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Article

Impact of Insecurity on Rural Development in Benue State, Nigeria

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Abstract

The escalation of insecurity had devastating effects on rural development and productivity. The study examined the impact of insecurity on rural development in Benue state with specific objectives, to: examine the nature of insecurity, evaluate the causes of insecurity, examine the effect of insecurity on agriculture, infrastructure and socio-economic wellbeing of residents, and suggest measure to curb the menace. Cross-sectional survey design was adopted, 400 respondents were selected from Zone A, B and C using cluster, purposive and simple random sampling techniques. Data were collected using questionnaire instrument. Descriptive statistical tools such as simple percentages and frequency tables were used to analyze the data collected. The findings of this study revealed that majority of the residents in Benue state have experienced different forms of insecurity such as herders-farmers clashes, armed robbery, kidnapping, banditry and communal clashes. The collected data showed that, struggle for land and scarce resources, ethnic or religious conflict, political instability, poverty and unemployment, weak security presence and proliferation of arms were the major causes of insecurity. The study also revealed that, insecurity has affected agriculture, infrastructure and socio-economic wellbeing resulting to farmers abandoning their farms, displacement of farming households, destruction of social amenities and facilities, loss of lives and properties and loss of income/financial instability. The following recommendations were made: state and local governments should increase the presence of security forces in rural areas, deploying police and community policing initiatives to affected areas; facilitate dialogue initiatives between farmers and herders establishing mediation committees to resolve disputes peacefully.

Keywords: insecurity; rural development; rural areas; agriculture; Benue state

1. Introduction

In recent time, the escalation of violence and insecurity has had devastating effects on rural development and productivity. Nigeria especially her rural setting has been ravaged by insecurity which has made the country not only unsafe for Nigerians but to foreign investors. In the 2020 Global Terrorism Index, Nigeria was named the third most affected by terrorism, trailing only Iraq and Afghanistan (Duru, 2024). From the rural villages of Chibok in Borno State, Guma, Logo, Ukum, Agatu and Apa in Benue State, Nimbo in Enugu State, to Kardoroko and Keana in Nasarawa State, Bassa and Bokkos in Plateau state among others, the disturbing story is the same. Rising of insecurity is on the verge of being Nigeria's heritage as no single day goes by without acts of insecurity (Oni & Ibitoye, 2022).

Insurgency, banditry, organised kidnapping and other forms of criminality in our rural areas have created a thriving trade in small arms, light weapons and other illicit trafficking. The proliferation of weaponry has increased insecurity in the country, resulting in over 80,000 deaths and 3 million Internally Displaced Persons (IDPs) despite the fact that the country is not at war (Ioryue, 2024). Charles (2024) in July penned a deepening insecurity in Benue State, resulting in shattered

hopes and homes. Duru (2024) reported the gruesome killing of at least 18 persons by suspected armed bandits in the Mbache community of Katsina-Ala Local Government Area, also in July. Earlier in March, Hir (2024) recorded instances of suspected herdsmen militia, kidnappers and bandits on a terror spree, with existential impacts inflicted on residents across several Local Government areas of Benue State that notably included all three Local Government Areas in the Sankera area, resulting in thousands of people displaced and many villages deserted.

The rural sector is very vital in the socio-economic development equation of the nation, for example, rural areas are the source of capital formation for the country and a principal market for domestic features (Ioryue, Jimoh & Ejeh, 2024). With the attendant importance of rural areas to the Nigeria's economy and raw materials for global industrial development, there is need for the government and other change agent to protect the area from the challenge of insecurity. Insecurity has moved from urban centers and become more active in rural areas. Oduhie et al (2023) noted that looting of farm produce, communal fights, armed robbery, kidnapping/abduction and cultism were forms of insecurity prevalent in rural communities. The state of insecurity in rural Nigeria has reached an alarming rate leading to people being displaced from their homes and livelihoods.

