

*Full Length Research*

## UTILIZING THE SKILLS OF INTERNALLY DISPLACED PERSONS IN A RECESSED ECONOMY

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This study is an evaluation of effective utilization of the skills of internally displaced persons in Nigeria as a way of addressing the challenges of insurgency and economic recession. The objectives were to examine areas of interest of the IDPs in Bauchi and Gombe states in terms of means of livelihood and intervention requirements and how they could be supported. The descriptive survey method was used and the instrument of questionnaire was applied for data collection. 503 respondents representing twenty percent of the IDPs population in 13 LGAs in the two states were selected through random sampling technique and issued with questionnaires. A total of 447 questionnaires were returned, out of which 414 (92.6%) were found suitable and coded into Statistical Package for Social Sciences (SPSS) version 23 for the analysis. Upon further observation, 12 (2.7%) cases were found with an issue of unengaged responses with a zero standard deviation. These were deleted. Thus, 402(89.9%) were used as valid responses for the analysis. The study discovered that most of the IDPs residing in camps and households have skills and only need support to resuscitate their businesses. Those without skills are willing to acquire new one to help themselves. The study recommends that there should be rapid response to the need of IDPs in terms of financial support and rehabilitation to help rebuild their economies.

**Keywords:** IDPs, Economic Recession, Insurgency, Intervention

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### INTRODUCTION

#### Background of the study

The origin of internally displaced persons (IDPs) in Nigeria can be directly linked to internal conflicts that bedeviled the nation after independence, beginning with the civil war of 1967-1970. Today internal conflicts have

devastated different parts of the country particularly the Northeast and North-west geo-political zones, the Benue – Plateau axis of the North-central area and Niger Delta region, with attendant consequences in loss of lives, destruction of properties, and displacement of millions of people (Otite & Alber 2004; Yinka, 2013; Abdullahi,

2016). Changes in the social environment, such as contestable access to new political positions, or perception of new resources arising from development in the physical environment, are seen as fertile grounds for conflicts involving individuals and groups who are interested in using these new resources to achieve their goals (Yusuf – Sadiq & Abdullahi 2011).

In the northern part of the country internal conflicts have in recent time resulted in mass displacement of people from their homes in states like Borno, Yobe, Adamawa, Bauchi, Gombe, Kaduna, Plateau, Benue, Nasarawa, Taraba and Zamfara. In some of these states there was hardly a year without an incidence of ethnic or religious crisis since the return to civilian rule in 1999. In all the places mentioned, years of protracted conflicts have led to the lingering problems of IDPs. Thus, since the inception of the forth republic there has been an unprecedented upsurge of various forms of explosive conflicts and crises across Nigeria that have not only overheated the polity, but have also threatened to destroy the very foundations and pillars of our nationhood due to these perceived differences. The most prominent of these crises are ethnic and communal conflicts as well as those connected with religious intolerance or extremism. Furthermore incidences of religious crises and communal conflicts occurred between Muslim and Christians, Muslims and Traditional Worshippers, or Christians and Traditional Worshippers as well as the recurring crisis between farmers and cattle breeders. A look at some of the examples cited above will further, reveal the destructive consequences of conflicts in Nigeria. In Kaduna and Bauchi states for example, the adoption of Shariah system of law in 2002 was met with opposition by those who were not favorably disposed to it. This led to killings and destructions in towns and villages like Zangon Kataf in Kaduna and Tafawa Balewa in Bauchi. The Jos crisis beginning from 2001 was protracted and embedded in primordial feelings by some ethnic groups. In the ethno-religious crisis that broke out in May, 2004 in Shimkar and Yelwan Shandam of Plateau state, and spread to the neighboring communities of Zomo, Dokar, Lupidi, Laraba and Unguwar Adam, a total of 735 families including 1,543 displaced children lost their homes and took shelters in school compounds, while another 2, 770 people took refuge in five camps in Bauchi state. About 2,000 people were reported displaced in various parts of Plateau States, while another 8,000 displaced people took refuge in the remains of their burnt houses based on estimates by the Nigeria Red Cross Society (Zakaree and Egwai 2012)

