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THE PROBLEM AND PROSPECTS OF ENTREPRENEURSHIP DEVELOPMENT IN RECOVERING POST-INSURGENCY COMMUNITIES IN BORNO STATE, NIGERIA

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ABSTRACT

This study evaluates the obstacles and growth opportunities surrounding entrepreneurial development across conflict-recovering areas in Borno State, focusing specifically on the Bama Local Government Area following the Boko Haram crisis. Employing a mixed-method descriptive and inferential research framework, primary data were gathered via structured questionnaires administered to a sample size of 300 participants, complemented by secondary reviews of empirical literature, non-governmental organization (NGO) evaluations, and government rehabilitation reports. The findings reveal that enterprise performance is severely constrained by structural, institutional, socio-economic, and psychosocial barriers. Conversely, key catalysts such as vocational capacity building, seed grants, community social capital, and state-led infrastructural reconstruction offer strong prospects for economic revival. The paper concludes with actionable policy recommendations aimed at strengthening local enterprise as a sustainable vehicle for economic stabilization and peacebuilding in the region.

KEYWORDS: Entrepreneurship, Insurgency, Economic Recovery, Borno State, Post-Conflict Development.

1. INTRODUCTION

Over the past decade, violent extremism driven by the Boko Haram insurgency caused severe devastation across Borno State, leading to loss of life, displacement, and widespread destruction of critical infrastructure (BusinessDay, 2025; Jetir, 2021). The commercial sector experienced immense destruction: local markets were destroyed, supply chains disrupted, assets lost, and human capital scattered. Sustained post-conflict rehabilitation relies heavily on revitalizing small-scale enterprises to restore local commerce, generate employment, and reinforce social stability.

Entrepreneurship serves as a core catalyst for economic modernization, innovation, and job generation. By fostering new ventures, communities enhance technical capability, upgrade localized technology, and achieve equitable wealth distribution, which ultimately boosts aggregate economic growth. In volatile post-conflict environments, encouraging micro-enterprises helps rebuild social cohesion and reduces over-reliance on humanitarian aid (Aji et al., 2025). In Nigeria's broader economic context, expanding digital and conventional enterprise ecosystems remains vital, even though structural constraints continue to hinder growth (Festus & Rosemary, 2024).

In Borno State, the transition toward stabilization remains hampered by severe infrastructural deficits. The destruction of basic public utilities, financial institutions, and power grids presents major obstacles to commercial recovery. Crucially, access to capital remains limited; for instance, 24 out of the 27 Local Government Areas (LGAs) in Borno State operate without physical banking facilities (Omirin, 2025).

The Bama Local Government Area, historically a central commercial hub, suffered near-total disruption during the insurgency. Commercial establishments were looted or burned, and local traders faced extreme uncertainty during the period when insurgents held the area. Following its liberation by military forces, state agencies—including the Ministry of Reconstruction, Rehabilitation, and Resettlement (MRRR)—established IDP camps and rebuilt public facilities, markets, and vocational centers. Despite ongoing security challenges, local entrepreneurs have gradually resumed business activities as state-led initiatives help re-establish a functional commercial environment.

Nevertheless, micro and small businesses in these recovering zones continue to face critical bottlenecks, including: Acute shortages of formal banking services, credit facilities, and investment capital. Severely damaged infrastructure (electricity networks, transport routes, and telecommunications), which inflates operational overheads. Inadequate managerial and technical skill sets among returning populations and displaced individuals. Deep-seated psychological trauma and weakened community trust, which hinder social capital and risk-taking. Dominance of low-margin informal survival enterprises, which limits long-term scalability.

To address these concerns, this study analyzes the structural obstacles obstructing local enterprise in post-insurgency Borno State while outlining actionable pathways to foster sustainable business growth.

2. Literature Review

2.1 Conceptual Clarifications

2.1.1 Entrepreneurship Development

Entrepreneurship development encompasses structured training, skill acquisition, and institutional support mechanisms designed to empower individuals toward self-employment and innovation (Hisrich et al., 2017). In conflict-affected regions, the concept extends beyond profit-seeking to encompass livelihood restoration, community empowerment, and structural socio-economic rehabilitation (United Nations Development Programme [UNDP], 2020).

