

Social Entrepreneurship as a Pathway to Human Security: Rebuilding Livelihoods, Social Cohesion and Resilience in Post-Conflict Communities of North-Central Nigeria

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ARTICLE INFO

Keywords:

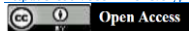
social entrepreneurship,
human security,
post-conflict recovery,
social cohesion,
livelihoods,
North-Central Nigeria.

Vol. 01, No. 05, 2026

<https://doi.org/10.5281/zenodo.23475023>

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ABSTRACT

Post-conflict recovery in North-Central Nigeria requires more than the restoration of physical infrastructure or the provision of short-term humanitarian assistance. Repeated violence, displacement, livelihood destruction, food insecurity, unemployment and weakened community relationships have created interconnected forms of insecurity that require people-centred responses. This article examines social entrepreneurship as a pathway to human security in post-conflict communities of North-Central Nigeria. The study adopts a qualitative documentary research design and draws on scholarly literature, policy documents and reports from international and Nigerian institutions concerning human security, social entrepreneurship, displacement, livelihoods, peacebuilding and community resilience. The analysis demonstrates that social entrepreneurship can contribute to post-conflict recovery by combining economic value creation with social objectives, generating livelihoods, rebuilding local markets, strengthening social networks, engaging youth and women, and creating platforms for cooperation across conflict-affected social groups. However, social entrepreneurship cannot substitute for state responsibility, security provision or structural reforms. Its contribution is strongest when embedded within broader peacebuilding, local governance, social protection, skills development and market-access strategies. The article argues that a human-security approach provides an appropriate framework for repositioning social entrepreneurship from a narrow enterprise-development intervention to a strategic instrument for rebuilding livelihoods, restoring dignity, strengthening social cohesion and reducing vulnerability in conflict-affected communities.

1.0 Introduction

The meaning of security has progressively expanded from the protection of territorial integrity and state institutions towards a broader concern with the safety, dignity, livelihoods and capabilities of people. The United Nations Development Programme's 1994 Human Development Report was particularly influential in advancing this shift by defining human security around freedom from fear and freedom from want and identifying economic, food, health, environmental, personal, community and political dimensions of security (United Nations Development Programme [UNDP], 1994). The human-security approach consequently places people at the centre of security policy and recognises that poverty, unemployment, displacement, food insecurity, exclusion and loss of livelihoods can constitute serious threats to human wellbeing even where there is no conventional interstate war. The UNDP's subsequent work has reinforced this people-centred orientation, while the United Nations General Assembly's 2012 Resolution 66/290 described human security in terms of the right of people to live in freedom and dignity, free from poverty and despair (UNDP, 2019; United Nations General Assembly, 2012).

This conceptual transformation has particular relevance to communities emerging from violent conflict. Conflict does not only destroy lives and physical infrastructure; it can dismantle markets, disrupt agriculture, weaken social institutions, destroy household assets, displace populations and erode trust between groups. The consequences can persist long after the intensity of violence has declined because households may lose access to land, employment, education, finance and social networks. Humanitarian assistance can reduce immediate suffering, but sustainable recovery requires mechanisms

through which affected populations regain productive capacity, restore livelihoods and participate in rebuilding their communities (UNDP, 2022; United Nations, 2016). Recent UNDP programming in Nigeria similarly emphasises the connection between livelihood recovery, infrastructure reconstruction, social cohesion, local governance and community resilience in conflict-affected areas (UNDP, 2025a, 2025b).

North-Central Nigeria presents a significant context for examining this relationship. The region, particularly Benue, Nasarawa and Plateau States, has experienced recurrent farmer-herder violence, communal conflict, criminality, displacement and climate-related pressures that have disrupted rural livelihoods and social relationships. Research on the Benue-Nasarawa borderland demonstrates that farmer-pastoralist conflict has become intertwined with territorial disputes, questions of indigeneity and competition over land and resources (Nwankwo, 2025). Other studies have documented the destruction of agricultural livelihoods, household assets, community infrastructure and access to essential services among displaced populations in Benue (Iorbo et al., 2024).

