MRN Publishing

Vol. 14, No. 23, 2026, pp. 47–53.
ISSN 1596−5074

Management Network Journal

Psychological Trauma as a Pathway Linking Armed Banditry to Secondary School Attrition: Evidence from Katsina State, Nigeria

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Abstract

Purpose: This study examined the relationships among exposure to armed banditry, psychological trauma, and secondary school attrition in Katsina State, Nigeria. It introduced the Banditry–Trauma–Attrition Framework (BTAF), which proposes that psychological trauma is the principal mechanism through which conflict-related insecurity contributes to educational disengagement. *Design/Methodology/Approach:* An ex post facto (causal-comparative) design was adopted. Data were collected from 448 senior secondary school students selected through a four-stage sampling procedure across the three senatorial districts of Katsina State. A self-developed questionnaire measured exposure to armed banditry, psychological trauma, and secondary school attrition. Data were analyzed using Pearson Product–Moment Correlation, Simple Linear Regression, and One-Way ANOVA with Scheffé post hoc tests. *Findings:* Exposure to armed banditry was positively associated with psychological trauma, while psychological trauma significantly predicted secondary school attrition, explaining 42.2% of its variance. Significant geographic differences in attrition were also observed, with Katsina South recording the greatest educational disruption. The findings support the BTAF and its integration of Bio-Ecological Systems Theory, Conservation of Resources Theory, and Protection Motivation Theory. *Originality/Value:* The study provides empirical evidence that psychological trauma links armed banditry to school attrition and highlights the need for trauma-informed educational policies alongside safe-school initiatives in conflict-affected settings.

Keywords: *Armed banditry; psychological trauma; school attrition; educational disengagement; BTAF; Katsina State; Nigeria.*

Introduction and Background

Education is universally recognized as a fundamental human right and a critical driver of sustainable social and economic development. This position is reflected in Sustainable Development Goal 4 (SDG 4), which advocates inclusive, equitable, and quality education for all (Nasir *et al.*, 2023). However, the realization of this goal has become increasingly difficult in many conflict-affected regions where armed violence disrupts educational systems, threatens the safety of learners and teachers, and weakens institutional capacity (GCPEA, 2024). Across sub-Saharan Africa, attacks on schools have transformed educational institutions from centres of learning into high-risk environments, resulting in school closures, displacement, interrupted learning, and declining student participation (GCPEA, 2024).

In Nigeria, educational disruption has traditionally been associated with the Boko Haram insurgency in the Northeast. More recently, however, armed banditry has emerged as the dominant security challenge in the Northwest, particularly in Katsina State. Unlike ideologically motivated insurgency, armed banditry is characterized by organized criminal activities involving kidnapping for ransom, village raids, cattle rustling, and attacks on schools (Adesina & Kehinde, 2026; Idowu & Afolabi, 2023). The increasing frequency of school attacks and mass abductions has fundamentally altered the educational environment by exposing students to persistent insecurity and fear (Aderinto *et al.*, 2025, 2026). The December 2020 abduction of more than 300 students from Government Science Secondary School, Kankara, remains one of the most symbolic examples of this crisis and reinforced widespread perceptions that schools are no longer safe spaces for learning (Aderinto *et al.*, 2025).

While previous studies have documented the security and socioeconomic consequences of armed banditry, emerging evidence suggests that its most enduring educational impact may occur through psychological trauma. Exposure to violent attacks, repeated threat rumours, displacement, and fear of abduction contributes to post-traumatic stress disorder (PTSD), anxiety, hypervigilance, and emotional distress among students, all of which undermine concentration, memory, academic engagement, and school attendance (Ezeh *et al.*, 2023; Harb & Schultz, 2020; Michaelsen & Salardi, 2020). Consequently, educational disengagement increasingly reflects a behavioural response to prolonged psychological distress rather than simply the effects of poverty or inadequate school infrastructure.

The present study is anchored on the Banditry–Trauma–Attrition Framework (BTAF), which conceptualizes school attrition as a sequential process linking exposure to armed banditry, psychological trauma, and educational withdrawal. The framework further recognizes that the strength of these relationships varies according to geographical context, reflecting differences in conflict intensity across locations. Thus, the BTAF provides a parsimonious explanation of how conflict-related insecurity translates into educational disengagement.

