmland and grazing areas, it began as a long-term conflict between Fulani herders and farmers. However, in certain instances, other people who were raising cattle became engaged in the battle right away. It is important to note that people from outside the state, particularly from Southern Nigeria, where the cattle were sold, and a number of their international collaborators from Niger, Chad,

Mali, Libya, Cameroon, and Burkina Faso, influenced the armed banditry in Zamfara. This indicates that the thieves' customers who purchase rustled animals really encouraged them to commit this crime (Shehu, Victoe & Binta, 2017).

It is sufficient to note that the seven states of Kano, Jigawa, Katsina, Kaduna, Zamfara, Sokoto, and Kebbi are all located in Nigeria's northwest. The widespread banditry has primarily hit five of these states: Katsina, Kaduna, Zamfara, Sokoto, and Kebbi. The three most pressing flashpoints among these five states have been in Kaduna, Katsina, and Zamfara. It is important to remember, though, that banditry is not just a problem in northwest Nigeria. As a matter of fact, it is also common in several areas of the north-central region, especially states like Niger, Nasarawa, Benue, and Plateau, which are all recognized as hotspots (Kuna & Jibrin, 2016). Banditry, in this sense, refers to the conduct of armed criminal factions that frequently target vulnerable rural communities in kidnapping, cattle rustling, and armed robbery (Alao, 2020). In Katsina State, the government initiated amnesty policy in the State. It was started in the last quarter of 2016 through a dialogue with some suspected cattle rustlers. Later in 2019, Masari went to the forest in order to discuss with some leaders of the Armed Bandits and Kidnappers. Some of the agreement reached was that state government would release the armed bandits arrested by the security. On the part of the bandits, they would lay down their weapons and stop launching attacks and kidnapping people for ransom as well as release people in their custody (Maigari, Dantani and Arafat, 2021).

Education of the Girl-Child

It is noteworthy that education is the basis on which other fields of development build on. Education drives other development which can be described as the engine room of any nation just as blood is to the body of human being, thus a potent instrument for development and for social emancipation. Adebayo (2015) stated that education transforms and builds in individual an inherent capacity to acquire appropriate information, skills and competence for survival in any given society. Similarly, Oluyemi & Yinusa (2016) mentioned that education brings about knowledge, awareness, emancipation and empowerment to people, therefore for any nation seeking development change towards a positive direction, education must be a priority. Hence, it is incumbent upon the government to be up and doing towards educating her citizens. A serious nation would do everything humanly possible to ensure that her citizens are adequately educated and receive the right kind of education; this is because the level of a nation's education determines her level of development. To ensure equal access to education, the National Policy on Education states that access to education is a right for all Nigerian children regardless of gender, religion and disability. Despite the free and compulsory education policy at basic education (i.e. Primary 1 to JSS3) level

(National Policy on Education, 2013), achieving education for all (as contained in EFA declaration) is still a mirage especially for female gender. This could be attributed to the challenges facing the girl-child such as trafficking, religious and cultural beliefs, early marriage, prioritizing a male-child over a girl-child, fear of becoming promiscuous, rape, poverty, drug abuse, unemployment disparity, and poor funding of education sector among others. To further buttress this, Oluyemi & Yinusa (2016) have this to say: “In Nigeria, there exists a degenerate belief that women are second class citizens, and that a woman is a man’s property or pleasure object and therefore considered as a machine meant for producing children. This has resulted in unfair treatment of the girl-child especially with regards to education.” (p9)