The insurgency launched by Boko Haram in the Northeast surpassed all due to its intensity, criminality and casualties, recording the highest cases of displacements in the country. At the time he assumed office in 2015, President Muhammadu Buhari decried the situation of IDPs in the country, referring to it as

frightening. Thus, by 2015, when the insurgency was at its peak in the Northeast, over eight hundred thousand (800,000) IDPs were sheltered in 22 camps and neighborhoods in Borno state alone (NEMA 2015; Abdullahi, 2017). In-fact, the UN office for the coordinator of humanitarian affair (UNOCHAR) reported that since 2009 when Boko Haram insurgency began, the number of IDPs in the region was on the increase. For instance, in 2010 the figure was only 100,000, but increases to 130,000 in 2011; 200,000 in 2012; 290,000 in 2013; 436,608 in 2014; 1.4m in 2015 and over 2million in 2016. As at the time of this research, the population of IDPs in the country exceeds 3 million people based on estimates by NEMA and other NGOs.

Owing to the insurgency, several markets were closed down while farmlands were destroyed by the Boko Haram through coordinated attacks in the northeast. That made thousands of people lost their means of livelihood in markets, farms, trades and businesses (DTM 2015; Abdullahi, 2016). Many people became traumatized as some were wounded while others were forced to live on the streets especially children that were on their own having lost both parents. Among the displaced persons, women and children were estimated to have constituted over 80% (Abdullahi, 2016). Many women were widowed and many more children have been orphaned. Some young girls among them became prostitutes or domestic servants. Most children who lived for more than two years in camps had no access t education. Even those camped within the precincts of public schools, can – not have normal access to education. In other words, in some of the IDPs camps your girls of about 13 and 15 years have been forced into prostitution due to hunger and the inability of their parents to cater for their needs. Estimates have also shown that only about 20-30% of the IDPs live in camps while the rest are sheltered in neighbor-hood. Some of the girls have fallen victims of rape by young men who were also among IDPs.

## STATEMENT OF THE PROBLEM

The well over 3 million IDPs in Nigeria could hardly sustain themselves economically, while in their relief camps. They tend to grapple with challenges which include that of feeding, clothing, healthcare and the education of their children. The relief materials provided are rarely sufficient given their teeming population vis-à-vis the scare resources.

These persons rely heavily on economic interventions which can-not cater even for their immediate needs. This tendency poses huge threat to the society. The vast population of most IDPs is constituted by unemployed youth. This is a great danger to the entire region and even beyond.

The protest by some IDPs in two camps in Maiduguri,

in 2017 was a pointer to the fact that the IDPs lacked skills for self-reliance and this necessitate immediate response by all stake holders. In their protests they claimed that lack of basic amenities is causing a lot of hardship to them. The terrible situation of the IDPs has to do with the economic melt-down in the country (even though the government claimed to have overcome recession, yet the condition of living of IDPs is not better). This therefore necessitated the search for alternative ways to convert the situation and improve the well-being of the IDPs.

The effort of international groups and donor agencies in the war against terror and provision of relief materials to reduce suffering among IDPs should be complemented with skills acquisition training in the camps or in IDPs located areas, hence the need for this study to identify areas of interest and needs of the IDPs for immediate intervention to achieve a sustained human capital development among IDPs. This research focused on the situation in IDP camps in Bauchi and Gombe states, which are under reported. It is believed that if the entrepreneurial skills of the over 3 million Nigeria IDPs were properly harnessed, Nigerian economy would be better for it.

## OBJECTIVES OF THE STUDY

The main objective of the study is to investigate areas of interests of the IDPs in the Northeast (Bauchi and Gombe states) and recommend how they could be supported. Specifically the study intends to:

- (i) Identify alternative means of livelihood for the IDPs in relation to their skills.
- (ii) To determine the types of interventions required by the IDPs.
- (iii) To find out possible challenges that could hinder the IDPs' desired businesses.

## LITERATURE REVIEW

### Conceptual Framework

In Nigeria, like many other countries, population displacements were frequently caused by armed conflicts. Other causes include political oppression, desperate poverty, environmental degradation and disasters, and economic underdevelopment. These have combined to create a class of displaced persons within and outside the country putting a lot of pressure on the economy and resources of the nation.