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Problem Statement

Despite increasing scholarly attention to armed banditry in Northwest Nigeria, limited empirical research has quantified the relationship between students' exposure to banditry, psychological trauma, and secondary school attrition. Existing studies have largely emphasized school attacks, displacement, governance failures, or socioeconomic consequences, with comparatively fewer investigations examining the psychological mechanisms through which insecurity influences educational participation (Aderinto *et al.*, 2025; Enokela, 2022). As a result, educational policies have tended to focus primarily on improving physical security while giving insufficient attention to students' mental health and psychosocial well-being.

The BTAF suggests that psychological trauma constitutes the principal mechanism linking conflict-related insecurity with educational disengagement. Students repeatedly exposed to armed attacks, kidnappings, and persistent insecurity may develop PTSD, anxiety, fear, and hypervigilance, reducing their ability to concentrate, participate in learning, and remain in school (Ezeh *et al.*, 2023; Harb & Schultz, 2020; Wijesekara, 2022). As psychological distress intensifies, continued school attendance may be perceived as increasingly unsafe, leading students and their families to withdraw from formal education as a protective response. However, the extent to which psychological trauma explains school attrition among secondary school students in Katsina State remains insufficiently established through quantitative evidence.

This study addresses this gap by examining the relationships between exposure to armed banditry, psychological trauma, and secondary school attrition. Specifically, it provides empirical evidence for the pathways proposed by the Banditry–Trauma–Attrition Framework and contributes to a better understanding of the psychological dimensions of educational disruption in conflict-affected settings.

The Banditry–Trauma–Attrition Framework (BTAF)

Figure 1 presents the BTAF, an empirical framework developed from the findings of this study. The framework proposes that exposure to armed banditry is the primary antecedent of psychological trauma, which subsequently leads to secondary school attrition. Exposure to armed attacks, abductions, persistent insecurity, and threat perceptions increases students' vulnerability to PTSD, anxiety, hypervigilance, and emotional distress, thereby reducing their capacity for effective learning (Ezeh *et al.*, 2023; Michaelsen & Salardi, 2020; Wijesekara, 2022). As psychological trauma intensifies, students become increasingly disengaged from school through absenteeism, declining academic performance, school avoidance, and eventual dropout.

The framework also recognizes geographic context (senatorial district) as a contextual influence that moderates the strength of these relationships, reflecting the unequal distribution of insecurity and attrition across locations. Unlike broader ecosystem models that incorporate institutional, household, and governance processes, the BTAF intentionally focuses only on the pathways directly supported by this study's statistical analyses. Consequently, it provides a parsimonious explanation of how armed banditry contributes to school attrition through the mediating role of psychological trauma while maintaining close alignment between the conceptual framework, research hypotheses, and empirical findings.

Theoretical Framework

This study adopts an integrated theoretical framework that explains how armed banditry culminates in secondary school attrition through interconnected environmental, psychological, and behavioural processes. Three theories [Bio-Ecological Systems Theory (BEST), Conservation of Resources (COR) Theory, and Protection Motivation Theory (PMT)] collectively serve as complementary perspectives describing successive stages within the BTAF. Specifically, BEST explains how banditry disrupts the ecological systems that support students' development, COR theory explains how these disruptions deplete psychological resources essential for learning, and PMT explains why students and their families respond to these threats by withdrawing from school as a protective strategy. Together, the three theories provide a coherent explanation of how insecurity evolves into educational disengagement and eventual school attrition.

