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When Fear Does the Damage: The Socio-economic Cost of Kidnapping for Ransom in North Central Nigeria

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ABSTRACT

The cost of a kidnapping is usually counted in the ransom paid and the person returned. This article argues that those figures understate the damage. Drawing on a mixed-methods study in Kogi, Kwara and Nasarawa States, it examines how kidnapping for ransom affects livelihoods, household wealth, public services and social life in North Central Nigeria. The survey (1,175 usable questionnaires) shows wide agreement on the effects: 93.3% agreed that trauma is a consequence, 80% that underdevelopment is, and 94.7% that the region is losing the manpower it needs to develop. Economic recession (69%), fear and loss of trust in the state (68.3%) and loss of lives and property (65.3%) were the effects most strongly endorsed. Thirty-two interviews with law enforcement officers and community leaders explain how these effects arise. Farmers stay away from their fields, and food becomes scarcer and dearer. Families sell land, motorcycles and livestock to raise ransoms, and communities empty their development funds. Schools close on the strength of a threat alone, clinics lose their staff, and neighbours begin to suspect one another. The harm reaches well beyond victims and their families. The article recommends protected farming seasons and safe produce corridors; recovery support for households and communities that have paid ransoms; protection and continuity plans for schools, clinics, and markets; psychosocial care for survivors; and measures to rebuild trust between residents and security agencies. Policy should count the cost of fear as well as the cost of ransom.

INTRODUCTION

When a kidnapping ends with a ransom paid and a victim released, the case is often treated as closed. In North Central Nigeria, it is not. The family may have sold its land. The village may have used the money meant for a borehole. The farmers who witnessed the abduction may not return to the same fields for a season, and the teacher who heard about it may not return to school. Nigerian research has long linked kidnapping to wider damage. Okoli and Agada (2014) argued that kidnapping constitutes a threat to national security because of its consequences as well as its frequency, while the government's weak capacity to sanction offenders allows those consequences to accumulate. Badiora (2015) demonstrated that the wave of kidnapping in the oil-producing south had serious implications for foreign investment, foreign exchange earnings and government revenue. However, there remains a need for empirical evidence from affected communities on how the consequences of kidnapping spread from households to farms, markets, schools and other essential social institutions.

The question is also about measurement. Governments and security agencies can count abductions, arrests and rescues, and these figures often shape how success is assessed. However, the losses that follow an abduction are more difficult to quantify because they are scattered across households and reflected in other indicators, such as food prices, school attendance and the availability of health workers in rural communities, without necessarily being attributed to kidnapping. An approach that focuses exclusively on the incident itself therefore risks underestimating the magnitude of the problem and favouring responses directed primarily at preventing or resolving individual abductions. North Central Nigeria makes this concern particularly pressing. The zone, comprising Benue, Kogi, Kwara, Nasarawa, Niger and Plateau States, as well as the Federal Capital Territory (FCT), has long been recognised as an important agricultural and commercial corridor. Its economy depends substantially on farming, food distribution, market activities and transportation networks connecting different parts of the country. Kidnapping has increasingly disrupted these activities, with farmers abducted from their fields, travellers seized along highways, and threats against pupils and health workers contributing to the closure of schools and healthcare facilities.

Kidnapping for ransom refers to the seizure and detention of a person until a payment is made for their release (Okoli & Agada, 2014). Its socio-economic effects extend beyond the immediate victims and their families to include consequences for livelihoods, household assets, access to essential services and community relationships. These consequences may be direct, such as ransom payments, injuries and psychological trauma; indirect, such as reduced agricultural production, disrupted commerce and increased transportation costs; or behavioural, arising when individuals and communities change their everyday activities to avoid potential

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victimisation. For instance, farmers may abandon distant farmlands, traders may reduce their operating hours, and families may restrict movement after dark. Although these behavioural adjustments are intended to minimise exposure to kidnapping, they can collectively undermine economic productivity, social interaction and community development.

The existing literature provides important insights into the economic and social consequences of kidnapping and other forms of insecurity in Nigeria. Okoli and Agada (2014), drawing on secondary sources, concluded that kidnapping is largely driven by the pursuit of material accumulation and is sustained by weak government capacity to sanction and deter offenders. Similarly, Inyang and Abraham (2013), in a survey of 260 police officers, lawyers, clergy and members of the public in Uyo, Akwa Ibom State, found that the prevalence of kidnapping was associated with weaknesses in the prosecution of offenders. They recommended employment creation as a strategy for addressing youth involvement in the crime. Badiora (2015), using police crime statistics, associated the rise of kidnapping in southern Nigeria with oil production shutdowns and losses in foreign investment and government revenue.