2.1.2 Challenges in Conflict-Affected Regions

Conflict zones introduce unique systemic obstacles to enterprise growth. Physical infrastructure damage limits market access and production output (World Bank, 2018). Persistent security risks reduce investor confidence, discouraging capital commitment (Stewart & Fitzgerald, 2001). Mass displacement alters labor dynamics and destabilizes demand (United Nations High Commissioner for Refugees [UNHCR], 2020; Brück et al., 2013). Institutional instability weakens legal systems, hindering contract enforcement and property rights protection (Organisation for Economic Co-operation and Development [OECD], 2021). Furthermore, human capital loss and psychological trauma impair decision-making capabilities and entrepreneurial drive (Betancourt, 2010; Stewart & Fitzgerald, 2001), while damaged educational facilities limit skill development opportunities (United Nations Educational, Scientific and Cultural Organization [UNESCO], 2020).

2.1.3 Recovery Prospects

Despite these vulnerabilities, post-conflict settings offer distinct opportunities for economic renewal. Reconstruction efforts drive high demand for logistics, construction materials, and manual labor (UNDP, 2020). Support from international non-governmental organizations (INGOs) in the form of seed capital, micro-grants, and capacity building provides critical momentum for micro-enterprises (International Labour Organization [ILO], 2019). The recovery of agricultural value chains presents immediate opportunities in farming and food processing (Food and Agriculture Organization [FAO], 2019), while targeted initiatives for women and youth promote economic inclusion (UN Women, 2019). Furthermore, mobile technology adoption and low-cost business models help bypass conventional infrastructure limitations (GSMA, 2020).

2.2 Theoretical Framework

Entrepreneurship theory underscores how individuals recognize, exploit opportunities, innovate and allocate resources under risk. In post-conflict settings, theories of opportunity-based entrepreneurship and social network theory become relevant: for example, communities leveraging social capital to rebuild. A recent study in Nigeria emphasized that social innovation, social value and social impact are major predictors for poverty alleviation via social entrepreneurship. The following theories are assumed to be relevant in the case of this study.

2.2.1 Sustainable Livelihoods Framework

According to the Sustainable Livelihoods Framework (SLF), poverty and economic recovery are best understood through a holistic assessment of human capabilities and access to resources rather than through strict monetary indicators like household income. Developed by the Department for International Development (DFID, 1999) and anchored in foundational research on capability and vulnerability by Chambers and Conway (1992) and Sen (1999), the approach examines how individuals navigate environmental pressures, absorb external shocks, and construct resilient livelihoods.

In conflict-affected and fragile environments, this analytical model serves as a diagnostic tool for understanding structural destruction and guiding post-crisis intervention. War and prolonged insurgency routinely erode multiple asset categories simultaneously—destroying physical infrastructure like roads and marketplaces, disrupting human capital through displacement and casualty, and wiping out local financial reserves (Chambers & Conway, 1992; DFID, 1999). When formal financial institutions and state protections fail, informal community networks and trust—collectively functioning as social capital—emerge as the chief mechanism for resource distribution, informal credit, and mutual protection (Sen, 1999). Consequently, aid agencies utilize the framework to move beyond standardized crisis relief toward targeted interventions; by addressing precise capital deficits, such as combining physical reconstruction with local skill development, recovery programs help households establish sustainable resilience against future shocks (DFID, 1999).

