

THE ETHICS OF RANSOM PAYMENT TO BANDITS AND KIDNAPPERS: A CHRISTIAN MORAL EVALUATION IN KAURU LOCAL GOVERNMENT AREA

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Abstract

This paper examines the ethical implications of ransom payment to bandits and kidnappers among Christians in Kauru Local Government Area of Kaduna State, Nigeria. Ransom payment, the transfer of money or valuables demanded by abductors for the release of a victim, has become a routine response to the ransom economy that now sustains organized banditry and kidnapping across Northern Nigeria. Drawing on Conflict Theory, Rational Choice Theory, and Christian ethical thought, the paper situates ransom payment within the structural failures, weak governance, poverty, and institutional atrophy, that have transformed kidnapping into a profit-driven criminal enterprise, while also interrogating the moral reasoning of Christian families and churches who must decide whether to pay. The paper argues that ransom payment occupies a paradoxical ethical position: it is simultaneously an act of compassion grounded in the sanctity of life and the love command, and a coercive transaction that reinforces the very system endangering life. Engaging the sanctity of life argument, the justice-based objection, and consequentialist and deontological frameworks, the paper concludes that ransom payment cannot be affirmed as ethically sound in principle, even though it is understandable as a tragic, situational necessity, and it closes by considering the implications of this finding for Christian moral formation, pastoral guidance, and security policy in Kauru LGA. Among other things, the study recommends that the Christian Association of Nigeria (CAN) and denominational bodies should urgently convene a theological task force of ethicists, security practitioners, and pastoral workers to develop a comprehensive, contextually sensitive ethical framework for kidnapping and ransom situations.

Keywords: Ransom Payment, Kidnapping, Banditry, Ethics, Kauru, Chikun, Kaduna State, Moral Dilemma

Introduction

Kidnapping in Nigeria has evolved from isolated incidents into a sophisticated commercial enterprise driven primarily by financial gain, in which victims are selected on the basis of perceived ability to pay and negotiations are conducted to maximize financial returns for abductors (SBM Intelligence, 2023; Nwankpa, 2021). This transformation has given rise to what scholars term a “ransom economy,” a system in which ransom payments are not incidental but central to the sustainability and expansion of criminal networks (SBM Intelligence, 2021). While ransom payment is often justified as a necessary means of preserving life, scholars argue that it may inadvertently sustain and legitimize the very criminal enterprises that endanger it (Nwankpa, 2021). Within Christian communities, this dilemma is further complicated by doctrinal commitments to the sanctity of life, moral responsibility, and resistance to evil (Grudem, 1994; Stassen & Gushee, 2016).

This paper takes queries whether the payment of ransom to bandits and kidnappers can be morally justified within Christian ethics as practiced by believers in Kauru Local Government Area, a rural, predominantly Christian region of Southern Kaduna that has experienced repeated attacks, abductions, and displacement over the past decade (Akinyetun, 2021; International Crisis Group, 2020). At the centre of this question is a fundamental moral tension: whether paying ransom is ethically justified as an act of preserving human life, or ethically condemned because it potentially sustains criminal enterprises and encourages further violence (Stassen & Gushee, 2016). Within Christian ethical thought, this tension is sharpened by the interaction of two central principles, the sanctity of human life, grounded in the doctrine that every person is created in the image of God (Genesis 1:27), and the call to resist and avoid complicity in evil (Stassen & Gushee, 2016). When kidnapping occurs, these principles may appear to conflict, especially when ransom payment becomes the most immediate means of saving a life.

The discourse includes the theoretical framework, drawing on Conflict Theory, Rational Choice Theory, Christian ethical theory, structural dimensions of the ransom economy and its expression in Kauru LGA, ethical arguments, the sanctity of life position and the justice-based objection, together with their consequentialist and deontological underpinnings. It also offers a theological evaluation and states the position of this paper, and concludes with implications for Christian moral formation and policy.