In the same vein, UNICEF cited in Oluyemi and Yinusa (2016) reported that young girls particularly in the Northern part of Nigeria are denied the right to education; they are rather given out in early marriage and become teenage mothers thereby leading to negative consequences on the individual and the society at large. According to Tobre (2013), this trend is more pronounced in eight states in Northern Nigeria namely, Kebbi, Sokoto, Bauchi, Jigawa, Yobe, Zamfara, Katsina and Gombe as they have the highest adolescent girl marriage, and female illiteracy. Tobre further noted that 10 states with the highest number of girls not in school are found in the northwest, northeast and north central geo-political zones of Nigeria. One very important aim of every family is to raise healthy and productive individuals who will contribute meaningfully to society. This can be achieved through education of the girl-child, who is the mother of tomorrow. According to UNICEF cited in Oluyemi

and Yinusa (2016), girls’ education does not only bring the immediate benefit of empowering girls, but is seen as the best investment in a country’s development as it helps the girl to develop essential life skills including self-confidence, the ability to participate effectively in society and protect themselves from exploitation and infectious maladies. Therefore, the effect of banditry on the individual girl-child and the society can be detrimental to achieving an enlightened generation if not nib in the bud.

MATERIALS AND METHODS

This study was carried out to assess the impact of banditry on girlchild education in the three Senatorial zones of Katsina state. The study used Snowballing (network sampling) and purposive sampling techniques for selecting respondents for this study. School girls who dropped out from school, girls who were still in the schools, and teachers within locations of the selected schools in the state were used for the study. A structured questionnaire was used for data collection and was subdivided into sections including respondents’ personal data, effects of banditry, barriers, quality of education and cultural factors hindering girl-child education. In all 164 teachers, 230 out-of-school girls, and 244 girls in school successfully completed the questionnaires and were used for the study. Data collected were analyzed using frequencies, percentages, means and standard deviation along with one way analysis of variance to compare the opinions of the individual groups of respondents on the investigated variables at alpha level of 0.05.

RESULT AND DISCUSSION

Demographic Characteristics of the Respondents

Table 1: Descriptive summary of the girl respondents’ socio-demographic variables

Variable	Variable options	Girls out of School		Girls in School	
		Frequency	Percent	Frequency	Percent
Age of girls	Under 15years	194	84.2	12	5.1
	15-18years	24	10.5	25	10.3
	Above 18years	12	5.3	206	84.6
	Total	230	100	244	100
Class	SS I	109	47.4	125	51.3
	SS II	85	36.8	56	23.1
	SS III	36	15.8	62	25.6
	Total	230	100	244	100
Religion	Islam	206	89.5	232	94.9
	Christianity	24	10.5	12	5.1
	Total	230	100	244	100
Family status	Living with both parents	36	15.8	62	25.6
	Living with single parent	121	52.6	119	48.7
	Living with relatives	36	15.8	25	10.3
	Living independently	36	15.8	38	15.4
	Total	230	100	244	100

Table 1 showed a classification of the respondents' demographic characteristics selected along their opinion on the investigated variables in frequencies and percentages.

A descriptive summary of the respondents' demographic variables were summarized in tables 1 and 2 respectively. Among the girls who dropped out of school, 84.2% were under 15years. Those who were within 16 to 18years age bracket were 10.5% and 5.3% were above 18years. For those who were still in the school at the time of this survey, 5.1% were under 15years and 10.3% were between 15 and 18years. Most (84.6%) were above 18years. Of the total number of girls that dropped out of school, 47.7% left their school at the first year of their Senior Secondary School level (SS I) while 36.8% dropped out at the second year (SS II) and 15.8% dropped out at their final year of the Senior Secondary School level.

Of the Girls still in school, 51.3% were in their first year, 23.1% were in their second year while 25.6% were in their final year of the Secondary School level. In terms of religious affiliation, Islam was the dominant religion. Of the out-of-school girls, 89.5% were of the Islamic faith while 10.5% were of the Christian faith. For girls in the school, 94.9% were of the Islamic faith and 5.1% were of the Christian faith. Of Girls who dropped out of school, most (52.6%) were living with single parent, 18.8% were living with both parents compared with 48.7% among

those in School. Those who were living with their parents were 15.8% among the out-of-school girls and 25.6% among those in school. For those living with relatives, 15.8% were out of school and 10.3% were in schools during the survey. Those who were living independently 15.8% among the out of school girls and 15.4% among those who were in schools. On the average, those who were out of school had a mean distance of 3.42kilometers with a standard deviation of 1.62kilometers between their residence and their schools while those who were in school had an average distance of 3.50kilometers with a standard deviation of 2.266kilometers. For girls who dropped out of school, 42.1% did it for personal safety, 21.1% dropped out for family safety concerns while 10.5% dropped out due to inability to travel safely to and from school along with school closure due to security concerns.