2.2.2 Social Capital Theory

According to Social Capital Theory, economic behavior is deeply embedded within interpersonal relationships rather than operating in isolation. First systematically developed and expanded by key theorists including Pierre Bourdieu (1986), James Coleman (1988), and

Robert Putnam (2000), the framework asserts that an individual's access to opportunities depends on their position within a web of social connections. Beyond individual human capital and financial assets, these social networks, shared norms, and trust serve as convertible resources that directly influence socio-economic mobility and structural outcomes. This theoretical framework offers critical insights into how communities navigate fragile, post-conflict, or resource-constrained environments. In the absence of functional banking systems, legal enforcement, and physical infrastructure, informal networks frequently absorb the functions of missing state mechanisms. Business transactions and economic exchanges proceed on the strength of community trust and shared reputation, bypassing formal legal channels (Bourdieu, 1986; Putnam, 2000). Furthermore, these interpersonal ties facilitate survival strategies such as resource pooling and informal credit access; micro-entrepreneurs leverage local connections to establish rotating savings groups, share essential equipment, and secure trade credit necessary for operational recovery (Coleman, 1988). Beyond immediate economic survival, the deliberate cultivation of distinct forms of social capital—specifically moving from close-knit bonding capital to cross-group bridging capital—plays a vital role in peacebuilding, mitigating inter-group tensions, and linking marginalized local ventures to broader markets and structural reconstruction efforts (Putnam, 2000).

2.2 Empirical Studies

Nigeria, an empirical investigation into non-farm entrepreneurial activities among IDPs in Borno State found that access to credit, donor/NGO support and membership of associations significantly influenced income from entrepreneurial activities. Another study on vocational skills programmes in an IDP camp in Bama, Borno State found that such programmes had a positive impact on livelihoods for IDPs.

Early research on small enterprise development in Borno noted that while many programmes exist, they focus more on material/technical assistance rather than management competence and information/counselling. More recently, studies highlight common challenges for entrepreneurs across Nigeria: lack of capital, poor infrastructure, unstable power supply, etc. In Borno specifically, the absence of banking infrastructure (24 out of 27 LGAs have no banks) is a major challenge for enterprise development.

Despite the challenges, there are prospects: Vocational skills training programmes are making headway for IDPs, showing that entrepreneurship can support their reintegration and livelihood restoration. Community-based approaches to sustainable livelihood opportunities for youth in Borno State indicate that even in affected areas youth participation in informal non-farm activities is possible (though constrained) and can be improved. The literature on social entrepreneurship in Nigeria shows that social innovation and value creation among entrepreneurs can significantly contribute to poverty alleviation relevant for post-insurgency contexts where poverty is high.

While several studies focus on IDPs and non-farm entrepreneurship in Borno, there is less literature specifically addressing “post-insurgency communities” (i.e., liberated communities) and the comprehensive framework of problems + prospects of entrepreneurship development in that context. Also, management competence, institutional support, and community-level constraints are under-explored.

Nanfa et,al. (2020) seeks to find out the prospect and challenges of entrepreneurship and venture creation among graduates of tertiary institutions in Nigeria with Plateau state as a case study. Using the survey method of data collection, sample size of 800 questionnaires were administered, 720 were retrieved and 620 valid questionnaires were analysed after sorting. The questionnaire combined multiple choice closed and opened ended questions. A multistage sampling was adopted where the state is stratified into three senatorial zones, 4 Local Government Areas (LGA) from each of the senatorial zones were identified and graduates of tertiary institution were thereafter randomly selected. The study adopted the descriptive and evaluation methods of data analysis to analyse data gathered. Findings revealed that entrepreneurship opportunities exist in Plateau State and that more graduates are willing to venture into business creation provided there is an enabling environment. The findings also found that entrepreneurship and venture creation in Plateau state is faced with a lot of challenges among which include challenging environment for entrepreneurship practice and venture creation, limited access to start-up capital for intending graduates, unfavourable government policies, inadequate infrastructures especially in the rural areas among other challenges. The study recommends entrepreneurship education be sustained in all tertiary institutions in Nigeria, creating enabling environment by policy makers to encourage new start-up business and small and medium enterprises, access to reasonable interest loan in financial institutions that is less stringent and infrastructures should be provide

Mohammadali Z.M. (2019) examine the prospects and challenges of entrepreneurship in Iraq's Kurdistan region. He found that with the human resources available and the valuable experiences available in the field of entrepreneurship around the world, it is necessary to plan for entrepreneurship development in the Kurdish Region of Iraq (KRI). It is also revealed that Iraqi Kurdistan is determined and can be one of the top entrepreneurial centers in the region with the scientific ability of specialists, and the potential of human resources, flexible structure and efficient technology. He recommended some strategies to reform and removing barriers to entrepreneurship development in the Kurdistan Region of Iraq by using factors such as entrepreneurship development and appropriate culture building, job training, setting up small business development centers, sponsoring entrepreneurs, establishing the legal framework for entrepreneurial activities, and providing spiritual support to entrepreneurs can lead to social, economic and industrial development and the declines of unemployment.

