

REVISITING THE DYNAMICS OF RANSOM COLLECTION BY ARMED BANDIT'S IN THE NORTH-WEST, NIGERIA

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Abstract: This position paper examines the multi-dynamic nature of ransom collection by some groups of armed bandits in Nigeria's North-West and its consequential effects on the security and safety of the state's citizens. It provides some historical insights into the trends along which banditry transformed into kidnapping business in Nigeria and why the fight against armed banditry conflict has failed for almost a decade now. It also provides some statistical data about defense budgets and allocations of security votes by some states in Nigeria and why the menace of armed banditry and kidnapping for ransom has not reduced despite the huge investment claimed to have been made by governments in Nigeria. The paper adopted a mixed research methodology of literature review and field interviews with a view to comparing the strengths of the data collected from the field and its connection with the subject matter under discussion.

Keywords: Armed Banditry, Kidnapping for Ransom, Security Challenges, North-West Nigeria, Counter-Terrorism Policy.

Introduction

One of the factors that transformed armed banditry into a lucrative business venture among its actors is the massive inflow of cash which emanated from the payment of ransom by the victims of armed bandit attacks or their relations in many communities around Zamfara and other states in the North-Western part of Nigeria. Before 2015, the only features that characterized armed banditry in the complex states of the North West were cattle rustling and murderous killings of some innocent civilians, especially in Zamfara where the tragedy started. From the killings in Kizara where over forty people were murdered, to the Yargaladima massacre where over four hundred members of the civilian JTF were brutally killed in an ambush by armed gunmen, many believed that the banditry in Zamfara, if not tackled with all sense of seriousness, would transform into a serious regional security problem that would be of immense threat to the sovereignty of Nigeria as a nation (Anka 2024).

The advent of kidnapping activities around 2015 in Zamfara has brought a new conversation about the maturity of armed bandit activities in the North-West sub-region of Nigeria. In Zamfara, for instance, over (1000) one thousand kidnapping incidents have been recorded since 2015 (Anka 2024). Even though some of these kidnapping and abduction incidents started in villages around Dansadai, Shinkafi, Tsafe and Anka, by 2023, no local government in Zamfara that has not experienced one catastrophic incident of kidnapping or another. In Zamfara for instance, two sitting Emirs of Bungudu and Bukkuyum were kidnapped by some suspected bandit groups, one along the Kaduna-Abuja expressway and another within his country home of Bukkuyum (Anka 2024). These cases of kidnapping of the two royal traditional monarchs are few among the numerous cases of kidnapping for ransom that characterized the banditry violence in both Zamfara and many parts of the North Western region of Nigeria.

Different from the normal phenomenon that characterizes kidnapping, another dynamic to kidnapping in banditry is the emergence of what many describe as "highway banditry." This new pattern of criminality, according to (Anka 2024), has been a major source of money that is more lucrative than community kidnapping, especially as bandits become too selective about who to abduct on the highway and what amount of money to be placed on him as a ransom. What makes highway banditry more lucrative among bandits around the Zamfara area is that they target rich and influential people judging from their vehicles and physical appearances. In the argument of (Nura 2025), the bandits who made the Gusau-Funtua highway a kidnapping base used to place between N10 million to something above N20 million as ransom for any victim abducted. The popular train kidnapping that occurred along the Kaduna-Abuja highway has, for instance, become one of the major reference points to the lucrative nature of ransom collection from acts of banditry. This is in addition to the numerous school abductions that took place in Zamfara, Katsina, and Kebbi, with allegations of hundreds of millions of naira paid to the suspected bandit criminals by the government as ransom.

According to the data by the (BBC 2024), an average of 2.2 trillion naira has been paid as ransom to kidnappers in Nigeria between 2023 and 2024. The data also stated further that 2.2 million people were trapped in various kidnapping incidents which occurred in Nigeria within the period under review, with the North Western part of Nigeria having more than half of the incidents, which is put at 1.42 million people. Again, a total of 1.2 trillion was said to have been paid as ransom by relations and victims of kidnapping in the North Western part of Nigeria alone between 2023 and 2024. Also, data from the National Bureau of Statistics indicated that the payment of N2.3 trillion naira ransom by Nigerians in 2024 is bigger than Nigeria's N1.647 trillion naira defense budget in 2024 (Jimoh 2024). This defense budget in question included budgets for defense headquarters, navy, army, air force, defense intelligence,

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Defense Industry Corporation, military pension board, Air Force Institute of Technology Kaduna, and Defense College.

