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ENTREPRENEURSHIP AND LIVELIHOODS: AN ANALYSIS OF SMALL-SCALE BUSINESS DEVELOPMENT IN POST-INSURGENCE RESETTLED COMMUNITY

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ABSTRACT

This study examines the impact of small-scale business development on livelihoods within post-insurgency resettled communities in Bama. It specifically evaluates how entrepreneurial growth contributes to economic recovery and identifies the critical barriers hindering business sustainability in fragile environments. The research employs a survey design focusing on a sample of 140 small-scale business owners. A stratified random sampling technique was utilized to ensure representative data collection. Analysis was conducted using descriptive statistics and simple percentage techniques to identify trends in livelihood enhancement and business challenges. The results demonstrate that small-scale business development significantly improves economic livelihoods. While substantial opportunities for entrepreneurial growth exist, businesses face critical constraints, including limited access to credit, persistent insecurity, and a lack of basic infrastructure. The study offers a unique integration of entrepreneurship and livelihood analysis within the context of transitional and fragile economies. By focusing on post-conflict resettlement areas, the paper provides a fresh perspective on the entrepreneurial-livelihood nexus. It establishes a practical empirical base for policymakers and NGOs to design targeted interventions in conflict affected regions.

KEYWORDS: Entrepreneurship, Livelihoods, Small-scale business, Post-conflict recovery, Bama.

1. INTRODUCTION

Entrepreneurship and small scale business development have been recognized as key drivers of economic growth and poverty (Katz, 2013; Bruton et al., 2010). The term is associated with improved rural livelihoods when the businesses created enable individuals and families to increase their income and eventually begin to accrue assets. In recent years, there has been a growing interest in the role of entrepreneurship in promoting livelihoods and economic development (Bullough et al., 2014). According to the World Bank (2018), entrepreneurship and small scale business development can play a crucial role in promoting economic growth and poverty reduction in post-conflict and post-insurgence communities. However, entrepreneurs in these communities face unique challenges, including limited access to finance, infrastructure, and markets (Bullough et al., 2014). On a similar note Katz (2013) stresses that entrepreneurship in post-conflict environments is often characterized by a lack of access to finance, limited market opportunities, and a lack of institutional support. The legacy of conflict and insurgency can create a culture of fear and mistrust, making it difficult for entrepreneurs to access finance and markets (UNDP, 2019; ILO, 2018). Alemu (2016) stresses that offering credit facilities, business management skills, mentorship and coaching services to young enterprise operators and creation of the enabling environment (reinforcing of policies and strategies) for entrepreneurship are identified as the major contributors for entrepreneurship related employment opportunities.

According to the Human Capital Theory, investing in skills development and capacity-building programs for small business owners can enhance their entrepreneurial abilities and increase their likelihood of success (Masurel et al., 2017). Additionally, Resource-Based Theory suggests that access to financial resources and support networks is essential for small businesses to effectively compete in the market (Barney, 1991).

Small scale businesses play a vital role in economic development by contributing to job creation, income generation, innovation, fostering community and overall economic growth (Sahoo, 2017, Kirui & Njoroge, 2018). A clear conceptual understanding of small scale businesses is essential for policymakers, researchers, and entrepreneurs to effectively support and nurture these businesses.

Livelihood support programs, such as microfinance initiatives and business development services, can empower marginalized populations to start and grow small businesses (Morduch, 1999). The Sustainable Livelihoods Framework emphasizes the importance of considering social, economic, and environmental dimensions when designing interventions to support livelihoods (DFID, 1999). By addressing the interplay of assets, vulnerabilities, and capabilities, this framework guides the development of holistic support strategies for small business owners. According to Pinglé (2005), in situations of entrenched poverty micro-enterprises arguably offer a way of supporting people and their families. While a large number of women start micro enterprises, only a small number of these women are successful at generating a sustainable living from their micro-enterprise.