Insecurity in Nigeria, particularly in the Middle Belt region where Benue State is located, has been driven by a complex interplay of factors including Boko Haram insurgency, herder-farmer conflicts, banditry, and kidnappings (Audu, 2021). These security challenges has led to the displacement of farming communities, restricted access to farmlands, and disrupted supply chains, resulting in significant economic losses and exacerbating food insecurity and poverty (Aghedo & Osumah, 2019). Banditry and kidnapping have also emerged as a significant threat to development in Nigeria. Olaniyan and Yahaya (2016) pointed that criminal activities have caused widespread fear among rural communities, leading to destructions of lives and properties, abandonment of farms and rural-urban migration. This shift has not only reduces the agricultural workforce but also strains urban resources and infrastructure.

The variables that are responsible for hindering development in rural areas are insecurity, crisis, unemployment and natural disasters. Rural development has a link to the development of the urban centers and industrial growth. Moreover, insecurity creates an environment that discourages investment and infrastructural development, which are essential for growth. Fear of attacks forces schools, markets, businesses, and healthcare facilities to close or limit their operations. For example, educational institutions often shut down in conflict-prone areas, affecting the academic continuity of students (Oni & Ibitoye, 2022). The psychological impact of insecurity on communities, such as heightened stress and trauma, further exacerbates the challenges to economic stability and development.

Rural development is inherently complex, encompassing economic, social, and environmental aspects. Challenges like insecurity, poverty, food insecurity, and limited infrastructure affects its process. Rural development refers to the process by which a society advances economically, socially, and culturally, aiming to improve the quality of life for its citizens. It is often viewed as a multidimensional process involving the transformation of economic structures, enhancement of human capabilities, and improvement in living standards (Ioryue, Jimoh & Ejeh, 2024). According to the World Bank, rural development is a strategy aiming at the improvement of economic and social living conditions, focusing on a specific group of poor people in a rural area. It assists the poorest group among the people living in rural areas to benefit from development. In the Nigerian context, development has unique challenges due to structural issues, political instability, and insecurity, particularly in agricultural areas (Akinbile et al., 2019). However, insecurity has heavily hindered progress, especially in regions like Benue State, where development and farming activities are frequently disrupted by conflicts and insecurity (Eze et al., 2020).

Insecurity has led to disorganization of the people, loss of live and properties, destructions of infrastructures and resources, reduced farming activities, displacement of rural communities, and loss of agricultural assets, contributing to a decline in crop yields and overall development (Okeke & Nwankwo, 2020). The frequent destruction of farms, theft of livestock, and loss of investments in

agriculture have had long-term effects, decreased food availability and increasing prices, which exacerbate food insecurity (Usman & Musa, 2023). Insecurity reduces the capital stock of a country by destroying human and physical capital. This undoubtedly has rendered the economy unappealing to local and foreign investors, who have become apprehensive of investing and putting their hard-earned resources in profitable investment in Nigeria (Eze et al., 2020). The lack of security continues to deter prospective investors from engaging in business activities in these areas, leading to a stagnation of commercial operations. Consequently, many companies and businesses in Northern Nigeria have stopped operations due to the scourge of lingering insurgency (Nomor & Ikyoyer, 2022). Insecurity hampers economic activities in rural areas, leading to job losses and reduced income. The fear of attacks discourages investment and disrupts local markets, contributing to a cycle of poverty and underdevelopment. Violence and insecurity have displaced over 457,000 people in Nigeria, disrupting communities and social structures. This displacement strains urban areas and erodes social cohesion, leading to increased vulnerability and instability (Fiase & Gbaden, 2024). Besides the destruction of physical infrastructure and human capital, insecurity have a large effect on investment, which ultimately reduces the fiscal position of a country. These fiscal imbalances may have ripple effects on economic growth and socio-political development of the rural dwellers. These security challenges have a lot of impact on socio-economic development in Benue State. Most residents and traders alike no longer feel secure in what used to be a conducive environment for businessmen, farming, and other socio-economic activities. Also, farming activities in some parts of the state have been put to a standstill. All these seem to have affected the development of the area (Fiase & Gbaden, 2024)