Conceptual Clarification

Ransom Payment: Ransom payment refers to the transfer of money or valuables demanded by abductors as a condition for releasing kidnapped victims (Ezeibe et al., 2020; Inyang & Ubong, 2013). It is a coercive transaction conducted under extreme fear and vulnerability. Shortland (2019) characterises ransom as the “price of freedom” within an illicit economy that commodifies human life through threat and coercion. In Nigeria, ransom payment has evolved into a “ransom economy” serving as the primary revenue source for organised banditry (SBM Intelligence, 2021; 2023). It simultaneously constitutes a humanitarian response, an economic incentive for further abduction, and a profound theological crisis for communities of faith.

Banditry and Kidnapping: Banditry refers to organised armed violence by non-state actors involving cattle rustling, village raids, extortion, and abduction for ransom, characterised by structured networks and explicit economic motivation (Okoli, 2019; Onuoha, 2022). Kidnapping

is the unlawful seizure of a person for ransom, having evolved from politically motivated abductions into a commercialised enterprise in which victims are profiled and targeted based on perceived financial capacity (Ezeibe et al., 2020; Nwankpa, 2021).

Christian Ethics: Christian ethics refers to a system of moral principles grounded in biblical revelation, emphasising obedience to God, justice, and the protection of human life (Stassen & Gushee, 2016; Grudem, 1994). It is anchored in the Imago Dei doctrine, the belief that human beings bear God's image and thus possess inviolable dignity. Christian ethics encompasses deontological, consequentialist, and virtue traditions, generating competing evaluations of ransom payment that resist any single definitive verdict in the complex contexts of Kauru and Chikun.

Theoretical Framework: Conflict Theory and Rational Choice Theory

Conflict theory, associated with Marx (1867/1976), holds that crime and social disorder arise from structural inequalities embedded within society, such that acts like kidnapping and banditry can be interpreted as manifestations of deeper tensions over power and resources rather than mere individual moral failing (Quinney, 1977). Regions affected by banditry, including Kaduna State, are characterized by high poverty rates, weak governance, and limited state presence (Okoli & Ogayi, 2018; International Crisis Group, 2020), conditions that create fertile ground for criminal enterprise, particularly in rural areas such as Kauru LGA where security infrastructure is minimal (Adelaja et al., 2018). The theory has been criticized for overemphasizing economic factors at the expense of individual choice (Agbiboa, 2013), which is precisely where Rational Choice Theory supplies a necessary complement.

Rational Choice Theory, developed by Cornish and Clarke (1986), posits that criminal behaviour is the outcome of deliberate, calculated decision-making in which offenders weigh potential benefits against risks. Within this framework, the promise of substantial financial gain through ransom serves as a powerful motivator, and kidnapping operations are increasingly planned through surveillance, target selection, and negotiation strategy (Ezeibe et al., 2020; Onuoha, 2022).

Crucially, the theory explains the precise mechanism by which ransom payment becomes self-defeating: when communities consistently pay, this signals to criminal groups that kidnapping is a reliable, low-risk source of income, creating a feedback loop in which successful transactions encourage further abductions (Onuoha, 2022). Together, these two theories supply the structural and behavioural diagnosis for this paper, conflict theory explaining why banditry persists in Kauru LGA, and rational choice theory explaining why ransom payment, however compassionately motivated, reinforces the very economy it seeks to escape.

Christian Ethical Theory and Moral Dilemma Theory

Christian ethical theory emphasizes the sanctity of human life, justice, and moral responsibility as foundational principles guiding moral decision-making (Grudem, 1994; Rae, 2009). Human life is regarded as sacred because it is created in the image of God (Genesis 1:27), and biblical teachings such as Exodus 20:13 and Matthew 22:39 are interpreted as moral imperatives compelling believers to safeguard human dignity and protect the vulnerable (Wright, 2010). However, Christian ethical reflection is not limited to the preservation of life alone; it also emphasizes justice and the avoidance of complicity in structures that perpetuate injustice (Stassen & Gushee, 2016),

so that the act of paying ransom raises significant moral concern even as it achieves immediate humanitarian relief.