The scale of displacement demonstrates the depth of the challenge. The International Organization for Migration's Displacement Tracking Matrix recorded more than 1.25 million internally displaced persons across the assessed North-Central and North-West states as of May 2025, with approximately 77% living in host communities rather than camps (International Organization for Migration [IOM], 2025a). By October 2025, the assessed population had increased to approximately 1.38 million IDPs and 429,000 returnees, with 81% of IDPs residing in host communities. Benue alone accounted for approximately 465,000 IDPs, making it the largest concentration within the assessed region (IOM, 2025b). These figures have important implications for policy because the predominance of displacement within host communities means that post-conflict recovery cannot be confined to formal camps or emergency-response locations; it must also strengthen the economic and social systems of the communities receiving displaced populations.

Within this context, social entrepreneurship offers an important but underdeveloped policy pathway. Social entrepreneurship combines entrepreneurial initiative with the pursuit of social value, distinguishing it from conventional entrepreneurship in which financial returns are ordinarily the dominant objective (Mair & Martí, 2006; Peredo & McLean, 2006). Social enterprises may operate through agricultural production, processing, vocational training, financial inclusion, community services, recycling, education, health, digital platforms or other market-based activities while deliberately addressing social problems. Their significance in post-conflict settings arises from their ability to combine livelihood generation with social objectives and local participation (Joseph et al., 2023).

The relevance of entrepreneurship to peacebuilding is increasingly recognised in the literature. Entrepreneurship can generate employment and income, rebuild local markets and create opportunities for interaction among groups previously divided by conflict. However, entrepreneurship can also reproduce inequality or generate new tensions if economic opportunities are captured by narrow groups or if enterprises operate without sensitivity to local conflict dynamics (Joseph et al., 2023). The appropriate policy question is therefore not whether entrepreneurship automatically produces peace, but under what conditions socially oriented enterprise can contribute to human security, recovery and social cohesion.

This article examines that question by positioning social entrepreneurship within the human-security framework and applying the analysis to post-conflict communities of North-Central Nigeria. It argues that social entrepreneurship should be treated as a complementary recovery mechanism capable of restoring livelihoods, strengthening agency and rebuilding social relationships when embedded within inclusive governance, peacebuilding, market-development and social-protection systems.

2.0 Statement of the Problem

The principal problem confronting post-conflict communities in North-Central Nigeria is the persistence of human insecurity after episodes of direct violence. Conflict-affected households frequently lose land, livestock, homes, productive equipment, businesses, savings and social networks,

while repeated displacement can prevent them from restoring stable livelihoods. Evidence from Benue indicates that displaced populations have experienced loss of farms, property, community infrastructure, educational opportunities and independent sources of income, leaving many households dependent on humanitarian and external assistance (Iorbo et al., 2024).

The problem is intensified by the predominantly agrarian character of many affected communities. Agriculture provides livelihoods, food and social identity for large sections of the population, yet conflict can prevent farmers from accessing land, markets, inputs and extension services. Farmer-herder conflict in the Benue-Nasarawa area has been associated with displacement, destruction of property and disruption of agricultural activities, demonstrating how insecurity can progressively erode the productive assets required for household recovery (Ahmed & Yusuf, 2025; Nwankwo, 2025).

Displacement also creates pressures within host communities. Because most displaced persons live outside formal camps, host households may share already limited land, employment opportunities, markets, health facilities, schools and social services with displaced populations (IOM, 2025a, 2025b). Where assistance is inadequate and economic opportunities remain scarce, competition can increase social tension. The challenge is consequently not simply to restore displaced persons to their previous livelihoods but to create inclusive economic systems capable of accommodating both displaced and host populations.

Youth unemployment and limited economic opportunities constitute another dimension of the problem. Young people in conflict-affected communities may face interrupted education, loss of assets, limited access to capital and weak labour-market opportunities. Research on post-conflict Nigerian communities has emphasised the importance of youth participation in peacebuilding because exclusion from social, political and economic opportunities can undermine recovery and sustain vulnerability (Emmanuel et al., 2024). Entrepreneurship can provide an avenue for participation, but young people require skills, finance, mentorship, market access and secure operating environments to translate enterprise ideas into sustainable livelihoods.

The conventional separation between humanitarian assistance, economic recovery and peacebuilding further complicates the situation. Short-term livelihood assistance may restore immediate household income without necessarily creating sustainable enterprises, while enterprise programmes that focus exclusively on profitability may overlook conflict sensitivity, social exclusion and community relationships. A more integrated approach is required in which economic recovery contributes simultaneously to livelihoods, dignity, social cohesion and resilience. UNDP's recent peacebuilding programming in Nigeria reflects this direction by linking livelihoods with economic recovery, social cohesion, local governance and community resilience (UNDP, 2025a).

