EFFECTS OF BANDITRY ACTIVITIES ON INCOME OF FARMERS IN KATSINA-ALA LOCAL GOVERNMENT AREA OF BENUE STATE

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Abstract

The study was on effects of banditry on income of farmers in Katsina-Ala Local Government Area of Benue State, Nigeria. Banditry is a serious security challenge in Katsina-Ala where bandits have continued to ravage the agricultural activities of the region. The menace posed by banditry has affected farmers income and livelihood thereby making them to sojourn in the neighbouring Local Government Areas. The population of the study in the ten districts/wards is given at 30,892. A systematic sampling of household are selected at regular interval from the sampling frame. The x/nth of every individual household of every 50 from the population is selected, 100/50 as a sample frame of farmers for each of the ten wards was adopted to select 217 farmer-households. Data were collected using structured questionnaire. Data were analyzed using descriptive statistics (percentages, frequency) and multiple regressions. The results revealed that majority of respondents were male with long year of experience in farming. The coefficient of low participation on weekly contribution (Adashi) (1.9823.93) was negatively significant at 10% level of probability. Displacement of farmers from their native markets to nearby markets ($\bar{x}$ =2.42) and rising of the price of farm produce stead ($\bar{x}$ =2.20) were the major constraints faced by farmers. It was recommended that farmers should diversify into other income generating activities in order to improve their livelihood status and government should collaborate with village heads for provision of security for farmers in the study area

Keywords: Effects, Banditry activities, Income and Farmers

INTRODUCTION

The phenomenon of banditry in rural landscapes presents a complex challenge that seems beyond the immediate risk to personal and communal safety, casting a long shadow over the economic vitality of these areas. Banditry's reach extends into the very foundations of rural economy, disrupting the lifeblood activities that sustain these communities (Aregbesola, 2020). This unsettling trend not only jeopardizes human security but also weaves a tapestry of farming economic destabilization, with far-reaching effects on agriculture, trade, security investments, migratory trends, and governmental strategies. The intricate nature of these impacts necessitates a nuanced exploration to forge effective countermeasures that can alleviate the profound economic repercussions on rural livelihoods (El-Rufai, N.2022).

The concept of banditry is vague. However, some definitions are useful. Accordingly, it is argued that the concept has been changing over the time, space and circumstances. A bandit in the 19th century Europe and America was seen as a freedom fighter whose aim was partly to ensure the emancipation of the downtrodden from upper class or colonized over the colonizer. In pre-industrial societies, peasants see bandits differently from the state not as outlaws, hoodlums and miscreants but as avengers. However, a bandit in traditional setting is entirely opposite to that of America and Europe, the former specialized in armed robbery and other related crime (Cricott and Fink, 2018) cited in Madubuegwu, et al (2021). Succinctly, Okoli and Okpakele, 2014) cited in Ogbu, et al (2017) defined armed banditry as occurrence or prevalence of armed robbery or violent crime. It involves the use of force, or threat to that effect, to intimidate a person with the

intent to rob, rape or kill. Banditry is a crime against persons. In a broader perspective to accentuate the motive and peculiarity of banditry in Nigeria, (Dami, 2021) opined that banditry refers to armed violence driven principally by the criminal intent to steal and plunder. It is motivated by the quest for economic accumulation. The victims are individuals and communities with material valuables. Ladan and Matawalli, (2020) see banditry as an act of robbery and violence committed in areas where the rule of law has broken down.

Banditry is serious security challenge in Nigeria where bandits have continued to ravage the agricultural activities of the country. The prevalence and severity of banditry in Nigeria increase regional insecurity with a potential threat to regional integration of regions of Nigeria (Aisha, 2020). In Benue State, most especially the Zone A (Sankara axis) and Katsina-Ala Local Government Area in particular, armed violence has escalated since 1999 (Mbumega, 2019). This act of banditry, characterized by armed robbery, kidnapping for ransom, and a plethora of violent crimes, has significantly affected the peace, security, and economic stability of rural farming communities. The primary victims who are the small-scale and subsistence farmers, who form the backbone of the agricultural industry in these regions, find themselves at the epicenter of this crisis. Rural farmers who mainly engage in agricultural production, processing and marketing and other food production, processing and marketing activities are bound to have effects on their farming income.

