John Tavershima Agberagba

Department of Conflict Management and Peace Studies University of Jos Plateau State, Nigeria

Anna Mafuyai Alahirah

Department of Conflict Management and Peace Studies University of Jos Plateau State, Nigeria



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Abstract:

Bandits make money from banditry; kidnappers from kidnapping; jihadists from jihadism, and farmers/herders pay militias, yet these groups rule by violence, AK-47s, and other assault means. So why should peacemakers not make money for peace-making? We argue in this article that \$2.4 trillion (£1.5tr), or 4.4% of the global economy "is dependent on violence," according to the Global Peace Index, referring to "industries that create or manage violence"—or the defence industry. Shareholders and their employees gain money from this industry, and governments pay and fund the military to gain geopolitical supremacy. However, peacemakers and peace entrepreneurs deliver the peace that leads to economic prosperity and stability in states, yet they do not gain monetary remunerations. Therefore, citizens, governments, and investors need to pay financial benefits to peacemakers and peace entrepreneurs for delivering peace to states. This article employs a qualitative content analysis of peace entrepreneurs' work. The sources are books, journals, newspaper articles, and internet databases. The article concludes that for peacemakers to make money making peace for example in Nigeria, the federal, state, and local governments, must raise peace budgets, employ the unemployed (cheap workers for violence), and pay them to make peace; they must create the ministry of peace in the country, at states and LGAs levels; and the peace centres of tertiary institutions in Nigeria must teach peace entrepreneurs business plans for making peace for money. We present an example of a business venture based on the work of some local women making peace in the Benue Valley of Nigeria. If making peace for money becomes lucrative, we doubt if people will still resort to banditry, kidnapping, and joining farmer/herder militias to make money.

Keywords: Peace entrepreneurs, Money, Defence, Violence, Bandits, Kidnappers, Jihadists

Introduction

This article is a result of a seminar given by Fonkem Achankeng I, a Professor of Conflict Studies at the University of Wisconsin at Oshkosh at the University of Jos Nigeria in March 2023. He challenged Peace scholars to make peace practical, as he put it "beyond talking peace." So one of the authors of this article

http://aipgg-journal.website2.me/ or aipgg@run.edu.ng

narrated his story to the co-author thus, I grew up in the 1960s, my people, the Tiv of the Benue Valley Nigeria, farmed groundnuts, and sova beans primarily for commercial purposes. Yandev in Gboko LGA where the British colonialists started a school of Agriculture now a Polytechnic was the only place you could find orange mango orchards. However, today you can see orange and mango orchards everywhere in Tiv land primarily for commercial purposes because it is the most commercial commodity to groundnuts and soya beans. Of course, soya beans are bouncing back because there are now industries producing soya oil. Again, in Mexico where I lived for eight years, I found out that the local people produced corn for commercial purposes in the past, but they now farm sugar cane because it is more financially viable than corn. I am saying, money is the game changer; in general, the human person will go for the product that can yield more money because it brings wealth and development—prosperity! So "beyond talking peace," let us make peace for money is the answer. Therefore, this article argues that even those who use violence, generate conflict and fight wars make money, so peacemakers must make money for peace to be beyond just talking about peace. We illustrate how violent groups, the global governments' defence industry, and local government make millions, billions, and trillions of American dollars from violence. We also argue that peacemakers make little or no money, but we also demonstrate how they can start making money from making peace. It seems to us the practical way of going beyond talking about peace is making peace for money. Making violence for money

Most violent groups in the world claim that they stand for a cause rather than they are looking for money, however, they make a lot of money from violence. For instance, the top 9 violent groups in the world, the Islamic State of Iraq and Syria (ISIS) want to establish Islamic states in Muslim countries and wage a holy war against the infidels (i.e., Christians), and the Jews. HAMAS, a militant group, wants to establish a Palestinian Islamic state in the Middle East; FARC, the Revolutionary Armed Forces of Colombia, wants to eliminate the capitalist regime and install a Marxist-socialist state. Boko Haram which means "Western education is a sin" wants to establish an Islamic state in Nigeria. Yet, these groups generate millions to billions of American dollars as a result of their violence, see Table 1.