Recent studies highlight the socio-economic consequences of kidnapping, including unemployment, business relocation, asset sales, psychological trauma and loss of lives (Anagba & Sokoajin, 2025; Okeke *et al.*, 2023). In Okene LGA, Kogi State, Abdullahi and Iortyer (2026), using 347 questionnaires and logistic regression, found significant disruptions to agriculture, commerce and transportation. Notably, perceived insecurity was a stronger predictor of economic disruption than kidnapping frequency or proximity to hotspots, suggesting that fear alone can generate substantial economic losses.

The relationship between insecurity, agricultural production and food security has also received considerable scholarly attention. Balogun and Adewumi (2022), using data from 2014 to 2020, found that agricultural output in Nigeria declined as deaths resulting from herdsmen attacks increased. Although their study focused on herdsmen violence rather than kidnapping, it demonstrates the vulnerability of agricultural production to insecurity. Adelaja and George (2019) examined the effects of the Boko Haram insurgency on agriculture using national household panel data and geo-coded conflict information. Similarly, George *et al.* (2020) investigated the implications of Boko Haram attacks for household food security, highlighting how conflict can undermine food security through disruptions to agricultural production, food distribution and market activities. Although these studies examined different forms of violence, their findings provide a basis for understanding how kidnapping-related insecurity may similarly affect farming, food availability and rural livelihoods.

Insecurity also has implications for educational participation and human capital development. Bertoni *et al.* (2019), using individual panel data covering 2009 to 2016, found that the Boko Haram conflict reduced school enrolment and the number of years of education completed, with particularly significant effects on children beyond the age of compulsory schooling. Kidnapping can disrupt education through direct attacks on educational institutions and the fear generated by threats of abduction. Odumbo *et al.* (2017) examined the implications of student kidnapping for secondary schools in Lagos metropolis, demonstrating that the problem is not restricted to northern Nigeria. Isma'il and Ibrahim (2025) investigated the psychological effects of kidnapping on the social reintegration and academic pursuits of female undergraduates in Zamfara State, drawing attention to the challenges victims encounter after release, particularly trauma and stigma that may impede their return to academic activities.

Beyond economic productivity and education, kidnapping can undermine interpersonal relationships, institutional confidence and community trust. Nunn and Wantchekon (2011), in their examination of the long-term effects of the transatlantic and other slave trades in Africa, found that communities whose ancestors experienced extensive slave raiding exhibited lower levels of trust in neighbours, relatives and local government. They attributed much of this relationship to the transmission of social norms and beliefs across generations. Although their study concerned a different historical context, it offers an important perspective on how abduction-related insecurity and the betrayal of interpersonal relationships can produce enduring social consequences. Shortland (2019), examining the international ransom business, demonstrated that kidnapping for ransom involving foreign workers and prominent individuals can be sufficiently organised to involve insurance arrangements and professional negotiation specialists. This contrasts with the experiences of rural households in North Central Nigeria, where families often negotiate independently and rely on personal assets, including land and livestock, to secure the release of abducted relatives. The difference illustrates how the socio-economic burden of ransom payments depends partly on the resources and support mechanisms available to those responsible for payment. Furthermore, Enemuwe (2026), using 2022 Afrobarometer data, demonstrated that economic hardship, institutional failure and social crisis influence perceptions of the severity of kidnapping in Nigeria, suggesting that the relationship between kidnapping and socio-economic hardship may be mutually reinforcing.

Another important dimension concerns displacement and pressure on host communities. Insecurity in rural areas does not merely reduce economic activities within affected locations; it can also compel residents to relocate. George and Adelaja (2022), examining the effects of conflict-induced displacement in Nigeria, found that the influx of internally displaced persons adversely affected food security among households in receiving communities. Their findings demonstrate that displacement-related consequences are shared by both displaced populations

and their host communities. In North Central Nigeria, however, displacement associated with kidnapping may be less visible than the large-scale displacement experienced in the Northeast because it often involves movement across neighbouring communities and towns without necessarily resulting in formal displacement camps. Individuals and families may leave affected wards following abductions, relocate temporarily to relatives' homes or nearby towns, and subsequently abandon their farming and other livelihood activities.

Despite these contributions, the literature reveals important empirical and contextual gaps. Some studies rely predominantly on secondary sources, while others focus on individual local government areas or national-level indicators that cannot adequately explain how the consequences of kidnapping spread across households, communities and economic sectors. Furthermore, relatively few studies combine multi-state survey evidence with qualitative accounts from security personnel and community leaders to establish how different socio-economic consequences are interconnected. In particular, limited attention has been given to the indirect and behavioural costs of kidnapping, including livelihood disruptions, changes in community routines, reduced access to essential services and displacement.