Who are the farmers? *Oxford English Dictionary*: A farmer is any person who runs and works on a farm or a person who works in some aspect of agriculture, growing crops, raising animals, hunting to earn some income for a living. Farmer is a person engaged in agriculture, raising living organisms for food or raw materials. The term usually applies to people who do some combination of raising field crops, orchards, vineyards, poultry, or other livestock (Christopher, 2007). A farmer might own the farmland or might work as a laborer on land owned by others to generate income for his family needs or livelihood.

What is a farmer's income? (Brook and John, 2019) refers to profits and losses that are incurred through the operation of a farm or agricultural business occurred during a specified accounting period. This period is usually the calendar year for farmers (January 1 - December 31). A farmed product is sold either to a market, in a farmers' market, or directly from a farm. In a subsistence economy, farm products might to some extent be either consumed by the farmer's family or pooled by the community. The economic productivity in rural areas, largely dependent on agriculture and small-scale farming, suffers immensely under the cloud of insecurity (Tsavhemba, 2021). Farmers are often forced to abandon their fields, leading to reduced agricultural output and loss of income. This not only affects individual household economies but also disrupts local and national food supplies, exacerbating food insecurity issues. Additionally, the cost of insecurity transcends tangible losses, encompassing increased expenditures on personal security and reduced investment in farming and entrepreneurial activities.

The most disturbing trends here is the fact that in spite of the various governments and the community strategies, measures and intervention to curb this menace of insecurity on the economic prospects in K/Ala which include forming community vigilante groups to provide local security, adopting collective farming practices to reduce individual risk, and engaging in cooperative enterprises to bolster economic resilience, the horror seems ceaseless. Attempt at mitigating the problem became more cumbersome for the state and the communities affected (Godwin, 2020).

A lot of research has been done concerning banditry in Benue state for instance, Meer, Japheth, (2022) carried out a research on "Effects of Banditry Activities on Forest Dependent Communities in Benue State, Nigeria: A Case Study of North East Guinea Savanna Ecological Zone of Sankera Axis" while Akpa and Igah (2023) carried out research on "An Assessment of the Benue State Amnesty Programs", but no one has carried a research work on the effects of banditry on income of farmers in Katsina-Ala Local Government Area. This necessitates the need to study the effects of banditry on income of farmers in the study area. The objectives of this

study are to: describe socio-economic characteristics of farmers in the study area; determine the nature of banditry in the study area, determine the effects of banditry on income of farmers in the study area.

MATERIALS AND METHODS
### Description of the Study Area
        Katsina-Ala Local Government is one of 23 Local Government Councils in Benue state and has an area of about 2,613 km². It lies geographically, between latitude 7° 5′ 0″ N to 7° 30′ 0″ N of the equator and longitude 9° 15′ 0″ E to 9° 55′ 0″ E, of the Greenwich meridian. The Local Government has a projected population of 330 115 by the year 2024 (Projected from NPC, 2006). Population density per square kilometer is higher in the South than in the North. Politically the local government comprises twelve (12) Districts; it is located in the north-eastern part of the state and shares boundaries with Taraba State in the North-East, (Figures 1).

        The study area falls within the Koppen's Aw (wet and dry) climatic classification system. Like in most part of Nigeria, the area is bi-seasonal – the hot dry season with a short spell of harmattan when the Saharan monsoons change direction (November through March), and the wet season (April – October). Temperatures are mostly high throughout the year with average range between $23^{O}C – 28^{O}C$ with the peak of $38^{O}C$. The mean annual rainfall is about (900-1000) mm. The area lies between the transition zone of the rain forest and savannah vegetation, while the northern portion consists of typical grassland savannah vegetation, the south-east is of semi-deciduous forest vegetation (Enokela et al., 2013).The inhabitants of the Local Government are predominantly the Tiv people who speak Tiv language which is of Bantu origin. There are few settlements of Etulo people in the local government especially along the banks of River Katsina-Ala.

