Beyond 'Yahoo' and Subsistence: Digital Entrepreneurship as a Catalyst for Youth Empowerment, Social Cohesion, and Future-Building in Benue State, Nigeria

Atsue Terhile Emmanuel

Abstract— Youth unemployment and social fragmentation present existential challenges to Benue State, Nigeria. Dominant narratives often oscillate between the peril of internet fraud ("Yahoo") and the despair of subsistence agriculture, overshadowing potential pathways for constructive youth engagement. This study investigates the underexplored role of legitimate digital entrepreneurship as a tripartite catalyst for youth empowerment, social cohesion, and future-building. Employing a mixed-methods approach—a survey of 384 digital entrepreneurs across Makurdi, Gboko, and Otukpo, complemented by 25 in-depth interviews and 3 focus group discussions—the research is framed by Sen's Capability Approach and Social Capital Theory. Preliminary findings indicate that digital entrepreneurship significantly enhances participants' economic agency, skills, and self-worth (empowerment). Furthermore, collaborative digital hubs and online communities are fostering new, non-ascriptive identities that bridge ethnic divides, particularly between the Tiv, Idoma, and Igede youth (social cohesion). Despite severe infrastructural and financial constraints, these ventures are building resilient economic futures and altering intergenerational aspirations. The study concludes that targeted policy interventions in digital infrastructure, youth-focused e-enterprise funds, and the incubation of tech hubs in tertiary institutions can systematically harness this potential. This research contributes to the literature on youth, digital economies, and peacebuilding in conflict-prone regions of Sub-Saharan Africa.

Keywords: Digital Entrepreneurship; Youth Empowerment; Social Cohesion; Benue State; Capability Approach; Social Capital; Nigeria.

[1] Department of Educational Foundations, Rev. Fr. Moses Orshio Adasu University, Makurdi, Benue State, Nigeria. Corresponding Email: emmanuel.atsue@yahoo.com

INTRODUCTION

The demographic landscape of Nigeria is predominantly youthful, with over 60% of its population under the age of 25. This youth bulge presents a profound paradox: a potential demographic dividend or a formidable security threat. Nowhere is this tension more palpable than in Benue State, famously christened the "Food Basket of the Nation." Beneath this agrarian moniker lies a reality of acute youth unemployment, endemic poverty, and recurrent socio-ethnic conflicts, notably the farmer-herder crises. Within this pressurized context, youth narratives are often narrowly framed between two extremes: the illicit, lucrative allure of cybercrime, colloquially known as "Yahoo Yahoo," and the precarious, often unrewarding struggle of subsistence farming. This dichotomy obscures a nascent but growing third space—legitimate digital entrepreneurship.

Digital entrepreneurship, defined as the creation of new ventures and the transformation of existing businesses by leveraging digital technologies and platforms, is emerging globally as a critical driver of economic growth and youth employment. In Africa, the rise of tech hubs and mobile-driven innovation has been well-documented in Lagos, Nairobi, and Kigali. However, the penetration and impact of this digital revolution in secondary cities and rural states like Benue remain critically understudied. The existing literature on youth in Benue is saturated with analyses of agricultural potential, conflict dynamics, and political alienation, creating a significant gap in understanding alternative economic imaginaries and social networks forged in the digital sphere.

This study, therefore, seeks to move beyond the dominant narratives of criminality and subsistence to interrogate how digital entrepreneurship is functioning as a catalyst for a triple transformation: empowering youth with capabilities and agency, fostering new forms of social cohesion that transcend ethnic fissures, and building resilient pathways to sustainable futures. It posits that the digital economy offers a unique platform for Benue's youth to reconstruct their identities from "victims" or "threats" to "innovators" and "problem-solvers," thereby altering both their self-perception and their socio-economic trajectory.

The urgency of this research is underscored by the state's fragile social fabric. Historical tensions between predominantly farming communities and pastoralists have been exacerbated by climate change and resource competition, often drawing in disillusioned youth. In this volatile environment, initiatives that can simultaneously provide livelihoods and rebuild social trust are not merely economic programs but vital peacebuilding infrastructures. Digital entrepreneurship, with its low barriers to entry, network effects, and potential for remote service delivery, presents a compelling, yet empirically untested, avenue for such dual-purpose development.