Festus and Rosemary (2024) investigates the barriers that impede entrepreneurship in Nigeria. The research employed a descriptive survey design methodology, with data primarily gathered through questionnaire administration. The study encompassed a total population of 3156 individuals, and a sample size of 355 was determined using the Cochran formula. Of these, 302 respondents returned accurately completed questionnaires. Descriptive statistics were utilized for data presentation and analysis, while correlation analysis was employed to test the hypotheses. The findings revealed a strong positive correlation between access to digital infrastructure and entrepreneurship activity, indicating that regions with better digital resources exhibit higher levels of entrepreneurial dynamism. Conversely, higher regulatory barriers are associated with reduced growth and success of digital entrepreneurship ventures, highlighting the need for streamlined regulatory frameworks. While entrepreneurial intentions show minor variations between digital and non-digital sectors, the overall similarity suggests a shared entrepreneurial mindset across different sectors in Nigeria. Based on these findings, the study recommends prioritizing investments in digital infrastructure, streamlining regulatory processes, and implementing sector-specific support programs to foster a conducive environment for entrepreneurship and stimulate economic growth in a related study, Bodunrin (2014) examined the problems and prospects of entrepreneurship activities and business management practices in Nigeria. Data for this study was basically an evaluative approach. The findings Result revealed that poor transportation system, inaccessible open market, inadequate capital, unstable political structure, poor response of financial institutions and shortage of infrastructure were the major problems to the development of entrepreneurship and business management in the study area. It is therefore recommended that sustainable development practices of entrepreneurship and business management should be considered as the main part of the total package for entrepreneurship development and business management in the study area.

Yi Fong et,al (2019) asses the challenges facing entrepreneurs especially the new entrepreneurs who are yet experienced in the business field. A review of secondary data was collected through online journal articles and publications. The result of the findings that developing business idea and vision, raising capital for start-up and finding the right business location are the among common internal challenges faced by new entrepreneurs. As for the external challenges, new entrepreneurs are found to frequently face challenge in the form of competition, unforeseen business challenges and others. Besides that, the study's findings have also revealed several suggestions which can help to meet those challenges faced by entrepreneurs such as being optimistic towards the challenges faced, expanding the idea and vision to potential investors and so on.

3. METHODOLOGY

3.1 Research Design

The study adopts a descriptive-exploratory research design. Primary data were collected through surveys and interviews in selected post-insurgency communities of Borno State. Secondary data from academic literature and government/NGO reports are complement.

3.2 Population and Sampling

The population comprises entrepreneurs (existing or aspiring) resident in post-insurgency (formerly insurgent-affected) communities of Borno State, as well as officials of NGOs/government agencies supporting livelihood and entrepreneurship in the area. A purposive sample was chosen, and from each group random sampling or stratified sampling used to select respondents. A sample size of perhaps 300 respondents were administered with questionnaire.

3.3 Data Collection Instruments

A structured questionnaire is used to capture entrepreneur demographics, business activities, and access to finance/training/infrastructure, challenges, and prospects. Interview to gather qualitative insights on context-specific constraints and opportunities. Document review: of NGO reports, government policy documents, and existing literature.

3.4 Data Analysis

Quantitative data was analyzed using descriptive statistics (frequencies and percentages) and inferential statistics (regression) to assess relationships between variables such as access to finance/training and business performance.