According to the analytical report of the United Nations Secretary General on IDPs of February 1992 as cited by Abdullahi (2016) Internally Displaced Persons (IDPs)

refer to "persons who have been forced to flee their homes suddenly or unexpected in large numbers, as a result of armed conflict, internal strife, systematic violation of human rights or natural or man-made disasters; and who are within the territory of their own country" (p3). Thus an internally displaced person is someone who is forced to flee his or her home but remains within the country's borders. The difference is that whilst refugee refers to displaced person that was forced to cross borders IDPs refer to persons displaced within the country and whose reasons or plight are not similar to those of refugees. Internally Displaced Persons (IDPs) are those people sent out of their homes and have been forced to take temporary shelter in places other than their own because of violence or a disaster.

Although not a new phenomenon, because it was earlier linked to the issue of Refugees, the IDPs have been described as people displaced within their own country for different reasons ranging from armed conflicts, human rights violations or because of natural and man-made disasters. Therefore an IDP is described as a forced migrant who left his or her home because of political, ethnic and religious persecution or violence, but did not cross an international border (Yusuf-Sadiq & Abdullahi, 2011). Thus an IDP is a refugee in his or her own country.

Several reports including the work of Clark, (1988); World refugee survey (2014); OCHA, (2014); and Abdullahi, (2016) have indicated that the first statistics of IDPs became available in 1989 when about 5 million persons were discovered to have been displaced world-wide. By 2014, about 38.2 million IDPs were said to have been discovered. Countries with the largest IDPs population were Syria (7.6million IDPs), Colombia (6 million IDPs), Iraq (3.6 million IDPs), the Democratic Republic of Congo (2.8 million IDPs), Sudan (2.2 million IDPs), South Sudan (1.6 million IDPs), Pakistan (1.4 million IDPs), Nigeria (1.2 million IDPs) and Somalia (1.1million IDPs). By the end of 2015 an estimated 40.8 million IDPs were displaced as a result of conflict and violence, while a total of 19.2 million were displaced of man-made and natural disasters (GRIP 2016). It has also been estimated that about 80% of all IDPs were women and children. The responsibility for protection and assistance of IDPs was shared among the UN agencies, i.e. UNHCR, UNICEF, WFP, UNDP, Office of the High Commissioner for Human Rights, the inter-governmental organization IOM, the ICRC and home government.

While Nigeria's GDP stands at 9.50 per cent in the third quarter of 2018, those of USA and China are 35.6% and 49.5% respectively. As lamented by Manufacturing Association of Nigeria (MAN), manufacturing cost is twice that of Ghana, four times of South Africa and Europe and nine times that of China and Malaysia. This indicates the difficulties being faced by many people as the unemployment rate continue to rise, while prices and cost

of goods and services are unbearable.

### **Forced Displacement**

According to UNHCR report forced displacement or forced immigration is the coerced movement of people from their home or home region and it often connotes violent coercion. Someone who has experienced forced displacement is a “forced immigrant” a “displaced person” (DP), or if it is within the same country, an internally displaced person (IDP). In some cases the forced immigrant can also become a refugee. Example include population transfer (to move unwanted groups) or ethnic cleansing. Another form is deportation. The report further indicates that in 2017, the total population of displaced persons in the world has reached sixty five million and six hundred thousand. This comprised thirty six million, six hundred and twenty seven IDPs; seventeen million, one hundred and eighty seven refugees; two million, eight hundred and twenty six asylum seekers; and eight hundred and three thousand, one hundred and thirty four people in refugee like situation (UNHCR, 2017).

### **Economic Recession**

Both developed and developing countries are witnessing recession in their economy at different levels. Today economic recession is a global phenomenon affecting many countries. In Nigeria, our economic woes are as result of many factors the first being corruption by government officials; the dwindling oil revenue (of the mono-economic state) is another factor while civil unrest like the insurgency in the northeast, militant activities in the south-south, farmers and herdsmen clashes, cattle rustlers and kidnapers in the north-west are contributing factors. All these have combined to put a lot of stress on the economy and invariably the Nigerian people. Among those who are worst hit by this situation is the internally displaced persons (IDPs) scattered across the country. Studies have shown that among the IDPs who live in camps are people with different skills such as farmers, traders, businessmen and civil servants as well as students that cut across all levels of education (Imaseun, 2014; Abdullahi, 2016). These people have lost their sources of income and livelihood. Thus, the problem of IDPs, is closely related the dwindling economic fortunes of the country. Nigeria economic GDP per capital growth rate has fluctuated in recent years and at present grossly declining. This situation is indicated by the high exchange rate, inflation, interest rate of commercial banks and consumer price index. These indicators suggest economic recession in a nation (Sola, Iyioma and Okaima, 2009; Azike, 2001; Odebunmi & Orayemi, 2004; and Bilonu, 2006).