Those who dropped out because of economic reasons were 15.8%. For most (57.9%) of the out-of-school girls, duration of banditry or insecurity have lasted for more than 5years. But 21.1% were of the view that the insurgency in their areas have lasted between 1 to 2years and between 3 to 5years. For girls who were in school, 94.9% usually walk to school. Only 5.1% said they had other means of transportation to their schools. Table 2 showed the socio-demographic variables of the teachers and community leaders involved in the study.

Table 2: Descriptive summary of the teachers and community leaders' socio-demographic variables

Variables	Variable options	Teachers (n=164)	
		Frequency	Percent
Gender	Male	164	100.0
	Female	0	0.0
Age	18-25years	33	20.0
	26-35years	82	50.0
	36-45years	33	20.0
	>45years	16	10.0
Marital status	Single	66	40.0
	Married	98	60.0
Religion	Islam	164	100.0
	Christianity	0	
Educational qualification	School Cert.	49	30.0
	NCE	33	20.0
	HND	33	20.0
	Bachelor's Degree	49	30.0

All the teachers were males. For age distribution, 20.0% of the teachers were within 18 to 25years, 50.0% were between 26 and 35years while 20.0% were between 36 and 45years. Only 10.0% of the teachers were above 45years. In terms of marital status, 60.0% of the teachers were married only 40.0% were singles. All the teachers were of the Islamic faith. In terms of educational qualification, 30.0% of the teachers

had secondary school certificate has their highest qualification, 20.0% each had the National Certificate in Education (NCE) and Higher National Diploma (HND) while 30.0% had first degree as their highest educational qualifications. For years of experience on the job by the teachers, 20.0% have been on the job for less than 1year of this survey. Those who have between 1 and 5years of experience on the job were 10.0% and

30.0% had between 6 and 10 years of experience on the job while 40.0% have been on the job for over 10 years. For the subjects taught by the teachers, 30.0% were involved in Civic Education, 10.0% Basic science, 20.0% in Mathematics, 20.0% in Physical and Health Education and 10.0% in Geography and Agriculture respectively.

Banditry and Girl-Child Education in Katsina State
The opinions of the groups; teachers, out-of-school girls, and girls in school on the effects of banditry on girl-child education in the state were scored on the four-point scale with means and standard deviations for each of the suggested items summarized in Table 3. Decision on the mean scores was based on the midpoint average of 2.50.

Table 3: Opinions of respondents on banditry and girl-child education in Katsina state

Sn	Effects of banditry on girl-child education	Teachers		Girls out of school		Girls in School	
		Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
1	Banditry activities have significantly disrupted the regular functioning of our school.	3.80	.407	4.00	0.000	3.81	0.604
2	The fear of bandit attacks has led to a decrease in the attendance of girl students in our school.	4.00	.000	4.00	0.000	3.67	0.638
3	Banditry has directly impacted the academic performance of girl students in our school.	3.50	.509	3.53	0.830	3.74	0.673
4	Banditry has caused psychological distress among girl students, affecting their ability to focus in class.	3.40	.675	3.89	0.311	3.76	0.648
5	The prevalence of banditry has led to a sense of insecurity among teachers and students alike.	3.50	.509	3.95	0.226	3.79	0.611
	Aggregate mean	3.64	0.237	3.87	0.177	3.75	0.582