Since independent Nigeria economy have been bedevilling by multidimensional conflict. Most of these conflicts are regional and catastrophic in nature. It adversely affects live and property including business. The degree of damages on businesses especially the micro businesses cannot be over emphasize. Many emerging entrepreneurs and local business operators were left with uncertainty. Business climate was vigorously hampered and made operators to abundant business, some opted to participate in the conflict and others migrate than to join the vulnerable that are waiting government and NGOs to provide them with basic necessity of life.,

Many research conducted on SMEs around the globe and Nigeria in particular. Most of their approaches were either necessitated by geographical location, business climate, politics, or wars.

In view of the above this study is necessitated by the entrepreneurial plight of post insurgence resettle communities. The approach of this study was born out of similar literature and may not far apart from the previous studies. The main objective of this study is to analyse the efficacy or otherwise of small scale business development and livelihoods support in post-insurgency resettled communities, with a focus on the challenges and opportunities faced by entrepreneurs in these communities

2. Literature Review

2.1 Conceptual Issues

Entrepreneurship

Entrepreneurship is a multifaceted concept that encompasses various aspects of innovation, risk-taking, and value creation in the context of starting and operating a business. There are several comprehensive conceptualizations of entrepreneurship that have been proposed by scholars and researchers. Schumpeter (1934) conceptualized entrepreneurship as the process of creative destruction, where entrepreneurs introduce new products, services, or business models that disrupt existing markets and create value. This perspective highlights the role of entrepreneurs as catalysts for change and progress in the economy. Another important aspect of entrepreneurship is risk-taking. Knight (1921) viewed entrepreneurship as the process of bearing uncertainty and taking calculated risks in pursuit of opportunities. Entrepreneurs are willing to invest time, resources, and effort in ventures with uncertain outcomes, demonstrating their ability to cope with ambiguity and make decisions under conditions of uncertainty. As Value Creation, Sarasvathy (2001) proposed the effectuation theory of entrepreneurship, which emphasizes the process of value creation through the utilization of resources available to entrepreneurs. According to this perspective, entrepreneurship is about creating and capturing value by leveraging opportunities and marshalling resources in innovative ways. Shane and Venkataraman (2000) presented a sociological perspective on entrepreneurship, viewing it as a social phenomenon that is influenced by environmental factors such as culture, institutions, and social networks. This perspective highlights the contextual nature of entrepreneurship and the importance of understanding the social dynamics that shape entrepreneurial activities. Some scholars have conceptualized entrepreneurship as a lifestyle choice or personal identity. For example, Gartner (1990) proposed the concept of entrepreneurial behavior, which focuses on the traits, attitudes, and motivations that drive individuals to engage in entrepreneurial endeavours. This perspective emphasizes the personal and psychological aspects of entrepreneurship.

In this regards, entrepreneurship is a complex and diverse phenomenon that can be conceptualized in various ways, including as innovation, risk-taking, value creation, a social phenomenon, and a lifestyle choice. These different conceptualizations provide valuable insights into the nature and dynamics of entrepreneurship and highlight the multifaceted roles that entrepreneurs play in the economy. By integrating these perspectives, scholars and practitioners can develop a more comprehensive understanding of entrepreneurship and its significance for economic development and societal progress.

Livelihood

Livelihood is a multidimensional concept that encompasses various aspects of individuals' economic activities, capabilities, and resources that enable them to secure the necessities of life. Over the years, livelihood approaches have evolved, incorporating diverse perspectives and frameworks that emphasize sustainable development, poverty reduction, and empowerment of marginalized groups. Sakthivel & Sahu (2018) Creation of livelihood avenues in massive number and ensuring their sustainability will be crucial to address the problem of poverty and inequality

Livelihood refers to how people structure their means of living, how they use capabilities, assets, and activities in a resilient manner to sniff around and look for opportunities, to diversify by adding enterprises, and to multiply activities and relationship for stability (Ellis (1998) cited by Kazungu (2016). livelihood outcomes according to Ellis (1998) include more income, improved food security, improved shelter, education and reduced vulnerability. Therefore, livelihood impliedly means activities, entitlements and assets by which people make a living. Asset,