The present article addresses these gaps by examining the socio-economic effects of kidnapping for ransom in Kogi, Kwara and Nasarawa States, drawing on one strand of a wider study of kidnapping and community policing in North Central Nigeria. Specifically, it seeks to identify the major socio-economic consequences of kidnapping as perceived by residents, security officers and community leaders, and to explain the processes through which these consequences emerge and spread from individual abduction incidents to wider community disruption. Accordingly, the study is guided by two research questions:

1. What do residents, officers and community leaders identify as the major socio-economic effects of kidnapping for ransom in Kogi, Kwara and Nasarawa States?
2. Through what chains of cause and effect do these socio-economic effects emerge, from the occurrence of an abduction to wider consequences such as school closures and the sale of household assets?

The study is significant to government institutions and development agencies because it identifies the often-overlooked socio-economic costs of kidnapping and provides evidence that can inform interventions supporting affected households, farmers and communities. For security agencies, it highlights the importance of addressing the fear and perceived insecurity generated by kidnapping, rather than focusing exclusively on the number of abductions, arrests and rescues. For scholars and researchers, the study contributes primary empirical evidence from North Central Nigeria and extends existing discussions by examining the interconnected direct, indirect and behavioural consequences of kidnapping across multiple states.

Theoretical Framework

This study is anchored in Routine Activity Theory (RAT), developed by Cohen and Felson (1979), and complemented by insights into fear, trust and social capital. Routine Activity Theory holds that predatory crime occurs when three elements converge: a motivated offender, a suitable target and the absence of a capable guardian. The theory further explains that patterns of everyday activities influence the likelihood of such convergence by determining where and when potential offenders encounter suitable targets without effective guardianship.

Although Routine Activity Theory is commonly applied to explain the occurrence and distribution of crime, it is also useful for understanding the socio-economic consequences of kidnapping. The theory provides a basis for explaining how individuals and communities modify their everyday activities in response to perceived threats. For instance, farmers may stop visiting distant farmlands, traders may close their businesses earlier than usual, and households may restrict movement after dusk to minimise exposure to potential offenders. These adjustments represent rational self-protection strategies at the individual level. However, when adopted collectively, they can reduce agricultural production, disrupt commercial activities, limit transportation and weaken social interactions. Consequently, the behavioural costs of kidnapping can become substantial, particularly where effective state protection and community-level guardianship are inadequate.

The framework also recognises the significance of fear and social capital in understanding the wider consequences of kidnapping. Social capital encompasses the relationships, trust and networks through which individuals and communities cooperate and access shared resources. Informal credit arrangements, shared agricultural labour, communal transportation and collective savings depend substantially on trust among community members. However, where kidnapping networks rely on local informants or exploit familiarity with community routines, ordinary social relationships may become sources of suspicion and insecurity. The resulting erosion of interpersonal trust can weaken the informal support systems that communities depend on to withstand economic and social shocks. The findings of Nunn and Wantchekon (2011) provide a historical perspective on how experiences of abduction and betrayal can produce enduring consequences for interpersonal and institutional trust.

For the purpose of this study, the socio-economic consequences of kidnapping are understood through three interconnected categories: direct, indirect and behavioural costs. Direct costs are those immediately experienced by abducted individuals and their families, including ransom payments, physical injuries, psychological trauma and the loss of personal assets. Indirect costs are experienced by other individuals and groups whose livelihoods and activities depend on those directly affected. Examples

include farmers who cannot access their farmlands, traders who lose customers, transport operators who experience reduced passenger traffic and households that face increased transportation and food costs. Behavioural costs arise when individuals and communities modify their activities because of the perceived threat of kidnapping, even when no abduction has occurred in their immediate surroundings. These include reduced market activities, school closures, restrictions on movement, abandonment of farmlands and temporary or permanent relocation.

The three categories are interconnected rather than mutually exclusive. A ransom payment made by one household constitutes a direct cost, but the subsequent sale of productive assets, such as a motorcycle or farmland, may generate indirect consequences for other household members and individuals who depend on the family's economic activities. Similarly, when members of a community witness an abduction, the resulting fear may discourage other farmers from accessing their fields, thereby creating behavioural costs that extend beyond the original victim and household. These consequences may also reinforce one another, as declining economic opportunities and household resources increase vulnerability, while persistent insecurity further discourages productive activities and social cooperation.