Very recently, in 2025, another dangerous dynamic to payment of ransom for kidnapped victims was discovered in Zamfara state, and this time around it is a pattern where armed bandits release victims of abduction on loan arrangement. This development has further exposed how mature the kidnapping industry is becoming in the North-Western part of Nigeria. A staff member of Federal University Gusau was recently abducted by some groups of bandits along the Anka-Gusau highway and was released on loan arrangement with an open threat that he may be re-abducted if his relations refuse to pay the agreed sum of N3 million naira as ransom and within the time agreed (Kabir 2025). In Wuya district of Anka local government area of Zamfara State again, about four victims of kidnapping incidents were released specifically on the 17th day of March 2025 with an agreement that their relations would provide the sum of N1.5M each as payment of ransom for the released victims within an interval of a month period (Sani 2025).

This recent development has no doubt brought a significantly clearer picture of the continued collapse of the economic strength of these victim communities in Zamfara state. As argued by (Nura 2025), as at the beginning of the year 2024, no one is in doubt that the majority of the local communities in Zamfara who have been the victims of banditry and kidnapping violence were crashed down to such an extent that they have no cash power to pay and secure the release of their relations in captivity. The tragedy of securing the release of victims of kidnapping on loan arrangement has also exposed the hidden Pandora's box, which indicates that collection of ransom for victims of kidnapping is no longer the way to go since most of the relations have been weakened to a point where they have no alternative cash flow or assets to fall back on to compensating the bandits for the release of their abducted relations.

The objective of this position paper is to examine the extent of kidnapping incidents and their economic implications on states of the North-Western Nigeria. Another objective includes assessing the extent to which earning through payment of ransom has become a beacon of hope that influences other non-state actors to join the illegal act of armed banditry as a means of entrepreneurial venture. The paper also examines the extent of the grave consequences of ransom collection on the economic development of the North-Western region of Nigeria. The paper adopted a mixed research methodology of literature review and field interviews with a view to making a comparative assessment of existing literatures and their connection with realities from the field.

An Over-view of Armed Banditry and Kidnapping for Ransom in Nigeria’s North West

One must argue in the affirmative that armed banditry, which started in Zamfara as a mere conflict of interest between the local farmers and Fulani herdsmen, transformed over time and gave birth to a series of other social crimes, including abduction for ransom. As argued by (Anka 2024), before 2015, the social conflict between the Fulani herdsmen and local farmers in Zamfara was not as complex as it is now, until after 2015, when some pockets of incidents of kidnapping for ransom were recorded. Before that time, the conflict was restricted to cattle rustling and murder in some instances due to reprisal attacks and revenge by the joint

local vigilante groups against the Fulani ethnic race. But after 2015, citizens of Zamfara began to witness a momentous increase in the cases of kidnappings for ransom as a sign of deliberate transformation of the banditry criminality.

Data from Nigeria’s National Bureau of Statistics (NBS) has shown that an estimate of N2.3 trillion in naira was paid by Nigerians as ransom to kidnappers between 2023 and 2024. This figure, according to (Jimoh 2024), is equivalent to 8.2 percent of Nigeria’s total federal budget for 2024, which stands at N28.8 trillion. The figure is also more than the combined 2024 budgetary allocations of five states in Nigeria in 2024, as demonstrated below:

Table (1): Showing 2024 approved budget of (5) states in Nigeria

S/No	States	2024 Approved Budget
1	Ekiti	N521.5b
2	Gombe	N20b
3	Yobe	N216.95b
4	Kogi	N258.28b
5	Ondo	N496b
6	Total	N1.69 trillion

Source: Business Day Newspaper

The National Bureau of Statistics also stated in its 2024 survey report that Nigerian households whose relations were abducted paid an average of N2.6 million Naira as ransom in 2024. Again, a total of 1,668,104 kidnapping incidents occurred in rural areas, while another 567,850 occurred in urban areas. The North West geopolitical zone, which is the central focus of this paper, recorded the highest number of kidnapping cases, followed by the North Central, and the rest occurred in the South East. This is as demonstrated in the table below:

Table (2): showing statistics of major kidnapping clusters and % in 2024

S/No	Category	%
1	Near the Homes abduction	(49.3%)
2	Street Abduction	(19.4%)
3	Vehicle Travel Abduction	(15.2%)
4	Collective Transportation Abduction	(9.0%)
5	Work or School areas Abduction	(4.7%)
6	Un-reported Cases	(82.1%)
7	Release Victims after abduction	(12.8%)
8	Victims of Kidnapping killed	(3.3%)
9	Those in Captivity	(1.3%)

Source: Business Day Newspaper

This payment for ransom, especially in the North West, comes with variance as data from the NBS indicated that households within the North West paid an average of N2.7 million per each kidnapping incident as ransom. As per the distinction of what households from

urban and rural areas paid as ransom, the data states that the duo stands for N3.7 million and N2.3 million naira respectively (Jimoh 2024). Making references to some key selected states in the North West region, Zamfara suffered the worst in terms of kidnapping, considering the fact that the scenario originates from the state, followed by Kaduna, Katsina, and the rest of the states in Nigeria, as per the tables below:

Table (3): Showing States % in terms of Kidnapping Incidents in 2024

S/No	States	%
1	Zamfara	36.2%
2	Kaduna	27.3%
3	Katsina	26.8%
4	Sokoto	17.6%
5	Kebbi	9.5%
6	Kano	0.22%
7	Jigawa	0.12%

Source: Business Day Newspaper

Since the year 2025, prominent kidnapping cases involving personalities and schoolchildren have made a summary of the exact amount of money collected as ransom in the North-Western part of Nigeria almost impossible. Apart from the fact that negotiations for what has been paid to these bandit criminals have always been kept away from public notice, some kidnapping cases that attracted a reward of ransom running into millions of naira have never been reported to the authorities. According to the S.B Morgan Intel Report (2024) titled “Grim Reaping: Economics of Nigeria’s Kidnapping Industry,” Zamfara State, which is a state in the North-West, tops all other states in Nigeria in the area of kidnapping, while the Federal Capital Territory (FCT) has the least, as per the table below:

Table (4): Showing number of incidents of kidnapping per some selected states

S/No	State(s)	Reported Incident(s)	Victim(s)
1	Zamfara	132	1,639
2	Kaduna	111	1,113
3	Katsina	119	887
4	Borno	63	720
5	Niger	48	689
6	Sokoto	67	487
7	FCT	70	404

Source: Business Day Newspaper, 2024

The New Trend of Release of Kidnapping Victims on Loan Arrangement

In Zamfara state, one of the seven states that make up the North Western parts of Nigeria, kidnapping for ransom is taking a new dangerous dimension as bandits develop a new informal treaty of

releasing kidnapped victims on loan arrangements. As argued by (Sani 2025), in Wuya district of Anka local government, not fewer than five victims were released on the agreement that their relations would source for money and pay the bandits between the months of January and March 2025. He argued further that the recent negotiation with the people of Wuya was for the relations of the five abductees released to pay the sum of N1.5M each to the bandits within the agreed period. As per the argument of (Kabiru 2025), a staff member of the Federal University Gusau by the name of Mal. Haliru, teaching at the department of Islamic Studies, was kidnapped and released on loan arrangements, and his family and associates have been making fundraising efforts to ensure that the money to be paid, which is valued at N3 million, has been raised and paid before the deadline, since the bandits have made an open threat to re-abduct the victim if the pledge made has not been fulfilled by his family members who stood in for him as surety.

There are very few cases reported, as various communities in Zamfara have been into these types of negotiations for some time now. (Kabiru 2025) argued that various villages under Bukkuyum and Anka have been negotiating the release of their loved ones from bandits through similar loan arrangements, as excessive pressure emanating from poverty and lack of access to wealth has become too apparent to the people of the rural areas, so much so that they neither have cash, grains, nor assets to forfeit and raise money to pay as ransom for their loved ones.

Laminu (2025) also argued that in some communities around Dansadau, they have been paying their ransom dues in the form of labor wages, as many of the relations worked for the bandits on their respective farms as compensation for the payment of ransom. Nura (2025), on the other hand, argued that in most of the rural areas around Tsafe East in Zamfara, comprising Danjibga, Kunchin Kalgo, Hayin Alhaji Keta up to Mada forest, locals have been negotiating for wages to serve as compensation for the payment of a ransom. He argued further that apart from working for the bandits, the majority of the farmland were forcefully seized from the locals by the bandits either as a substitute for ransom or as a panacea or route to peace.

Raising Spates of Kidnapping for Ransom in Nigeria’s North-West: Is Funding to Security Agencies the Issue?