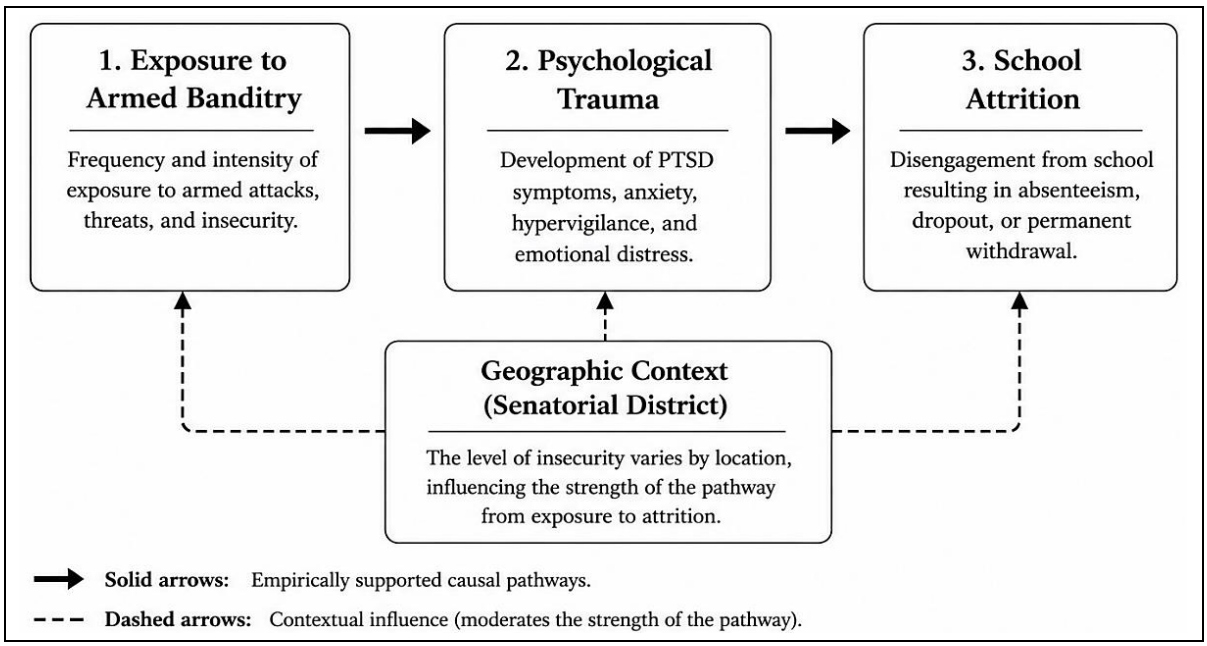

Figure 1. Banditry–Trauma–Attrition Framework

Bio-Ecological Systems Theory: Environmental and Institutional Context

Bronfenbrenner's (1979) Bio-Ecological Systems Theory provides the environmental foundation for this study by explaining how armed banditry disrupts the ecological systems within which students develop. The theory posits that human development is shaped through continuous interactions between individuals and multiple environmental systems. In conflict-affected settings, these interactions become severely disrupted. At the mesosystem level, the reciprocal relationship between home and school deteriorates as schools become targets of armed attacks, mass abductions, and prolonged closures. Parents, teachers, and students consequently lose confidence in schools as safe learning environments. At the macrosystem level, persistent insecurity, weak governance, economic disruption, and declining community stability create broader conditions that undermine educational participation (Adams *et al.*, 2023; Aderinto *et al.*, 2025). Thus, BEST explains the environmental conditions that expose students to repeated insecurity and initiate the pathway toward educational disruption.

Conservation of Resources Theory: Psychological Resource Depletion

While BEST explains the environmental origins of disruption, Conservation of Resources (COR) Theory explains its psychological consequences. Hobfoll *et al.* (2018) argue that individuals experience stress when valued resources are threatened or lost. Within conflict-affected educational environments, psychological safety, emotional stability, and cognitive functioning constitute critical personal resources necessary for effective learning. Exposure to armed attacks, kidnapping, and chronic insecurity progressively depletes these resources, resulting in PTSD, anxiety, hypervigilance, emotional exhaustion, and impaired concentration (Ezeh *et al.*, 2023; Harb & Schultz, 2020). As psychological resources decline, students become less capable of sustained academic engagement and increasingly perceive school attendance as emotionally overwhelming. COR theory therefore explains the mediating mechanism through which environmental insecurity is translated into psychological trauma.

Protection Motivation Theory: Protective Decision-Making

Protection Motivation Theory explains the behavioural response that follows psychological resource depletion. Rogers (1975) proposed that individuals adopt protective behaviours after evaluating the severity of a threat, their vulnerability to it, and the effectiveness of available coping responses. Within the context of armed banditry, parents and students perceive school attendance as increasingly dangerous because of repeated attacks, abductions, and continuing insecurity. When the perceived threat exceeds confidence in available protective measures, withdrawal from school becomes a rational coping strategy intended to preserve physical safety. Previous studies indicate that survivors of school attacks and abductions exhibit significantly greater tendencies toward school avoidance and permanent dropout because of diminished perceptions of safety (Aderinto *et al.*, 2025; Ugwulor-Onyinyechi *et al.*, 2022). PMT therefore explains why psychological trauma is ultimately expressed as educational disengagement and school attrition.