Opinions of the respondents in Table 3 revealed that the girls had a generally higher perception of the negative effects of banditry on their education than teachers involved in the study. There was variability in mean scores of out-of-school girls and those in school on the suggestion that banditry activities have significantly disrupted the regular functioning of the schools. The mean score was 4.00 each compared to that of girls in the school with a mean score of 3.81. The teachers had the least mean rating on the suggestion (3.80). The out-of-school girls and the teachers had a higher mean perception on the suggestion that bandit attacks led to a decrease in the attendance of girl students in the selected schools. Their mean scores were 4.00 each. The girls in school had the least ratings with 3.67 and 3.64 respectively. Though, all the respondents agreed that banditry led to decrease in the attendance of girl students at school but the opinions of the teachers and the school dropped-out girls ratings were relatively higher. All the respondents agreed that banditry directly impacted the academic performance of girl students. Among others, the respondents were of the view that banditry has caused

psychological distress among girl students which are affecting their ability to focus on academic class work in the school. The respondents all agreed that prevalence of banditry has led to a sense of insecurity among teachers and students alike in all the selected schools involved in the study. In the overall rating, out-of-school girls had the highest mean score of 3.87 on the effects of banditry on girl-child education, followed by the girls in school. The teachers had the least rating. All the respondents were of the opinion that banditry had negative effects on girl-child education in the selected schools within the state.

Banditry as Barriers to Progress in Girl-Child Education in Katsina State

Barriers assessed here included banditry effects on girls' enrolment into the schools, movement between home and school by the girls, statuses of the schools' routine activities, impact of banditry on parents and guardians of female students and other socio-economic constraints imposed by banditry on general female education in the state. Table 4 showed the mean rated opinions of the groups on the variable.

Table 4: Opinions of respondents on banditry's barriers to girl-child education in Katsina state

Sn	Banditry as barriers to girl-child education	Teachers		Girls out of school		Girls in School	
		Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
1	Banditry-related incidents have resulted in a decrease in the enrollment of girl students in our school.	3.30	.466	4.00	0.000	3.79	0.567

2	The threat of bandit attacks has made it difficult for girl students to travel to and from school safely.	3.50	.509	3.95	0.226	3.79	0.543
3	Banditry has led to the closure of schools in our community, depriving girl students of educational opportunities.	3.40	.675	3.89	0.311	3.77	0.623
4	Parents/guardians are hesitant to send their daughters to school due to concerns about banditry.	3.60	.498	3.89	0.311	3.74	0.692
5	Banditry has exacerbated existing socioeconomic barriers to girls' education in our community.	3.30	.651	3.95	0.226	3.77	0.623
Aggregate mean		3.42	0.391	3.94	0.115	3.77	0.580

As a major barrier to girl-child education all the respondents were unanimous that resulting incidence of the activities have led to decrease in the enrollment of girl students in the selected schools. All the respondents, as indicated with their mean scores, agreed that threat of bandit attacks has made it difficult for female students to travel to and from school safely. Apart from the personal barriers, all the respondents were of the view that incidents of banditry has led to the closure of some schools in their communities, which in turn deprives girl students of educational opportunities.

The respondents unanimously agreed that parents and guardians are hesitant to send their daughters to school due to concerns about banditry. Apart from this formidable barrier, respondents were of the view that banditry has exacerbated existing socioeconomic barriers to girls' education in the selected communities where the schools involved in the study were located. From the

overall ratings of the barriers, out-of-school girls had the highest mean rating of the barriers with 3.94 and a standard deviation of 0.115. They were followed by girls who were in school with 3.77 and a standard deviation of 0.580. The least mean rating (3.42) was obtained from the teachers. All the respondents agreed that banditry constituted a major barrier to girl-child education in the state.

Banditry and Quality of Education in Katsina State

The effects of banditry on the quality of education obtained by female students was assessed through the challenges faced by teachers in delivering quality education due to the fear of bandit attacks, available materials for teaching and learning along with the status of the environment under which teaching and learning was carried out. Table 5 showed the mean ratings of the respondents on the suggested items.

