

## Utilization of Household Resources and Socio-Economic Challenges Faced By Idps Camps in North-East, Nigeria

Mohammed Saeed Suleiman<sup>1</sup>, Tijjani Muhammad<sup>2</sup>, Musbahu Saminu Tsanyawa<sup>3</sup>

Federal University, Gashua, Yobe State

\*Corresponding Author: Mohammed Saeed Suleiman

DOI: [10.5281/zenodo.15803461](https://doi.org/10.5281/zenodo.15803461)

ABSTRACT	Article History
<p><i>Households residing in Internally Displaced Persons (IDP) camps in North East Nigeria face significant socio-economic challenges that adversely affect their livelihood activities, particularly among the more vulnerable groups. This study examines how these households utilize various forms of capital to sustain their livelihoods. A quantitative research method was adopted, employing a cross-sectional design. Using Krejcie and Morgan's sample size determination table at a 95% confidence level, a sample size of 210 households was selected through a stratified and systematic sampling technique. Households were stratified based on their locations within the IDP camps. Data was collected through structured interviews and analyzed using descriptive statistics. Findings reveal that limited access to and utilization of capital restricts livelihood opportunities for households in the camps. Household capital, which includes human, social, natural, physical, and financial assets, serves as the foundational resources for livelihood strategies. The study highlights that households rarely rely on a single form of capital. Instead, they combine various types of capital in a complementary manner to support their survival and livelihood goals. The degree and combination of capital used vary among households, reflecting the dynamic nature of capital utilization in IDP settings. Based on these findings, it is recommended that government agencies and stakeholders develop targeted and integrated strategies to enhance capital utilization among IDP households. Such an approach should aim to strengthen the five key forms of livelihood capital—financial, human, social, physical, and natural—in a coordinated manner to promote sustainable livelihoods and improve household resilience in IDP camps across North East Nigeria.</i></p> <p><b>Keywords:</b> Capitals Utilization, Households, IDPs Camps, Insurgencies, Livelihoods,</p>	<b>Original Research Article</b>
	<b>Received: 28-06-2025</b>
	<b>Accepted: 01-05-2025</b>
	<b>Published: 04-05-2025</b>
	<b>Copyright © 2025 The Author(s):</b> This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.
	<b>Citation:</b> Mohammed Saeed Suleiman, Tijjani Muhammad, Musbahu Saminu Tsanyawa(2025),Utilization of Household Resources and Socio-Economic Challenges Faced By Idps Camps in North-East, Nigeria.UKR Journal of Arts, Humanities and Social Sciences (UKRJAHS),1(3),01-10
	

### Introduction

Nigeria, as a nation, is under severe internal security threats. Boko Haram Insurgency has become one of the significant threats facing Nigeria in recent times and with cases of ethnic militia armies and ethnic-religious conflicts causing movement of people from one area to another area for safety, as noted by Suleiman (2016) that Nigeria as a state in the recent period remains in besieged internal insurgencies ranging from different types of the uprising and resulted in the flow of thousands of refugees from one state to another, or from Northern to Southern part, or from Nigeria to neighbouring countries of Niger Republic, Cameroun and Chad Republic. The

predominant threat and insecurity challenges in North East Nigeria emanating from a series of attacks and kidnapping of citizens and destruction of public and government installations, thus, it has led to the severe loss of life, destruction of property, and obliteration of livelihoods and forced many Nigerians to be displaced from their homes and take shelter in Internally Displaced Persons (IDPs) camps as observed by Umar, Suleiman, and Magaji (2018) that BHI has caused the displacement of a significant proportion of the affected communities with the majority seeking shelter in camps for internally displaced persons. The social and economic impacts of

insurgencies in Nigeria are still a significant challenge since many households affected have to take shelter at IDP camps and may have to adjust their undertaking a bit from profit-earning activities. It is worth noting that the household is a fundamental and essential unit of society and ensures the smooth operation of all the activities in any given society as elucidated by Oladeji and Adeniji (2015) that the household is an essential institution in all human society; it ensures the smooth running of all activities in the society while household members enjoy intimate relationship and interdependence for their basic needs. However, Boko Haram and other insurgencies are challenging the interdependence of these households, especially their capital.

Thus, this study observed that after displacement, the more significant part of the IDPs who are farmers could not have access to land for cultivation, and women in IDPs also expressed grief that they are idle with no means of livelihood. However, NGOs trained them in several skills but with limited capital for engaging in business. Hence, the lack of sufficient means of livelihood forms the major challenge of the IDPs and therefore contributes to the high rate of unemployment of the people of the North-East as explained by Ejiofor, Oni, and Sejoro (2017) that the unemployment rate in the North-East stood at 60 per cent which is on the high side. Capital is an essential component of household livelihoods; households mobilised and utilised capital as elucidated by the Department For International Development (DFID) (1999) that capital is a crucial component of a sustainable livelihood framework and comprises human, social, natural, physical, and financial capitals. Therefore, capital utilisation plays an essential role in the income generation of households in the IDP camps, as Ayuwat, Saithong, and Chinanasri (2019) noted that secured capital accumulation can lead to good economic activities and boost the living conditions of households. Consequently, accumulation and utilisation of capital are fundamental to the functional economic activities of households living in IDP camps, as noted by Suleiman and Ayuwat (2021) that capitals play the most significant role in the development of sustainable livelihoods along with income generation for households and help to provide more reliable options to cope and sustain the shocks from economic hardship.