Accordingly, the theoretical framework provides an analytical basis for examining not only the immediate consequences of kidnapping but also the mechanisms through which its effects spread across households, economic activities and community institutions. Routine Activity Theory explains how perceived insecurity influences changes in everyday activities and exposure to crime, while the social capital perspective highlights how fear and declining trust undermine community relationships and collective resilience. Together, these perspectives guide the analysis of who bears the costs of kidnapping, how those costs emerge, and how they are transmitted from individual victims and households to the wider community.

MATERIALS AND METHODS

Design, Population and Location

The study adopted a concurrent triangulation mixed-methods design with a cross-sectional approach. The quantitative and qualitative components were conducted within the same period and analysed separately before their findings were integrated at the interpretation stage. This approach enabled the study to obtain complementary perspectives on the socio-economic effects of kidnapping for ransom. Convergence between the quantitative and qualitative findings was considered supportive of the evidence, while divergences were examined to understand possible differences in participants' experiences and perceptions.

The study was conducted in Kogi, Kwara and Nasarawa States, located within Nigeria's North Central geopolitical zone. Kogi State lies at the confluence of the Niger and Benue rivers and shares boundaries with the Federal Capital Territory (FCT) and nine other states. Kwara State connects the South-West to the northern region of Nigeria and shares boundaries with Kogi, Niger, Ekiti, Osun and Oyo States, as well as the Republic of Benin. Nasarawa State is situated directly east of the FCT. The three states were purposively selected because of the reported frequency of kidnapping for ransom in their respective communities. Their economies depend substantially on agriculture, commercial activities and road transportation networks that facilitate the movement of agricultural produce and people between northern and southern Nigeria and Abuja.

The study population comprised adult residents of selected local government areas, including individuals who had experienced kidnapping, relatives of kidnapping victims and other community residents. It also included law enforcement officers and community leaders in the selected states.

Sampling and Inclusion

The quantitative sample size was determined using Cochran's formula at a 95% confidence level and a 5% margin of error, producing an initial sample of 384 respondents per state. An additional 5% was included to account for potential non-response, resulting in a target of 403 respondents per state and an overall sample of 1,209 respondents. A multi-stage sampling procedure was employed. First, three states were purposively selected from the seven North Central jurisdictions. Second, two local government areas with high reported rates of kidnapping were purposively selected from each state. Third, respondents were selected from the identified local government areas.

Eligibility criteria required survey participants to be at least 18 years old, have resided in the selected communities for a minimum of five years, be in good health and voluntarily agree to participate. Of the 1,209 questionnaires administered, 1,175 were returned and considered usable, representing a response rate of 97.2%. For the qualitative component, the study initially provided for 39 interviews, comprising key informant interviews (KIIs) with officers of the Nigeria Police Force and the Nigeria Security and Civil Defence Corps (NSCDC), and in-depth interviews (IDIs) with community, women, religious and youth leaders. Participants were purposively selected based on their institutional positions, community roles and knowledge of kidnapping-related insecurity. Sampling was guided by the principle of data saturation. The findings presented in this article draw on the 32 interviews that were analysed.

Research Instrument & Data Collection

Data were collected using a structured questionnaire and semi-structured interview guides. The questionnaire consisted of six sections, including a section specifically addressing the socio-economic effects of kidnapping and insecurity. It contained closed-ended items measured on a Likert-type scale, alongside a limited number of open-

ended questions that allowed respondents to provide additional explanations. The qualitative interview guides comprised structured open-ended questions and follow-up probes designed to obtain detailed accounts of participants' experiences, observations and perspectives. Separate interview guides were developed for senior law enforcement officers and community leaders.

The instruments underwent expert review to establish face and content validity. They were pre-tested among 30 community members in the Abuja Municipal Area Council and subsequently piloted. Where respondents could not communicate effectively in English, the instruments were translated into the relevant local languages and back translated to assess the preservation of meaning. The reliability of the questionnaire was assessed using Cronbach's alpha. Six trained research assistants administered the questionnaires. All were graduates familiar with the study locations and collectively had proficiency in English, Nigerian Pidgin, Hausa, Fulani, Nupe and Tiv. Completed questionnaires were checked in the field to identify omissions and inconsistencies. Qualitative interviews were audio-recorded with participants' consent.

Data Analysis

Quantitative data were entered into Epi-Data and analysed using Statistical Package for the Social Sciences (SPSS), version 25. Descriptive statistics, particularly frequencies and percentages, were used to summarise respondents' characteristics and examine their reported experiences and perceptions of the socio-economic effects of kidnapping. Qualitative data were transcribed verbatim and analysed thematically following the six-phase approach outlined by Braun and Clarke (2006). The process involved familiarisation with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final analytical narrative. The quantitative and qualitative findings were initially analysed independently and subsequently brought together during interpretation to identify areas of convergence and divergence. This triangulation facilitated a broader understanding of the socio-economic consequences of kidnapping and the processes through which these consequences extend from individual victims and households to the wider community.