Furthermore, this research engages with critical theoretical frameworks. It employs Amartya Sen's Capability Approach to evaluate empowerment not just as income generation, but as the expansion of individuals' substantive freedoms—to choose the life they have reason to value. Concurrently, it utilizes Robert Putnam's concepts of bonding and bridging social capital to analyze how digital ventures create in-group solidarity among entrepreneurs and, crucially, build bridges across ethnic and communal divides. This theoretical combination allows for a nuanced analysis of both individual and collective transformation.

The methodological approach is mixed-methods, designed to capture both the breadth and depth of the phenomenon. A quantitative survey establishes the scale, typologies, and economic contours of digital entrepreneurship in key urban centers. Qualitative interviews and focus group discussions then provide rich, narrative data on lived experiences, challenges, and the subtle processes of identity formation and social networking that numbers alone cannot reveal. This triangulation strengthens the validity and reliability of the findings.

The significance of this paper is threefold. First, it contributes original empirical data to the scant literature on digital economies in Nigeria's Middle Belt region. Second, it offers a novel theoretical perspective by linking digital entrepreneurship to peacebuilding and social cohesion outcomes. Third, it provides evidence-based policy recommendations for the Benue State government, development partners, and the burgeoning Nigerian tech ecosystem on how to strategically invest in and support digital entrepreneurship as a tool for holistic youth development. Ultimately, this paper argues that fostering a vibrant digital entrepreneurship ecosystem in Benue is not a luxury but a necessity for empowering generations, fostering unity, and building viable futures.

LITERATURE REVIEW

The literature informing this study spans several interconnected domains: youth (un)employment and empowerment in Nigeria, the digital entrepreneurship landscape in Africa, social capital and cohesion in divided societies, and the specific socio-economic context of Benue State. This review synthesizes these strands to delineate the research gap this study aims to fill. A predominant focus in Nigerian youth studies has been on the crisis of unemployment and its dire consequences. Works like Nwankwo (2014) and Uduji and Okolo-Obasi (2018) have extensively documented how economic exclusion fuels social vices, including political thuggery, militancy in the Niger Delta, and cybercrime. The term "Yahoo Yahoo" has even entered academic discourse as a sociological phenomenon, analyzed by Adesina (2020) as a "perverse adaptation" to systemic failure and ostentatious materialism fueled by neoliberal values. This creates a

powerful, stigmatizing narrative that often paints all digitally-savvy youth with the same brush of criminality.

Conversely, the agricultural potential of Benue State has been the subject of much policy-oriented research. Studies from the Benue State Planning Commission and international agencies like the FAO (2017) emphasize the state's capacity for food production. However, these analyses often treat youth as mere labor inputs, failing to address their aspirations for economic modernity and their frequent perception of agriculture as a last resort, characterized by drudgery and low prestige (Ahaibwe & Mbowa, 2014). This creates a false binary: the criminal "Yahoo boy" versus the impoverished subsistence farmer. This study argues that digital entrepreneurship offers a critical third path that the literature on Benue has largely ignored.

The global and African digital entrepreneurship literature provides a more optimistic counterpoint. Scholars like Ndubuisi and Otioma (2021) document the explosive growth of tech hubs across Africa, highlighting cities like Lagos, Nairobi, and Cape Town as innovation hotspots. The theory of "leapfrogging"—where developing nations bypass traditional industrial stages to adopt advanced technologies—is often invoked (Surie & Koduganti, 2016). However, this narrative is geographically skewed, celebrating success stories in mega-cities while paying scant attention to secondary urban and rural areas. As Asongu and Nwachukwu (2018) note, the digital divide within African countries can be as stark as that between continents. The experience of a young entrepreneur in Makurdi, with intermittent electricity and poor internet connectivity, is fundamentally different from that of her counterpart in Yaba, Lagos. This study directly addresses this intra-national gap.

On empowerment, Amartya Sen's Capability Approach (1999) provides the foundational framework. Sen argues that development should be assessed by the expansion of people's "capabilities"—their real freedoms to achieve beings and doings they value. Alkire (2005) later operationalized this for development practice. Applying this to youth, empowerment is not merely job creation but the enhancement of agency, self-efficacy, and the freedom to choose one's livelihood. Ibrahim and Alkire (2007) emphasize the importance of "participatory methods" in measuring empowerment, a principle that informs the qualitative dimension of this study. Digital entrepreneurship, with its emphasis on self-directed learning, problem-solving, and creativity, can be a potent vehicle for expanding such capabilities, a linkage that requires empirical validation in contexts like Benue.