This duality is best analysed through Moral Dilemma Theory, which highlights situations in which adherence to one ethical principle necessarily results in the violation of another, such that no available option is fully “morally clean” (Beauchamp & Childress, 2019). In kidnapping, families face a structural ethical conflict between the duty of care to protect a loved one and the duty of justice to avoid reinforcing criminal harm, what Beauchamp and Childress (2019) term a “tragic choice.” In Nigeria, these tensions are intensified by the absence of effective state protection (International Crisis Group, 2020), and individuals who participate in ransom negotiations often experience guilt, anxiety, and moral distress even when their actions secure a victim’s safe return (Williams, 1981). For Christian communities in Kauru LGA, this theory captures precisely why responses to kidnapping are often inconsistent across households, some paying ransom immediately, others resisting on religious or ethical grounds, reflecting the absence of a universally acceptable moral resolution.

The Ransom Economy and Its Expression in Kauru LGA

Recent literature describes the emergence of a “ransom economy” in Nigeria, a structured and financially driven system in which abduction is no longer occasional or opportunistic but a deliberate economic strategy embedded within broader networks of organized violence (SBM Intelligence, 2021; Onuoha, 2022). Between 2011 and 2020, millions of naira were paid in ransom across Nigeria, substantially strengthening the financial base of kidnapping and bandit networks, funds that are reinvested into weapons, logistics, and territorial expansion (Ezeibe et al., 2020; Nwankpa, 2021). This commercialization reflects a shift from disorganized rural violence, historically rooted in cattle rustling and subsistence banditry shaped by weak centralized authority (Hobsbawm, 1969; Okoli & Okpaleke, 2014), to a sophisticated criminal enterprise with identifiable leadership, specialized roles, and predictable revenue streams (Ezeibe et al., 2020).

The spread of this enterprise from Zamfara into Kaduna and neighbouring states, facilitated by porous inter-state boundaries and weak security coordination, has turned forested corridors into semi-permanent operational bases from which bandit groups plan attacks, detain victims, and negotiate ransom with relative impunity (Okoli, 2019; SBM Intelligence, 2023).

Kauru LGA, located in Southern Kaduna, sits squarely within this insecurity corridor. Its rural geography, scattered settlements, and limited security infrastructure have made it an accessible operational zone for armed groups, with farmers, traders, and travellers along rural roads frequently targeted (Akinyetun, 2021). The consequences have been severe: displacement of residents, disrupted agriculture, and a pervasive atmosphere of fear that has altered patterns of daily life and deepened poverty (UNDP, 2021; Adelaja et al., 2018). Crucially, the predominance of Christian communities in the area adds a distinct ethical and theological dimension to this experience of insecurity, as faith-based values shape responses to violence, including reliance on prayer, communal fundraising, and moral deliberation in crisis (Marshall, 2009). It is in this context, recurring abduction, weak state protection, and a deeply religious population, that the normalization of ransom-based survival responses has emerged, families and communities increasingly resorting to collective fundraising and negotiation with abductors as the most immediate and viable option for saving a life (SBM Intelligence, 2021), even as this normalization

reinforces the operational viability of the very kidnapping networks responsible for their suffering (Ezeibe et al., 2020).

The Ethical Debate: Sanctity of Life versus Justice

The Sanctity of Life Argument

Christian ethical thought places strong emphasis on the sanctity of human life, grounded in the belief that human beings are created in the image of God (Genesis 1:27), a doctrine that affirms inherent dignity and value that must be preserved under all circumstances (Grudem, 1994). Because life is sacred, any threat to it, such as kidnapping, becomes a serious moral concern requiring urgent response, and many Christian scholars argue that preserving life may take precedence over other ethical considerations in emergency situations (Stassen & Gushee, 2016). The command to “love your neighbor as yourself” (Matthew 22:39) extends, on this reading, into a moral obligation to take urgent steps to preserve a victim’s life and dignity, such that ransom payment may be viewed as an expression of sacrificial love when it becomes the only available means of securing freedom (Stassen & Gushee, 2016).