The policy gap, therefore, concerns how to move from a predominantly relief-oriented response towards a recovery model that enables conflict-affected people to become active economic and social agents. Social entrepreneurship provides one possible pathway, but its role in North-Central Nigeria requires systematic conceptualisation within the human-security framework. The central problem addressed by this article is consequently how socially oriented enterprise can contribute to rebuilding livelihoods, reducing vulnerability and strengthening social cohesion without being presented as a substitute for the responsibilities of government and formal peacebuilding institutions.

3.0 Objectives of the Study

The broad objective of this article is to examine social entrepreneurship as a pathway to human security in post-conflict communities of North-Central Nigeria.

The specific objectives are to:

- i. examine the relationship between social entrepreneurship and human security in post-conflict communities;
- ii. assess the contribution of social entrepreneurship to livelihood recovery and economic resilience;
- iii. examine the potential of socially oriented enterprises to strengthen social cohesion and community participation; and

- iv. identify policy strategies for institutionalising social entrepreneurship within post-conflict recovery and human-security programming.

4.0 Research Questions

- i. How does social entrepreneurship relate to human security in post-conflict communities?
- ii. How can social entrepreneurship contribute to livelihood recovery and economic resilience?
- iii. In what ways can socially oriented enterprises strengthen social cohesion and community participation?
- iv. What policy strategies can institutionalise social entrepreneurship within post-conflict recovery and human-security programmes?

5.0 Conceptual Clarification

5.1 Social Entrepreneurship

Social entrepreneurship refers broadly to entrepreneurial activity deliberately organised around the creation of social value. Mair and Martí (2006) conceptualise it as a process through which innovative combinations of resources are used to address social needs and catalyse social change, while Peredo and McLean (2006) emphasise the pursuit of social value through opportunity recognition, innovation, risk-taking and resource mobilisation. The concept therefore occupies a space between conventional commercial entrepreneurship, nonprofit activity and community development.

Social entrepreneurship should not be equated with every small business established by a poor person or every enterprise that produces incidental social benefits. Its distinguishing characteristic is the intentional prioritisation of social value alongside economic sustainability. In conflict-affected communities, this may involve enterprises whose activities deliberately address unemployment, food insecurity, displacement, social exclusion, skills deficits or community-service gaps while generating sufficient revenue to sustain operations (Mair & Martí, 2006; Peredo & McLean, 2006).

5.2 Human Security

Human security is a people-centred approach that shifts attention from the protection of territory towards the protection of human life, dignity and capabilities. The UNDP (1994) identified seven broad dimensions: economic, food, health, environmental, personal, community and political security. The 2012 UN General Assembly framework subsequently emphasised freedom from fear, freedom from want and freedom to live in dignity (United Nations General Assembly, 2012). Human security is therefore particularly appropriate to post-conflict analysis because it captures the multidimensional effects of violence on people's daily lives.

5.3 Post-Conflict Recovery

Post-conflict recovery refers to processes through which individuals, communities and institutions rebuild social, economic and physical systems following violent conflict. Recovery may include reconstruction, livelihood restoration, social reintegration, reconciliation, governance reform and institutional rebuilding. Contemporary approaches increasingly emphasise the humanitarian-development-peace nexus because humanitarian relief alone cannot address the structural causes of prolonged vulnerability (United Nations, 2016; UNDP, 2025a).

5.4 Social Cohesion

Social cohesion refers to the relationships, trust, shared norms and institutional connections that enable individuals and groups to coexist and cooperate. Conflict can weaken cohesion by producing fear, displacement, grievances, segregation and competition over resources. Social cohesion is consequently both an outcome and a condition of sustainable recovery because communities with stronger networks of trust and cooperation are better positioned to manage disputes and collective challenges (Joseph et al., 2023; UNDP, 2022).

5.5 Economic Resilience

Economic resilience refers to the capacity of households, enterprises and communities to absorb economic shocks, adapt to disruption and recover productive capacity. In post-conflict settings, resilience includes diversified livelihoods, savings, access to finance, market connections, productive

skills and institutional support. Social entrepreneurship can potentially strengthen resilience by creating enterprises that combine income generation with solutions to local social problems.