Table 5: Opinions of respondents on quality of girl-child education resulting from banditry effects in Katsina state

Sn	Quality of Education	Teachers		Girls out of school		Girls in School	
		Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
1	Banditry-related insecurity has led to frequent disruptions in classroom activities.	3.40	.498	3.89	0.311	3.77	0.623
2	Teachers face challenges in delivering quality education due to the fear of bandit attacks.	3.50	.509	3.84	0.370	3.79	0.567
3	Banditry has resulted in a shortage of educational resources and materials for girl students.	3.40	.498	3.74	0.446	3.79	0.567
4	The academic progress of girl students is hindered by frequent school closures due to banditry threats.	3.50	.509	3.84	0.370	3.81	0.536
5	Banditry-related disruptions have negatively impacted the overall learning environment for girl students.	3.40	.675	3.74	0.446	3.78	0.595
Aggregate mean		3.44	0.350	3.81	0.154	3.79	0.548

Opinions expressed by respondents in Table 5 clearly revealed a unanimous agreement on the negative effects of banditry in relation to girl-child education in the state. Among others, the respondents were of the view that banditry-related insecurity has led to frequent disruptions

in classroom activities and that the school teachers faced challenges in delivering quality education due to the fear of bandit attacks. Apart from the fear of personal attack by bandits, respondents were of the view that incidents of banditry resulted in shortages of educational resources

and materials for girl students and that academic progress of girl students is also hindered by frequent school closures due to banditry threats which have negatively impacted the overall learning environment for female students. The overall assessment revealed that all the respondents shared the view that banditry negatively influence the quality of education available to female students in the state. There is major variability in the mean ratings. The out-of-school girls had the highest mean rating of 3.81 with a standard deviation of 0.154

and were followed by girls in the school with 3.79 and a standard deviation of 0.548. The Teachers came third in the rated means.

Test of Variability Level in Opinions of Respondents on the Selected Variables

The one-way analysis of variance was used to compare the opinions of the groups involved in the study. Table 6 showed a summary of the means compared along the F-values and level of significance obtained in the test.

Table 6: Mean scores of respondents on the selected variables along with F-values and level of significance

Group	N	Effects		Barriers		Quality	
		Mean	Std. Dev.	Mean	Std. Dev.	Mean	Std. Dev.
Teachers	164	3.64	0.237	3.42	0.391	3.44	0.350
Girls out-of-School	230	3.87	0.177	3.94	0.115	3.81	0.154
Girls-in-School	244	3.75	0.582	3.77	0.589	3.79	0.548
Communities	22	3.76	0.244	3.73	0.280	3.47	0.447
Total	660	3.76	0.431	3.74	0.476	3.69	0.464
F-value		1.68		7.633		7.31	
p-value		0.173		0.000		0.000	

The F-value obtained at 3, 656, degree of freedom was 1.68 with a p-value of 0.173 ($p > 0.05$). These observations revealed that the respondents did not differ significantly in their mean ratings on the negative effects of banditry on girl-child education in the state. In other words, the mean scores showed that the respondents all agreed that bandits' activities have negative effects on girl-child education in the state. On the barriers to girl-child education, there was significant variability among the respondents in their mean ratings. The observed F-value was 7.633 with a p-value of 0.000 ($p < 0.05$). Out-of-school girls had significantly higher mean rating than was obtained for girls who were in school, and teachers. The least mean rating was that of the teachers which was significantly different from the other groups. On effects of banditry activities on the quality of education obtained by female students, the observed F-value was 7.310 and the p-value was 0.000 ($p < 0.05$). Girls who dropped out and those who were in school did not differ significantly in the mean ratings but were significantly higher than the teachers in their ratings. For the effects of socio-cultural factors of banditry and the effects on female education, the F-value obtained at 3, 656, degree of freedom was 8.001 with a p-value of 0.000 ($p < 0.05$). The out-of-school girls did not differ significantly from the mean opinion of girls who were in school. The two groups were significantly different from the teachers in their mean ratings. All the groups agreed with the negative effects of banditry on girl-child education in the state. The observed significant variability was therefore based on the magnitude of the variable ratings.