### **Providing Relief for IDPs**

Various relief potentials have been provided for IDPs both at camp and in the neighborhood to support and improve their well-being. The potentials differs in-terms of their target beneficiaries and the intended impact. Some efforts were directed toward controlling the spread of diseases, education of children, provision of water and sanitation and reproductive health. Yet some efforts were directed towards skills acquisition among IDPs. In 2015 an analysis of the HIV/AIDS counselling and screening among IDPs in host communities in three states, Adamawa Yobe and Borno was conducted by the Community Links and Human Empowerment Initiative (CHLEI) and Business and Professional Women (BPW) (Teghet & Adamu, 2015), aimed to increase awareness and mitigate the impact of the disease among IDPs. In addition, individuals, groups and organizations in different places where there are IDP camps are intervening to see how IDPs can be helped to earn some income through the utilization of their economic skills and in some cases learning new skills (UNHR, 2015).

### **Theoretical Framework**

In social sciences theory is used to provide analytical frameworks through which to examine social phenomena. In this line, two theories have been used to guide this study as follows – human needs theory; structural theory of aggression/structural conflict theory.

#### **Basic Needs Approach/Human Needs Theory**

The basic needs approach or human needs theory was popularized by Abraham Maslow, John Burton, Marshal Rosenberg and Manfred Max-Neef (Coat & Rosati, 1988; Shodeide, 2018). Human needs are universal needs of individuals and meeting them is essential to human survival and well-being. The theory believed that the individual is in collective pursuit of needs and values which forms the core of their social and international behavior. They served as a primary element of individual survival. Therefore, individual could go to any length in the struggle for his survival within the social system.

#### **The Structural Theory of Aggression/Structural Conflict Theory**

This theory or approach talks about structural defects in the society that leads to conflicts and displacements. The main thrust of the theory attempts to explain conflict as a product of the tension that arises when groups must compete for scarce resources. Sudha, (2013), observed

that these structural defects affect the life of IDPs in various ways. For instance, economic structures of exclusion deny them access to education and jobs, as well as business opportunities in the place of residence. Legal structures affects their right to property or protection of their property rights (or properties left behind in their hometowns); mechanisms for land restoration, and overall system of justice to IDPs. Then political structures like policies that affect the provision of social services, housing, the right of return, and state censorship of IDPs. Brown, (1996) observed that the structural theory is remarkable in bringing out the factors that lead to the emergence of conflict, its escalation and the attendant consequences of destructions and displacements.

### Empirical review

It is empirically observed by many researchers that the humanitarian condition of IDPs has remained a source of concern in Nigeria. A study conducted by Kasali (2015) set out a model that sought among other things to: (i) establish and implement livelihood promoting activities; and (ii) implement framework for training adults and youths through agriculture and agricultural extension services and vocational skills and introduce strategies and programs that address the needs of IDPs.

An almost similar model but directed toward immigrant skill building program is that developed by Bergson Shilcock in 2016, that involves skills acquisition training for middle-skill employment in order to provide family sustaining wages to workers in aeronautics industry, LEED certified buildings. Similarly, Wa-Mbaleka (2014) also proposed an instructional design model that targeted refugees as well as IDPs educational support in Central Africa. Also, Ajiola (2015) introduced an organizational capacity building support that renders post-settlement services among IDPs and migrants.

Abdullahi (2006) studied the impact of insurgency on education of children of IDPs in the Northeast. The study discovered that for most children and parents, lack of proper education is the worst aspect of living in the camp. School activities were organized on temporary basis and handled mostly by voluntary groups and donor agencies. The UNICEF provided a leading role in terms of funding of the education of IDPs' children by distributing free books and other educational facilities in the camps. The Red Cross society of Nigeria is also supporting by organizing temporary lessons for both children and grown – ups in some of the camps located at Maiduguri, Damaturu, Yola as well as the FCT, Abuja.