6.0 Theoretical Framework

6.1 Human Security Theory

Human Security Theory provides the primary theoretical foundation for this article. Its principal contribution is the shift from state-centred security towards the protection of people and communities. The UNDP (1994) framework identifies security threats that include hunger, disease, unemployment, political repression, violence and environmental disruption, thereby demonstrating that insecurity can arise from conditions that conventional military approaches cannot adequately address. The 2022 UNDP Special Report further emphasises that human security connects protection with empowerment and recognises the interaction among conflict, poverty, inequality, climate pressures and other threats (UNDP, 2022).

This theory provides a direct conceptual basis for social entrepreneurship because sustainable enterprise can address several dimensions of human security simultaneously. A cooperative can improve economic and food security; a vocational enterprise can improve employment and economic security; a community health enterprise can strengthen health security; and a cross-community enterprise can contribute to community security by creating opportunities for interaction and cooperation. The theory therefore enables social entrepreneurship to be examined not simply as an economic activity but as a mechanism through which people can regain capabilities, agency and dignity.

6.2 Social Capital Theory

Social Capital Theory complements the human-security framework by explaining how relationships, trust, networks and norms facilitate collective action. Putnam (2000) argues that social capital is embedded in networks and norms of reciprocity that facilitate cooperation, while Woolcock (1998) distinguishes between forms of social capital that connect individuals within communities and those that bridge groups across social divisions.

This distinction is particularly relevant in post-conflict communities. Enterprises can generate bonding social capital through cooperatives and savings groups while simultaneously generating bridging social capital when members from previously divided communities participate in common economic activities. Research on entrepreneurship and peacebuilding similarly suggests that enterprise can have a social-cohesion effect when economic activity creates interaction and mutual dependence across conflict divisions (Joseph et al., 2023). The theory therefore helps explain how economic relationships can contribute to broader peacebuilding outcomes.

7.0 Methodology

The study adopts a qualitative documentary research design. It draws upon scholarly publications, institutional reports, policy documents and evidence concerning human security, social entrepreneurship, conflict, displacement, livelihoods and peacebuilding. Primary institutional materials include reports and publications from UNDP, IOM, the United Nations and relevant Nigerian institutions, while academic literature provides theoretical and analytical perspectives on social entrepreneurship, social capital and entrepreneurship in conflict-affected settings.

The documents were analysed thematically according to the four research objectives. Particular attention was given to evidence concerning displacement, livelihood disruption, youth and women's participation, social cohesion, economic recovery and local resilience in North-Central Nigeria. Recent evidence from IOM's 2025 displacement assessments was used to establish the contemporary scale and characteristics of displacement, while scholarly literature was used to interpret the potential relationship between enterprise, peacebuilding and human security. The study does not claim to have conducted primary fieldwork; its conclusions are derived from documentary evidence and analytical synthesis (Bowen, 2009).

8.0 Social Entrepreneurship and the Human-Security Paradigm

The strongest justification for linking social entrepreneurship with human security lies in their shared emphasis on people, capabilities and social wellbeing. Conventional security policies may focus

on reducing physical violence, securing territory or strengthening law-enforcement institutions, all of which remain important. Human security, however, asks a broader question: whether people are able to live safely, access livelihoods, meet basic needs, participate in society and exercise meaningful choices (UNDP, 1994, 2022).

Social entrepreneurship can contribute to this broader objective by creating practical pathways through which individuals and communities address local problems. A social enterprise established to process agricultural products can generate income while improving food systems; a vocational enterprise can train and employ young people; a cooperative can provide access to finance and markets; and a community-based enterprise can provide services that may otherwise remain inaccessible. The significance lies in the combination of economic sustainability and social purpose (Mair & Martí, 2006; Peredo & McLean, 2006).

The human-security contribution of social entrepreneurship is therefore multidimensional. At the economic level, it can generate income and employment. At the food-security level, it can strengthen agricultural production and processing. At the community level, it can create networks and shared economic interests. At the political and social level, participation in productive activity can increase agency and reduce exclusion. However, these outcomes are not automatic. They depend on enterprise governance, inclusion, market conditions, conflict sensitivity and the wider security environment (Joseph et al., 2023).

9.0 Livelihood Recovery and Economic Resilience

The restoration of livelihoods is one of the most important requirements for post-conflict recovery. When people lose farms, businesses, livestock or employment, their economic insecurity can continue even after physical violence declines. IOM's displacement assessments demonstrate that large numbers of displaced people in North-Central Nigeria continue to live within host communities, making livelihood integration an essential component of durable recovery (IOM, 2025a, 2025b).