Small Scale Businesses

Small scale businesses are typically defined based on criteria such as the number of employees, revenue, and assets. In general, small scale businesses have a limited number of employees, operate in a local or niche market, and have lower levels of revenue and assets compared to larger enterprises (Burns & Dewhurst, 2016). These businesses are often characterized by their flexibility, ability to adapt quickly to market changes, and personalized customer service. Small scale businesses play a crucial role in fostering entrepreneurship, driving innovation, and enhancing economic diversity. They also serve as a training ground for aspiring entrepreneurs and provide opportunities for individuals to enter the business world with limited resources (Myers & Marquis, 2016). Moreover, small scale businesses contribute to job creation and help in reducing income inequality by providing employment opportunities to local communities.

2.2 Theoretical Framework

Resource-Based View (RBV) Theory

The Resource-Based View theory emphasizes the importance of firm-specific resources and capabilities in creating competitive advantage (Barney, 1991). In the context of entrepreneurship, individuals or organizations need to leverage their unique resources, such as knowledge, skills, networks, and financial capital, to start and sustain successful enterprises (Eisenhardt & Martin, 2000).

Social Capital Theory

Social Capital theory posits that relationships and networks play a crucial role in entrepreneurial success (Coleman, 1988). Building social capital through strong ties with stakeholders, partners, and mentors can provide entrepreneurs with access to resources, information, and support necessary for business growth (Adler & Kwon, 2002).

Livelihoods Approach

The Livelihoods Approach emphasizes a holistic perspective on poverty reduction and sustainable development, focusing on enhancing individuals' capabilities and assets to improve their livelihoods (DFID, 1999). Entrepreneurship is seen as a key pathway to livelihood support, enabling individuals to generate income, create employment opportunities, and enhance their overall well-being (Scoones, 2009).

Institutional Theory

Institutional Theory highlights the influence of formal and informal institutions on entrepreneurial activities and livelihood support initiatives (Scott, 2014). Entrepreneurs operate within institutional frameworks that shape their decisions, behaviors, and access to resources, making it essential to understand and navigate institutional constraints and opportunities (North, 1990).

Human Capital Theory

Human Capital Theory underscores the importance of individuals' knowledge, skills, and abilities in fostering entrepreneurship and sustainable livelihoods (Becker, 1964). Investing in human capital development through education, training, and capacity-building programs can enhance entrepreneurial capabilities and empower individuals to thrive in competitive markets (Schultz, 1961).

In conclusion, an integrated approach that combines human capital development, access to resources, livelihood support programs, and social capital enhancement can create an enabling environment for small-scale businesses to thrive and contribute to sustainable livelihoods.

2.3 Review of Related Literature

The literature on entrepreneurship and small scale business development in post-conflict and post-insurgency communities is limited, but growing. Studies have shown that entrepreneurship can play a crucial role in promoting economic growth and poverty reduction in these communities (Bruton et al., 2010; Katz, 2013). International Labour Organization found that entrepreneurship and small scale business development can create jobs and income opportunities for community members, and promote economic growth and poverty reduction (ILO, 2018). However, entrepreneurs in post-insurgency resettled communities face significant challenges, including limited access to finance, infrastructure, and markets (Bullough et al., 2014). United Nations Development Programme (2019) stresses that lack of access to finance is a major constraint to entrepreneurship and small scale business development in post-conflict environments Additionally, the legacy of conflict and insurgency can create a culture of fear and mistrust, making it difficult for entrepreneurs to access finance and markets (World Bank, 2018).

Using South Africa, Egypt, and Nigeria date, Pinglé (2005) suggest that social capital generated through membership in local community associations has no noticeable positive impact on the ability of women micro-entrepreneurs to generate sustainable livelihoods. On the contrary, women micro-entrepreneurs who are at the periphery of their communities and thus have greater space for autonomous action, but who are integrated into extra-local inter-community networks, are more likely to develop sustainable micro-enterprises. States and NGOs can assist women micro-entrepreneurs in earning sustainable livelihoods from their entrepreneurial activities through integrating small communities into wider networks and enhancing individual autonomy of women via the provision of childcare support, and emergency and regular medical care.