This reasoning is reinforced by a broadly consequentialist logic: in conditions of imminent threat to life, believers may adopt a “least harm” approach in which an action is evaluated chiefly by its capacity to prevent greater harm, so that paying ransom is judged morally permissible because it directly contributes to saving a life that would otherwise be endangered (Singer, 2011). Families under such pressure typically assess the act in terms of its life-saving outcome rather than evaluating it in isolation, a situational approach that aligns with the lived urgency of crisis decision-making in Kauru LGA (Akinyetun, 2021). Even so, proponents of this position generally acknowledge an underlying awareness that ransom payment may carry unintended consequences for the wider community, while maintaining that the immediate duty to save a particular life takes precedence over long-term structural concerns under conditions of fear and limited alternatives.

The Justice-Based Objection

A strong ethical objection holds that, although ransom payment may appear an act of compassion, it can also be interpreted as participation in a system that thrives on violence and the violation of human dignity (Stassen & Gushee, 2016). When ransom is paid, it becomes part of the operational revenue of kidnapping organizations, enabling them to acquire weapons, recruit members, and carry out further abductions (Ezeibe et al., 2020), so that well-intentioned acts of rescue inadvertently contribute to the persistence and growth of criminal enterprise. Christian moral responsibility, on this view, includes resisting participation in structures that promote oppression and violence even when such participation is indirect (Stassen & Gushee, 2016), and critics further argue that ransom payment prioritizes short-term rescue over the structural solutions, addressing weak governance, poverty, and insecurity, that the crisis actually requires (Akinyetun, 2021).

This objection finds further support in consequentialist analysis applied at the level of the wider community rather than the individual case. While paying ransom may successfully secure the release of one victim, it may simultaneously strengthen criminal networks and increase the frequency of future kidnappings, since each successful payment signals profitability and reinforces the financial capacity of armed groups to expand operations (Ezeibe et al., 2020; Nwankpa, 2021).

The moral calculation, on this reading, becomes collective rather than merely individual: the immediate saving of one life may indirectly endanger many others. Scholars further warn that the normalization of ransom payment produces a gradual weakening of moral resistance to crime, in which actions once viewed as unacceptable come to be seen as unavoidable realities of life, a desensitization that erodes collective ethical standards over time (Akinyetun, 2021; Marshall, 2009).

Theological Evaluation

Having set out the two competing positions, this paper now offers its own evaluation. The sanctity of life argument correctly identifies that the preservation of life is a central and non-negotiable Christian value, rooted in the doctrine of the Imago Dei and reinforced by the command to love one's neighbour (Genesis 1:27; Matthew 22:39). It is right to insist that a family facing the imminent threat to a loved one's life is not engaged in an abstract ethical exercise but a concrete, terrifying crisis in which compassion rightly presses for action. At the same time, the justice-based objection correctly identifies that Christian ethics cannot evaluate an action solely by its immediate, individual outcome while ignoring its foreseeable, structural consequences. Exodus 20:13's prohibition on killing and the broader biblical requirement of justice extend, by clear implication, to actions that knowingly and predictably sustain the conditions under which others will be killed or abducted (Stassen & Gushee, 2016).

The empirical record makes this structural consequence difficult to deny. Ransom payment functions not as an incidental reaction to kidnapping but as the central pillar sustaining the ransom economy, providing the predictable revenue that enables criminal groups to procure weapons, recruit members, and expand operations (SBM Intelligence, 2021; Onuoha, 2022). A consistent pattern of payment, however reluctantly given, communicates to armed groups that abduction in Kauru LGA remains a low-risk, high-yield enterprise, and this paper holds that a Christian ethic of neighbour-love cannot be indifferent to the fact that today's ransom helps finance tomorrow's abduction. This is the precise sense in which ransom payment is, in the words of the wider study, a tragic moral choice (Bonhoeffer, 1955; Yoder, 1994): it is not morally neutral, yet it is also not equivalent, in the culpability of the paying family, to the violence of the abductor.