Several scholarly works have emphasized extensively on insecurity and its effects such as Ioryue, Jimoh & Ejeh (2024), Zubairu (2022), Audu (2021), Aghedo & Osumah (2019 among others. However, little or none of these studies explored the impact of insecurity on rural development in Benue state, Nigeria. It is against this backdrop that this study is undertaken to examine the impact of insecurity on rural development in Benue State. In doing this, the study will be guided with the following specific objectives; examine the nature of insecurity, evaluate the causes of insecurity, examine the effect of insecurity on agriculture, infrastructure and socio-economic wellbeing of residents, as well as suggest measure to curb the menace.

2. Methodology

This study adopted cross-sectional survey design. This study was conducted in Benue State with a population of about 6,141,300 (National Population Projection, 2022). The choice of the Benue state was due to its susceptibility to insecurity which affects rural development. The targeted population comprised of male and female residents from 18 years and above residing in Benue state selected from 3 zones of the state (Zone A, B and C). The study sample was made up of 400 residents using Taro Yamane sample size determination formula. The study respondents were selected from eight (8) local government area (Zone A- Logo, Ukum and Katsina-Ala; Zone B- Gwer West, Guma and Buruku; Zone C- Apa and Agatu) affected by insecurity through the use of cluster, purposive and simple random sampling technique. This sampling was done in stages. Data was collected using questionnaire instrument. Quantitative method of data analysis was used for this study. The data collected through questionnaire was collated and analyzed using the Statistical Package for Social Sciences (SPSS) version 26. The results were presented using frequency distribution tables and simple percentages and the findings were discussed.

3. Results and Discussion

3.1. Socio-Demographic Characteristics of Respondents

This section presents the socio-demographic characteristics of respondents. This study administered 400 questionnaires to respondents, however only 392 of the questionnaires were returned for this analysis.

Table 1 revealed that 65.3% (256) respondents were males, while 34.7% (136) respondents were females. On the age distribution, 11.5% (45) of the respondents were within the age of 18-25years, 28.0% (110) respondents were within age 26-33years, 56.6% (222) respondents were between the age range of 34-41years, 3.8% (15) respondents were within the age range of 42 and above. On the marital status of respondents, 28.0% (110) respondents were single, 65.6% (257) respondents were married, 3.8% (15) respondents were divorced/separated, while 2.6% (10) respondents were widow (er). On educational attainment of respondents, 1.5% (6) respondents had no formal education, 24.5% (96) respondents had primary education, 47.7% (187) respondents had secondary education, while 26.3% (103) respondents had tertiary education. On occupation of respondents, 51.3% (201) respondents were farmers, 26.0% (102) respondents were into business and trading, 19.9% (78) were civil servants, while 2.8% (11) were into other occupation. The religious affiliation of respondents as indicated had 64.0% (251) respondents as Christians, 34.4% (135) respondents were Muslims while 1.5% (6) respondents were traditionalist. On the income per year of respondents, 3.3% (13) respondents earn below N100,000, 26.3% (103) respondents earn between N100,000-N199,999, 64.5% (253) respondents earn between N200,000-N299,999, while 5.9% (23) respondents earn between N300,000 and above.

Table 1. Socio-Demographic Characteristics of Respondents.