Theoretical Integration

The three theories collectively provide a coherent explanation of the pathways linking armed banditry to school attrition. BEST explains how conflict disrupts the ecological and institutional environments that support education. These environmental disruptions expose students to repeated threats, initiating the loss of psychological resources described by COR theory. As trauma accumulates and psychological safety declines, students and their families reassess the risks associated with continued school attendance. PMT explains why, under these circumstances, school withdrawal becomes a protective behavioural response. Consequently, school attrition is understood not as an immediate consequence of armed violence but as the behavioural outcome of sequential environmental disruption, psychological resource depletion, and protective decision-making. This integrated perspective provides the theoretical foundation for the Banditry–Trauma–Attrition Framework (Figure 1) and offers a unified explanation consistent with the study's investigation of the relationships between banditry exposure, psychological trauma, and secondary school attrition.

Methodology

Research Design and Scope

This study adopts an Ex Post Facto (Causal-Comparative) research design, selected because the independent variable—exposure to armed banditry—has already occurred naturally and cannot be ethically or practically manipulated. The design allows for the mathematical assessment of correlates between trauma and school attrition by comparing student populations with varying levels of exposure. The study covers a retrospective period from 2010 to 2023, with a specific focus on the sharp escalation of violence since 2018. It is transdisciplinary in nature, integrating perspectives from Education, Psychology, and Criminology to map the nexus between criminal enterprise and educational outcomes.

Population and Sampling Reconciliation

The target population comprises all Senior Secondary School students (SSS 1–SSS 3) enrolled in public schools across the three senatorial districts of Katsina State. To ensure representative coverage, the study employed a four-stage sampling design: geographic stratification, purposive selection of high-volatility Local Government Areas (LGAs), institutional stratification (boarding versus day schools), and random respondent selection.

Based on Cochran's (1977) formula for a large population at a 95% confidence level, a minimum sample size of 385 was initially required. To account for potential data loss, non-responses, or incomplete surveys common in conflict-affected zones, the researchers distributed 500 instruments. The final reconciled dataset for this study consists of 448 valid responses. This sample is geographically distributed across the state, with 64 respondents drawn from Katsina Central (representing Batsari and Safana LGAs), 236 respondents from Katsina South (Faskari, Kankara, and Sabuwa), and 148 respondents from Katsina North (Jibia and Danmusa).

Instrumentation, Measure Development, Validity, and Reliability

Data were collected using a self-administered questionnaire developed specifically for this study to operationalize the constructs of the BTAF. The instrument measured exposure to armed banditry, psychological trauma, and secondary school attrition, with item development undertaken collaboratively with secondary school students from conflict-affected communities to ensure contextual relevance. The measures were informed by established instruments for armed-conflict exposure, trauma, and

school disengagement while being adapted to the realities of armed banditry in Katsina State (Cardona *et al.*, 2020, 2023; Klassen & Stewart, 2022; Kurfi, 2026; Parviainen *et al.*, 2020; Rosner & Hagl, 2008; Snyder *et al.*, 2009).

The questionnaire comprised four sections: Section A captured demographic information; Section B measured exposure to armed banditry using the Banditry Exposure Measure (BEM); Section C assessed psychological trauma using the Psychological Trauma Measure (PTM); and Section D measured secondary school attrition using the Secondary School Attrition Measure (SSAM), covering absenteeism, school avoidance, and dropout intentions. All substantive items were rated on a four-point Likert scale (1 = Strongly Disagree to 4 = Strongly Agree).

Face and content validity were established through expert review by specialists in Educational Research, Educational Psychology, and Measurement and Evaluation. Reliability was assessed through a pilot study involving 40 senior secondary school students in Zamfara State. The overall instrument demonstrated satisfactory internal consistency (Cronbach's α = .87), with reliability coefficients of .84 for the Banditry Exposure Measure and .89 for the Psychological Trauma Measure, indicating that the instrument possessed adequate psychometric properties for investigating the relationships among the study variables.

Ethics and Distress Protocol

Institutional ethics approval was obtained from the Department of Educational Foundation, Northwest University, Kano, under reference DEF/NWU/RES/2023/14. Informed written consent was provided by parents or guardians, and verbal assent was secured from all student participants.