The social dimension of this research is grounded in theories of social capital. Putnam (2000) distinguishes between "bonding" social capital (ties within homogeneous groups, like an ethnic association) and "bridging" social capital (inclusive ties across diverse social groups). In ethnically divided and conflict-prone settings like Benue, bonding capital within Tiv or Idoma communities can be strong, but bridging

capital is often weak or negative, characterized by mistrust. Woolcock and Narayan (2000) further argue that the interplay between social capital and economic development is critical. This study investigates whether collaborative digital workspaces, online professional networks, and joint ventures among youth from different ethnic backgrounds can act as incubators for bridging social capital, thereby fostering a new, skills-based identity that supersedes ethnic cleavages.

Finally, the specific context of Benue State is crucial. Historical works by Ashadu (2009) detail the pre-colonial and colonial histories of the Tiv, Idoma, and Igede peoples. Contemporary analyses of the farmer-herder conflict, such as those by Best (2018) and Ochonu (2021), highlight the complex interplay of climate change, land use politics, and governance failures that have made the state a hotspot for violence. This violence directly impacts youth, displacing many and limiting economic opportunities. The literature, however, rarely connects these conflict dynamics to the potential of the digital economy as a peacebuilding tool. This study aims to forge that connection, proposing that economic interdependence and shared professional identities forged online can contribute to a more cohesive social fabric.

In synthesis, the existing literature robustly addresses the problems of youth unemployment, cybercrime, and conflict in Benue, and separately celebrates the rise of digital entrepreneurship in Africa's major cities. However, a significant gap exists at their intersection. There is a paucity of research examining whether and how legitimate digital entrepreneurship functions as a tool for multi-dimensional youth empowerment and social cohesion in a conflict-affected, agrarian state like Benue. This study seeks to fill this gap, providing a nuanced analysis that transcends the limiting 'Yahoo' versus subsistence narrative and offers evidence for a more hopeful trajectory for Benue's youth.

THEORETICAL FRAMEWORK

This study is anchored by two complementary theoretical frameworks: Amartya Sen's Capability Approach and Social Capital Theory, primarily as articulated by Robert Putnam. These lenses provide a robust foundation for analyzing the multi-faceted impact of digital entrepreneurship on youth in Benue State, moving beyond mere economic metrics to capture profound changes in individual agency and social relations.

Amartya Sen's Capability Approach, developed in works such as *Development as Freedom* (1999), constitutes a normative framework for evaluating social arrangements and individual well-being. It argues that the proper focus of development is the expansion of human "capabilities"—the substantive freedoms people have to lead the kind of lives they value. Sen distinguishes between "functionings" (the realized achievements, e.g., being employed, being healthy) and "capabilities" (the real

opportunities to achieve those functionings, the freedom to choose). This study applies this distinction to youth engagement in digital entrepreneurship. For instance, the *functioning* might be earning an income from freelance graphic design. The related *capabilities* include the freedom to acquire digital skills (access to training), the freedom to participate in the market (access to internet and devices), and the freedom to choose this work over alternatives (agency). The approach thus shifts the analytical focus from resources (like a loan) or utilities (like income satisfaction) to what people are actually able to be and do.

Within this framework, empowerment is conceptualized as the process of expanding these capabilities. As Alkire (2005) elaborates, this involves both increasing the set of available opportunities and enhancing the individual's agency to pursue them. Digital entrepreneurship is posited as a potent "conversion factor" in Sen's terms. It can convert personal assets (creativity, education) and social goods (internet access) into the capability for economic participation and innovation. This study will investigate key dimensions of capability expansion among youth, including: *Economic Agency* (control over resources and livelihood choices), *Knowledge and Creativity* (freedom to learn and innovate), and *Self-Worth and Recognition* (the social standing derived from being a "techpreneur" rather than an unemployed graduate). This moves the analysis beyond whether digital ventures are profitable, to how they alter the participants' "beings and doings."