Ethical Issues

Ethical and administrative permissions were obtained from the Department of Criminology and Security Studies, Lead City University, the police headquarters in the three selected states and the respective local government council chairmen. Participation was voluntary, and informed consent was obtained from all participants before data collection. Participants were informed of their right to withdraw from the study at any point without penalty. Confidentiality and anonymity were maintained by identifying participants in the reporting of findings only through their roles and locations rather than their personal identities. Given the sensitive nature of kidnapping and the potential security implications of discussing victimisation experiences, interviews were suspended or rescheduled whenever participants expressed discomfort or felt unsafe.

RESULTS AND DISCUSSION

Demographic Characteristics of Participants

Of the 1,175 respondents, 64.6% were men and 35.4% women. Most were young: 59% were aged 25 to 35, and 11.6% were 58 or older. Christians made up 79.1% and Muslims 20.9%. Secondary school was the highest qualification for 55.9%, and 89.8% had lived or worked in the region for 11 years or more. The respondents were spread evenly across Kogi (32.8%), Kwara (34.3%) and Nasarawa (32.9%). The long residence matters for this article, because respondents were describing changes they had lived through. The interview extracts come from eight men: five officers in the police and civil defence corps, aged 48 to 54 with nine to 24 years of service, and three community leaders in Lokoja, Lafia and Ilorin East, aged 59 to 66, with between seven and 16 years in post.

Survey Results: Wide Agreement, High Intensity

Respondents agreed that kidnapping has damaged the region, and most chose the strongest option on the scale. About 93% reported some form of socio-economic effect. The effects that drew the strongest agreement were economic recession (69%), fear and lack of trust in state security (68.3%), loss of lives and property (65.3%) and trauma to victims (68.3% strongly agreed, with a further 25% agreeing). On development, 55% strongly agreed and 25% agreed that kidnapping causes underdevelopment, while 13% disagreed and 7% strongly

Table 1: Agreement with statements on the effects of kidnapping

Effect put to respondents	Strongly agree or very true (%)	Agree or true (%)	Combined (%)
Lack of manpower for development	53.8	40.9	94.7
Trauma to victims	68.3	25.0	93.3
Lack of potential investors	68.3	25.0	93.3
Economic recession	69.0	24.0	93.0
Loss of lives and property	65.3	26.5	91.8
Underdevelopment	55.0	25.0	80.0
Fear and lack of trust in state security	68.3	not reported	not reported

disagreed. On manpower, 53.8% said it was very true and 40.9% that it was true that kidnapping drains the region of the people it needs for social and economic development. Table 1 brings the survey items together.

Combined agreement was above 90% for five of the six items for which both figures are available, and underdevelopment was the lowest at 80%. The effects that touch individuals directly (trauma, loss of life and property) and the effects that touch the whole economy (recession, lost investment, lost manpower) drew nearly the same level of agreement. Respondents, in other words, did not treat personal and economic harm as separate problems. Underdevelopment was the one item on which a fifth of respondents disagreed, which may reflect a view that the region's development problems predate the rise in kidnapping.

The survey shows that these effects are widely recognised. The interviews show how they come about.

Interview Results

Four themes emerged: the decline of farming and trade; ransom as a drain on household and community wealth; the withdrawal of schools, clinics, investors and services; and the loss of social trust.

Forms, Trade, and the Cost of Staying Away

The first theme was the decline of farming and of the trade that depends on it. Farming takes people to remote plots, often alone, which makes farmers easy to catch and slow to rescue. A Deputy Commissioner of Police in Lokoja said the region's economic backbone, agriculture, is collapsing farmers are afraid to visit their plantations, food becomes scarce, and prices rise. He added that inter-state travel and the hospitality trade it supported are "virtually dead" and that people are leaving rural wards for crowded towns, which strains housing and services in the cities. An NSCDC officer in Ilorin described the same chain from the transport side. A region that used to feed much of the country has seen output fall, and transport companies are cutting routes, which restricts the movement of goods and pushes market prices up.

The interviews agree with local survey evidence. In Okene Local Government Area of Kogi State, Abdullahi and Iortyer (2026) found that 78.7% of respondents had reduced or abandoned farming because of kidnapping, 73.8% of traders had shortened their opening hours, and 73.2% of transport operators reported avoiding routes. The officers and leaders in this study described the same behaviour: the response of farmers and traders to the threat matters as much as the number of abductions. The effect spreads beyond the farm. Fewer harvests mean less food for sale, fewer lorries on the road and higher prices for people who never saw an abduction.