Moreover, the challenges Boko Haram and other insurgencies have resulted in households living in IDP camps in North East Nigeria finding ways to survive; they have to push their household members to fashion out a range of income activities for secured means of income generation. Thus, households living in IDP camps, despite the economic and security challenges, still make use of various capital available to them to diversify their income-generation activities and sustain their household members, as elucidated by Truong, Hall, and Garry

(2014) that access to capital is essential for household's livelihood activities. Lack of livelihood capital restricts the incomes of households. In a related development, Ellis (2000) described capital for livelihoods as consisting of resources like natural, physical, human, financial, and social capital, together with the activities of living gained by the people or households. Consequently, households living in IDP camps, despite the stress of coping in the IDP camps, have to engage in many income generation activities alongside utilising numerous forms of household capital for livelihood activities. Thus, this paper investigates capital utilisation by households living in IDP camps in North East Nigeria.

## **Literature review**

The notion of livelihoods and capital as its main concepts to examine the utilisation of capital by households living in IDP camps in North-East, Nigeria. Therefore, the study focuses on the relationship between the utilisation of capital with the livelihoods of families living in IDP camps in North East Nigeria and the following key terms related to capital utilisation by households residing in IDP camps as reviewed:

## **Livelihoods Concept**

Chamber & Conway (1992). DFID (1999) and Harvard Humanitarian Initiative (HHI) (2014) explained livelihood as planned to offer in the course of a participatory inquiry, a variety of patterns that will advance the welfare and lessen poverty in the broadest senses that can take account of enhanced food security, higher earnings, abridged vulnerability; augmented wellbeing protected the right of admittance and improved human dignity. Consequently, households living in IDP camps are expected to set out diverse livelihood practices to accomplish a sound livelihood system that could include higher pay and greater welfare. In a related development, the livelihoods of households in the IDP camps are required to improve their lifestyles. These livelihoods can be complex and often vary depending on the place and resources of the families living in IDP camps.

This study noted that the basics of livelihood security, such as food, health, education, and community protections, among others, are very fundamental for households living in IDP camps (Muhammad & Khalil, 2021). As explained by Ellis (2000), Livelihoods are comprised of actions or deeds that produce the means of survival; it is a suitable methodology for investigating a person's behaviours and entrenched in power relations and institutional procedures. Households in the IDP camps need to consider the basics of livelihood protection in a range of components that can help households cope with the shocks and stresses of living in the IDP camps. Livelihoods are considered fundamental for the survival

of households in general and households living in the IDP camps in particular. To this end, the livelihoods of households residing in the IDP camps in North East Nigeria are regarded as demanding because of the several challenges associated with living in the IDP camps. It is necessary to state that with the manifestations of insurgencies and residing in the IDP camps, the livelihoods of households are overstressed due to the burden of living in the IDP camps. For this reason, households living in the IDP camps in North East Nigeria, despite the stress of managing household members and coping with the other challenges, must engage in some livelihood activities and utilise several forms of household capital available to generate income for survival.

### **Capital Concept**

The concept of capital is fundamental to this study since households living in the IDP camps in North East Nigeria have accessibility to different capital to meet their basic requirements of life are very crucial to figuring out the significant influences and processes and the various interactions between the diverse factors that affect the livelihoods of households living in the IDPs camps owing to the shocks of living in the IDPs camps. Bourdieu (1984) asserts that capital is a consumption pattern representing the practices of individuals, and it contributes to different dimensions and patterns of their livelihoods. Huang (2019) and Yanyongkasemsuk (2014) affirm that Bourdieu offered the concept of capital to figure out the reality of the society and that each form of capital possessed by households has its condition of acquisition, maintenance, and transmission. For that reason, it is fundamental to explore how individuals venture to change this vigour into positive livelihood activities, and the framework is established based on the fact that individuals entail a range of assets or resources to attain positive livelihood activities. Therefore, the sustainable livelihoods framework combines five forms of assets or capital utilised for livelihood activities: human capital, social capital, natural capital, physical capital, and financial capital.

### **Human Capital**

Human capital is the conversion of knowledge, habits, social behaviour, and personality that adds to economic gains for a person, household, or community. Knowledge can be accomplished through education, inventiveness, availability of skillfulness and ability, know-how, instruction, and exposure. Human capital also consists of the health of an individual, household, and community (Ellis, 1998). Hence, this study described human capital as the accessibility to receiving education and agriculture knowledge to support the livelihoods of households and appraise the capacity of households living in the IDP

camps to have opportunities to develop their livelihood conditions, knowledge, and skills concerning the livelihood activities because households living in the IDPs camps in North East Nigeria lost human capital through the various insurgencies as a result of the death of prime-age labour and loss of skills and knowledge transfer (Muhammad & bin Ngah, 2020).