Ragolane, (2024) examine the effects of Micro, Small and Medium Enterprises in improving sustainable livelihoods. The findings of the study indicate that MSMEs have significant contributions to job creation, poverty alleviation, and GDP growth in South Africa. It is demonstrated that MSMEs have the potential to ensure that people at the grassroots level do not rely solely on government or incentives. Instead, it can create sustainable lives while contributing to the larger economy, and expanding opportunities for future generations. It is recommended that raising awareness about financial initiatives, business development, and MSMEs support structures is crucial for both the government and private institutions.

Alemu (2016) investigated the potentials of entrepreneurship for youth-led livelihood development in 5 districts of Sierra Leone. Data for the study was collected through Interviews, questionnaires, focus group discussion, and field observation. The result of findings shows that there has been potential influence of entrepreneurship in creating employment opportunities for youth. Findings indicates that low levels of entrepreneurship employment opportunities for the youth in Sierra Leone has been attributed to Poor microfinance services, inadequate policies and strategies along with low level of enforcement and poor infrastructure Other findings of the study also revealed that entrepreneurship development has great alternative potentials which could help to reduce the present youth unemployment rate in the country.

Kazungu et al. (2014) analysed the role small scale agricultural business enterprises and livelihoods improvement in Tanzania. The study raised question on challenges, prospects and contributions to the livelihoods of actors in the industry. Findings reveals that Household improvements, access to education, food, health services, regulating weather and climate are some remarkable contributions. Other findings indicate that Access to financial services, reliable markets, higher input's prices, room for expansion, institutional support and entrepreneurial skills were challenges. The study shows the need for appreciating their existence, increasing productivity and improving the situation which is context specific though applied in other cities of the same milieu.

Ayalu et al. (2023) assessed the role of micro- and small-scale enterprises in enhancing Livelihood in Ethiopia. The results indicate that MSEs contributed to economic growth, employment formation, and income generation for the local community. Similarly, the study found that the MSEs were significantly affected by different determinant factors such as infrastructures, raw material, working premises, and human capital. Findings revealed a gender gap over participation in different MSE sectors

3. Research Methodology

3.1 Research Design

The study aimed to analyse the impact of small scale business development on livelihoods in post-insurgency resettled communities, with a focus on the challenges and opportunities faced by entrepreneurs in Bama community.

The study used a combination of surveys and interviews to collect data from entrepreneurs and community members in post-insurgency resettled communities. According to Yin (2014), surveys are useful for collecting data from a large number of respondents, while interviews and focus groups provide more in-depth information. A total of 140 entrepreneurs were surveyed, using a structured questionnaire to collect data on their businesses, including their strength and challenges. Interviews were conducted using a semi-structured interview guide, which allowed for flexibility and exploration of new ideas (Patton, 2015). According to Kvale (2007) in-depth interviews provide a unique opportunity to explore the thoughts, feelings, and experiences of individuals in a detailed and nuanced manner.

The outlined of the study comprises of general introduction, literature review, methodological aspect, data analysis, interpretation and conclusions

3.2 Study Area

The Study is confined to Bama Local Government area of Borno State, North eastern Nigeria. Geographically it lies within Latitude: 11.52°N. Longitude: 13.67°E with a Land area of approximately 4,997 km². The Climatic condition of the area composed of Semi-arid, with high temperatures and low rainfall Savannah grassland

The Population of the area was estimated as 270,843 as at 2016 population census estimate. With a Population density of about 54.2 people/km². The major Ethnic groups predominantly Kanuri, with smaller populations of Hausa, Fulani, and Shuwa. Most spoken languages are the Kanuri, Hausa, and Fulfulde. Islamic Religion been the majority and minority Christian

Economically, Agriculture is mainstay of the economy (millet, sorghum, maize, and livestock) Trade type comprises of local markets, cross-border trade with Cameroon and Chad. Natural resources include limestone, clay, and gypsum. The area has limited access to electricity, water, and healthcare, low literacy rates especially among women, high infant mortality rates, malaria, and water-borne diseases. The rich cultural heritage with traditional festivals and customs build up a strong Social cohesion among the community. This tie was affected by Boko Haram insurgency (2009-present) leading to Displacement and humanitarian crisis that left over 100,000 internally displaced persons (IDPs).