This study therefore holds that ransom payment cannot be affirmed as ethically sound in principle, even though it may be understood as a tragic necessity in extreme, individual situations of immediate threat to life. The ethical problem lies in its dual effect: it may preserve an individual life in the short term while simultaneously sustaining the structural conditions that endanger many others in the long term, a duality that creates genuine moral inconsistency within any framework that seeks to honour both life preservation and justice. This verdict does not condemn the individual family that pays ransom under duress, whose action is best understood as a survival response to extreme pressure, weak institutional protection, and urgent humanitarian necessity rather than a considered endorsement of the criminal system (Akinyetun, 2021). It does, however, place the moral burden where it more properly belongs: on the absence of effective state security, and on the church's responsibility to offer clearer ethical guidance before, rather than only during, the crisis.

Conclusion

This finding carries practical implications for the church and for security policy in Kauru LGA. Because there is a noticeable lack of unified doctrinal consensus on ransom payment, religious guidance currently varies by denomination and pastoral discretion, leaving families to navigate the crisis largely alone (Grudem, 1994; Stassen & Gushee, 2016). Churches should therefore develop, in advance of crisis, a considered pastoral position that honours the sanctity of life without obscuring the structural cost of ransom payment, so that families facing abduction are not left to improvise theology under conditions of fear, anxiety, and grief that make rational reflection extremely difficult (Marshall, 2009). At the same time, because ransom payment is sustained by the perceived absence of viable alternatives, the most effective long-term remedy is not moral exhortation alone but the restoration of credible state security, since families overwhelmingly choose ransom payment when security agencies cannot guarantee timely rescue (International Crisis Group, 2020; Akinyetun, 2021).

In sum, this paper has examined the ethical implications of ransom payment to bandits and kidnappers among Christians in Kauru Local Government Area, situating the practice within Conflict Theory and Rational Choice Theory's account of how structural failure and economic incentive have produced a self-sustaining ransom economy, and within Christian ethical and moral dilemma theory's account of the believer's competing obligations to preserve life and to resist complicity in evil. The paper has shown that the sanctity of life argument and the justice-based objection each capture a genuine moral truth, and that their unresolved tension is not an intellectual puzzle but a lived, daily reality for Christian families in Kauru LGA. Its conclusion is that ransom payment represents a morally problematic but contextually understandable response to insecurity, not an ethically sound practice in principle, and that the deepest ethical responsibility lies not with the family forced to choose under duress but with the structures of governance and church guidance whose absence makes that tragic choice unavoidable.

Recommendations

On the basis of the foregoing discourse, the following recommendations are offered to key stakeholders:

- i. The Christian Association of Nigeria (CAN) and denominational bodies should urgently convene a theological task force of ethicists, security practitioners, and pastoral workers to develop a comprehensive, contextually sensitive ethical framework for kidnapping and ransom situations – one that provides nuanced guidance without uncritically endorsing or dogmatically prohibiting ransom payment and that can realistically be applied by clergy guiding families in real-time crises.
- ii. Ecclesiastical bodies in Kauru and Chikun LGAs should establish community security committees enabling early intelligence sharing, collaborative vigilance, and rapid engagement with security agencies. Preventing kidnappings before they occur is a direct ecclesial responsibility, and proactive community security networks are a legitimate expression of the church's duty of care for its members.
- iii. The Kaduna State Government, in collaboration with the federal security apparatus, must significantly enhance its presence in both LGAs through rural policing, intelligence-led counter-banditry operations, and rigorous prosecution of kidnapping suspects. State



security failure is the structural root cause of the ransom dilemma, and genuine security reform is the most critical single intervention available.

- iv. Development agencies and NGOs should support communal welfare funds providing emergency financial assistance to kidnapping victims and their families, reducing the financial desperation that makes ransom payment feel like the only option.
- v. Theological seminaries should incorporate crisis ethics and trauma-informed ministry modules, equipping clergy with the practical competencies needed to guide congregations through security emergencies with both moral clarity and pastoral compassion.

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