Table 1: Top 9 world violent groups as money machines1

Table 1: 1 op 5 world vlotent groups as money machines					
Violent	Country of	Annual US \$	Funding sources		
groups	origin/region	expenditure			
	of operations				
ISIS	Iraq, Syria,	2-3 billion	Oil trade, kidnapping, and ransom,		
	Jordan,		collection of protection and taxes,		
	Lebanon, and		bank robberies, and looting		
	Palestine				
HAMAS	Gaza Strip	1 billion	Taxes and fees, financial aid, and		
			donations		
FARC	Colombia	600 million	Drug production and drug		
			trafficking, kidnapping and		

 $^{^1}$ "The World's 10 richest terrorist organizations," Forbes 2014, accessed 19 April 2023, https://www.forbes.com/pictures/ghki45efh/10-boko-haram-annual-turnover-52-million/?sh=6c76b3be3f51.

			ransom, mining of minerals (gold), fees and taxes
Hezbollah	Lebanon	500 million	Donations, production, and trafficking of drugs
Taliban	Afghanistan	400 million	Drug trafficking, sponsorship fees, taxes, financial assistance, and donations
Al-Qaeda		150 million	Financial assistance, and donations, kidnapping, ransom, and drug trafficking
Lashkar- e-Taiba	Pakistan	100 million	Assistance and donations
Al Shabab	Somalia	70 million	Kidnappings and ransom, illegal trade and pirate activity, sponsorship fees, and taxes
Boko Haram	Nigeria	52 million	Kidnappings and ransom, fees, and taxes, protection, bank robberies, and looting

Moreover, Solomon Odeniyi reports that about 13,666,500,000 billion NGN was paid to kidnappers as ransom between June 2011 and 11 July 2022 in Nigeria. Again, the National Security Report by the House of Representatives of November 2020 reveals that \$2.4 million were paid to release school children from five incidents of kidnapping in North-West Nigeria. Timothy Avele, a security expert, estimates that about 30 billion NGN has been paid out to kidnappers in Nigeria since 2011. Therefore, these violent groups make money, billions of American dollars, from kidnappings and ransom, illegal trade, and pirating, drug trafficking, fees, and taxes, protection fees, financial assistance, donations, etc. Nonetheless, it is not only violent groups that make money from arms, and violence, governments do with the global defence industry.

The global defence industry makes money from arms Since 2012 the Global Peace Index informed the world that "some \$2.4 trillion (£1.5tr), or 4.4%, of the global economy, is dependent on violence ... referring to industries that create or manage violence — or the defence industry." It is not difficult to understand the huge annual budget of rich countries as seen in Table 2 below, while they spend billions of US dollars, they do not make their countries more peaceful.

Table 2: Top 10 Countries of the world/Africa with the highest military expenditures and Peace Index rank⁴

World	US Dollars	Peace	Africa	US	
		Index		Dollars	
		rankings			

 $^{^2}$ Solomon Odeniyi, "NGN 13.662bn paid as ransom in 11 years," *The Punch*, 23 July 2022, accessed 19 April 2023 https://punchng.com/n13-662bn-paid-as-ransom-in-11-years/. 3 Odeniyi, NGN 13.66bn.

^{4&}quot;10 richest terrorist organizations," and "Military Spending by Country 2023," World Population Review, accessed 19 April 2023 https://worldpopulationreview.com/country-rankings/military-spending-by-country.

The United	778 billion	129	Algeria	13.00	109
State				billion	
China	252 billion	89	Egypt	11.2	126
	[estimated]			billion	
India	72.9 billion	135	Morocco	10.00	74
				billion	
Russia	61.7 billion	160	Angola	7.00	78
				billion	
United	57.5 billion	34	South	4.28	118
Kingdom			Africa	billion	
Saudi	57.5 billion	119	Libya	3.00	151
Arabia	[estimated]			billion	
Germany	52.8 billion	16	Sudan	2.47	154
				billion	
France	52.7 billion	65	Nigeria	2.15	143
				billion	
Japan	49.1 billion	10	Uganda	935.00	121
				million	
South	45.7 billion	43	Republic of	715.00	158
Korea			the Congo	million	

Top 10 Countries of the world/Africa most peaceful and their military expenditures 5

The Global Peace Index (GPI) produced by the Institute for Economics and Peace (IEP), works out GPI across three areas, the level of societal safety and security; the extent of ongoing domestic and international conflicts; and the degree of militarization. It is evident that the US spends the highest on armament, but it is in the 129th position in ranking as a peaceful nation; Nigeria which occupies the second position in arms expenditure in Africa ranks 143 peaceful nations in the world. Arms are not producing the desired peace except military supremacy. Rather, countries that spend less on arms and more on their people are peaceful as we see in

 $\textbf{Table 3:} \ \ \textbf{Top 10 Countries of the world/Africa most peaceful and their military expenditures \ ^{7}$

World	Peace ranking	Military expenditure \$	Africa	Peace ranking	Military expenditure
Iceland	1		Ghana	40	710 million
New	2	4.30 billion	The	45	
Zealand			Gambia		

⁵"Military Spending by Country," and Anup Ahah, World Military Spending, *Global Issues*, accessed 19 April 2023 https://www.globalissues.org/article/75/world-military-spending.

⁶Global Peace Index (GPI), "A vision of humanity, 2022," accessed 19 April 2023, https://www.visionofhumanity.org/maps/#/.