Acknowledging that survivors of kidnapping represent a neglected population in academic literature (Isma'il & Ibrahim, 2025; Ojewale, 2023), a robust *Distress Protocol* was integrated into the fieldwork. Following trauma-sensitive procedures established for Nigerian post-conflict educational settings (Salisu, 2025), data collection was immediately halted if a respondent exhibited signs of acute emotional distress. These students were subsequently referred to pre-arranged mobile psychosocial support teams provided by the state's counseling department.

Methodological Limitations

Prior research in this region has remained largely qualitative or anecdotal (Enokela, 2022; Idowu & Afolabi, 2023). While this study fills a critical gap by providing a quantitative link between trauma and attrition through its 448-student dataset, it is limited by its cross-sectional design. Consequently, while the study identifies strong correlations, the long-term longitudinal trajectories of abducted and traumatized children remain a priority for future investigation.

Results

Descriptive Statistics and Aggregation Diagnostics

The final reconciled dataset for this study comprised n = 448 senior secondary school students across three senatorial districts in Katsina State. The demographic profile of the participants is summarized in Table 1, reflecting a representative mix of students from high-volatility regions.

The level of exposure to armed banditry was significantly stratified by geographical location. Narrative analysis of the exposure data reveals that Katsina South reported the highest level of direct exposure (Mean = 78.2, SD = 12.4), a finding that aligns with the severe security vulnerabilities—such as inadequate fencing and lack of on-site security personnel—documented by Aderinto *et al.* (2025) in this specific zone. In contrast, Katsina Central reported lower direct exposure (Mean = 21.4, SD = 6.8), though indirect exposure remained consistent across all districts due to state-wide threat rumors and economic disruption.

Table 1. Demographic Profile of Study Sample

Variable	Category	Frequency	Percentage
Senatorial District	Katsina Central	64	14.3
	Katsina South	236	52.7
	Katsina North	148	33.0
Gender	Male	242	54.0
	Female	206	46.0
School Type	Public Boarding	280	62.5
	Public Day	168	37.5
Age Range	14–16 years	154	34.4
	17–19 years	294	65.6

The level of exposure to armed banditry was significantly stratified by geographical location. Narrative analysis of the exposure data (formerly Figure 2) reveals that Katsina South reported the highest level of direct exposure (Mean = 78.2, SD = 12.4), a finding that aligns with the severe security vulnerabilities—such as inadequate fencing and lack of on-site security personnel—documented by Aderinto *et al.* (2025) in this specific zone. In contrast, Katsina Central reported lower direct exposure (Mean = 21.4, SD = 6.8), though indirect exposure remained consistent across all districts due to state-wide threat rumors and economic disruption

Testing of Research Hypotheses

Hypothesis 1: Influence of Exposure on Psychological Trauma

H_0: There is no significant relationship between the level of exposure to armed banditry and the severity of psychological trauma among students.

To test this, a Pearson Product-Moment Correlation was conducted. The results indicated a strong, positive correlation between banditry exposure and psychological trauma scores ($r = .68, p < .001$). This confirms that as students' direct and indirect exposure to violence increases, their clinical trauma symptoms intensify. The grand mean trauma score across the state was 3.13, which significantly exceeds regional baselines for PTSD and depression observed in other conflict-exposed Nigerian populations (Ezeh *et al.*, 2023; Michaelsen & Salardi, 2020). Consequently, the null hypothesis is rejected.

Hypothesis 2: Influence of Trauma on School Attrition

H_0: Banditry-induced psychological trauma does not significantly predict secondary school student attrition rates.

A Simple Linear Regression was performed to determine if trauma scores (the predictor) influenced attrition intentions (the outcome). The regression model was statistically significant, $F(1, 446) = 124.8, p < .001$, with an R^2 of .422. This indicates that psychological trauma alone explains 42.2% of the variance in school attrition. This finding provides quantitative proof for the behavioral driver identified in the framework: trauma functions as a non-economic catalyst for dropout. The null hypothesis is rejected.

Hypothesis 3: Geographic Variance in Attrition

H_0: There is no significant difference in school attrition impact among the three senatorial zones.