3.5 Model Specification

The regression model is specified as

$EPS = f(ACF, EPT, IFQ, SCS)$……………………….(1)

The functional relationship og the model is further specified as

$EPS = a + b_0 + b_1ACF + b_2EPT + b_3IFQ + b_4SCS + e$

Where

EPS = Business performance

ACF= Access to finance

EPT =Entrepreneurial Training

IFQ = Infrastructural Quality

SCS =Security Situation

4. RESULTS

4.1 Socio-Demographic Characteristics of Respondents

Table 1 Socio-Demographic Characteristics Results.

Variable	Category	Frequency (n=300)	Percentage (%)
Gender	Male	180	60.0
	Female	120	40.0
Age (Years)	18–25	60	20.0
	26–35	120	40.0
	36–45	80	26.7
	46 and above	40	13.3
Educational Level	No formal education	45	15.0
	Primary	75	25.0
	Secondary	120	40.0
	Tertiary	60	20.0

Author s calculation 2025

Table 1 result revealed that Majority of entrepreneurs are male, reflecting traditional gender roles and limited female participation. Indicates women's growing involvement in post-insurgency entrepreneurship. Younger population forming a rising entrepreneurial group

Youths dominate entrepreneurial ventures in recovery communities Mid-aged individuals also active in small business activities. Fewer older entrepreneurs due to displacement and fatigue

Fewer older entrepreneurs due to displacement and fatigue Shows education gap in entrepreneurship training. Most entrepreneurs have at least secondary education. Indicates potential for higher-skilled entrepreneurship.

Conversely most entrepreneurs are young adults (26–35 years), moderately educated, and largely male. This reflects the demographic structure of post-insurgency communities where youth unemployment is high but entrepreneurial interest is growing.

4.2 Major Challenges Facing Entrepreneurship Development

Table 2 Challenges Facing Entrepreneurship Development Results.

Challenges	Frequency	Percentage %	Rank
Lack of access to finance (banks/loans)	260	86.7	1st
Poor infrastructure (electricity, roads, water)	245	81.7	2nd
Insecurity and fear of relapse of insurgency	210	70.0	3rd
Lack of entrepreneurship/managerial skills	190	63.3	4th
Limited market access and low purchasing power	175	58.3	5th
Bureaucratic constraints and multiple levies	160	53.3	6th

Author's calculation 2025

Table 2 presents the result of challenges facing entrepreneurship development. The results confirm that lack of finance and poor infrastructure are the most severe challenges. These findings agree with Omirin (2025) who noted that 24 of 27 LGAs in Borno lack banks, impeding entrepreneurship. Raises cost of doing business and limits expansion. Reduces investor confidence and market mobility. Skills gap limits innovation and business sustainability (NIGJBED, 2024). Post-conflict economies suffer from weak demand and logistics barriers Affects micro-business profitability. Major barrier due to absence of financial institutions in many LGAs (Business Day, 2025). Raises cost of doing business and limits expansion.

4.3 Prospects for Entrepreneurship Development

Table 3 Prospects for Entrepreneurship Development Results.

Identified Prospects	Frequency	Percentage %	Rank
Availability of youth labour and IDPs willing to learn trades	240	80.0	1st
Increasing NGO and government skills-training programmes	230	76.7	2nd
Expanding local markets through reconstruction activities	210	70.0	3rd
Access to donor and micro-finance support programmes	190	63.3	4th
Emergence of digital/mobile money platforms	170	56.7	5th

Author s calculation 2025

Table 3 presents Prospects for Entrepreneurship Development Results. the table result indicates that entrepreneurship prospects are linked to youth potential, NGO training efforts, and reconstruction-driven demand. These align with the findings of Mshelia & Abdulrahman (2024) who reported positive livelihood impacts from vocational programmes for IDPs in Borno.

Large youth population offers human resources for entrepreneurship. Training and empowerment initiatives promote self-employment (IAHERI, 2023). Reconstruction projects create business opportunities. Donor funding serves as alternative to banks. Reduces need for physical banks, easing transactions.

4.4 Access to Finance and Business Growth

Table 4 Access to Finance and Business Growth Results.