        The Hausas also account for greater percentage of the township district population. Katsina-Ala Local Government Area is predominantly an agrarian society. Socio-economic activities in the local government revolve around agricultural produce. Greater percentage of the population engage in Agricultural practice while others engage in non-farming activities including artisans, trading etc., Major items of trade include Yams, Rice, Soya beans, Cassava flour, Groundnut and Maize. The local government has one tertiary institution, the College of Education Katsina-Ala and numerous Primary and Secondary Schools, a General hospital, one commercial bank, the First Bank of Nigeria Plc., five major commercial hubs, the Katsina-Ala Township, Tor-Donga, Abaji, Gbor and Amaafu. Industrial activities in the local government is still at the early stage as a state-owned yam floor manufacturing factory is yet to commence production.

        The settlement pattern in the area and indeed, in the whole of Tiv land is isolated scattered pattern with a few pockets of clustered settlement mostly in urban places. The predominant isolated settlement is influenced by quest for farmlands as Tiv people often reside amidst their farmlands. The clustered settlement pattern is largely influenced by availability of basic amenities. Katsina-Ala Local Government area is made up of twelve districts to which 75% total area of study area is under the influence of banditry control and prone to herdsmen's attack Meer, and Manyam (2018).

Figure 1.1: Location of the study area.
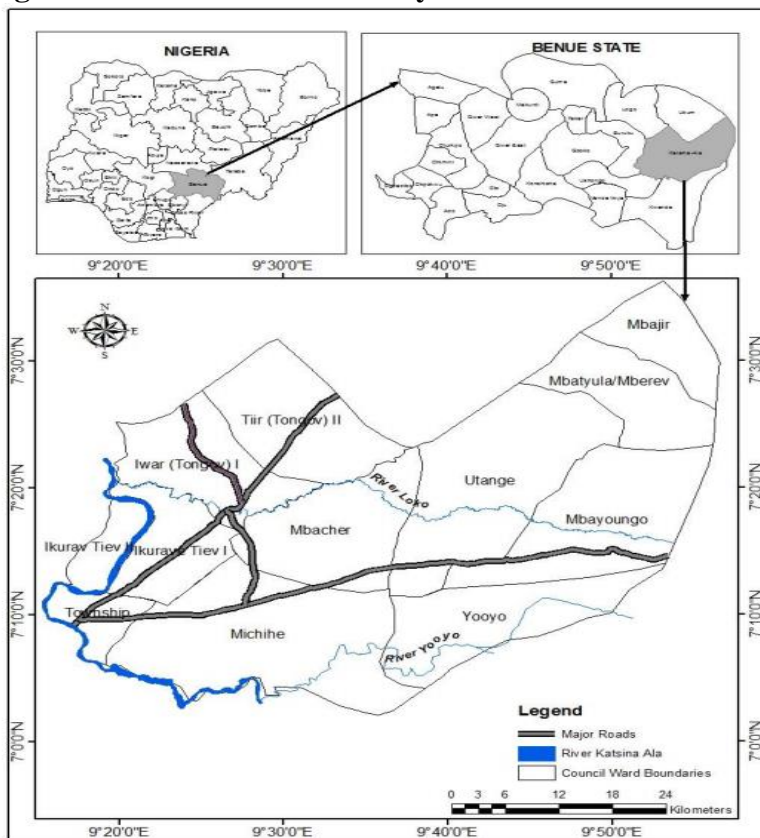
Source: Modified from the Administrative Map of Katsina-Ala showing Ward Districts,
GIS Laboratory Work, (Hundu, e.tal. 2020)

Data Need and Sources

Data on banditry activities covering the level of bandits operations and effects in the study area. The banditry data were acquired from the farmers in the study area. The data were chosen because of their influences on farming activities in the study area.

Data on farmers' income was needed covering farmer's socio-economic status, farm security and effects of insecurity on livelihood. Data were acquired from the farmers in the study area. In farmer's income studies, data are used to confirm effects of banditry activities on farmers' income in the study.

Study Population and Sample Size of Respondents

The study population covered indigenous farmers household who have lived and carried out farming business in the twelve district wards of Katsina-Ala L.G.A. with the actual household population of 33,006 extract fromNigeria-North-central and North-west Zones of wards assessed 9 (N-NNZ-9)(2022). The target population covers only ten (10) Districts out of the twelve (12) wards are considered because only areas under the influence of bandit's activities are considered in the study. The population of the study in the ten district wards is given at **30,892**. For the purpose of this study, attention was focused on famers' household. This is due to the ease of determining the influence of banditry activities on farm income of farmers household in the study area. A household consists of a person or group of persons living together usually under the same roof or in the same building of compound, who share the same source of food and recognise themselves as a social unit with a head of the household. They may or may not be related by blood. Population and Housing Census Field manual, (2023).