^{7&}quot;Military Spending by Country," and Anup Ahah, World Military Spending, *Global Issues*, accessed 19 April 2023 https://www.globalissues.org/article/75/world-military-spending.

Ireland	3	870.00	Botswana	48	450.00
		million			million
Denmark	4	4.76 billion	Sierra	50	75.50
			Leone		million
Austria	5	3.38 billion	Zambia	56	40.00
					million
Portugal	6	3.36 billion	Equatorial	59	
			Guinea		
Slovenia	7	581.00	Malawi	65	
		million			
Czech	8	2.97 billion	Namibia	68	505.00
Republic					million
Singapore	9	11.20 billion	Senegal	70	
Japan	10	49.1 billion	Rwanda	72	

While we do not see the military expenditure of Senegal and Iceland in Table 3, Global Firepower (GFP) estimates Senegal, 2023 military budget was \$345,373,000 million; and that of Iceland was \$0.8 Where are governments finding these huge amounts of money to sponsor their defence budget? It is the taxpayers who foot the bills. And, why are governments that are spending less on arms more peaceful? As we see Iceland which spends \$0 on defence takes the 1st position as the most peaceful nation in the world. In Africa, Ghana which spends a fraction of what Nigeria spends is 40th while Nigeria is 143rd as peaceful country in the world. The Nigerian case is even peculiar as more money is spent on "security vote."

Nigerian governments security vote

"Security vote" is a monthly allocation for the federal government (FG), states, and local government areas (LGAs) that is for unforeseen security needs, but it has no legislative oversight or independent audit, and it is at the discretion of presidents, governors, and local government chairpersons. The Governor of Ekiti state in Nigeria at a panel discussion organized by the Nigerian Governor's Forum (NGF) in partnership with the Centre for Democracy and Development (CDD) insisted as the chairman of NGF that he could be quoted anywhere, Governors fund the Nigerian Police more than the FG, they buy vehicles, pay some allowances, in some cases buy ammunition and where the military is involved with internal security they pay them because it outside their budget (the budget of the military is about defending the country externally). Transparency International estimates that about 29 states (no data on 7 states) spend about \$580 million (NGN 208.8 billion) each year, and the FG spends an average of \$50 million (NGN 18 billion) annually.10Why is this much money not spent on peacemakers and their initiatives? We argue that an analysis of how

 $^{^8\}mbox{Global Firepower}$ (GFP), "Defense budget by country, 2023," accessed 19 April 2023, https://www.globalfirepower.com/defense-spending-budget.php.

⁹ Kayode Fayemi, "Security vote: Governors fund police more than FG, says Fayemi," *The Cable*,10 March 2022,accessed 19 April 2023,https://www.thecable.ng/security-vote-governors-fund-police-more-than-fg-says-fayemi.

¹⁰"Camouflaged cash: How "security votes" fuel corruption in Nigeria," Transparency International, accessed 19 April 2023 https://ti-defence.org/wp-content/uploads/2018/05/DSP_Nigeria_Camouflage_Cash_Web2.pdf.

much it costs to maintain violent groups, the global defence industry, Tables 1, 2 & 3, and governments in Nigeria's, security vote, shows that it pays more to be violent entrepreneurs, generating violence, fighting wars, kidnapping people, drug trafficking, ransom, etc. or to refuse to resolve conflicts than to seek peace. Peace entrepreneurs make no money from peace.

Peace entrepreneurs struggle to establish their ventures. In practice, peace entrepreneurs are a sub-category of social entrepreneurs; they belong to groups that establish peace activities/initiatives in extreme intergroup conflicts.¹¹ John Forrer categorises peace entrepreneurs as those that seek peace in conflict zones, e.g., carryout coping/survival practices or conflictreducing practices. However, peace entrepreneurs do not make money rather they spend their money.12These are those who "possess resources, capacity, self-interest, willingness, and commitment to work for peace, [leading to] peacebuilding."13 The chief concern of peace entrepreneurs is peace as Amalya Oliver-Lumerman & et al write that peace entrepreneurs are those who "possess a willingness and commitment to operate in the peace and conflict resolution domain by establishing social and applying conflict resolution strategies and practices, all within a broader context of conflict."14 For instance, some people have dedicated all their lives and energies to finding peace Palestinians despite its many years hetween Israel and existence. 15 Additionally, "these people are dedicated and committed and are fearless fighters for peace by initiating various peace-related ventures and activities."16 However, money is never their aim, even when peace entrepreneurs deal with industries.