Social entrepreneurship can contribute to livelihood recovery by moving beyond the distribution of temporary productive assets towards the creation of sustainable economic systems. For example, agricultural social enterprises can aggregate smallholder production, provide processing facilities and connect producers to markets. Cooperative enterprises can pool savings and improve access to finance. Training enterprises can connect vocational skills to actual market opportunities. Such models can help transform isolated livelihood assistance into more sustainable economic ecosystems.

This approach is consistent with the broader evidence from peacebuilding practice. UNDP's Nigeria programming has combined livelihood support with infrastructure reconstruction, savings groups, skills development and social cohesion in conflict-affected communities, reflecting an understanding that economic recovery and peacebuilding are mutually reinforcing rather than separate processes (UNDP, 2025a, 2025b).

The economic-resilience contribution becomes particularly significant when enterprises are locally owned. External projects can provide initial capital and technical assistance, but locally rooted enterprises can continue operating after project funding ends if they develop viable markets and accountable governance. This creates a pathway from humanitarian dependence towards local economic agency. Nevertheless, market viability remains essential; enterprises should not be designed merely as disguised aid projects. Their social purpose should be protected while their business models are sufficiently robust to sustain operations.

10.0 Agriculture, Food Security and Social Enterprise

Agriculture is particularly important to North-Central Nigeria because many conflict-affected communities depend heavily on farming and related rural activities. Violence and displacement can interrupt planting cycles, restrict access to farmland, destroy livestock and equipment, reduce market access and weaken food security. The consequences extend beyond individual households because declining agricultural production can affect local food prices, employment and regional supply systems (Ahmed & Yusuf, 2025; Iorbo et al., 2024).

Social entrepreneurship can provide an institutional mechanism for rebuilding these systems. Agricultural social enterprises can organise production around cooperatives, provide shared equipment, support processing, establish storage facilities and connect farmers to markets. Such enterprises can also deliberately integrate displaced and host-community populations, creating economic relationships that reduce perceptions of exclusion. Where conflict has divided communities along ethnic, religious or livelihood lines, shared economic activity can provide practical incentives for cooperation.

The approach should nevertheless remain conflict-sensitive. Agricultural enterprises that allocate land, inputs or credit without transparent criteria may deepen grievances. Likewise, enterprises that privilege one social group may reproduce the inequalities that contributed to tension. Social enterprise programming should therefore include conflict analysis, inclusive governance, transparent membership criteria and mechanisms for resolving disputes. Entrepreneurship can contribute to peace only when its economic design is compatible with the social realities of the communities in which it operates (Joseph et al., 2023).

11.0 Youth, Skills and Enterprise-Based Human Security

Young people are central to post-conflict recovery because they represent both a major productive resource and a population particularly vulnerable to unemployment, exclusion and recruitment into harmful activities. Conflict may interrupt education, destroy employment opportunities and weaken young people's connection to legitimate economic institutions. Evidence from Nigerian post-conflict communities indicates that meaningful youth participation is important to rebuilding social systems and sustaining peace (Emmanuel et al., 2024).

Social entrepreneurship can provide a platform through which youth become economic participants rather than passive recipients of assistance. Enterprise-development programmes can combine technical training, business incubation, mentorship, access to finance and market linkages. More importantly, youth should be involved in identifying community problems that enterprises seek to solve. This approach transforms young people from beneficiaries into co-creators of recovery.

The peacebuilding potential of entrepreneurship is also relevant to former combatants and other individuals affected by conflict. Recent scholarship argues that entrepreneurship can contribute to reintegration by creating economic roles for ex-combatants while generating wider community-level effects through employment and economic transformation (Joseph et al., 2025). Although North-Central Nigeria has conflict dynamics distinct from formal civil-war settings, the underlying principle is relevant: productive economic participation can contribute to social reintegration when accompanied by community acceptance and appropriate safeguards.

12.0 Women, Inclusion and Community Resilience

Women frequently experience distinctive economic and social consequences of conflict, including loss of household income, displacement, care burdens, insecurity and restricted access to productive assets. At the same time, women often play important roles in informal markets, agriculture, savings groups and community-level coping systems. Social entrepreneurship can build on these existing capacities by creating women-led enterprises, cooperative savings mechanisms, agricultural processing groups and community services.

The objective should not be to treat women simply as vulnerable beneficiaries. A human-security approach recognises agency as an important dimension of security. Enterprise development can therefore contribute to women's economic agency by improving access to capital, skills, markets, technology and decision-making structures. Such approaches can also strengthen household resilience because women's economic participation can diversify household income and increase access to essential services.