A systematic sampling of household are selected at regular interval from the sampling frame. Thex/nth of every individual household of every 50 from the population is selected, 100/50 as a sample frame of farmers for each of the ten wards was adopted in (Table 1). This is based on

the assumption that the farmers lived in the same community and participated in similar farming activities, and are thus exposed to similar effects of banditry activities. A systematic sampling was adopted because, it is often more convenient and easy to administer.

Table 1: Total Population of District and Sampled sizes in the study area.

S/No	Districts(DW) Wards	Target Household(TH)	Sampled population(SP)
1.	Mbayongo	958	19
2.	Yooyo	1606	32
3.	Mbatyula/Mberev	622	12
4.	Mbacher	864	17
5.	Michihi	1051	21
6.	Mbajir	749	15
7.	Tiir	977	20
8.	Iwar	806	10
9.	Utange	1253	25
10.	Township	2328	46
	Total	**30,892 217**	

Source: Field work 2024

Method of Data Collection and Analytical Techniques

Primary data was used for the study, the data were collected by researchers and trained enumerators using structured questionnaire. A total of **217** copies of the questionnaire were produced in English and administered to the respondents and any respondent that could not read, the questionnaire was interpreted to them in the native Tiv language.

The data collected on farmers were analyzed using descriptive statistics such as (frequency distribution, simple percentage) for objective 1.and 2.

Objective 3 was achieved using multiple regression model. The model is expressed in implicit Given form as shown in equation below:

$Y = f(X1, X2, X3, X4, X4, X5, X6, X7, X8, X9U)$ (1)

The functional form is expressed in the implicit forms as

$Y = a + b1X1 + b2X2 + b 3X3 + b4X4 + b5X5b 6X6 b7X7 + b8X8 + b 9X9 + U$ (2)

Double-log form

$lnY = b0 + b1lnX1 + b2lnX2 + b3lnX3 + b4lnX4 + b5lnX5 + b6lnX6 + b7lnX7 + b8lnX8 + b9lnX9 + ei$ (3)

Semi-log form

$Y = b0 + b1lnX1 + b2lnX2 + b3lnX3 + b4lnX4 + b5lnX5 + b6lnX6 + b7lnX7 + b8lnX8 + 9lnX9 + ei$ (5)

Exponential form in $Y = b0 + b1X1 + b2X2 + b3X3 + b4X4 + b5X5 + b6X6 + b7X7 + b8X8 + b9X9 + ei$ (6)

Afterwards, the model with the best fit was selected as lead equation

Where:

Y = Income of yam marketers (naira)

X1 = Blocking of local routes (Yes=1, No=0)

X2 = Cost of farm produce (naira)

X3 = Restrictions on market places (Yes=1, No=0)

X4 = Low participation on weekly contribution (Adashi) (Yes=1, No=0)

X5 = Restriction on inter-market (Yes=1, No=0)

X6 = High risk of theft on farm produce (Yes=0, No=0)

X7 = Chasing of the farmers out of their market square (Yes=1, No=0)

X8 = Killing and kidnapping of the farmers (Yes=1, No=0)

X9 = Burning and raiding of the houses and properties (Yes=1, No=0)

b1– b9= Regression coefficient

RESULTS AND DISCUSSION
Socio-Economics characteristics of respondents

The result Socio-Economic Characteristics of the Respondents in the ten district wards on the gender of farmers household revealed that, 120(55.3%) were males while 99 (45.6%,) were female. According to the age category, revealed that majority (79.2%) of the respondents were between the age ranges of 10 – 50 years with mean age of 30 years. This is an indication that majority of the farmers were in their active and productive stage. This implies availability of able-bodied labour force by farmers for primary production that could cushion the effect of insurgency in the study area. The result agrees with Meer, et al. (2022) who reported that majority of the respondents were in their active and productive age (below 40 years). Mohammed, et al (2021) posited that age determines the degree and quality of labour supply in a given production.