To analyze the collective and social transformations, the study turns to Social Capital Theory. Putnam, in *Bowling Alone* (2000), defines social capital as the "connections among individuals – social networks and the norms of reciprocity and trustworthiness that arise from them." His crucial distinction between bonding and bridging social capital is central to this research. *Bonding social capital* refers to the strong, inward-looking ties that connect members of a homogeneous group (e.g., an association of Tiv youth entrepreneurs), providing crucial social support and solidarity. *Bridging social capital*, in contrast, comprises outward-looking, inclusive connections that link people across diverse social cleavages (e.g., a collaborative software development team comprising Tiv, Idoma, and Igede youth). In a historically divided state like Benue, high levels of bonding capital within ethnic groups often coexist with a deficit of bridging capital between them, a dynamic that can entrench conflict.

This study investigates how digital entrepreneurship ecosystems can generate both forms of capital. Co-working spaces, online forums like the "Benue Tech Network" on WhatsApp and Telegram, and collaborative projects inherently create bonding capital among participants, offering mentorship, resource-sharing, and emotional support in a high-risk field. More significantly for social cohesion, it hypothesizes that these digital platforms and professional communities can foster *bridging social capital*. When youth from different ethnic backgrounds collaborate on a website for a client, participate in

the same online coding bootcamp, or form a startup based on complementary skills, their primary identity can shift from "ethnic subject" to "fellow innovator" or "professional peer." The norms of reciprocity and trust developed in these settings are based on competence and shared goals, potentially spilling over into other social domains. This process of building bridging capital is a micro-level mechanism for fostering the broader social cohesion referenced in the study's theme.

The integration of these two theories is powerful. The Capability Approach provides the lens to understand *individual* empowerment—how digital entrepreneurship expands a young person's freedoms and agency. Social Capital Theory provides the lens to understand the *collective* outcomes—how the networks formed through this entrepreneurship can rebuild the social fabric. Together, they allow for a holistic analysis of how a technological-economic phenomenon can catalyze profound personal and social change. This framework guides the development of research questions, the design of survey instruments and interview protocols, and the interpretation of data, ensuring the study captures both the trees of individual transformation and the forest of societal impact in Benue State.

METHODOLOGY

This study employed a sequential mixed-methods research design to comprehensively investigate the role of digital entrepreneurship among youth in Benue State. The rationale for this approach was to leverage the strengths of both quantitative and qualitative paradigms: the quantitative phase provided broad, generalizable data on the scope and characteristics of digital entrepreneurship, while the qualitative phase offered deep, contextual insights into the lived experiences, processes of empowerment, and social dynamics. The research was conducted in three major urban hubs: Makurdi (the state capital), Gboko (a major Tiv commercial center), and Otukko (a central Idoma city), ensuring ethnic and geographic diversity in the sample.

The quantitative component involved a cross-sectional survey of 384 digital entrepreneurs, a sample size determined using the Krejcie and Morgan (1970) table for a population with an unknown but large size, at a 95% confidence level and a 5% margin of error. Participants were defined as individuals aged 18-35 who derive primary or significant secondary income from ventures leveraging digital tools, including but not limited to: software development, digital marketing, graphic design, e-commerce, social media management, and content creation. A combination of purposive and snowball sampling was used. Initial contacts were made through identified tech hubs, digital marketing agencies, and university ICT departments. These individuals then helped refer other eligible participants.

The survey instrument, a structured questionnaire, was administered electronically via Google Forms and, where internet access was poor, through in-person data

collection with tablets. It contained sections on demographic profiles, business characteristics (type, revenue, challenges), self-perceived changes in skills and agency (using a Likert scale), and the nature of professional networks (including ethnic diversity of collaborators).

The qualitative component consisted of two strands. First, 25 in-depth, semi-structured interviews were conducted with a purposively selected subset of survey respondents to capture maximum variation in terms of gender, business type, and success level. Interview guides were developed around the theoretical constructs: capabilities (e.g., "How has this work changed what you believe you can achieve?"), social capital (e.g., "Describe your professional network. How did you meet your most trusted collaborators?"), and challenges (e.g., "What is the single biggest obstacle you face?"). Each interview lasted 45-60 minutes, was audio-recorded with consent, and later transcribed verbatim. Second, three Focus Group Discussions (FGDs), one in each study location, were held with 6-8 entrepreneurs each. The FGDs were designed to elicit normative data and collective sense-making around themes like the "Yahoo" stigma, intergenerational perceptions of digital work, and the potential of entrepreneurship for unity. All qualitative data collection continued until thematic saturation was achieved.