Thus, a group of academics for business practices and peace entrepreneurs, known as business and peace (B&P), that is, the UN Global Compact, the United States Institute for Peace, the Institute for Economics and Peace, and the Hague Centre for Global Justice have inspired numerous organizations and business adopt practices that promote peace. We find four ways B&P positively affects peace. First, B&P entrepreneurs encourage economic development by adding value to shareholders, giving jobs to local people, Permitting the transfer of

¹¹Amalya Oliver-Lumerman, et al, *Peace Entrepreneurs and Social Entrepreneurship: Life Stories from Israelis and Palestinians, 2021* (UK and Northampton, MA: Edward Elgar), Elgaronline Amazon.com, accessed 19 April 2023

 $[\]label{lem:https://books.google.com.ng/books?hl=en&lr=&id=3dBCEAAAQBAJ&oi=fnd&pg=PR1&dq=Peace+Entrepreneurs&ots=Vk3bshV5w1&sig=FTWI1BmaNkJZFZlaiXkAp50SBK0&redir_esc=y#v=onepage&q=Peace%20Entrepreneurs&f=false, 2.$

¹²John Forrer, "Locating peace through commerce in good global governance" *Journal of Business Ethics*, 89 (2010): 450.

¹³Amalya Oliver-Lumerman, et al, Peace Entrepreneurs, 4.

¹⁴Ibid., 5.

¹⁵Ibid., 1.

¹⁶Ibid.

¹⁷John Forrer, "Locating peace through commerce in good global governance" *Journal of Business Ethics*, 89 (2010): 449–460; Timothy L Fort, (2007). *Business integrity and peace: Beyond geopolitical and disciplinary boundaries*, (Cambridge, UK: Cambridge University Press, 2007).

¹⁸Timothy. L. Fort and Cindy A. Schipani, *The role of business in fostering peaceful societies*, (Cambridge, UK: Cambridge University Press, 2004).

technology, 19 and allowing foreign direct investment. 20 Second, B&P entrepreneurs engage in track II diplomacy, informal, nonbinding negotiations that are explicitly intended to reduce conflict through face-to-face meetings,²¹ or corporations broker peace between sides in a conflict.²²Third, B&P entrepreneurs adopt third-party standards such as international codes of conduct. For instance, they have adopted the International Organization for Standardization (ISO) 26000, the UN Global Compact, the UN Guiding Principles on Business and Human Rights, and the International Labour Organization's labour standards as normal standard practices for businesses.²³ By these principles, B&P entrepreneurs engender social and economic justice by setting examples of good citizenship. Fourth, B&P entrepreneurs contribute to community projects,24such as corporate social responsibility (CSR).25 We believe peace entrepreneurs do not go for money because peace is not a commodity and here is the gap in peace entrepreneurship. How do you turn peace-making into a commodity, service, or product that can be appreciated and paid for?

The universities and making peace for money

We hypothesize that for peace to reign on Earth, we require deliberate practice and not a regular practice of the use of successful intelligence otherwise, 21st-century skills, for peace-making, the human ability to critically find ways of doing peace, creatively make them practical, sellable, in collaboration with others for the common good of humanity. This is making peace for money entrepreneurship, but given that 90% of start-ups fail and only 10% succeed. This is the universities that can use deliberate practice to create and disseminate higher-level knowledge that is more than the everyday practical knowledge based on the regular practice of local peace entrepreneurs.

¹⁹Jennifer Spencer, "The impact of multinational enterprise strategy on indigenous enterprises: Horizontal spillovers and crowding out in developing countries," *Academy of Management Review*, 33(2), (2008): 341–361.

²⁰Jennifer Oetzel, Kathleen A. Getz, and Stephen Ladek, "The role of multinational enterprises in responding to violent conflict: A conceptual model and framework for research," *American Business Law Journal*, 44(2), (2007): 331–358.

²¹Michelle Westermann-Behaylo, Kethelen Rehbein, and Timothy Fort, "Enhancing the concept of corporate diplomacy: Encompassing political corporate social responsibility, international relations, and peace through commerce," *Academy of Management Perspectives*, 29(4), (2015): 387–404.

²²Oetzel, Getz, and Ladek, "The role of multinational enterprises."

²³Toddi A. Steelman, and Jorge Rivera, "Voluntary environmental programs in the United States," *Organization & Environment*, 19(4), (2006): 505–526.

²⁴Fort and Schipani, "The role of business in fostering peaceful societies."

²⁵Ruth V. Aguilera, Deborah E. Rupp, Cynthia A. Williams, and Jyoti Ganapathi, "Putting the S back in corporate social responsibility: A multilevel theory of social change in organizations," *Academy of Management Review*, 32(3), (2007): 836–863.

²⁶Stauffer, Bri. (2020). What Are the 4 C's of 21st Century Skills? Applied Educational Systems, accessed 19 April 2023, https://www.aeseducation.com/blog/four-cs-21st-century-skills; Robert J. Sternberg, *Successful Intelligence*, (New York: Plume, 1997). ²⁷Neil Patel, "90% of startups fail: Here's what you need to know about the 10%," Forbes 2015, Entrepreneurs, accessed 20 April 2023

https://www.forbes.com/sites/neilpatel/2015/01/16/90-of-startups-will-fail-heres-what-you-need-to-know-about-the-10/?sh=452254f76679.