Marital status of the respondents. The result showed that majority (70.5%) of respondents were married, while 13.4% were single. The married women are responsible for pro-creation of next generation, thus expected to have access, control and ownership of agricultural productive resources including family labour for farming operations which can go a long way in boosting farm income and improving the livelihoods in the study area. This finding also agrees with Mohammed, et al (2021) who reported that majority of his respondents were married and more involved in income generating activities than those that were single.

Household size of the respondents results indicated that more than half (86.6%) of the respondents had household size between 6 – 10and 15 above persons with a mean household size of 10 persons. This suggests that majority of respondents had relatively large household size. Household size signifies the number of people eating from the same pot. In every subsistence farming system, the numbers of children are very important as it determines labour availability. However, due to insurgent activities in the study area, most families especially women and children deserted their homes for fear of been killed or attacked.

This has resulted in decrease in agricultural activities of the farmers that could have effect on their income. This result tallies with that of Gloria,(2021) who reported that as the household size decreases, the likelihood of expanding farm size and by implication utilizing more inputs is expected to be low.

The results on Educational status of the respondents revealed that 25.8% of the respondents acquired Primary School education, while 35.0% acquired Secondary education and 6.9% acquired tertiary education. This implies that the educational status of the farmers is low with most attending Primary and Secondary Schools and the majority non-formal education. Low educational status could be attributed to the negative impact of insurgency on farmers' income potentials to pursue and enhance their educational level resulting in poor decision-making and sustenance of improved agricultural practices. Education is believed to increase farmers" ability to obtain and analyze information that helps them to make appropriate decision. This is in line with the finding of Kassie et al. (2013) who posited that education of farmers positively influences the farmers" likelihood of adopting a new technology or practice as farmers with higher education have more exposure to new ideas and information.

The result on Farming experience of the respondents indicated that some (71.4%) of the respondents had farming experience of between 11 - >15 years with a mean farming experience of 13 years. This implies that the farmers had wealth of experiences over time to adjust with the accompanying changes and challenges that come as a result of the insurgency as experienced in study area. In a similar study, Umar et al. (2019) reported that farmers in conflict states of Benue and Nasarawa, Nigeria had long farming experiences.

The result on Farming status of the respondents showed that majority (687%) of respondents were full-time farmers while 31.3% were part-time farmers. This suggest that despite the negative impact of banditry activities in the study area, most farmers endured resiliently against banditry attacks to engage in farming for self-sufficiency in food crops production in order

to combat hunger and starvation. Farming status as used here indicates whether farmers were full-time farmers or part-time farmers.

The result on Farmland acquisition by the respondents showed that majority (56.7%) of the respondents acquired their farmland through inheritance. This was followed by 24.0% of the respondents who acquired their farmland through rent/lease, while 14.7% was through purchase and 4.6% of the respondents acquired their farmland through gift. This is an indication that the farmers acquired their farmlands through different means with majority acquiring their farmland through inheritance. Land related variables influence farmers" adoption behaviour, as land holding is an important unit where farming activities take place. Land tenure system plays a critical role in influencing farmers" willingness to invest in crop production. Teshome et al. (2014) reported that land ownership or farm size contributes positively in farmers" efficient utilization of improved production resources.

Table 2: Socio-Economics characteristics of respondents

Variables Respondents Percentages Total		
Gender		
Male	120 55.3	
Female 99 45.6217		
Age		
10-30 102 47.0		
31-50 70 32.7		
51 above 45 20.7 217		
Marital status		
Married 153 70.5		
Single 29 13.4		
Divorced 9 4.1		
Widowed 18 8.3		
Separated 8 3.7	217	
Household size (No)		
<6 13 6.0		
6-10 120 55.3		
11-15 16 7.4		
>15 68 13.3 217		
Education		
Primary 56 25.8		
Secondary 76	35.0	
Tertiary 15	6.9	
Non-formal education 70	32.3217	
Farming experience (yrs)		
<6 15 6.9		
6-10 49 22.6		
11-15 66 30.4		
>15 89 40.0217		
Farming status		
Full time	149 68.7	
Part time	6831.3 217	
Farmland acquisition		
Inheritance	123	56.7
Purchase	32	14.7
Rent/lease	52	24.0
Gift 10		4.6217

THE NATURE OF BANDITRY ACTIVITIES IN THE STUDY AREA

Table 3 indicates that, majority (96.3%) of the response simply that most of the bandits who attack farmers communities were young men who usually operate in gangs(groups)of 6 or more and use sophisticated weapons such as"AK47"rifle to cause harm, suffering, and injuries to the poor farmers communities. This finding is in line with that of (Madubuegwu, et al, 2021), who Reported that, bandits who attack the community in Kaduna State and opened fire on innocent people. Majority of the response (91%) attested that these bandits are purely males numbering from 6 -10 and above.