Inclusive social entrepreneurship should consequently incorporate women into enterprise ownership and governance rather than merely employment. Where women participate in boards, cooperative committees, savings structures and community enterprise decisions, the benefits can extend beyond individual income to wider community participation. This aligns with broader peacebuilding approaches that emphasise the importance of inclusive local institutions and the participation of women and youth in recovery processes (UNDP, 2025a).

13.0 Social Entrepreneurship and Social Cohesion

The relationship between entrepreneurship and peacebuilding is not inherently positive or negative. Joseph et al. (2023) identify economic, destructive and social-cohesion perspectives on entrepreneurship in conflict-affected settings, demonstrating that enterprise can produce different outcomes depending on context. Businesses may generate employment and interdependence, but they may also deepen inequality, exploit conflict economies or reinforce divisions. The social-enterprise model is potentially valuable because its explicit social mission provides a basis for aligning enterprise activity with community objectives.

In North-Central Nigeria, cross-community enterprises could create opportunities for individuals from different conflict-affected groups to work together around shared economic interests. Joint agricultural processing, transport, market services, vocational centres and savings groups can create repeated interaction and mutual dependence. These interactions do not automatically resolve historical grievances, but they can provide social spaces in which trust and cooperation are rebuilt gradually.

A 2025 study of unequal NGO partnerships in Nigeria's farmer-herder conflict context provides an instructive example. The peacebuilding programme examined in the study included community gardens, marketplaces and rice mills alongside negotiation training and resource-management initiatives in communities across Benue, Nasarawa and Plateau. The combination of economic infrastructure and peacebuilding illustrates how livelihood activities can be deliberately integrated with conflict-resolution processes rather than treated as unrelated development interventions (Dunn, 2025).

Social entrepreneurship can therefore operate as a form of practical peacebuilding when it creates shared interests and inclusive economic institutions. Its contribution is especially relevant where formal reconciliation processes have limited reach because economic cooperation can occur through everyday transactions, production and community participation.

14.0 Social Entrepreneurship, Local Governance and the State

Social entrepreneurship should not be presented as an alternative to government. The state remains responsible for public security, infrastructure, law enforcement, regulation, education, social protection and the creation of enabling economic conditions. Social enterprises operate within this institutional environment and cannot sustainably compensate for persistent insecurity, inadequate infrastructure or dysfunctional public institutions.

Government can nevertheless create an enabling environment for social entrepreneurship through appropriate legislation, procurement policies, access-to-finance programmes, enterprise-development services, infrastructure and transparent regulation. Local governments can facilitate community enterprise by providing access to public spaces, markets, agricultural extension services and local economic information. State institutions can also incorporate social enterprises into broader recovery and livelihood programmes where appropriate.

The relationship should therefore be conceived as a partnership among government, communities, social enterprises, civil-society organisations, financial institutions and development partners. The 2025 Nigerian experience documented by UNDP demonstrates the value of integrated approaches combining economic recovery, social cohesion, local governance and community resilience (UNDP, 2025a).

Local governance is particularly important because post-conflict enterprises depend on community legitimacy. Traditional leaders, local authorities, women's groups, youth associations, farmer organisations and other community institutions can contribute to identifying priorities, resolving disputes and ensuring inclusive participation. Social entrepreneurship becomes more sustainable when it is embedded within local institutions rather than established as an externally designed project.

15.0 Financing Social Entrepreneurship in Post-Conflict Communities

Access to finance is one of the most significant barriers to enterprise development in conflict-affected communities. Households may lack collateral, formal financial histories and stable income, while commercial banks may regard conflict-affected areas as high-risk markets. Social enterprises may face an additional challenge because their social objectives can make conventional investors uncertain about expected financial returns.

A blended-finance approach can help address this challenge. Grants may finance early-stage development and capacity building, while concessional loans, guarantees, impact-investment funds, cooperative savings and commercial finance can progressively support viable enterprises. Community savings groups can also provide a foundation for financial inclusion, particularly for women and small-scale entrepreneurs. UNDP's recent recovery programming in Nigeria demonstrates the practical value of savings groups and livelihood interventions as components of broader resilience-building strategies (UNDP, 2025b).