Today, as the government is grappling with the need to safeguard the psycho-social and economic well-being of its teaming IDPs coupled with the attempt to alleviate the plights of women and girls in the IDPs camps, a number

of NGOs are collaborating to pull resources together to reach out to the IDPs across Nigeria. In this direction, the National Centre for Women Development (NCWD) in partnership with the Nigeria Stability and Reconciliation Program (NSRP) together with Civil Society Groups and other stake holders pledged (in 2015) to support initiatives to alleviate the plight of women and girls among the IDPs. Similarly, the National Institute for Hospitality pledged to train 50 women in hospitality service to empower them with marketable skills that would facilitate their financial independence ([www.nsrp-nigeria.org](http://www.nsrp-nigeria.org)).

In another situation, a Lagos based organization called SESOR, embarked on the registration exercise of 50 women IDPs for SESSOR's Economic Empowerment Program. The empowerment initiative was part of the rehabilitation of women who have been struggling to sustain a means of livelihood in an unfamiliar host community, SESSOR in partnership with Grooming Centre, a microfinance NGO worked towards enabling women access funds to start or scale up micro businesses ([sesorafira.org](http://sesorafira.org)).

The importance of supporting IDPs to sustain peace cannot be overemphasized in this troubled world. In this direction, a report by the United Nations High Commission for Refugees (UNHCR) in collaboration with the International Trade Centre (ITC) noted that, "building the economic potential and creating job opportunities for refugee communities is an investment in peace, security and dignity". It further noted that, when refugees are linked to markets, the communities would be assisted in retaining and using their traditional skills in a way that provides economic opportunities and therefore build market for their goods and services. Thus, the cooperation between UNHCR and ITC was aimed to place special focus on intervention to integrate refugees into the value chains of the private sector companies that are targeting export markets, especially sector linked to information technology and agricultural business and hand craft ([www.unhcr.org](http://www.unhcr.org)).

In some other places like Jordan, women in refugee camps were noted for seeking economic empowerment through handicraft projects such as traditional Palestinian Cross-stitching, crochet and sewing. In order to assist and encourage these women, the Human right task force in Jordan supported the women refugees to buy the materials needed to carry out the handicraft ([www.fawco.org.peace.security](http://www.fawco.org.peace.security)).

There were some efforts among the IDPs themselves as Premium Times (2016) reported that some inhabitants of IDPs camps in Maiduguri had taken to some form of trade to earn some income. Specifically those engaged in the vacation of cap-knitting are pleased with their earning so much that they were not too willing to go back to their home of origin.

At Popomari IDPs camp in Damaturu, Yobe state, women IDPs were reported to have engaged in animal

fattening. They fed the animals using left-over food provided in the camp. While some women bought animals to fatten in the camp (guardian.ng.news.economic-empower---).

From the forgoing review it is obvious that in Nigeria like in other countries, displaced persons need timely intervention in various ways including capacity building, skills acquisition and educational support. Reports have shown that, in the various IDP camps across the country, there are people with skills among whom were women and girls. However, because of the circumstances that led the IDPs to camp they are in dire need for assistance to help them recover from their bad economic situation. While those with skills are in need of capital to develop their businesses some are ready to acquire or learn new skills so as to help themselves. Unfortunately, the presence of NGOs, especially the international organizations, is mostly felt by IDPs in camps located in the important cities like Maiduguri, Lagos and the FCT, Abuja. However, the current rise in the number of IDPs as a result of insurgency and communal conflicts coupled with the economic down turn in Nigeria suggests a new approach in addressing the plight of IDPs. The current study hoped to bring a new model in harnessing skills among IDPs in Bauchi and Gombe states with a view to change the economic fortune of the country.

## **METHODOLOGY**

### **Research Design**

The study uses the survey method. Surveys were conducted to obtain first-hand information about IDPs and their needs within the study area. Target population comprises IDPs in Bauchi and Gombe states with an adequate sample size of 20% of the entire population. This was based on a stratified sampling technique.

### **Sources of Data**

The research adopted the use of both primary and secondary sources of data. The primary data were obtained through the distribution of structured questionnaire to the selected leaders of IDPs, women IDPs and youths among the IDPs in Bauchi and Gombe states. The secondary sources comprises textbooks, journals, newspapers, magazines, research reports as well as the internet.

### **Population of the Study**

The population of this study comprises of the IDPs in 100 host communities across 31 local government areas

(LGAs) in Bauchi and Gombe states.