Majority of farmers (85.3%) responded that bandits do not only attack farmers but also kidnap farmers on their farms. This finding is in line with that of (Rufai, 2021; Bello and Ibrahim, 2021).) Reports on Rural Banditry in Zamfara State that, men and women are kidnapped at gunpoint from their farms, and homes and many farmlands across ten District in Katsina-Ala local government areas remained uncultivated, as intimidated farmers stayed away. This implies that, Kidnapping and abduction for ransom was adopted as a new strategy in getting money from their victims while female farmers are abducted for sex. The table also reviewed that, chasing of farmers from their farms with the intention of abduction create fear to farmers running for their lives. The result from the respondents shows (85.3%) account for these incidence in the study area.

Majority of farmers ((82.9) responded that, armed bandits do enter their houses to extort money and collect farm produces on a monthly basis while (17.1) responded that, the extortion is on weekly basis. This finding correspond to that of Mbumega, (2019)reports on armed-violence and criminality in Benue that, armed gangs might enter innocent people's offices and houses and demand that they settle the lads.' Anyone who refused to hand over enormous quantities of money was beaten to a pulp or wounded, if not killed.

Majority (96.8%) of the respondents in the study area reported that, most bandits usually operate on motor cycles; automobiles were the best form of transportation for bandits. This agrees with Mudashiret al.(2021),who Observed that bandits from Kuyambana forest in Kaduna and Kebbi states move to neighboring villages on motor cycles with guns unchallenged. This finding contradicts Shalangwa (2013), whose assertion showed that bandits usually escape on foot into the forests, hills and mountains of Adamawa state border communities of northeast Nigeria. About 87.79% of the respondents opined that the bandits typically escaped into the nearby forests after successive attacks on farmers communities. This implies that bandits have established a base of operations in the communities.

Table 3: The Nature of Banditry activities in the study area

Variables Frequency (Percentage %)

Gender Of The Bandits Attacks On The Community
Male 147(96.3)
Female 8(3.7)
Total 217
Estimated Number Of Bandits When Attacked
2-6 56(25.8)
6-10142 (65.4)
11 Above17(7.8)
Total217
Types Of Weapons Used
Sophisticated Weapons198 (91.2)
Small And Light Weapons15(6.9)
Non-Above4(1.9)
Total217
Kidnapping Of Farmers
Yes185 (85.3)
No24 (11.1)
None8(3.7)
Total217
Chasing Of Farmers Away From The Farm
Yes 168 (85.3)
No 45(20.7)
None2(0.9)
Total 217
Extorting Money and farm produce From Farmers
Daily0(0)
Weekly37(17.1)
Monthly 180(82.9)
Total217
Bandits escaping means after attack
Escape by foot4(1.9)
Escape by motorcycles210(96.8)
Escape using vehicles3(1.4)
Total 217

Source: Field work 2024

EFFECTS OF BANDITRY ACTIVITIES ON INCOME OF FARMERS

The result of the regression model showing the effect of banditry on income of farmers in the study area is presented in Table 4. The result of the multiple regression analysis showed R^2 value of 0.51 which implies that 51% variation of effects of banditry on income of farmers explained by the independent variables included in the model. Four functional forms (linear, exponential, double log and semi log) were tried. Linear function gave the best fit. The coefficient of blocking of local trade routes (51231.01) was negatively significant at 5% level of probability, implying that lack of access to markets routes due to banditry is expected to reduce the income of farmers thereby affecting the means of their livelihood. This finding agrees with Ahmad (2020) who reported that blocking of local trade routes due to banditry activities posed negative effect on income and livelihoods of farmer's households. The coefficient of low participation on weekly contribution (Adashi) (1.9823.93) was negatively significant at 10% level of probability. This suggests that lack of access to weekly contributions creates a negative effect on their household