Financing mechanisms should nevertheless incorporate safeguards against elite capture. In post-conflict settings, unequal access to resources can itself become a source of tension. Transparent eligibility criteria, community oversight, gender inclusion and independent monitoring are therefore important components of social-enterprise financing. Financial sustainability should be pursued alongside social accountability.

16.0 From Humanitarian Relief to Social Enterprise-Based Recovery

The humanitarian-development-peace nexus provides a useful framework for understanding the transition from emergency relief to sustainable recovery. Humanitarian assistance is essential when lives and basic needs are threatened, but prolonged dependence on emergency assistance may not restore productive capacity. Development interventions are needed to rebuild infrastructure, markets, livelihoods and institutions, while peacebuilding processes address conflict drivers and social relationships (United Nations, 2016; UNDP, 2022).

Social entrepreneurship can operate within this transition by converting some forms of livelihood assistance into sustainable productive systems. For example, agricultural inputs may be combined with processing enterprises and market linkages; vocational training may be connected to enterprise incubation; savings groups may develop into cooperative financial systems; and community infrastructure may be linked to enterprises that can generate revenue for maintenance.

This transition requires careful sequencing. Communities facing active violence may require immediate protection and humanitarian assistance before enterprise activity can become viable. Where security conditions are sufficiently stable, however, enterprise development can progressively increase local economic agency. The approach should therefore be context-specific and based on conflict and market assessments rather than predetermined project templates.

17.0 Challenges and Limitations of Social Entrepreneurship

Despite its potential, social entrepreneurship faces substantial limitations in post-conflict environments. First, enterprises require functioning markets. Where insecurity prevents movement, destroys purchasing power or interrupts supply chains, even well-designed enterprises may fail. Second, access to finance can remain limited because financial institutions perceive conflict-affected communities as high-risk. Third, weak infrastructure, particularly electricity, roads and communications, can increase operating costs. Fourth, insecurity can directly threaten entrepreneurs, employees and productive assets.

Social entrepreneurship can also produce unintended social consequences. If enterprise opportunities are distributed unevenly, they may reinforce grievances between host and displaced populations or between ethnic, religious or livelihood groups. If enterprises become dependent on donor contracts, they may lose commercial sustainability after project funding ends. If social objectives are weakly monitored, commercially successful enterprises may gradually abandon their social mission.

These limitations demonstrate why social entrepreneurship should be integrated into broader institutional strategies. It cannot independently solve the causes of conflict, replace public security institutions or compensate for structural inequalities. Its most realistic contribution is as one component of a wider human-security strategy that combines protection, livelihoods, social inclusion, governance, peacebuilding and development.

18.0 Discussion

The analysis demonstrates that social entrepreneurship has relevance to human security because it addresses several dimensions of insecurity simultaneously. Its economic contribution arises through

employment, enterprise creation, income generation and market development. Its social contribution can arise through cooperation, collective ownership and community participation. Its resilience contribution can emerge through diversified livelihoods and stronger local economic networks. These functions correspond closely with the multidimensional understanding of human security advanced by UNDP (1994, 2022).

The North-Central Nigerian context makes this relationship particularly important because displacement is overwhelmingly occurring within host communities. The IOM evidence means that recovery strategies must address not only displaced persons but also the economic and social systems of the communities in which they live (IOM, 2025a, 2025b). Social enterprises can potentially provide shared economic platforms through which host and displaced populations participate in production, savings, processing, services and markets.

The evidence also suggests that livelihood recovery should not be separated from peacebuilding. The documented use of community gardens, marketplaces and rice mills alongside negotiation and resource-management interventions in North-Central Nigeria demonstrates the practical possibility of integrating economic activity with conflict-resolution efforts (Dunn, 2025). The implication is that economic recovery can become part of peace infrastructure when enterprises are deliberately designed to connect divided communities.

However, the analysis cautions against treating social entrepreneurship as a universal solution. Enterprise outcomes are shaped by security, infrastructure, finance, governance and market conditions. Entrepreneurship can contribute to peace, but it can also reproduce exclusion or conflict if economic opportunities are captured by particular groups or if enterprises operate without conflict sensitivity (Joseph et al., 2023). The appropriate policy objective is therefore to build an enabling environment in which social entrepreneurship complements public institutions and peacebuilding systems.

19.0 Recommendations

Recommendation One

Federal and State Governments should integrate social entrepreneurship into post-conflict human-security and livelihood-recovery programmes.