### **Sample size and sampling technique**

A total of 503 respondents representing twenty percent of the IDPs population in the 31LGAs in the two states were selected through random sampling technique and issued with questionnaires. A total of 447 questionnaires were returned, out of which 414(92.6%) were found suitable and coded into Statistical Package for Social Sciences (SPSS) version 23 for the analysis. There maining 33(7.4%) were not dulyfilled.

Afterward, 12(2.7%) cases were found with an issue of unengaged responses with a zero standard deviation, as such they were deleted. There maining 402(89.9%) are used as valid responses for the analysis.

### **Method of Data Analysis**

Simple percentage, mean and standard deviation are used to analyze the data. The results are presented based on general information, IDPs means of livelihood, intervention requirements, and perceived challenges as contain in the tables attached respectively.

### **Presentation and Interpretation of Results**

The data which was generated from the field through the distribution and instrumentality of questionnaires across IDPs in Bauchi and Gombe states was analyzed using SPSS version 23 present the following result.

### **Demographic Data**

In the presentation, the main objective variables of the study were analyzed using descriptive statistics package based on simple percentage, frequency and mean. The results are discussed on the basis of utilizing the skills of IDPs in Bauchi and Gombe states. (Table 1)

### **IDPs Means of Livelihood**

According to Table 2: IDPs 'means of livelihood, the analysis shows that 139, representing 34.6% agreed that they had better means of livelihood before they became displaced. Another 140 representing 34.8 percent strongly agreed that they were better off before they became IDPs. This represents 69.4%. While a total of 116 respondents representing 27.06% did not have better means of livelihood before becoming displaced.

According to the same table 2, 175 respondents representing

**Table 1: General Information**

Information	Option	Frequency	Percentage (%)
Camp Location or Settlement Area	Bauchi	294	73.1
	Gombe	108	26.9
	<b>Total</b>	<b>402</b>	<b>100</b>
Gender	Male	169	42.0
	Female	230	57.2
	Not Disclose	3	0.7
	<b>Total</b>	<b>402</b>	<b>100</b>
Age	Below 30 years	181	46.8
	Above 30 years	187	48.3
	Child	19	4.9
	Not Disclose	15	3.7
	<b>Total</b>	<b>402</b>	<b>100</b>
State of Origin	Borno	175	43.5
	Yobe	97	24.1
	Adamawa	106	26.4
	Others	24	6.0
	<b>Total</b>	<b>402</b>	<b>100</b>

**Table 2: IDPs Means of Livelihood**

Statement	SD	D	U	A	SA	ND	M	Std.
I had better means of livelihood before becoming an IDP	10 (2.5%)	106 (26.4)	7 (1.7%)	139 (34.6%)	140 (34.8%)	-	3.7289	1.2549
My present standard of living is worse than the previous time	4 (1.0%)	7 (1.7%)	109 (27.1%)	175 (43.5%)	104 (25.9%)	3 (0.7%)	3.922 3	0.830 6
The crisis affected my means of livelihood negatively	2 (0.5%)	6 (1.5%)	3 (0.7%)	319 (79.4%)	72 (17.9%)	-	4.126 9	0.525 0
I am prepared to take up new skills	-	4 (1.0%)	10 (2.5%)	306 (76.1%)	81 (20.1%)	1 (0.2%)	4.1571	0.4927
I can manage the skill effectively	4 (1.0%)	2 (0.5%)	9 (2.2%)	291 (72.4%)	95 (23.6%)	1 (0.2%)	4.1746	0.5826
<b>Grand Total</b>							<b>4.0229</b>	<b>0.5554</b>

Key: SD= Strongly Agree, D= Disagree, U= Undecided, A= Agree, SA= Strongly Disagree, ND = Not Disclose, M = Mean, Std. = standard deviation

43.5% agreed and another 104 representing 25.9 percent strongly agreed that their current standard of living is worse than previous times. This represents 69.4% believing that they are worse off now as IDPs.

On how the crisis negatively affected means of living of the IDPs, the analysis from table 2, shows that 319 respondents representing 79.5% strongly agreed while

another 72 respondents 17.9% agreed that the crisis affected their livelihood negatively.