Ransom as a Drain on Household and Community Wealth

The second theme examined the effects of ransom payments on individuals and households responsible for paying them. Elders described selling property, borrowing and diverting development funds to bring hostages home. A community leader in Ilorin East said the community is "draining our communal wealth to pay these ransoms," selling ancestral land, motorcycles and livestock. A leader in Lokoja said the community had emptied its development funds and sold communal assets. A leader in Lafia reported that people were putting up their ancestral homes as collateral to borrow ransom money. The same leader said that nobody invests in agriculture when the harvest may simply be abandoned in the field. The losses last. Land, motorcycles and livestock are how households earn a living, so selling them to pay a ransom income for years. A mortgaged home leaves a family in debt after the victim is back. Money taken from a community fund is money that does not build a clinic or a road. A civil defence officer in Ilorin noted a further effect. Kidnappers reinvest ransom money in more advanced weapons, which makes the next abduction harder to resist. The loop is worth stating plainly. A ransom takes assets from a community. Part of that money buys weapons. The weapons make the next abduction easier and resistance harder, and the next ransom takes more assets. Each cycle leaves the community poorer and the gang better armed.

Schools, Clinics, Investors, and Essential Services

The third theme was the withdrawal of institutions. The interviews show that an abduction does not need to happen for services to stop. A threat is enough. A community leader in Lafia said the community secondary school was shut after a threat of mass abduction and that parents were terrified. A leader in Lokoja reported that local clinics were empty because doctors and nurses had fled, and that markets which are open once a week are now open. Residents rush home before dusk. A police officer in Keffi said foreign and local investment had dried up, that businesses were relocating to safer areas, and that schools in vulnerable areas had been closed, "disrupting the education of an entire generation." In each case the withdrawal is a sensible response to the threat. But capital and skilled workers can move to safer ground more easily than farmers can, so the places that most need investment and health workers are the ones most likely to lose them. The Okene study found that 72.9% of respondents said insecurity discouraged investment (Abdullahi & Iortyer, 2026), which matches the officer's account of businesses moving away.

Fear, Suspicion, and the Loss of Social Trust

The fourth theme is the least visible in economic statistics. Interviewees across the three states described local informants helping gangs pick their targets, and this brings suspicion into everyday relationships. A community leader in Ilorin East said that beyond the money, the psychological damage is devastating: "You look at your neighbor and wonder if they are the one setting you up." An NSCDC officer in Keffi said vibrant community life is dead, night markets are abandoned, and people live behind locked doors and treat every stranger as a possible spotter. The survey figures for fear and lack of trust

(68.3% strongly agreeing) and trauma (93.3% combined agreement) fit these accounts. Fear in this setting shows itself as a change in behaviour: fewer evening gatherings, shorter market days, no travel after dark.

Discussion

How one abduction becomes many losses

The survey and the interviews agree, and the interviews add something the survey cannot show sequence. Fear leads to staying away from the farm, which leads to lower output, scarcer food and higher prices. Ransom leads to asset sales, which leads to lower household income and less investment in farming. Threats led to closed schools and departing health workers, which weakened the workforce of the next generation. A single abduction can set off all three chains at once.

This pattern is consistent with the wider literature on conflict and agriculture in Nigeria. Balogun and Adewumi (2022) found that agricultural output fell as deaths from herdsmen attacks rose, and the work of Adelaja and George (2019) and George *et al.* (2020) on the Boko Haram insurgency shows that violence in rural Nigeria reaches into farm production and food security. The present findings suggest that kidnapping works through the same channels, with the added feature that the farmer's absence from the field is driven by the fear of being taken rather than by the destruction of crops or property.

The Cost falls on People who were never Abducted

The second contribution of the interviews is to show that much of the cost falls on people who were never abducted. Consumers pay more for food, patients lose their clinic, children lose their school year, and a village loses its development funds. The survey item on manpower (94.7% agreement) reflects this: what is lost are the farmers, nurses, teachers and traders who leave or stay at home. In the terms of the framework used here, the indirect and behavioural costs are spread across the whole population, while the direct costs fall on a smaller number of households.

Travel and hospitality show the same pattern. The Deputy Commissioner of Police in Lokoja described inter-state travel and the hospitality trade it supported as virtually dead. North Central Nigeria lies on the main routes between north and south and around Abuja, and many towns along those routes earn a living from passing traffic: roadside restaurants, hotels, motor parks, fuel stations and the traders who sell to travellers. When travellers avoid the roads or pass through without stopping, these businesses lose customers they cannot replace locally. Transport companies that cut routes, as the NSCDC officer in Ilorin described, also cut jobs for drivers, conductors and loaders. None of these losses appears in a count of abductions, and the people who bear them may never have been near a kidnapping.