DISCUSSIONS

This study assessed impact of banditry on girl-child education in conflict-affected regions using Katsina State as a case study. Indices of the investigation were effects of banditry, barriers posed, and quality of education in the state. From information revealed by the groups of respondents (teachers, girls who dropped out from schools, and girls who were still in the schools within the selected locations), it was revealed that all the respondents were of the view than banditry had negative impact on female education in the state. The study revealed that girls, whether in school or out of school, generally had higher perceptions of the negative effects of banditry on their education than teachers involved in the study. Respondents were of the view that bandits' activities have significantly disrupted the regular functioning of the schools and that bandits' attacks had led to a decrease in the attendance of girl students in the selected schools. It was found that all the respondents had a consensus that banditry negatively impacted the academic performance of female students in the selected schools and caused psychological distress among them which affected their ability to focus on academic and class work in the school. Respondents were of the view that prevalence of banditry has led to a sense of insecurity among teachers and students alike which negatively affected the general teaching and learning processes of the selected schools. The finding here supported previous findings by Alabi, Bahah & Alabi (2014) who found that challenges posed by banditry have contributed to the overall instability and insecurity in the country and the report by Daily Trust

(2021) also stated that Katsina state's proximity to areas of insurgencies, especially Zamfara state, has exposed her to the spread of insecurity, including banditry.

This study found that among the major barrier to girl-child education in the selected schools is the decrease in the enrollment of female students in the selected schools. Similarly, inability of students to go to and from school due to threat of bandit attacks was also a barrier. The study revealed that apart from the fear of personal attack by bandits, respondents were of the view that incidents of banditry has led to closure of some schools in their communities, which in turn deprives female students of educational opportunities. The study also revealed that respondents unanimously agreed that parents and guardians were hesitant in sending their daughters to school due to concerns about banditry. The finding here supported previous findings by Chukwuajah (2022) who stated that fear of violence and abduction prevents many parents from sending their children, especially girls, to school, leading to decreased enrollment rates and challenges in maintaining the quality of education.

This study revealed that banditry negatively affects the quality of education of the female students in the state. It was found that respondents were of the view that banditry-related insecurity has led to frequent disruptions in classroom activities and that the school teachers faced challenges in delivering quality education due to fear of bandit attacks. The study revealed that apart from the fear of personal attack by bandits, incidents of banditry have resulted in shortages of educational resources for instructions and that academic progress of female students were frequently hindered by school closures due to threats of banditry which have negatively impacted the overall learning environment and negatively influence the quality of education available to female students in the state. The finding here is consistent with the report of Save the Children (2019) which stated that fear of violence, abduction, displacement, and other forms of distress can lead to severe emotional and psychological trauma, affecting female students ability to learn and develop.

CONCLUSION

The study conclusively demonstrates that banditry severely undermines girl-child education in Katsina State, Nigeria. The pervasive fear of physical attacks and abductions has led to school closures, compromised the effectiveness of teaching, and created significant distractions for learners. This hostile environment has particularly affected female students, resulting in reduced enrollment and retention rates in Schools. The findings underscore the urgent need for comprehensive strategies to address the challenges posed by banditry, ensuring that every girl has the opportunity to pursue education in a safe and supportive environment.

RECOMMENDATIONS

The paper made recommendations that:

1. Psychological support and counseling services should be provided to affected students and teachers by the government and NGOs in order to help them cope with trauma and maintain their commitment to education.

2. There is need for the government to deploy security agents to schools, especially in crisis affected areas, to deter bandit activities within these communities.

3. Alternative learning arrangements, such as online classes or community learning centres, should be explored by the government and other stakeholders to ensure uninterrupted education during periods of heightened insecurity in banditry-affected communities.

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