On readiness to take up new skills, 306 respondents representing 76.1% agreed that they are ready for new skills and another 81 respondents representing 20.1% strongly agreed they need new skills. This translates into 96.2% readiness for a new start.

**Table 3: IDPs Intervention Requirements**

Statement	SD	D	U	A	SA	ND	M	Std.
IDPs require assistance now	2 (0.5%)	3 (0.7%)	3 (0.7%)	91 (22.6%)	303 (75.4%)	-	4.7164	0.5687
I will be comfortable taking a bank loan	35 (8.7%)	4 (1.0%)	213 (53.0%)	95 (23.6%)	54 (13.4%)	1 (0.2%)	3.3217	1.0167
I have never benefited from a credit facility	19 (4.7%)	108 (26.9%)	16 (4.0%)	203 (50.5%)	56 (13.9%)	-	3.4204	1.1604
The future of my project depends on taking loan	22 (5.5%)	19 (4.7%)	82 (20.4%)	226 (56.2%)	53 (13.2%)	-	3.6692	0.9541
A little amount is enough to start my business	7 (1.7%)	3 (0.7%)	29 (7.2%)	166 (41.3%)	197 (49.0%)	-	4.3507	0.7920
<b>Grand Total</b>							<b>3.8960</b>	<b>0.5916</b>

Key: SD= Strongly Agree, D= Disagree, U= Undecided, A= Agree, SA= Strongly Disagree, ND = Not Disclose, M= Mean, Std. = standard deviation

On the ability to manage new skills (businesses) effectively, 291 respondents representing 72.4% agreed and 95 respondents representing 23.6% strongly agreed, representing 96% in support of readiness to manage new business.

### IDPs Intervention Requirements

From table 3, 91 respondents representing 22.6% agreed that they require assistance while another 303 respondents representing 75.4% strongly agreed that they need assistance. This represents 98% agreement that assistance is required to enable them start a new life.

On taking bank loans, 149 respondents representing 37% agreed to take bank loan if it is available, while 213 representing 53% are undecided on taking bank loan.

On previous credit facility, according to Table 3, about 127 respondents representing 31.6% claimed that they have benefited from credit facility before. 259 respondents representing 64.4% have no previous experience of credit facility while 16 respondents representing 4% are undecided.

On whether of future project depending on loan, 41 respondents representing 10.2% disagree, 82 respondents representing 20.4% were undecided while 279 respondents representing 63.7% agreed that they would need loans for their proposed future projects.

On whether a small amount is enough to start a new business, 363 respondents representing 90.3% agreed, 29 respondents representing 7.2% were undecided while 10 respondents representing 2.4% disagreed.

### IDPs Perceived Challenges

From Table 4, 133 respondents representing 33% of respondents disagreed with possibility of failure of proposed business, 4 respondents representing 1.0% were undecided, while 131 respondents representing 32.6% of the respondents disagreed that their business would fail.

132 respondents representing 32.9% disagreed that selling on credit could kill their new business. 33 respondents representing 8.2% were undecided, while 236 respondents representing 50.7% agreed that credit buying is a major threat to their proposed business.

On whether pressure from family members and dependent might cripple their business, 22 respondents representing 5.5% disagreed, 42 respondents representing 10.4% were undecided while 337 respondents representing 83.8% agreed that pressure from dependent could cripple their businesses.

On whether family demands could affect the future of their proposed businesses, 30 respondents representing 7.4% disagreed 45 respondents representing 11.2% were undecided and 327 respondents representing 81.4% agreed that demands from family members could threaten the future of their businesses.

215 respondents representing 53.5% disagreed that their spouses may not support their business, 97 respondents representing 19.7% were undecided, while 108 respondents representing 26.9% agreed that their spouses may not support their new businesses.