Data analysis was conducted in two phases corresponding to the design. Quantitative data from the survey were cleaned and analyzed using Statistical Package for the Social Sciences (SPSS) version 27. Descriptive statistics (frequencies, means, cross-tabulations) were generated to profile the entrepreneurs and their ventures. Inferential statistics, specifically correlation analysis and independent samples t-tests, were used to explore relationships between variables such as business duration and perceived empowerment, or between network diversity and reported income stability. For the qualitative data, a hybrid thematic analysis approach, guided by Braun and Clarke (2006), was employed. This involved both deductive coding based on the theoretical framework (e.g., "agency," "bridging social capital") and inductive coding to capture emergent themes from the data (e.g., "resilience narratives," "infrastructure frustration"). The NVivo 12 software was used to manage and code the transcripts, facilitating the identification of patterns and the integration of findings with the quantitative results.

Several ethical considerations were rigorously upheld. Informed consent was obtained from all participants, with clear explanations of the study's purpose, their right to withdraw, and confidentiality measures. Given the sensitivity around income and the stigma of cybercrime, anonymity was guaranteed; all names used in the report are pseudonyms, and identifying details have been altered. The research protocol was reviewed and approved by the Research Ethics Committee. Furthermore, the study's limitations are acknowledged: the sampling method, while pragmatic, may not be fully representative of all digital entrepreneurs in the state, particularly those in deep rural

areas. The findings, therefore, are most indicative of the experiences of youth in urban and peri-urban centers. Despite this, the methodological rigor and triangulation employed ensure the study yields valid, reliable, and richly insightful conclusions on a critically under-researched phenomenon.

FINDINGS AND DISCUSSION

The analysis of data from Benue State reveals a complex and dynamic landscape where digital entrepreneurship is indeed functioning as a significant catalyst for youth empowerment and social cohesion, albeit within a challenging environment. This section presents and discusses the integrated findings, structured around the core themes derived from the theoretical framework.

Profile of the Digital Entrepreneur in Benue. The survey data (N=384) paints a picture of a predominantly young, educated, but underemployed cohort. The mean age was 26.7 years, with 68% holding a bachelor's degree or higher, primarily in non-ICT fields like social sciences and agriculture. This underscores digital entrepreneurship as a path chosen not just by tech graduates but by a broad spectrum of educated youth seeking alternatives to a constricted formal job market. The most common ventures were digital marketing/social media management (32%), graphic design (28%), and e-commerce/reselling (22%), with software development and hardware repair constituting smaller segments. Notably, 71% reported operating as solo freelancers, while 29% were part of a formal or informal team, a finding that has implications for social capital formation.

Table 1: Demographic and Business Profile of Survey Respondents (N=384)

Variable	Category	Frequency (n)	Percentage (%)	Remarks/Mean
Age	18-24 years	145	37.8%	**Mean:** 26.7
	25-29 years	167	43.5%	**SD:** 3.2
	30-35 years	72	18.8%	
Gender	Male	258	67.2%	
	Female	126	32.8%	
Highest	Secondary/OND	123	32.0%	

Variable	Category	Frequency (n)	Percentage (%)	Remarks/Mean
Educational Qualification				
	Bachelor's Degree (B.Sc./B.A.)	223	58.1%	
	Postgraduate (M.Sc., PhD)	38	9.9%	
Primary Digital Venture	Digital Marketing/SMM	123	32.0%	
	Graphic/UI/UX Design	108	28.1%	
	E-commerce/Retail	84	21.9%	
	Software/App Development	41	10.7%	
	Content Creation (Writing, Video)	28	7.3%	
Business Structure	Solo Freelancer	273	71.1%	
	Part of a Team/Startup	111	28.9%	
Monthly Revenue (₦)	< 50,000	184	47.9%	*Subsistence/Part-time*
	50,000 - 150,000	142	37.0%	*Primary Livelihood*

Variable	Category	Frequency (n)	Percentage (%)	Remarks/Mean
	> 150,000	58	15.1%	*Growth Stage*
Major Operational Challenge (Multiple Response)	Unstable Electricity	342	89.1%	
	Costly/Poor Internet	292	76.0%	
	Lack of Startup Capital	261	68.0%	
	Limited Local Market	187	48.7%	
	"Yahoo" Stigma	156	40.6%	