Implementation Strategies

- i. Federal Ministry of Humanitarian Affairs and Poverty Reduction in collaboration with relevant State Governments and local authorities to incorporate social-enterprise development into durable-solutions, livelihood-recovery and community-resilience programmes.
- ii. National and State enterprise-development institutions to provide targeted incubation, technical assistance and market-development services for conflict-affected communities.
- iii. Local governments to identify community economic opportunities that can accommodate both displaced and host populations.

Recommendation Two

Government in collaboration with development partners should establish inclusive financing mechanisms for socially oriented enterprises in conflict-affected communities.

Implementation Strategies

- i. Development-finance institutions to create concessional financing, guarantees and blended-finance windows for viable social enterprises operating in conflict-affected areas.
- ii. Financial institutions in collaboration with cooperative organisations to expand savings, microfinance and appropriate credit mechanisms for women, youth, displaced persons and host-community entrepreneurs.

Recommendation Three

Social enterprises and peacebuilding institutions should deliberately use enterprise development to strengthen social cohesion and community participation.

Implementation Strategies

- i. Social enterprise organisations to design joint enterprises that bring displaced and host populations and other previously divided groups into shared productive activities.
- ii. Peacebuilding organisations to integrate conflict-sensitivity, mediation and social-cohesion mechanisms into enterprise-development programmes.
- iii. Community leadership structures to establish participatory mechanisms through which enterprise priorities, membership and benefit-sharing arrangements are transparently determined.

Recommendation Four

Government, in collaboration with universities, vocational institutions and private-sector organisations should establish an enterprise-to-employment pathway for conflict-affected youth and women.

Implementation Strategies

- i. Universities and technical and vocational institutions to align training programmes with viable market opportunities in agriculture, agro-processing, digital services, renewable energy, construction and local manufacturing.
- ii. Private-sector organisations to provide mentorship, apprenticeships, market linkages and technical support to emerging social enterprises.
- iii. Youth and women development institutions to facilitate enterprise participation, leadership development and access to productive assets for conflict-affected populations.

20.0 Conclusion

Post-conflict recovery in North-Central Nigeria cannot be achieved solely through military stabilisation, humanitarian assistance or physical reconstruction. The persistence of displacement, livelihood disruption, unemployment, food insecurity and weakened social relationships demonstrates that insecurity continues after the immediate violence has subsided. A human-security approach is therefore necessary because it places the wellbeing, dignity, capabilities and agency of affected populations at the centre of recovery.

Social entrepreneurship offers a potentially valuable pathway within this broader approach. By combining economic activity with explicit social objectives, social enterprises can help restore livelihoods, create employment, strengthen local markets, promote financial inclusion and create opportunities for community participation. Their potential contribution is especially significant in communities where displaced and host populations must rebuild their economic lives together.

The analysis also demonstrates that the greatest value of social entrepreneurship may lie not simply in the businesses it creates but in the relationships and capabilities that can develop around those businesses. Agricultural cooperatives, processing enterprises, savings groups, vocational ventures, community markets and shared service enterprises can provide spaces in which individuals and groups rebuild trust through practical cooperation. In this sense, enterprise can become part of the social infrastructure of peace.

Nevertheless, social entrepreneurship should not be romanticised. Enterprises cannot operate sustainably where insecurity remains extreme, markets are destroyed, infrastructure is absent or public institutions are ineffective. Nor should entrepreneurial programmes transfer the responsibility for public security and social protection from the state to vulnerable communities. The appropriate approach is complementary: government provides security, infrastructure, regulation and public services; development partners provide appropriate financing and technical assistance; communities provide local knowledge and participation; and social enterprises convert opportunities into sustainable economic and social value.

For North-Central Nigeria, the policy priority should therefore be to move progressively from relief dependency towards inclusive economic agency. This requires connecting livelihood assistance with enterprise development, skills with markets, finance with productive activity, and peacebuilding with economic cooperation. It also requires designing programmes that deliberately include women, youth, displaced persons and host communities rather than treating them as separate categories.

Ultimately, social entrepreneurship can contribute to human security when it enables people affected by conflict to regain more than income. It can help restore dignity, agency, productive identity, social relationships and confidence in the possibility of a secure future. Its greatest potential therefore lies in transforming post-conflict recovery from a process in which communities merely receive assistance into one in which they participate actively in rebuilding their own economic and social systems. In North-Central Nigeria, such an approach can complement broader peacebuilding and security efforts by addressing the human conditions that allow peace to become sustainable.

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