**Table 4: IDPs Perceived Challenges**

Statement	SD	D	U	A	SA	ND	M	Std.
Failure in business and other socio-cultural factors are foreseeable challenges	122 (30.3%)	11 (2.7%)	4 (1.0%)	134 (33.3%)	103 (25.6%)	28 (7.0%)	3.2273	1.6583
Selling on credit is a major cause of business failure	104 (25.9%)	28 (7.0%)	33 (8.2%)	167 (41.5%)	69 (17.2%)	1 (0.2%)	3.1721	1.4791
Pressure from dependents may cripple a business	6 (1.5%)	16 (4.0%)	42 (10.4%)	277 (68.9%)	60 (14.9%)	1 (0.2%)	3.9202	0.7373
Family demands could affect the future of my business	7 (1.7%)	23 (5.7%)	45 (11.2%)	168 (41.8%)	159 (39.6%)	-	4.1169	0.9389
My spouse may not like the business	20 (5.0%)	195 (48.5%)	79 (19.7%)	67 (16.7%)	41 (10.2%)	-	2.7861	1.1027
<b>Grand Total</b>							<b>3.4575</b>	<b>0.7672</b>

Key: SD= Strongly Agree, D= Disagree, U= Undecided, A= Agree, SA= Strongly Disagree, ND = Not Disclose, M= Mean, Std. = standard deviation

## DISCUSSION OF FINDINGS

From table 2 of this study, the research found out that most of the IDPs had reliable means of living, they own some businesses of their own and were doing well before they were displaced as indicated by 69.4% of the respondents. Their displacement following the insurgency, affected their lives negatively, as most of them were forced out of their ancestral homes leaving their farms and businesses behind. This is the condition of about 69.4% of the respondents in this research. However, most of the IDPs were ready and willing to take up a new skill as indicated by 96.2% of respondents and they indicated great deal of confidence in ability to manage such very well.

Analysis of Table 3 indicated that the IDPs are in dire need of interventions from government in the form of loans and other assistance to enable them start life all over again and be productive and self-reliant as against their current situation, where they depend on government and related humanitarian bodies for food and other daily and basic needs. About 96.2% of respondents agreed that they required assistance to become self-reliant. However, most of the IDPs were not comfortable taking loans from commercial banks as they have preference for nonprofit loans or interventions from government and other humanitarian bodies. Only 37% of IDPs were willing to take loan from the bank. Similarly, only 31.6% had benefited from bank loan before now, 63.7% agreed they will require loan to start a new business while 90.3% are ready to

start a business with little amount of money.

Table 4 showed that IDPs were sure of support from their spouses and family member in taking up new businesses, with about 53% support, but were also afraid that pressure from dependents and family members could negatively affect their proposed businesses as indicated by 50.7% respondents who agreed that selling on credit could negatively affect their business and another 81.4% are in agreement on the possibility of family demands to impede the success of their business.

## SUMMARY AND CONCLUSION

From the findings of this research, it is clear that IDPs are negatively affected by the insurgency in the Northeast, many of them faced a life of uncertainty and dependency owing to the fact that they depended on government and other humanitarian bodies for assistance in terms of food and other needs. However, what the IDPs required is a more sustainable intervention in the form of news kills and start up packs that would enable them become self-reliant and less dependent. Most of them have demonstrated the zeal to embrace new skill if provided, willingness to accept financial interventions to enable them restart their previous businesses and vocations in which they have some experience, although, majority of IDPs have preference for non interest loans as sources of funding. This is not unconnected with the high interest rates charged by the commercial banks and the

unfavorable economic atmosphere which threaten the survival chances of small scale businesses in Nigeria. This has made repayment of loans with high interest rate problematic to beneficiaries.

Similarly, most of the IDPs are family men with children and many dependents. As such whatever intervention given by government and humanitarian agencies, only serve to provide temporary succor and are not sufficient in most cases. Hence the need to empower them and make them self-reliant either through new skills and empowerment program or soft or interest free loans. This is more sustainable and this gives confidence and sense of fulfillment to the IDPs and ensures that they are well taken care of.

## RECOMMENDATIONS

In the light of the findings, the following recommendations are proper:

- i. Government is encouraged to work harder at putting an end to insurgency so as not to create more IDPs.
- ii. As a result of the lingering plight of IDPs, Government should raise and send a Bill on special needs and intervention for IDPs to the National Assembly.
- iii. Government and other relevant organs are to provide the needed support for those who already have the skills. In this direction, Federal Government should take the IDPs into cognizance in her socio – economic intervention packages.
- iv. The few IDPs who are without skills could be provided with the skills relevant to the identified potentialities. After all they indicated willingness to take up new skills.
- v. IDPs are to be provided with financial support as most seem to require only little amount of money to start their own businesses.

IDPs should be encouraged and trained on how to form groups and associations so that they can enjoy interventions or assistance from either governmental bodies or NGOs.

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