3.3 Data

The study used primary data collected through a structured questionnaire and personal interview. The population of this study comprised of 140 Small scale businesses in Bama Local government area Borno State. The consideration of population in accordance with last SMEDAN Survey of 2022. These SMES are categorize by sectors. They are Manufacturing, Mining & Quarrying, accommodation & Food Services, Agriculture, Wholesale/Retail Trade, Construction, Transport & Storage, Information and Communication, Education, Administrative and Support Service Activities, Arts, Entertainment and Recreation, Real Estate Activities, Human Health & Social Works, and Professional, Scientific and Technical Works. However, the study area is still recovering from the inferno of the insurgency, the study it considered some sectors which are presently in operation.

3.4 Data Analysis

Data collected from surveys and interviews was analysed using descriptive statistics frequencies, and percentages methods.

3.5 Sample and Sampling Technique

The study used a Stratified Sampling method which According to Singh (2006) is an improvement over the earlier method. When employing, the researcher divides his population in strata on the basis of some characteristics and from each of these smaller homogeneous groups (strata) draws at random a predetermined number of units. Researcher should choose that characteristic or criterion which seems to be more relevant in his research work. In the same vein the study identifies 1400 entrepreneurs in small scale businesses that are registered with different organisation/association within the post-insurgency resettled communities. (Bama, Soye and Banki). The study further stratified the population according to the types of businesses which gives a sample size of 140. The study further draws a sample of 20 respondents each of Agricultural businesses, craft and Artisan, Transportation, manufactures food and beverages, GSM operators and others. The sampled population comprises those living in IDP camps and the host communities.

The formula for calculating a stratified random sample is:

$n_i = (N_i / N) \times n$

Where:

n_i is the sample size for stratum i

N_i is the population size for stratum i

N is the total population size

n is the total sample size

This formula is used to calculate the sample size for each stratum, based on the proportion of the stratum in the population.

Given a population of 1400, and a stratified random sample of 140, with 7 strata (A, B, C, D, E, F and G) with populations of 200, 200, 200, 200, 200, 200, and 200, respectively, the calculation would be:

$n_i = (200 / 1400) \times 140 = 20$

For each stratum:

Therefore, the sample size for each stratum would be 20.

This formula assumes that the strata are mutually exclusive and exhaustive, meaning that every member of the population belongs to one and only one stratum.

Validity and Reliability

The study ensured the validity and reliability of the data by using a combination of data collection methods, and by triangulating the data (Creswell, 2014). According to Creswell (2014), triangulation involves using multiple data collection methods to validate the findings, and to ensure the reliability and validity of the data.

4. RESULTS

4.1 Results of the Findings

Table: I Demographic Characteristics of the Respondents.

Gender	**Frequency**	**Percentage**
Male	110	78.6%
Female	30	21.4%
Total	140	100%
Marital Status	**Frequency**	**Percentage**
Single	55	39.3%
Married	85	60.7%
Total	140	100%
Age	**Frequency**	**Percentage**
18-30	20	14.3%
31-45	50	35.7%
46-60	40	28.6%
61 and above	30	21.4%
Total	140	100%
Educational Qualification	**Frequency**	**Percentages**
Primary	32	22.8%
Secondary	20	14.4%
Tertiary	18	12.8%
Others (Qur'anic)	70	50%
Total	140	100%

Autho's Computation 2026

Demographic characteristics of the despondence is presented in Table I. Response based on the gender of respondent indicates 110 males and only 30 are female representing 78.6 and 21.4 percentage of the total response respectively. Marital status of the respondent shows that highest responses of 85 are married while 55 unmarried (single) representing 60.3 and 39.7 percent of the total respondent respectively. Ages of the respondent shows a highest responses were recorded from those within the age bracket of 31-45yeras and the least from 18-30 years. Response on educational qualification indicate that about 70 respondent representing 50 percent of the total percentage response are those with Quranic education and least response of 18 coming from those with tertiary education representing 12.8 of the total percentage response.