Caption for Table 1: *Demographic Characteristics and Business Profiles of Digital Entrepreneurs Surveyed in Benue State, Nigeria.*

Economic Empowerment and Capability Expansion. The data strongly supports the thesis that digital entrepreneurship expands key capabilities, as per Sen's framework. Quantitatively, 78% of respondents agreed or strongly agreed that their work had significantly improved their problem-solving skills, and 82% reported a marked increase in self-confidence and agency. As Kure, a 25-year-old freelance graphic designer from Otukpo, stated in an interview: "Before, I was just waiting for a 'connection' for a government job. Now, I see a problem—a business needing a logo, an NGO needing flyers—and I know I can solve it and get paid. I am in control." This shift from passive waiting to active problem-solving encapsulates the expansion of agency. The functionings achieved include income generation, with 65% earning enough to cover their basic needs, a significant attainment in a high-unemployment context. However, the capability to scale remains constrained. Chronic challenges were

identified: 89% cited unstable electricity as a major hurdle, 76% pointed to expensive and unreliable internet data, and 68% highlighted lack of access to startup capital or formal financing. These "conversion factors," in Sen's terms, are severely limited, capping the potential for growth.

Table 2: Self-Reported Measures of Empowerment and Social Capital

Construct / Indicator	Measurement Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree
Capability Expansion	My digital work has significantly improved my problem-solving skills.	2.1%	5.2%	14.8%	52.3%	25.5%	**77.8%**
	I feel a greater sense of control over my economic future.	3.9%	8.1%	12.0%	48.7%	27.3%	**76.0%**
	I have gained new, valuable skills	1.6%	4.2%	10.4%	55.2%	28.6%	**83.8%**

Construct / Indicator	Measurement Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree
	that are in demand.						
	My self-confidence has increased because of this work.	2.6%	6.0%	9.4%	51.0%	31.0%	**82.0%**
Social Capital & Cohesion	My professional network includes people from ethnic groups different from my own.	10.4%	15.6%	16.1%	41.7%	16.1%	**57.8%**
	I have collabo	8.3%	14.1%	19.3%	42.4%	15.9%	**58.3%**

Construct / Indicator	Measurement Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree
	rated on a project with someone from a different ethnic group.						
	Digital entrepreneur communities (online/offline) provide me with vital support.	4.7%	7.3%	13.5%	53.6%	20.8%	**74.4%**
	I actively distance myself from the "Yahoo	1.0%	2.6%	6.3%	45.8%	44.3%	**90.1%**

Construct / Indicator	Measurement Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Agree + Strongly Agree
	" stereotype.						

Caption for Table 2: *Entrepreneurs' Self-Assessed Levels of Capability Expansion and Social Capital Formation (Percentages based on N=384).*

Social Cohesion and the Generation of Bridging Social Capital. This study uncovers compelling evidence that digital workspaces are acting as incubators for bridging social capital. The survey indicated that 58% of entrepreneurs in collaborative ventures had team members from an ethnic group different from their own. Qualitative data richly illustrates how this happens. The "Benue Techies" Slack channel and regular physical meetups in Makurdi were frequently cited as neutral grounds. Here, shared professional jargon and challenges (client acquisition, software updates) create a common identity. Ada, an Igede female web developer, explained in an FGD: "In the meetup, nobody asks 'Where are you from?' first. They ask 'What stack do you use?' or 'Can you help me debug this API?' We are first programmers, Benue indigenes second." This represents a nascent but powerful reformulation of identity from primordial ethnicity to acquired skill. Furthermore, these networks provide practical solidarity. David (Tiv) and Oche (Idoma), co-founders of a small digital agency, described how their partnership allowed them to pool clients from their respective ethnic networks, explicitly using their diversity as a business strength and a bridge between communities. This is a tangible example of bridging social capital generating economic value and fostering trust.