Variables	Frequency (F)=392	Percentage (%)=100
Sex		
Male	256	65.3
Female	136	34.7
Age		
18-25	45	11.5
26-33	110	28.0
34-41	222	56.6
42 and above	15	3.8
Marital Status		
Single	110	28.0
Married	257	65.6
Divorced	15	3.8
Widow (er)	10	2.6
Educational Level		
No formal Education	6	1.5
Primary Education	96	24.5
Secondary Education	187	47.7
Tertiary Education	103	26.3
Occupation		
Farming	201	51.3
Business/Trading	102	26.0
Civil servant	78	19.9
Others	11	2.8
Religious Affiliation		
Christianity	225	57.4
Islam	135	34.4
Traditional	26	6.6
Income per year		
Less than 100,000	13	3.3
100,000-199,999	103	26.3
200,000-299,999	253	64.5
300,000 and above	23	5.9

Source: Field Survey, 2025.

3.2. Nature of Insecurity in Benue State

Table 2 indicated that, 96.2% (377) respondents have experienced or witnessed insecurity in their locality, while 3.8% (15) respondents have not experienced or witnessed insecurity in their locality. This implies that, majority of the residents have experienced or witnessed insecurity in Benue state.

Table 2. Experienced or Witnessed Insecurity .

Responses	Frequency	Percentage (%)
Yes	377	96.2
No	15	3.8
Total	392	100

Source: Field Survey, 2025.

Table 3 revealed the forms of insecurity in Benue state. On herders-farmers clashes as a form of insecurity, 82.4% (322) respondents agreed, while 17.6% (69) respondents disagreed. On armed robbery as a form of insecurity, 65.3% (256) respondents agreed, while 34.7% (136) respondents disagreed. On kidnapping as a form of insecurity, 78.6% (308) respondent agreed, while 21.4% (84) respondents disagreed. On banditry as a form of banditry, 93.6% (367) respondents agreed, while 6.4% (25) respondents disagreed. On communal clashes as a form of insecurity, 70.9% (278) respondents agreed, while 29.1% (114) respondents disagreed. On cultism as a form of insecurity, 55.1% (216) respondents agreed, while 44.9% (176) respondents disagreed. This findings implies that, herders-farmers clashes, armed robbery, kidnapping, banditry, communal clashes and cultism are the forms of insecurity in Benue state.

Table 3. Forms of Insecurity in Benue State.

Responses	Frequency	Percentage (%)
Herders-farmers clashes		
Agreed	323	82.4
Disagreed	69	17.6
Armed Robbery		
Agreed	256	65.3
Disagreed	136	34.7
Kidnapping		
Agreed	308	78.6
Disagreed	84	21.4
Banditry		
Agreed	367	93.6
Disagreed	25	6.4
Communal clashes		
Agreed	278	70.9
Disagreed	114	29.1
Cultism		
Agreed	216	55.1
Disagreed	176	44.9
Total	392	100

Source: Field Survey, 2025.

3.3. Causes of Insecurity in Benue State

Data on Table 4 shows the causes of insecurity in Benue state. On struggle for land and scarce resources, 79.3% (311) respondents agreed, while 20.7% (81) respondents disagreed. On ethnic or religious conflict, 75.0% (294) respondents agreed, while 25.0% (98) respondents disagreed. On political instability, 52.6% (206) respondent agreed, while 47.4% (186) respondents disagreed. On poverty and unemployment, 68.1% (267) respondents agreed, while 31.9% (125) respondents disagreed. On inequalities, 29.1% (114) respondents agreed, while 70.9% (278) respondents disagreed. On weak security presence, 70.4% (276) respondents agreed, while 29.6% (116) respondents disagreed. On proliferation of arms, 74.0% (290) respondents agreed, while 26.0% (102) respondents disagreed. This findings explains that, struggle for land and scarce resources, ethnic or religious conflict, political instability, poverty and unemployment, weak security presence and proliferation of arms are the major causes of insecurity in Benue state.

Table 4. Major Causes of Insecurity.