Table: II Types of Business.

Responses	**Frequency**	**Percentages**
Agriculture	45	32.1%
Craft & Artisan	20	14.3%
Transport	10	7.1%
Manufactures	12	8.7%

Food and beverages,	15	10.7%
Retails	30	21.4%
Others	8	5.7%
Total	140	100%

Autho's Computation 2026

Table: II presents response on the type of business entrepreneurs involved. Result of the analysis reveals that the highest response equal to 45 responded to agricultural businesses representing 32.1 percent of the total percentage response. 20 respondent responded to craft and artisan business which is equivalent to 14.3 percent, 10 respondent responded to transport business, 12 to manufacturer, 15 to food and beverages, 30 to retailers and the least response of 8 from others with a percentage response of 7.1, 8.7, 10.7, 21.4 and 5.7 of the total percentage response respectively.

Table:III Numbers of Years Spend in Business.

Responses	Frequency	Percentages
0-2years	12	8.6%
2-4years	35	25%
4-6years	40	28.6%
6-8years	53	37.8%
Total	140	100%

Autho's Computation 2026

Table: III analysed responses on the number of years in business. Table results shows that 12 people (8.6%) respondents were those in the business for 2years, 35 (25%) respondent responded that they are in the business for 4 years about 40 respondents representing (28.6%), claim 6years in the business more over the highest respond of 53 respondents (37.8%) responded that they are in the business for 8years of the total percentage response

Table: IV Factors Contributing to Business Success.

Responses	Frequency	Percentages
Access to finance	25	17.9%
Community support	24	17.1%
Training and education	15	10.7%
Market demand	31	22.2%
Infrastructure support	15	10.7%
Other:	30	21.4%
Total	140	100%

Autho's Computation 2026

Table: IV result based on What factors have contributed to the success of your small scale business show case that about 25 responses coming from access to finance, 24 responses from community support and only 12 respondent responded to training and education. Similarly, a total of 31 respondent responded to market demand, 15 responses are for infrastructural support and 30 of the respondent choose to responds to others.

Table: V Business Challenges.

Responses	Frequency	Percentages
Limited Access to finance	30	21.43%
Lack of market demand	28	20%
Limited access to resources	10	7.14%
Insufficient infrastructure	31	22.14%
Security matters	31	22.14%
Other:	10	7.14%
Total	140	100%

Autho's Computation 2026

Responses on challenges encountered by businesses in table V indicates that 30 respondent respond to limited access to finance representing 21.43 of the total percentage response. The highest responses of 31respondenent responded to insufficient infrastructure and security matters with a percentage response of 22.14 for each. 28 response goes to lack of market demand. The least response of 10 each to limited access to resource and other represent 7.14 parentage response for each.

Table: VI Business Support.

Responses	Frequency	Percentages
Financial assistance	27	19.3%
Training programme	32	22.8%
Marketing assistance	34	24.3%
Infrastructure development	20	14.3%
Networking opportunities:	23	16.4%
Others	4	2.9%
Total	140	100%

Autho's Computation 2026

Responses on type of business support received in table VI shows that marketing assistance is the highest respond of 34 with 24.3 percent. This is shows that business operators are taking advantage of the marketing assistance renders by government and non-governmental organization. 32 of the respondents representing 22.8 percent of the total response are of the view that training programs has been impacting their businesses. The least respond of 4 with

2.9 percentage was recorded in favour of other. This indicate that other supports business owners are receiving

Table: VII Perception of Business Environment.