University scholars discover theoretical knowledge that enables critical ability, applicable in a collaborative way to produce and disseminate through research and teaching.

Hence, universities that study peace are in unique positions to produce the high-level skills needed for successful business peace entrepreneurship. According to Neil Patel, there are four reasons why start-ups fail. First, for a start-up to succeed, its product must be perfect for the market, a product that is needed for the market.²⁸As peace academics, we can use our research to develop theory and practice for the right product for business entrepreneurship to enable peace. Second, the entrepreneur should not ignore the business process but follows it closely.²⁹ Who else knows how to keep details of processes other than the universities? It is university scholarship that has produced deliberate practice, successful intelligence, and 21st-century skills. Thus, we argue that the university's role is two-fold, to teach conflict and peace and also to teach business peace entrepreneurship. For instance, there are three universities in the Republic of Ireland, Trinity College Dublin (TCD), University College Dublin (UCD), and Queen's University Belfast that have taken up this fit. In 2012, the three universities started an "Innovation Academy" that turns university research at PhD level into businesses. This is where one of the contributors to this article got a PGC in Innovation and Entrepreneurship, it is taught at PhD level but it can be stepped down to the master's level in Nigeria. Nigerian universities have shown great interest in conflict and peace studies more than anywhere in the world. The history of Peace Studies in Nigerian universities arguably started at the University of Ibadan, Peace and Conflict Studies Programme in 2000, followed by the Centre for Conflict Management and Peace Studies, University of Jos, in 2003; then the University of Maiduguri, Borno state in 2005; the Centre for Peace and Strategic Studies (CPSSP) at the University of Ilorin in 2008. Within a period of 22 years more than 30 universities in Nigeria are offering courses in Peace Studies. A lot of them are offering even BSc in Peace Studies a fit that is not common elsewhere in the world.

However, we argue that universities should not only teach the basics of Peace Studies but also the skills of setting up new businesses for making peace for money—the game changer for Peace Studies. The basics, of BSc, can be taught by many but successful start-ups require high-level skills to grow fast, if it does not, it will lose funding for the next phase, and "run out of cash." So, it is the universities that can focus on and enhance business peace entrepreneurship. We believe that university peace scholars are individuals who, through their knowledge and critical ability, are capable not only of starting new peace businesses for money but also of ensuring the continuing viability of peace businesses by enhancing their capacity to innovate successfully. The fourth reason why start-ups fail is not having a versatile team, a team that knows how to recover from shock in the business, that can change the product, adjust to a different plan and market approach, rebrand the business, or even start from the beginning again. Universities are unique places where you can find

30Ibid.

²⁸Patel, "90% of startups fail."

²⁹Ibid.

³¹Ibid.

versatile groups of people with high-level skills. Hence, as university peace scholars, we turn from "beyond talking peace" to making peace for money. Conceptualization, making peace for money

Beyond talking peace must learn from those who use violence and fight wars; they do not talk a lot but their arms alone demonstrate that they are formidable opponents. The key to violence and war is money (as seen above) and so the key to peace too. Hence, peace entrepreneurs must adopt the same definition of entrepreneurship as that of the business world, "Entrepreneurship is the process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, and social risks and uncertainties, and receiving the resulting rewards of monetary and personal satisfaction."³² Peace entrepreneurs must not be satisfied with just peace, they must also gain financial rewards.

Business plan, making peace for money ventures

To establish a venture for making money, entrepreneurs may adopt four stages to design a business plan, stage 1 takes three levels a) creative thinking b) opportunity generation & recognition, and c) identifying problems & defining solutions. Stage two is an evaluation/applying the opportunity generated, that is, a design, prototype, assessment, establishing IP rights, protecting the idea, and acquiring resources. Stage three is planning, that is feasibility study, a business plan—planning the venture, acquiring resources-financing the venture, building a team for the venture, and the legal requirements. Stage four comprises launching, nurturing the early stage, and accompanying growth.³³ We demonstrate the first three stages concerning a business peace venture in the Benue Valley, Nigeria.

The promoters' background

Academics, the leader of this planned venture holds a PhD, in Conflict Resolution, 2014—Dublin; a PGC in Innovation and Entrepreneurship, 2013—Dublin; an M Phil, in International Peace Studies, 2009--Dublin; a PGC, in Foundation Course on Forced Migration, 1997—Oxford; a Bachelor of Arts (BA) Theology and Anthropology, 1996—Dublin; a Diploma in Philosophy, 1993—Ghana; HND Mechanical Engineering, 1986—Nigeria; and ND Mechanical Engineering, 1983--Nigeria.