Table 2. ANOVA Summary for Geographic Variance in Attrition

Source of Variation	Sum of Squares	df	Mean Square	Computed F-value	p-value	Decision
Between Groups	15.12	2	7.560	59.06	< .0001	Reject H_0
Within Groups	56.96	445	0.128			
Total	72.08	447				

Table 3. Pairwise Comparisons (Scheffé Post-Hoc)

Compared Zones	Mean Difference ($X_i - X_j$)	Computed Scheffé (FS)	Critical Value	Significance
Katsina South vs. Katsina North	+0.21	10.82	6.04	< .05
Katsina South vs. Katsina Central	+0.46	50.84	6.04	< .05
Katsina North vs. Katsina Central	+0.25	14.80	6.04	< .05

A One-Way ANOVA was conducted to compare the effect of geographical location on attrition impact. As shown in Table 2, a statistically significant difference was found across the three zones.

To pinpoint the differences, a Scheffé Post-Hoc Analysis was conducted (Table 3). The results show that Katsina South experiences a high impact on attrition that is significantly greater than both the North and Central zones.

Summary of Findings

The inferential data confirms that attrition in Katsina State is a byproduct of three converging themes:

1. *Security Failures:* Direct abductions have a high impact on permanent withdrawal, particularly where physical school defenses are non-existent (Aderinto *et al.*, 2025).
2. *Psychological Resource Depletion:* High trauma scores correlate with School Avoidance Anxiety, as students no longer perceive the school as a psychologically safe space (Ezeh *et al.*, 2023).
3. *Socioeconomic Deprivation:* While trauma is the primary driver, its effect is compounded by medium–high indirect impacts such as poverty and family displacement in the North and South districts.

Discussion

The findings of this study provide empirical support for the BTAF by demonstrating that exposure to armed banditry contributes to school attrition primarily through the pathway of psychological trauma. The rejection of all three null hypotheses confirms that students who experience higher levels of banditry-related insecurity report significantly greater psychological trauma, while psychological trauma significantly predicts secondary school attrition. These findings indicate that school attrition in conflict-affected environments should not be viewed solely as an educational or socioeconomic problem but also as a behavioural consequence of persistent psychological distress. The explanatory power of psychological trauma, accounting for 42.2% of the variance in school attrition, highlights its central role in understanding educational disengagement among students exposed to chronic insecurity.

The findings are consistent with the integrated theoretical framework underpinning this study. From the perspective of BEST, armed banditry disrupts the environmental systems that ordinarily support learning by transforming schools and surrounding communities into unsafe spaces. Repeated attacks, mass abductions, and prolonged insecurity weaken the interactions between families, schools, and communities that are essential for students' educational development (Bronfenbrenner, 1979; Aderinto *et al.*, 2025). Such ecological disruption creates the conditions under which psychological distress becomes widespread, thereby establishing the environmental foundation of the Banditry–Trauma–Attrition Framework.

The strong positive relationship between exposure to banditry and psychological trauma further supports the COR Theory, which explains that individuals experience stress when valued psychological resources are threatened or lost (Hobfoll *et al.*, 2018). Students exposed to repeated insecurity are likely to experience anxiety, hypervigilance, fear, and post-traumatic stress symptoms that undermine concentration, memory, and classroom engagement. Previous studies similarly report that trauma-related symptoms impair cognitive functioning and academic performance among children exposed to violence (Ezeh *et al.*, 2023; Harb & Schultz, 2020; Michaelsen & Salardi, 2020; Wijesekara, 2022). The present findings therefore suggest that psychological trauma functions as the principal mechanism through which armed banditry translates into educational disengagement.

The significant regression effect of psychological trauma on school attrition further aligns with the PMT. As insecurity intensifies and psychological safety declines, students and their families increasingly perceive school attendance as a high-risk activity. Under these circumstances, withdrawal from school represents a protective behavioural response intended to reduce exposure to future harm (Rogers, 1975). This interpretation is consistent with evidence that survivors of school attacks and abductions exhibit a greater propensity for school avoidance and permanent dropout because of diminished perceptions of safety (Aderinto *et al.*, 2025; Ugwulor-Onyinyechi *et al.*, 2022). Consequently, the decision to discontinue schooling should be understood not merely as an educational failure but as a rational adaptation to persistent insecurity.