Variables	Frequency	Percentage (%)
Struggle for land and scarce resources		
Agreed	311	79.3
Disagreed	81	20.7
Ethnic or religious conflict		
Agreed	294	75.0
Disagreed	98	25.0
Political instability		
Agreed	206	52.6
Disagreed	186	47.4
Poverty and Unemployment		
Agreed	267	68.1
Disagreed	125	31.9
Inequalities		
Agreed	114	29.1
Disagreed	278	70.9
Weak security presence		
Agreed	276	70.4
Disagreed	116	29.6
Proliferation of arms		
Agreed	290	74.0
Disagreed	102	26.0
Total	392	100

Source: Field Survey, 2025.

3.4. Effects of Insecurity on Agriculture, Infrastructure and Socio-Economic Wellbeing in Benue State

Table 5 revealed the effects of insecurity on agriculture in Benue state. On farmers have abandoned their farms, 82.7% (324) respondents agreed, while 17.3% (68) respondents disagreed. On decrease in food production, 91.3% (358) respondents agreed, while 8.7% (34) respondents disagreed. On increase costs of food, 76.8% (301) respondent agreed, while 23.2% (91) respondents disagreed. On displacement of farming households, 93.6% (367) respondents agreed, while 6.4% (25) respondents disagreed. On food insecurity, 90.6% (355) respondents agreed, while 9.4% (37) respondents disagreed. This findings indicated that insecurity has effects on agriculture resulting to farmers abandoning their farms, decrease in food production, increase cost of food, displacement of farming households and food insecurity in Benue state.

Table 5. Effects of Insecurity on Agriculture.

Variables	Frequency	Percentage (%)
Farmers have abandoned their farms		
Agreed	324	82.7
Disagreed	68	17.3
Decrease in food production		
Agreed	358	91.3
Disagreed	34	8.7
Increase cost of food		
Agreed	301	76.8
Disagreed	91	23.2
Displacement of farming households		
Agreed	367	93.6
Disagreed	25	6.4
Food insecurity		
Agreed	355	90.6
Disagreed	37	9.4
Total	392	100

Source: Field Survey, 2025.

Table 6 revealed the effects of insecurity on infrastructure in Benue state. On destruction of social amenities and facilities, 81.9% (321) respondents agreed, while 18.1% (68) respondents disagreed. On abandonment of public projects, 59.7% (234) respondents agreed, while 40.3% (158) respondents disagreed. On closure of schools, markets and hospitals, 91.3% (358) respondent agreed, while 8.7% (34) respondents disagreed. On burning of houses and properties, 96.4% (378) respondents agreed, while 3.6% (14) respondents disagreed. This findings implies that insecurity affects infrastructural development through to the destruction of social amenities and facilities, abandonment of public projects, closure of schools, markets and hospitals, and burning of houses and properties in Benue state.

Table 6. Effects of Insecurity on Infrastructure.

Variables	Frequency	Percentage (%)
Destruction of social amenities and facilities		
Agreed	321	81.9
Disagreed	71	18.1
Abandonment of public projects		
Agreed	234	59.7
Disagreed	158	40.3
Closure of schools, markets and hospitals		
Agreed	358	91.3
Disagreed	34	8.7
Burning of houses and properties		
Agreed	378	96.4
Disagreed	14	3.6
Total	392	100

Source: Field Survey, 2025.

Table 7 revealed the effects of insecurity on socio-economic wellbeing in Benue state. On loss of lives and properties, 100% (392) respondents agreed, while 0% (0) respondents disagreed. On loss of income/financial instability, 85.2% (334) respondents agreed, while 14.8% (58) respondents disagreed. On loss of occupation, 65.3% (256) respondent agreed, while 34.7% (136) respondents disagreed. On decreases standard of living, 55.1% (216) respondents agreed, while 44.9% (176) respondents disagreed. On inability to access education and healthcare, 70.4% (276) respondents agreed, while 29.6% (116) respondents disagreed. This findings implies that insecurity affects socio-economic wellbeing thereby resulting to loss of lives and properties, loss of income/financial instability, loss of occupation, decreases standard of living and inability to access education and healthcare in Benue state.

Table 7. Effects of Insecurity on Socio-economic Wellbeing.