The costs to public services are similar. A clinic without a nurse affects every pregnant woman and sick child in its catchment area, not only the families of those abducted. A school closed after a threat affects every pupil enrolled there. In each case, a decision taken to protect a small number of people from a possible attack removes a service from a much larger number. This is not an argument against such decisions, which are often unavoidable, but it shows why policy needs to plan for continuity of services when threats arise, instead of treating closure as the only option.

Fear is the Main Channel

The most consistent result across the survey, the interviews and the local studies is that the threat does much of the work. Abdullahi and Iortyer (2026) found perceived insecurity to be the strongest predictor of disruption in agriculture and commerce. The interviews agree: schools shut after a warning, farmers stay home because they know of an abduction elsewhere, and markets shorten their hours. In terms of Routine Activity Theory (Cohen & Felson, 1979), residents are changing their routines to reduce their exposure, and those changes carry heavy costs. This has a practical consequence. Measures that reduce the number of abductions may not restore economic activity unless people also believe that the risk has fallen. Visible, credible security, and reliable information about where and when it is safe to farm or trade, matter as much as the arrest of a gang. A government that measures success only by arrests and rescues may find that farms stay empty long after the gang has gone.

Ransom and the Economy of the Trade

The accounts of ransom payments show a burden very different from the one described in international literature. Shortland (2019) showed that the transnational ransom business involving foreign workers and prominent people is orderly enough to be insured, with specialists managing negotiations. Families in North Central Nigeria have none of that protection. They negotiate alone, pay with the assets on which their livelihoods depend, and sometimes borrow against their homes. Okeke *et al.* (2023) noted that some families are forced to sell valuable possessions and that victims have been killed even after payment. The ransom therefore does more than transfer money to a gang; it removes the productive base of a household. The reinvestment of ransom money in weapons, described by the officer in Ilorin, also matters for policy. It means that each payment does not simply end one crisis but helps finance the next. This creates a hard dilemma for families, who pay because the life of a relative is at stake, and for governments, which must weigh the safety of individual victims against the long-term effect of payments on the strength of the gangs.

Trust has an Economic Side

Okoli and Agada's (2014) point about impunity applies here. When offenders face few penalties, ransom payments continue, and each payment weakens the households and communities that made it. The damage to trust

compounds this. Informal credit, shared labour on farms, joint transport and communal savings all depend on trust. When one neighbour may be passing information to a gang, those arrangements become riskier. The interviews describe abandoned night markets and strangers viewed as spotters. In effect, the community loses some of the social capital it would use to recover from a shock. The historical evidence from Nunn and Wantchekon (2011) gives reason for concern about how long this damage may last. In their study, a past in which neighbours and relatives kidnapped and sold one another left lower levels of trust among descendants many generations later. The present situation is different in scale and form, but the mechanism, in which insecurity turns members of a community against one another, is similar. Rebuilding trust may therefore take longer than restoring security. Enemuwe (2026) linked economic hardship, institutional failure and social crisis to the perceived severity of kidnapping and called for networked governance that puts people at the centre of policy. The present findings suggest that the relationship runs both ways: these conditions encourage kidnapping, and kidnapping makes them worse.

Who Bears the Cost

The costs fall unevenly. Families that pay ransoms lose assets. Farmers lose seasons. Rural residents lose clinics and schools, and town dwellers face higher prices and crowded housing as people move in from the countryside. Investors and skilled workers, who can leave, often do, and those who cannot leave carry the loss. Abdullahi and Iortyer (2026) found that household income and family size had little effect on disruption in Okene, which suggests that the immediate shock reaches rich and poor households alike. The interviews do not settle whether the long-term consequences differ by wealth, but households that have already sold land and livestock to pay a ransom have less left to fall back on. The costs for children deserve particular attention. Bertoni *et al.* (2019) showed that conflict in the Northeast reduced enrolment and years of schooling, and the interviews describe schools in the North Central zone closing after threats. Students who are abducted and later released may struggle to return to their studies, as Isma'il and Ibrahim (2025) found among female undergraduates in Zamfara State. Lost schooling is among the hardest costs to recover, because a child cannot easily make up a year of learning.