The significant geographical differences observed across the senatorial districts further reinforce the contextual dimension of the BTAF. Students in areas experiencing greater insecurity also exhibited higher levels of school attrition, suggesting that the intensity of conflict influences the strength of the relationship between banditry exposure, psychological trauma, and educational withdrawal. These findings are consistent with studies reporting that conflict intensity shapes educational disruption through repeated attacks, displacement, school closures, and weakened access to learning opportunities (Ajiboye *et al.*, 2024; Enokela, 2022; Oladunni *et al.*, 2025). Geography therefore functions as a contextual influence rather than an independent causal mechanism, amplifying the effects of insecurity on students' educational outcomes.

Overall, the findings validate the central proposition of the BTAF, namely that armed banditry contributes to school attrition indirectly through psychological trauma. The study demonstrates that environmental insecurity, psychological resource depletion, and protective withdrawal behaviour constitute an interconnected process culminating in educational disengagement. The results

therefore suggest that efforts to reduce school attrition in conflict-affected settings should extend beyond improving physical security to include trauma-informed mental health services, psychosocial support, and interventions that restore students' confidence in schools as safe environments for learning.

Conclusion, Recommendations & Future Directions

Conclusion

This study demonstrates that armed banditry has become a significant impediment to educational participation by generating psychological conditions that increase the likelihood of secondary school attrition. Consistent with the BTAF, the findings show that exposure to armed banditry significantly predicts psychological trauma, while psychological trauma, in turn, significantly predicts school attrition. The results therefore suggest that educational withdrawal is not merely a consequence of insecurity itself but the behavioural outcome of trauma resulting from repeated exposure to violence. Furthermore, the observed geographical differences indicate that the severity of insecurity shapes the intensity of this relationship across locations. The study therefore contributes empirical evidence that psychological trauma constitutes a critical mechanism linking conflict-related insecurity with educational disengagement. Addressing school attrition in conflict-affected settings consequently requires interventions that simultaneously improve school security and strengthen psychosocial support for learners.

Synthesis of Key Insights

The findings support the integrated theoretical perspective adopted in this study. From a BEST perspective, armed banditry disrupts the environmental systems that sustain educational participation by undermining the safety of schools and surrounding communities (Bronfenbrenner, 1979; Aderinto *et al.*, 2025). COR Theory explains how these disruptions deplete students' psychological resources through anxiety, fear, and trauma, thereby reducing their capacity to remain academically engaged (Ezeh *et al.*, 2023; Hobfoll *et al.*, 2018). Finally, the PMT explains why students and their families respond to these conditions through protective withdrawal from school when perceived threats outweigh perceived coping capacity (Rogers, 1975; Ugwulor-Onyinyechi *et al.*, 2022). Collectively, these findings reinforce the BTAF proposition that the pathway from banditry to school attrition operates through psychological trauma rather than direct exposure to violence alone.

Policy Recommendations

Based on the findings, the following recommendations are proposed:

1. *Institutionalize school-based psychosocial support.* State education authorities should establish sustainable school-based counselling and trauma recovery programmes to identify, assess, and support students affected by conflict-related psychological distress (Ezeh *et al.*, 2023; Sheikh *et al.*, 2014).
2. *Strengthen school safety and community protection mechanisms.* Investment in perimeter fencing, school security personnel, community-based surveillance, and intelligence sharing should be prioritized to reduce students' exposure to insecurity and restore confidence in schools (Aderinto *et al.*, 2025).
3. *Build teachers' capacity for trauma-informed education.* Teachers and school counsellors should receive training in trauma-informed practices and psychological first aid to enable early identification of affected students and appropriate referral for professional support (Sheikh *et al.*, 2014).
4. *Prioritize high-risk locations.* Educational interventions should be targeted toward districts experiencing higher levels of insecurity and school attrition, combining psychosocial services with measures that promote safe and continuous learning.

Future Research Directions

Future research should extend the BTAF by examining additional pathways linking insecurity and educational outcomes. In particular, longitudinal studies are needed to establish causal relationships between exposure to banditry, psychological trauma, and school attrition over time. Future studies should also incorporate institutional disruption, household protective decision-making, and school safety measures as mediating or moderating variables to provide a more comprehensive empirical test of the framework. Finally, evaluating the effectiveness of school-based psychosocial interventions, trauma-informed educational practices, and safe-school initiatives would provide valuable evidence for designing policies that enhance educational resilience in conflict-affected communities.

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