Peace entrepreneurship, from 1999 to 2001 this researcher implemented a two-type peace education programme in 10 refugee camps for adults and in 10 refugee schools for children. These camps had about 20,000 Sierra Leonean refugees in Guekedou, Guinea Conakry. This programme was based on the Universal Declaration of Human Rights to help the refugees discover and appreciate one another from their multi-ethnic background in Sierra Leone (Mende, Kisis, Kono, Fula, etc.). The children's programme used cooperative exercises based on the South African Handbook of Education for Peace by the

³²Robert D. Hisrich and Veland Ramadani, *Effective Entrepreneurial Management, Strategy, Planning, Risk Management, and Organization*, (Springer, 2017).

³³Benson Honig, "Entrepreneurship education: Toward a model of contingency-base business planning," *Academy of Management Learning and Education*, 3 (2004): 258-273.

Quaker Peace - Centre, Cape Town, 1999. Again, within seven years (2001-2008) in Mexico as a Roman Catholic priest, this researcher implemented a programme that helped change people's attitude from that of appointing permanent local community church leaders to elect them periodically in a parish of about 8,000 people.

Academics, the co-author holds an MSc in Humanitarian and Refugee Studies, 2006—Ibadan; BSc in Business Administration. Business entrepreneurship, she owns and runs an animal farm business, poultry, with more than 100 birds, 20 rams and goats, and a fish farm. Peace entrepreneurship, she belongs to a group of women "Good Women" from the Redeemed Christian church of God, Rayfield Jos since 2019. The group teaches women skills in sowing, soap making, and hairdressing; It offers help to the sick, checking for BP, diabetes, cervical cancer, and eyes and visiting the sick in the hospital. They sometimes pay the bills of those who cannot afford to pay.

Research background

We researched the women's groups, the Women Environmental Programme (WEP) a civil NGO; the Agape Sisters a faith-based association; and some women members of the Justice, Development and Peace Commission (JDPC), a faith-based organisation, all the groups located in Benue Valley, Benue, Adamawa, and Taraba states. We found that they attend to people's basic human needs of subsistence, participation, freedom, and identity, and help people to appreciate one another.³⁴This research takes its cue from Muhammad Yunus, an economist, who believes that the poor have under-utilized skills, mainly because existing institutions and policies fail to offer the support these people require. He founded the Grameen Bank in 1976 to supply credit to those who would not qualify as customers of established banks.³⁵ Similarly, our research believes that these women have special skills that remain under-utilised in peace-building because of a lack of support from existing institutions in the Benue Valley, Nigeria. We analyse the potential opportunities from these women's work that should be supported.

Potential opportunities

The activities of the women call for creating an Alternative Dispute Resolution (ADR) medium by training the women as mediators. This should take the form of restorative justice, "a problem-solving approach to crime which involves the parties themselves and the community generally, in an active relationship with statutory agencies." ³⁶Restorative justice is a process whereby all stakeholders in a crime come together to resolve it and face the outcome together. Hence, a social need for Restorative Conflict Mediation (RCM) in the Benue Valley.

³⁴John T. Agberagba, *Women's peacebuilding Initiatives in the Benue Valley, Nigeria: Gender, fundamental human needs, and Conflict Resolution,* (Lap Lambert Academic Publishing, 2014).

³⁵Christian Seelos, and Johanna Mair, "Social entrepreneurship: Creating new business models to serve the poor," in *Business Horizons*, 48 (2005): 243.

³⁶Tony F. Marshall, *Restorative justice: An overview.* Home Office Research Development and Statistics Directorate, 1999, accessed 20 April 2023 http://www.antoniocasella.eu/restorative/Marshall_1999-b.pdf, 5.

Alternative providers

This is a new initiative, but it is envisaged that competition will arise from NGOs working in conflict resolution on the ground. It is also expected that social workers who provide some family care may pose as competitors too. Just as well, vigilante groups in the commercial markets will be concerned should mediation occurs at the market level. Businesses that run extra-moral classes like cyber cafes are also competitors for the school part of this venture.

Operations

This social venture will require an equipped formation centre with offices where people will be trained and formed in mediation skills. It is expected that the first phase of this business venture begins with school mediation focusing on out-of-school children and exam failure, targeting school pupils and students; family mediation focusing on domestic violence, targeting families, and then commercial market mediation focusing on debt collection, targeting traders and their customers. The second phase will be on community mediation focusing on land disputes, targeting land owners, community leaders, and the political elite; and finally, political mediation focusing on political disputes targeting the political elites as customers.

Funding

There is an urgent need for seed capital for financing this venture in terms of developing ideas and concepts that will eventually lead to manuals for training and usage in providing mediation services. We shall draw up a proposal for the Tertiary Education Trust Fund (TETFund) next year. We shall also seek corporate funding instead of purely seeking government or philanthropic sources of capital. We also need people with a pool of corporate knowledge, managerial skills, and capabilities to implement this peace-making business venture.³⁷ It is hoped that business investors with knowledge of peace-building will be of great help in realising this peace-making business venture in the Benue Valley.