Short-term Shocks and Long-term Erosion

Some of the effects described are short-lived: a closed market reopens, a farmer returns. Others are not. Land sold to pay a ransom is gone. A lost school year cannot be repeated. Doctors who leave a rural clinic may not return. Seen over time, kidnapping looks less like a series of shocks and more like a slow erosion of the base on which recovery depends assets, skills and trust. That is why the effects respondents described as underdevelopment and loss of manpower, although less immediately felt than a ransom demand, may be among the most serious.

Displacement and the Strain on Towns

The Deputy Commissioner of Police in Lokoja described people leaving rural wards for crowded towns, which strains housing and services there. This movement is part of the cost of kidnapping, and it falls on two sets of people at once. The villagers lose labour, customers and, often, their younger and more mobile residents. The towns gain people who have left their land and livestock behind and who compete for housing, jobs and school places. Because most of those who move stay with relatives instead of registering in camps, the movement is unlikely to appear in official figures. A family that has left its farm for a relative's house in Lokoja or Lafia is not counted as a victim of kidnapping, yet its income, its children's schooling and its links to its home community have all been affected. This movement also feeds the decline of farming. Every household that leaves a rural ward reduces the number of people working the land and the number of neighbours who might deter an attack. The remaining farmers become more isolated and therefore more exposed, which in turn encourages more of them to leave. In this way the behavioural response to kidnapping can deepen the conditions that make kidnapping possible.

Where the Survey and the Interviews Agree, and Where they add to Each Other

The two sources agree on every major effect. Residents recognised economic recession, lost investment, lost manpower, trauma and fear, and officers and community leaders described each of these in concrete terms. The agreement strengthens confidence in the findings, because the two groups approached the question from different positions: residents as people living with the effects, and officers and leaders as people responsible for responding to them. The interviews also add what the survey could not. The survey asked about effects one at a time, and it could not show that a single abduction might close a school, empty a community fund and keep farmers at home in the same season. Nor could it show the feedback loop in which ransom money buys weapons for the next attack. The survey gives breadth; the interviews give the connections. Read together, they describe a set of linked losses, not a list of separate problems.

CONCLUSION

Kidnapping for ransom in North Central Nigeria is both a criminal, economic and social problem, undermining livelihoods, education, healthcare, investment and community trust.

Its consequences extend beyond direct victims, as fear disrupts economic activities and affects entire households and communities. While arresting perpetrators and rescuing victims remain essential, effective responses must also address the wider socio-economic consequences.

Priorities should include protecting agricultural activities, supporting affected households, sustaining essential

services, providing psychosocial care and rebuilding community trust.

Recommendations

The recommendations are aligned with the two study objectives: identifying the major socio-economic effects of kidnapping for ransom in Kogi, Kwara and Nasarawa States, and explaining the processes through which these effects occur.

1. Strengthen the Security of Agricultural and Commercial Activities: Federal and state governments, in collaboration with security agencies and community leaders, should strengthen security around farms, rural roads and markets. Measures should include regular patrols, safe transportation routes, security escorts during farming seasons and improved market protection. Affected farmers should also receive agricultural inputs and credit to restore their livelihoods and sustain food production.

2. Establish Recovery Support for Affected Households and Communities: State and local governments should establish recovery mechanisms for households and communities affected by ransom payments. Support should include restructuring ransom-related debts, replace lost productive assets and provide community recovery funds. Assistance should prioritise productive assets and structured financial relief to restore livelihoods and community development.

3. Protect Essential Social Institutions and Provide Psychosocial Support: State governments and relevant agencies should strengthen security around schools, healthcare facilities and markets through early-warning systems and coordinated emergency responses. Where closures occur, alternative learning and healthcare services should be provided, alongside accessible psychosocial support for survivors and their families. These interventions should promote recovery, social reintegration and the resumption of education and livelihood activities.

4. Strengthen Community-Security Collaboration and Address the Financing of Kidnapping: Security agencies, financial regulators and community leaders should strengthen collaboration through confidential reporting channels, informant protection and regular security engagement. They should also intensify efforts to trace ransom proceeds and disrupt financial networks sustaining kidnapping activities. Monitoring should assess not only arrests and abductions but also agricultural production, market activities, food prices, institutional operations and residents' perceptions of safety.

Limitations and Directions for Further Research

This study was limited to three states and relied mainly on respondents' perceptions, without independently measured economic costs or administrative data. Some reported effects may overlap with other security and economic challenges, while the direct experiences of victims, particularly women and ransom-paying households, were less represented. Its cross-sectional design also limits conclusions about the duration of these effects. Future research should quantify the economic costs of kidnapping, adopt longitudinal approaches, incorporate victims' experiences, expand geographical coverage to states such as Benue, Niger and Plateau, and assess interventions that promote socio-economic recovery.

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