livelihood in the study area, and this is expected to have negative effects on their income. This result is in consonance with (Adewale, 2019) who agreed that lack of access to contribution in any agricultural enterprise will affect farmer's productivity and income. The coefficient of high risk of theft on farm produce (-34400.83) was negatively significant at 5% level of probability, suggesting that increase in theft would have negative effects on farming business. Also, the coefficient of killing and kidnapping of the farmers (36420.89) was positively significant at 5% level of probability. This implies that increase in killing and kidnapping of farmers will reduce the patronage of farm produce both within and outside thereby reducing farmer's income.

The coefficient of burning and raiding of the farmers houses and property (-85776.81) was negatively significant at 5% probability level. This denotes that increase activities of banditry could result to food insecurity which negatively affects the livelihood. This study concurs with (Mohammed, 2019) who reported that seasonal scarcity of agricultural products without alternative to other means of agricultural enterprises possess a threat to food security. This study concurs with (Mohammed, 2019) who reported that seasonal scarcity of agricultural products without alternative to other means of agricultural enterprises possess a threat to food security.

Table 5: Constraints faced by farmers during banditry activities (n=217)

Constraints	Very Severe	Severe	Not severe	Sum	Mean ($\bar{x}$)	R D
Displacement of farmers	121 (61.4)	38 (19.3)	38 (19.3)	477	2.42	1st S
Burning of their farm produce	100 (50.8)	19 (9.6)	78 (39.5)	416	2.11	5th S
Rising of the price of farm produce	108 (54.8)	21 (10.7)	68 (34.5)	434	2.20	2nd S
Burning of resident Houses	105 (53.3)	26 (13.2)	66 (33.5)	433	2.19	3rd S
Decrease in the income of the Farmers	102 (51.8)	18 (9.3)	77 (39.1)	419	2.13	4th S
Seasonal scarcity of farm products	94 (47.7)	22 (11.6)	80 (40.6)	406	2.06	6th S
Loss of life of farmers during banditry activities	88 (44.7)	25 (12.7)	84 (43.3)	398	2.02	7th S

Sources: Field survey, 2024

Note: R=Ranks, D=Decision, S=Severe

>2.0 is termed severe while <2 is not severe

CONSTRAINTS FACED BY YAM MARKETERS DURING BANDITRY ACTIVITIES

Table 5 showed that the respondents in the study area recorded severity in the constraints faced in farm produce on farmers. Displacement of farmers from their native markets to nearby markets ($\bar{x}$ =2.42) and rising of the price of farm produce ($\bar{x}$ =2.20) ranked 1st and 2nd respectively. This implies that displacement of farmers from their native markets was the major constraints faced during the banditry activities on farmers.

This finding is in line with Isah (2019) who reported that displacement of farmers from their native markets during banditry activities in the study area; affect the income of farmer's households of rural dwellers. Other severe constraints showed that burning of resident houses, decreases the income of farmers ($\bar{x}$ =2.13) and burning of farm storehouse ($\bar{x}$ =2.11) ranked 3rd, 4th and 5th respectively. The result implies that effects of banditry have direct impact on the decrease of income of respondents in the study area.

This result concurs with the findings of Aremu and John (2020) who reported that banditry activities had negative impact on the income and livelihood of the rural farmers in Nigeria. The Effort of the government towards tackling banditry in the study; The governments at the local, state and federal levels have made efforts to tackle banditry with a view to improving stability for rural development.

CONCLUSION

It can be concluded that majority were in their active productive ages with no formal education. The coefficient of low participation on weekly contribution, cost of farm produce, killing and kidnapping of farmers and burning and raiding of the farm stores ban had significant effect on the income of farmers.

Displacement of farmers from their markets and rising of the price of farm produce were the major constraints faced by yam marketers in the study area. It was recommended farmers should diversify into other income generating activities in order to improve their livelihood status; government should collaborate with village heads for provision of security for yam marketers in the study area. Lastly, farmers should be sensitized by extension agents and other learned marketers on the roles formal education could play towards the improvement of their households.

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