Future direction

We need to carry out market research and analysis to collect primary and secondary data on the customers, what they want from mediation services; how they want it; what price will they pay for this service; what they think of mediation services about to initiate; which channels of communication are important to customers; what are the possible/alternative distribution channels to reach customers. All this information will enable this research to establish the market size, potential market share, estimate sales, pricing, promotion, and a place for this new service to be provided to the people in the Benue Valley. The first plan of mediation action is between parents, out-of-school/exam-failing children, and teachers in the Benue Valley.

³⁷Seelos, and Mair, "Social entrepreneurship," 245.

Alternative Teachers (AT),no out-of-school/exam-failing children

In our education system, the advent of "miracle centres", that are purely for examination malpractices has led to students who refuse to study. Yet, these students produce wonderful grades at their external examinations like NECO and WAEC. In addition, frequent strikes for lack of payment of staff salaries in some of our universities produce graduates who may not be able to fill a job application form correctly, write correct sentences, and/or compose a write-up. Therefore, we have an education system that produces uneducated graduates, that is half knowledge or little knowledge graduates which leads to a lack of professionalism and socio-economic underdevelopment.

The problem

Ifedayo Ogunyemi reports that according to UNICEF "more than 3.3 million children drop out of school between primary 1 and Junior Secondary School (JSS1) in Nigeria because of poverty and other inhibiting factors."38 In another report, Dokua Doris Sasu gives the statistics that in 20218 student drop-out rate in the lower secondary school in Nigeria by gender was JSS1, 0% boys, 33% girls; JSS2, 52% boys, 48.2% girls; JSS 3, 50.6% boys, and 49.5% girls.³⁹In another instance, Mr Charles Dgurudu, the National Head of the West African Examination Council (WAEC) said on the occasion of the presentation of awards to the three best schools in Benue state, "we feel sad when students don't do well in our examinations ... There is, however, the need for students, teachers and stakeholders alike to redouble their efforts to ensure improvement in teaching and learning in schools to enable us to overcome the challenge."40School drop-outs due to exam failure and half-backed graduates form what drives children into crimes such that between 2005 and 2020 "over 93,000 children are verified recruits of parties to conflict worldwide."41 In Nigeria, this group of children is recruited by politicians for election violence; organized for cattle rustling; involved in kidnapping, and are Boko Haram footsoldiers, etc. Why are pupils and students failing exams and dropping out of school and becoming involved in crime and terrorism?

Ansa John's study reports that laziness and foolishness account for about 90% of why students fail exams. He finds other reasons, Absenteeism from school, classes, or lecture rooms; Not paying attention to lessons when teachers are teaching; Neglecting to do tests and take-home assignments; Not revising enough before the examination or beginning revision very close to exams; Putting oneself under an excessive amount of anxiety;

³⁸Ifedayo Ogunyemi, "Over 3.3 million children drop out of school before JSS1 in Nigeria—UNICEF," *Tribune* 2022, Education, accessed 19 April 2023

 $https://tribune on lineng. com/over-3-3-million-c\^{h}ildren-drop-out-of-school-before-jss1-in-nigeria-unicef/.$

³⁹Doris Dokua Sasu, "Drop-out rate in lower secondary schools in Nigeria 2018, by class and gender," Statista, Society: Education & Science, 2022, accessed 19 April 2023 https://www.statista.com/statistics/1129957/drop-out-rate-in-middle-schools-in-nigeria/.

 ⁴⁰Chidinma Eze, "WAEC concerned about rate of failure," *Daily Post, 12 September 2014, accessed 19 April 2023* https://dailypost.ng/2014/09/12/waec-concerned-rate-failure/.
 ⁴¹UNICEF, "Child Protection, Children Recruited by Armed Forces," accessed 14/10/2021, https://www.unicef.org/protection/children-recruited-by-armed-forces.

Not understanding or misinterpreting examination questions; and Bad time management during the examination. 42

First, treatment of the problem

As Alternative Teachers (AT), we want to assure you that your child is not stupid—lacks intelligence; s/he may be lazy, not want to study, or may be discouraged from doing things ... but all of these can change. Education ensures human development and change; an uneducated child becomes a permanent obstacle to human development and change. Hence no child should be left behind in our education system. However, education requires that a child study, a prerequisite to human development and change, but studying requires active and analytical processes for students. Therefore, we teach students to think carefully and critically about what they have read; to think about what they read in the context of other things they have read, the connections between other ideas, how the ideas make sense, and what they think of these ideas by carrying out the following activities,

A supervised school study strategy
Reading strategies
Active reading
Note-taking
Reading critically
Integrating reading and writing
Student-to-student tutorials
Supervised pupil/students' assignments
Practice meditation and super-brainyoga
Peer-to-peer support
House and community volunteerism
Tertiary essay writing

Second, treatment of the problem

In tertiary institutions, essay writing is a common assessment in many disciplines. But one's ability to compose a good essay involves understanding the process and the conventions of essay writing. This programme uses ten common steps involved in essay writing. We teach students how to become comfortable with essay writing.