Funding of defense and security budget has never been an issue in Nigeria since return to civil rule in 1999. Year after year Nigeria’s defense and security budget has been in the increase and that government pronouncements as to its intervention in fighting insecurity including kidnapping has been persistent at all time. For instance, Dataphyte findings showed that between 2020 and 2024, the federal government approved a total of N9.17 trillion for seven security units. They include the Nigerian Army, the Nigeria Security and Civil Defence Corps (NSCDC), the Nigeria Air force, the Nigeria Navy, the Ministry of Police Affairs, the Defence Headquarters and the Ministry of Defence Headquarters. Despite this huge investment the data indicated that no fewer than 44.67 million households out of which 15.30 million representing (34.3 per cent) experienced at least one form of crime or the other (Jimoh 2024).

On the other hand (Anka 2024) argued that, state Governors have been investing huge resources as security votes to fight insecurity including kidnapping for ransom in Nigeria. He went further to provide table below to make some illustrations.

Table (5): Showing allocation security votes per states in Nigeria

S/No	State(s)	Geo-Political Zone	Security Votes Per Month	Security Votes Per Annum
1	Imo	South-East	N333.333 Million	N4 Billion
2	Enugu State	South-East	N600 Million	N7.2 Billion
3	Anambra	South-East	N850 Million	N10 Billion
4	Abia	South-East	N700 Million	N8.4 Billion
5	Ebonyo	South-East	No Record	No Record
6	Cross Rivers	South-South	N500 Million	N6 Billion
7	Rivers	South-South	N1,500 Million	N18 Billion
8	Akwa Ibom	South-South	N1,800 Million	N21.6 Billion
9	Edo State	South-South	N900 Million	N10.8 Billion
10	Delta	South-South	N2 Billion	N24 Billion
11	Bayelsa	South-South	No Record	No Record
12	Lagos	South-West	N17.149 Billion	N17.149 Billion
13	Ondo State	South-West	N600 Million	N7.2 Billion
14	Osun	South-West	N400 Million	N4.8 Billion
15	Ogun	South-West	N900 Million	N1.2 Billion
16	Ekiti	South-West	N100 Million	N1.2 Billion
17	Oyo	South-West	N1 Billion	N12, Billion
18	Borno	North-East	N806.25 Million	N9.67 Billion
19	Yobe	North-East	N316.667 Million	N3.8 Billion
20	Taraba	North-East	N200 Million	N2.4 Billion
21	Bauchi	North-East	N1.417 Billion	N17 Billion
22	Kano	North-West	N0.00	N0.00
23	Kaduna	North-West	N804.8	N4.8 Billion
24	Katsina	North-West	N17.583	N211 Million
25	Zamfara	North-West	N600 Million	N7.2 Billion
26	Benue	North-Central	N3.092 Billion	N37.1 Billion
27	Niger	North-Central	N1.308 Billion	N15.7 Billion
28	Plateau	North-Central	N216.66 Million	N2.6 Billion
29	Kogi	North-Central	N400 Million	N4.8 Billion
30	Nasarawa	North-Central	N100 Million	N1.2 Billion
31	Kwara	North-Central	No Record	No Record

Source: Wikipedia as cited by (Anka 2024)

Corruption from within the security managers in Nigeria has always been the issue as major cases of stealing of defense and security budgets have been recorded in Nigeria, making attempts to make any significant shift or progress in curbing crimes like kidnapping and payment for ransom virtually impossible.

Conclusion

From the discussion so far, one may argue in a more convincing manner that payment for ransom by relations of the kidnapped victims has continued to be a sustainable driver through which the armed bandit actors leverage to continue to modify their strategies

and sustain their monetary exploitations in banditry businesses. The rise in the number of kidnapped victims within the North-Western part of Nigeria, which represents over half of the total number of kidnapping cases in Nigeria, is an eye-opener to the fact that government policies and approaches to fighting armed bandits and kidnappers are not really functioning in such a manner that the social problem is tamed to be addressed. Unless the government in Nigeria can study the terrain of kidnapping and ransom collections, more evolutions are suspiciously beginning to emerge from the trajectory point of view in which bandits look at their criminal enterprise as a means of sustainable earning of a living. Unless appropriate steps are taken to regulate technology to monitor conversations among actors that negotiate the payment of ransom, as well as hold Nigeria's financial institutions accountable for exposing the bandits/kidnappers and their locations, this tragedy may not end soon.

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