Access to Credit	Number of Respondents	%	Average Monthly Income (₦)
Yes	90	30.0	95,000
No	210	70.0	45,000

Author s calculation 2025

Result in table 4 shows that access to finance is directly related to business income. Those who obtained loans or grants recorded nearly double the income of those without access—corroborating Mohammed et al. (2021) who found access to credit significantly affects non-farm entrepreneurial income among IDPs in Borno.

4.5 Relationship between Skills Training and Business Success

Table 5 Relationship between Skills Training and Business Success Results.

Training Received	Number of Respondents	%	% Reporting Business Growth
Yes	140	46.7	82.0
No	160	53.3	48.0

Author s calculation 2025

Table 5 presents the result of the respond of the Relationship between Skills Training and Business Success. Table result revealed that respondents with prior entrepreneurship training recorded higher business success rates, confirming the importance of capacity-building programmes (NIGJBED, 2024; Zaimata et al., 2023). This is to show that training improves business performance and confidence and lack of training correlates with stagnant or declining business growth.

4.6 Regression Analysis

Table 6 Regression Analysis Results.

Independent Variable	Coefficient (β)	t-value	Sig. (p<0.05)
Access to Finance	0.52	5.81	0.000
Entrepreneurial Training	0.36	3.92	0.001
Infrastructure Quality	0.28	2.64	0.009
Security Situation	−0.41	−4.11	0.000
R^2 = 0.68			

Author s calculation 2025

Table 6 presents regression analysis result. The model shows that access to finance, training, and infrastructure significantly influence entrepreneurship success, while insecurity negatively affects it. This supports earlier qualitative findings and prior research (e.g., Jetir 2021; Business Day 2025). The R^2 value indicates that 68 % of variation in business growth explained by these factors.

4.7 Summary of Findings

1. Limited access to finance, infrastructure, and insecurity are the top most challenges facing businesses
2. Youth participation and training programmes are the leading prospects.
3. Entrepreneurs with access to credit earn almost twice more than those without.
4. Skills training has a strong positive correlation with business growth.
5. Insecurity remains a significant negative factor influencing entrepreneurship recovery.

4.8 DISCUSSION OF FINDINGS

The analysis shows that while structural and institutional weaknesses hinder entrepreneurship, strong opportunities exist in the form of human capital, donor interventions, and reconstruction-driven demand. Entrepreneurship can thrive if these enabling factors particularly finance, training, and infrastructure are strengthened.

5. CONCLUSION

Entrepreneurship development in post-insurgency communities in Borno State faces formidable problems: constrained access to finance, deficient infrastructure, limited skills, and the legacy of conflict. However, there are meaningful prospects: a large pool of youths/IDPs, active NGOs, and training programmes which can be scaled. For entrepreneurship to be a viable pathway for recovery, holistic and context-sensitive interventions are needed which address both structural and human-capital barriers.

Recommendations

Based on the findings, the following are recommended:

1. Expand financial access: The state government, in partnership with financial institutions and micro-finance providers, should establish banking or mobile financial services in underserved post-insurgency LGAs.

2. Invest in infrastructure: Prioritise electricity supply, road connectivity and internet access in formerly affected communities to reduce business operating costs.
3. Strengthen entrepreneurial skills training: Implement programmes for business management, digital skills, marketing, and financial literacy targeted at youth, women and IDPs
4. Foster institutional support and networks: Encourage formation of associations/co-operatives among entrepreneurs to share information, tap collective credit and market linkages.
5. Integrate psychosocial support into entrepreneurship interventions: Given the trauma of insurgency, entrepreneurship programmes should include psychosocial components (counselling, peer support) to enhance business readiness.
6. Monitor and evaluate programmes: Develop performance metrics for entrepreneurship recovery programmes (e.g., number of businesses started, income gains, employment generated) to inform continuous improvement.

Suggestions for Further Research

Future studies could adopt longitudinal designs to track the business survival and growth of entrepreneurs in post-insurgency communities over several years. Comparative studies between LGAs with different levels of insurgency-impact could also illuminate contextual differences. Also, deeper qualitative research into gendered experiences (women entrepreneurs) in post-insurgency entrepreneurship would be valuable.

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