⁴²Ansa John, "Top 7 reasons why students fail in exams," 5 October 2016, accessed 19 April 2023 https://www.eduansa.com/top-7-reasons-why-students-fail-in-exams/.

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Time management

Choosing a topic
Analyzing the question
Brainstorming
Planning
Researching the topic
Revising the plan
Writing the first draft
Editing
Submitting
Resources
Meditation and super-brainyoga
Peer and youth leadership

Expected benefits

The participant will pass their exams; increase self-confidence and self-esteem, and become more assertive and attentive citizens. The most important benefits, there will be fewer school drop-outs, especially girls; participants at the tertiary level will be employable in the job market, and there will be fewerfoot-soldiers for criminal elements in communities.

Method for comparing the before and after values, participants bring their results on registration, and their results are compared when they have finished the treatment. We test participants on timidity and confidence, self-depreciation and self-esteem; aggressive and assertive, inattentive and attentiveness.

Method of measuring benefits, participants who were F-pupil/students will move to C or B; C-pupil/students move to B or A, and B-pupil/students move to A. Timidity to confidence; self-depreciation to increase in self-esteem; aggressive to assertive; inattentive to attentiveness.

The scientific field of reference, Conflict Resolution Studies

Name of target scientific community, Peace Studies, Education, Sociology, Social Anthropology, and Social Psychology

Name of the target community, the Benue Valley Nigeria

Name of the target funding community, the Benue Valley beneficiaries, that is,will pay money for teaching services. we accept service banking in exchange for money, we accept payment in kind with food or other items, etc. We shall seek TETFund, sponsorship from Dangote Foundation, Dogara Foundation, Bua Groups, and government "security vote."

Pilot population, we shall test run this business in Benue, Adamawa, and Plateau states. This stage allows us to check whether we have a sound business proposition worth pursuing.

Target groups

Primary, secondary, and tertiary school drop-outs;

Primary pupils with a poor academic background; Secondary school students with poor academic backgrounds; and Tertiary school students with poor academic backgrounds.

Recommendations

Governments must be ready to create a Peace ministry just like we have the Defence ministry. They must raise Peace Corps like the armed forces soldiers and they should be trained and paid for their work in peace-making, peacebuilding, and conflict resolution. For instance, the US spent \$167 billion on military personnel in 2022.43Governments must give tax breaks to "making peace for money" businesses.70% of the Nigerian federal, state, and local government's "security vote" should be set aside to finance peace business. The universities must take up a deliberate practice to turn Peace theory into practice; make sure that it empowers peace entrepreneurs to produce sustainable making peace for money ventures; Investors and capitalists must also begin to fund universities offering Peace Studies and peace entrepreneurs to turn their social ventures into money-making businesses; Donors and philanthropists must begin to provide seed money to local people doing peace to make a good living from their peace work. It cannot be that violent groups get so much financing and donor money and people making peace cannot make a living from their work. Local peace entrepreneurs doing peace must begin to view it as a career and not just something by the side.

Conclusion

We have demonstrated that the top 9-armed groups in the world make about 5billion dollars annually while none of these groups have achieved their aims, but they are making a lot of money. The global defence industry is making billions of dollars selling arms; governments pay for the arms and the army. For instance, the US spent \$167 billion on military personnel in 2022 and only spent \$76.4 billion on Education; 10 times less than the total US defence budget for 2022 which was \$877 billion.44 Why not spend more on peace? Therefore, for peace to spread like wildfire on earth, peacemakers must start peace businesses where peace entrepreneurs will be making peace for billions of US dollars. Let us target "a world" where making peace for money becomes the most lucrative thing to live for in life. The world must see peacemakers on Forbes's list of the richest people on the planet and not those who ally with the instrument of destruction. This is peace on the ground, "beyond talking peace." We have only made a modest attempt on this subject; it requires a lot of research and support,

⁴³Peter Gelling, "US spent \$877 billion on its military in 2022, a new report says. That's more than 10 times what the federal government spent on education," Insider 24 April 2023, accessed 28 April 2023 US spent \$877 billion on its military in 2022, new report says. That's more than 10 times what the federal government spent on education.

⁴⁴Gelling, "US spent \$877 billion on its military in 2022."

in fact, a consortium of researchers, in this direction to make beyond-talking peace, our dream, a reality. $\,$