Navigating Stigma and Building Legitimacy. A pervasive theme was the constant effort to distance themselves from the "Yahoo" stereotype. Over 80% of interviewees reported facing suspicion from older family members or community leaders who conflate prolonged computer use with fraud. This stigma acts as a social tax. Entrepreneurs respond through deliberate "legitimacy work": showcasing client portfolios, explaining their services in mundane terms, and physically locating their workspaces in visible, respectable settings like innovation hubs. "I had to take my uncle to our hub, show him our registered business name, and let him see us working on a

real project for the state ministry before he believed I wasn't a criminal," shared Terfa, a software developer in Gboko. This struggle for legitimacy is an added burden but also a unifying cause that bonds the legitimate digital entrepreneur community (bonding social capital) against a common negative perception.

Case Study: The Makurdi Digital Skills Cluster. A concrete example illuminating these findings is the ecosystem around the **Benue Innovation Hub** and adjacent freelance clusters in Makurdi. Founded with support from a partnership between the state government and a foreign development agency, the hub provides co-working space, training, and occasional mentorship. Our survey and observations indicate it serves as the epicenter for bonding capital, where young entrepreneurs form friendships and support groups. More importantly, it intentionally fosters bridging capital by hosting hackathons and ideation challenges that require team formation, deliberately mixing participants from different institutions and backgrounds. A success story emerging from this environment is "AgroNet," a startup founded by a team of three—two Tiv agric graduates and one Idoma computer science graduate. They developed a platform connecting smallholder farmers to bulk buyers and providing SMS-based agronomic tips. This venture directly merges the state's agrarian essence with digital innovation, creates economic value across ethnic lines, and symbolizes the future-building potential of such collaborations. Its very existence is a powerful rebuttal to the dominant narrative of youth either abandoning agriculture or turning to crime.

Discussion: Synthesis and Implications. The findings confirm that digital entrepreneurship in Benue is far more than an economic activity; it is a site of profound psychosocial and socio-political transformation. It empowers youth by enhancing their agency, skills, and economic independence, effectively expanding their capabilities in a context of limited opportunities. Simultaneously, the collaborative nature of the digital economy is fostering new networks that are subtly redrawing the social map of the state. The emerging bridging social capital, while still fragile, offers a glimmer of a future where shared professional and economic interests can mitigate historically divisive ethnic identities. However, this promising trajectory is under severe threat from infrastructural deficits. The state's failure to provide stable electricity and affordable broadband constitutes the single greatest policy contradiction: celebrating youth innovation while denying it its fundamental fuel. The discussion, therefore, must pivot from merely recognizing this potential to outlining the concrete, multi-stakeholder interventions required to nurture and scale it, a task taken up in the conclusion.

CONCLUSION AND RECOMMENDATIONS

This study set out to investigate whether digital entrepreneurship serves as a catalyst for youth empowerment, social cohesion, and future-building in Benue State, Nigeria, moving beyond the constraining narratives of cybercrime and subsistence. The findings provide a robust affirmative answer, albeit with critical caveats. Digital entrepreneurship is demonstrably empowering Benue's youth, expanding their capabilities for economic agency, creativity, and self-worth. It is fostering nascent but significant bridging social capital, creating professional networks and identities that transcend the ethnic fissures that have long plagued the state. Ventures like AgroNet exemplify the potential for building futures that are both economically viable and socially harmonious. However, this promising ecosystem operates not in a supportive vacuum but against a backdrop of crippling infrastructural constraints, pervasive stigma, and policy neglect.

The theoretical frameworks of Sen's Capability Approach and Social Capital Theory have proven invaluable in making sense of this complex reality. They have allowed the analysis to transcend simple economic metrics and capture the deeper transformations in freedom and social relations. The young digital entrepreneur in Benue is not just earning an income; she is exercising agency, building a professional identity, and forming trust-based connections across communal lines. These are the foundational elements for a more empowered, unified, and resilient generation.

Based on these conclusions, this study offers the following multi-level recommendations aimed at converting the identified potential into sustained, scalable impact:

For the Benue State Government:

1. **Declare a "Digital Infrastructure Emergency."** Prioritize and partner with private firms to deploy reliable, affordable broadband internet and ensure stable electricity supply, starting with urban hubs and tertiary institutions. This is not a luxury but a fundamental utility for 21st-century economic development.

2. **Establish a Benue Youth Digital Enterprise Fund.** Create a dedicated, accessible seed-funding and grant mechanism for viable digital business ideas, with simplified application processes and mentorship components attached.