Variables	Frequency	Percentage (%)
Loss of lives and properties		
Agreed	392	100
Disagreed	0	0
Loss of income/Financial instability		
Agreed	334	85.2
Disagreed	58	14.8
Loss of occupation		
Agreed	256	65.3
Disagreed	136	34.7
Decreases standard of living		
Agreed	216	55.1
Disagreed	176	44.9
Inability to access education and healthcare		
Agreed	276	70.4
Disagreed	116	29.6
Total	392	100

Source: Field Survey, 2025.

3.5. Discussion of Major Findings

On the nature of insecurity in Benue state, the findings of this study revealed that, majority of the residents have experienced or witnessed insecurity in Benue state. The study also showed that herders-farmers clashes, armed robbery, kidnapping, banditry, communal clashes and cultism were the forms of insecurity in Benue state. This findings was in congruence with the view of Nwokafor, Cletus & Ejinwa (2020) that banditry, land encroachment, clashes over ancestral lands, dispute between family members, and boundary disputes between communities and nations were major forms of insecurity prevalent in the Southern part of Nigeria. Furthermore, Abdullahi (2019) averred that crime against persons, including murder, rape, abduction, cultism, theft, car snatching, robbery of farms, homes and offices, waylaying of travelers (high-way robbery) have become the forms of insecurity threatening the fabric of society, causing a breakdown of the social order. Many Nigerians have recently found themselves in dilemma on how to find solutions to the incessant killings, kidnappings, abductions, destruction of properties by criminal gangs and insurgents. According to Audu (2021) 1,416 lives were reported to have been lost to insecurity in the first quarter of 2020 in Nigeria. Sources of this violent death range from attacks from insurgency, banditry, cult clashes, herdsman attack, communal clashes, mob action and rape.

On the causes of insecurity in Benue state, the collected data revealed that, struggle for land and scarce resources, ethnic or religious conflict, political instability, poverty and unemployment, weak security presence and proliferation of arms are the major causes of insecurity in Benue state. This findings was supported by the view of Ozuma (2024) who opined that land disputes and struggle for natural or scarce resources were the factors responsible for communal crises. He also affirmed that

increased demand for land for agriculture, unemployment, rural hunger, poverty impoverishment triggers communal conflict. Competitions for land and chieftaincy tussle are the major causes of communal conflicts in Agatu. Furthermore, Owunyi & Anekwe (2020) posited that the ownership and utilization and struggle over land have escalated the conflict between the sedentary rural farmers and nomadic Fulani herdsman in Benue state. The land struggle that exists between the rural crop farmers and herders has negatively affected food production in Benue state for more than a decade. According to Ibrahim (2019), insecurity could be due to economic, political, socio-cultural, ethno-religious conflict, inequitable distribution of natural resources, poverty and unemployment, porous borders and weak security system among others.

The effects of insecurity on agriculture, infrastructure and socio-economic wellbeing in Benue state. The study indicated that insecurity has effects on agriculture resulting to farmers abandoning their farms, decrease in food production, increase cost of food, displacement of farming households and food insecurity in Benue state. This findings corroborate with the view of Oduehie et al. (2023), rural insecurity had negative consequences on livelihoods of households in Enugu State. These negative consequences were reflected in disruption of supply and distribution of agricultural inputs and outputs, destruction of crops, displacement of households, prevention of farming activities, decline in patronage of commercial riders, and loss of livelihoods/income of respondents. Similarly, Aghedo & Osumah (2019) supported that these security challenges have led to the displacement of farming communities, restricted access to farmlands, and disrupted supply chains, resulting in significant economic losses and exacerbating food insecurity and poverty.