Responses	Frequency	Percentages
Opportunities for growth	42	30%
Supportive of small businesses	29	20.7 %
Challenging to operate in	35	25%
Uncertain economic conditions	24	17.1%
Other:	10	17.1%
Total	140	100%

Autho's Computation 2026

The responses on the perception of business environment in table VII shows that about 42 respondents responded to opportunity for growth which equal to 30 percent of the total percentage response. This result reveal that most of the entrepreneur foreseen some opportunities for the growth of businesses in these communities. A marginal response 0f 32 responded to challenge to operate in representing 25 percent of the total percentage response. This is to shows that despite prosperous business environment there varying degrees of challenges entrepreneur are facing in that environment. Responses based on supportive of small businesses with 29 responses, uncertain economic condition with 24 responses and only 10 respondents responded to others.

Table: VIII Satisfaction of Support and Opportunities Available.

Responses	Frequency	Percentages
Very satisfied	28	20%
Satisfied	43	30.71%
Neutral	39	27.86%
Dissatisfied	17	12.14%
Very dissatisfied	13	9.29%
Total	140	100%

Autho's Computation 2026

Table VIII result suggest that 20% the entrepreneurs are very satisfied with the support and opportunity available. 30.71% percentage response category responded satisfied. A significant proportion of 27.86% respondents are neutral, indicating room for improvement in support and opportunities. The distribution of responses suggests that entrepreneur have mixed feeling about the opportunities available with a significant proportion 21.43% expressing dissatisfaction.

Table: IX Business Income. (Monthly)

Responses	Frequency	Percentages
50,000 - 200,000	13	9.3%
201,000 -350,000	30	21.4 %
351,000 -`500,000	36	25.7%
501,000 -650,000	30	21.4%
650,000 and above	31	22 1%
Total	140	100%

Autho's Computation 2026

Table IX presents the analysis of monthly income of enterprisers in small scale business. Responses to each level of income reveal that 13 respondent responded that their monthly income reigns from 50,000 - 20,000 representing 9.3 percentage of the total percentage response. 30 (21.4%) responded each to 201,000 -350,000 and 501,000 - 650,000 monthly income. Similarly, 31 (22.1%) response indicates monthly income of 650,000 and above however the highest respond is 36 indicates monthly income ranges from 351,000 -`500,000. The results of the analysis show a promising business climate despite shredded socio economic wellbeing of the post war resettled community

4.2 SUMMARY OF FINDINGS

Effective entrepreneurrial development is an impetus to communities and regions that go beyond the wealth created by individual entrepreneurs and their enterprises. Successful entrepreneurs create returns for their investors, often family and friends located in their regions. The growth of entrepreneurs often creates wealth that is rooted in the local region. Successful entrepreneurs may become donors to local community foundations and contribute their time, talent and treasure to other community endeavours. Small and medium-sized enterprises (including smallholder farmers and agri-businesses) deliver essential goods and services to their communities at different levels.

5. CONCLUSION

The study specifically focused on the role of small scale business development and livelihood in a post insurgence resettled community. The study is survey type involving questionnaire and interview method of data collection. The analysis of data follows the descriptive statistics of frequency distribution and simple percentage.

Based on the findings the study concludes that Small scale business development has a great potential on economic as well as livelihoods development. Finding indicates that there is significant level of opportunities open for entrepreneurial development. Other findings reveal that small scale business encountered limited access to finance, insecurity and infrastructure deficiency in the resettled communities.

Based on the findings, the Study recommended that government should pprovides favourable business climate to enhance private sector development. It is recommended that government and donor agency should give more premium to entrepreneurship skill training and start-up capital to enhance livelihoods development. Government should embark on Infrastructural development in addition to guaranteed security of lives and properties to ginger the operation of small scale businesses within the region.

The implication of the study is that Provision of a favourable business climate for the private sector development, in particular skills development and entrepreneurship training and start-up capital plays a key role for the livelihoods development. The expansion of business development services which can provide coaching and mentorship services to business operators enhances enterprises development and serve as an instrument to achieve employment creation and other desired development. Enhanced infrastructural development in addition to guaranteed security of lives and properties gingered the operation of small scale businesses and panacea for household income and livelihood development within the region

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