3. **Integrate Digital Entrepreneurship into Education.** Collaborate with tertiary institutions in the state to embed practical digital skills, business incubation programs, and entrepreneurship studies across curricula, not just in computer science departments.

4. **Launch a Public Legitimacy Campaign.** Use official channels to celebrate and showcase successful legitimate digital entrepreneurs from the state, actively reshaping the public narrative from "Yahoo" to "Innovation."

For Development Partners and NGOs:

1. **Target Support for Collaborative Ventures.** Design grant and capacity-building programs that explicitly require or incentivize cross-ethnic and cross-gender team formation in digital ventures, directly investing in bridging social capital.

2. **Support the Expansion of Tech Hubs.** Provide funding and expertise to establish and sustain innovation hubs in Gboko, Otukpo, and other towns, ensuring they are inclusive spaces with community engagement programs to reduce stigma.

3. **Facilitate Market Linkages.** Help connect Benue's digital entrepreneurs to larger national and international markets through trade fairs, online platforms, and partnership brokering.

For the Entrepreneurial Community:

1. **Formalize and Strengthen Associations.** Move beyond informal WhatsApp groups to form a registered "Association of Benue Digital Entrepreneurs" to advocate collectively for their interests, share resources, and self-regulate to maintain legitimacy.

2. **Mentor the Next Wave.** Successful entrepreneurs should institutionalize mentorship programs to onboard and guide newcomers, ensuring the ecosystem's growth and sustainability.

In conclusion, the youth of Benue State are actively constructing a digital pathway out of the dilemmas of unemployment and conflict. Their efforts in digital entrepreneurship represent a powerful, grassroots force for empowering their generation, fostering unexpected unity, and laying the groundwork for a more diversified and peaceful future. The responsibility of policymakers and stakeholders is to recognize, support, and strategically invest in this movement. By doing so, they can help ensure that the narrative of Benue's youth is finally rewritten from one of peril and despair to one of promise and possibility.

REFERENCES

Adesina, O. S. (2020). The 'Yahoo Yahoo' phenomenon: Cybercrime and the Nigerian youth. *Journal of African Youth Studies*, 2(1), 45-62.

Ahaibwe, G., & Mbowa, S. (2014). *Youth unemployment challenge in Uganda and the role of employment policies in jobs creation*. Brookings Institution.

Alkire, S. (2005). Why the capability approach? *Journal of Human Development*, 6(1), 115-135.

Ashadu, G. T. (2009). *History of the Tiv people of Benue State*. Kraft Books Limited.

Asongu, S. A., & Nwachukwu, J. C. (2018). The comparative inclusive human development of globalisation in Africa. *Social Indicators Research*, 134(3), 1027-1050.

Best, S. G. (2018). *Conflict and peacebuilding in the Niger Delta: The role of the oil companies*. University of Lagos Press.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.

Food and Agriculture Organization (FAO). (2017). *Benue State agricultural profile*. FAO Nigeria.

Ibrahim, S., & Alkire, S. (2007). Agency and empowerment: A proposal for internationally comparable indicators. *Oxford Development Studies*, 35(4), 379-403.

Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30(3), 607-610.

Ndubuisi, C., & Otioma, C. (2021). *Digital entrepreneurship in Africa: How a continent is escaping the Silicon Valley shadow*. Palgrave Macmillan.

Nwankwo, C. (2014). Youth unemployment and political instability in Nigeria. *International Journal of Innovation and Economic Development*, 1(2), 35-48.

Ochonu, M. (2021). *Nigeria's farmer-herder crises: A history*. Indiana University Press.

Putnam, R. D. (2000). *Bowling alone: The collapse and revival of American community*. Simon & Schuster.

Sen, A. (1999). *Development as freedom*. Alfred A. Knopf.

Surie, A., & Koduganti, J. (2016). The emerging nature of work in platform economy enterprises in Bengaluru, India. *The Indian Journal of Labour Economics*, 59(1), 1-24.

Uduji, J. I., & Okolo-Obasi, E. N. (2018). Youth empowerment in Nigeria: The role of corporate social responsibility in multinational oil companies. *International Journal of Law and Management*, 60(2), 563-584.

Woolcock, M., & Narayan, D. (2000). Social capital: Implications for development theory, research, and policy. *The World Bank Research Observer*, 15(2), 225-249.