The findings revealed that insecurity affects infrastructural development through to the destruction of social amenities and facilities, abandonment of public projects, closure of schools, markets and hospitals, and burning of houses and properties in Benue state. This findings is inline with the view of Fiase & Gbaden (2024), violence between farmers and herders, intra-ethnic or communal misunderstandings, and attacks by bandits, militants, and other criminals in local communities in Benue State have destroyed hospitals, markets, and schools' infrastructure and forced many children out of school after displacing their parents. According to Jato & Iornumbe (2025), over 260,000 children have left school due to unabated violence in villages in Guma, Gwer-West, Makurdi, Logo, Katsina-Ala, Agatu, Ukum, parts of Kwande, and Buruku local governments of Benue State. School enrollment has dropped significantly due to assaults by attackers as teachers and students fled for their lives, abandoning the structures as the violence persists in their communities. In Gwer-West Local Government Area, at least 66 primary and junior secondary schools out of the 140 have been either destroyed or abandoned and left to rot in rural communities, leaving 12,507 children out of school. Furthermore, Nomor & Ikyoyer (2022) affirmed that insecurity has led to the burning down of five police stations and 33 markets in parts of the state; "and the burning of police stations and markets further entails the suspension of law and order and all economic activities relevant to production, distribution, and exchange; hence, the net effect has been the intensification of poverty and pauperization among the Benue people.

This study revealed that insecurity affects socio-economic wellbeing thereby resulting to loss of lives and properties, loss of income/financial instability, loss of occupation, decreases standard of living and inability to access education and healthcare in Benue state. This finding was supported with the view of Ariya, Omale & Ezeala (2016), the issue of insecurity and terrorism has become a major challenge in Nigeria for the past few years, thereby causing serious havoc and monumental loss of lives, destruction of properties and economic backwardness to the country. This finding is in line with that of Shehu, et al (2017) that cattle rustling and banditry had been a veritable threat to public safety and security in North-west Nigeria leading to loss of lives, human injury, population displacements, as well as loss of cattle in their numbers.

4. Conclusion and Recommendations

The study examined the impact of insecurity on rural development in Benue state, Nigeria. Majority of the residents in Benue state have experienced or witnessed different forms of insecurity such as herders-farmers clashes, armed robbery, kidnapping, banditry, communal clashes and cultism. The collected data has shown that, struggle for land and scarce resources, ethnic or religious conflict, political instability, poverty and unemployment, weak security presence and proliferation of arms were the major causes of insecurity in Benue state. In addition, insecurity has affected agriculture resulting to farmers abandoning their farms, decrease in food production, increase cost of food, displacement of farming households and food insecurity in Benue state. Insecurity has affected infrastructural development leading to the destruction of social amenities and facilities, abandonment of public projects, closure of schools, markets and hospitals, and burning of houses and properties. Also, it has affected the socio-economic wellbeing of residents resulting to loss of lives and properties, loss of income/financial instability, loss of occupation, decreases standard of living and inability to access education and healthcare in Benue state.

In view of the impact of insecurity on rural development which has negatively affected agriculture, infrastructure and socio-economic wellbeing, the following recommendations were made:

- i. State and local governments should increase the presence of security forces in rural areas, deploying police and community policing initiatives to affect areas.
- ii. The state governments should facilitate dialogue initiatives between farmers and herders, establishing mediation committees to resolve disputes peacefully.
- iii. The Ministry of Agriculture and Natural Resources, alongside local conflict resolution bodies, should enforce anti-open grazing laws and land use policies to minimize resource-based conflicts.
- iv. The federal and state governments should provide relief materials to communities, individuals and farmers impacted by insecurity, and implement rehabilitation programs for internally displaced people.
- v. State and federal governments should invest in rural infrastructure, focusing on building houses for displaced people, schools, markets and hospitals. The Ministry of Works and Housing, along with local government authorities, should ensure improved access to education and healthcare services in rural areas.
- vi. The federal government should develop an integrated rural development policy that addresses insecurity and its challenges on agricultural, infrastructure and livelihood. Relevant institutions, including agricultural agencies and local government authorities, should be strengthened to implement and monitor these initiatives effectively.

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