### **Social Capital**

Social capital can be exemplified as the interactions, traditions, and norms characterising group relations. Social networks are painstaking as straight links involving people, which boost efficiency by dropping the overheads of undertaking commerce and making easy bringing together and collaboration, links, and ties inside a community are required to provide a system of distinctiveness and rationale to these communities, and equally binds the foundation of getting information that can be of immense support to the community, (Ellis, 2000). For this study, social capital is developed through networks and connectedness to enhance economic relations' efficiency.

### **Natural Capital**

Natural capital consists of land, water, air, living organisms, and all ecosystems essential for human existence and comfort. Natural capital denotes all natural resources in a wide range (Barbier & Hochard, 2014; Ellis, 2000). For this study, natural capital is the natural resource or asset of the stocks and environmental services that can be valuable for the source of livelihoods and essential for individuals or groups who accomplish part or all of their livelihood practices from resource-based activities such as farming, livestock, and accessibility to water resources, public water, and forest resources, and utilisation of fertilisers because natural capital is damaged through the loss of labour which can affect the ability to farm and preserve common property (Muhammad & Dauda, 2018).

### **Physical Capital**

Physical capital is an asset or resource acquired to transform unrefined resources into refined goods or commodities; it consists of the essential infrastructure and commodities produced to maintain a livelihood. The infrastructures consist of transformations to the physical environment that can facilitate individuals' congregating their vital requirements and becoming more industrious to improve their means of life (Ellis, 2000). For this study, physical capital and diversification allow workers to be skilled more rapidly.

### **Financial Capital**

Financial capital is the financial assets that individuals

use to accomplish their source of revenue activities. People use it to solidify their lives and contribute to their consumption and production. Accessibility of capital allows for the expansion of big businesses through innovation, diversification, and skill development and appealing in the performance that will support making earnings and capital required by the households (Carney, 2003). For this study, financial capital is any liquid means or system symbolising wealth like cash, purchasable items, investments, credit, or saved-up capital that can be employed to turn on or safeguard commerce.

Capital utilisation is primarily to safeguard households living in the IDP camps from the shocks and stresses of the insurgencies. Hence, capital, as described by Bourdieu (1984), is a concept implemented in the study to explain the dynamics of the capital that shape the lifestyles of the households. DFID (1999) described capital as assets utilised in different combinations influenced by transforming structures and processes. This study sees household capital as the building block that provides industrious flows utilised for constructing livelihood activities as observed by Scoones (2015) that livelihood development is a strong idea presently owing to shifting in the understanding of the poor quality of life and capital serves as the building block for developing livelihoods. To this end, this research observed that capital assets are the building blocks from which households construct their livelihoods; as Waleleign (2017) asserted, capital can be stored, exchanged, and transferred to generate income for households. Therefore, the capitals of households refer to the various forms of capital, such as human, social, natural, physical, and financial capital, available for households living in IDP camps for survival. It is pertinent to note that when households living in IDP camps have better access to assets, their livelihood practices' outcome is expected to be very desirable. The more assets any household living in the IDP camp has admittance to, the smaller they will be vulnerable to the hit of trends and shocks, and their livelihoods will also be more secure. An improvement in one capital can lead to an improvement in another. Hence, this study described capital as the combinations of capital utilised by the households living in IDP camps to achieve their livelihood practices.

## Methodology

This research utilised quantitative methodology with a cross-sectional research design to investigate capital utilisation by households living in IDP camps. The sample size for this study was 210 based on Krejcie and Morgan's (1970) sample size determination table on a confidence level of 95% and employed a stratified and systematic sampling technique from the proportionate sampling; stratified sampling grouped the households living in IDP camps in North East Nigeria. Then, a systematic random selection of every Kth from the sampling frame was made based on proportionate sampling. The value of K is the sampling interval, and it is determined by dividing the population size by the sample size, which is approximately 3; thus, 3 is the interval. All variables were measured at a ratio scale; descriptive statistics were utilised to investigate the utilisation of capitals by households living in IDPs camps in North East Nigeria.

The research tools employed to collect primary data for this study comprised observations and an interview schedule that covered two parts below: 1) household capitals and (2) household livelihoods. The data collection was conducted from 27 July to 30 August 2021. All variables were measured at a ratio scale. For the univariate analysis, the scores were adjusted into an ordinal scale with three levels: low, medium, and high.

## Results and Discussion

### Utilization of Capitals by Households Living in IDP Camps in North East Nigeria

The level of human capital utilization describes the access to education and agriculture knowledge. The researcher found that households' access to education is critical for their livelihood practices at a high level of 71.5 per cent and 28.5 per cent at low and medium levels. It is observed that the majority of the households regard education as highly important to their livelihood practices and living conditions. Regarding agriculture knowledge, households view it as essential for their livelihood and living conditions, with 70.5 per cent at a high level and 29.5 per cent at low and medium levels. Households affirmed that having access to education and agriculture knowledge for their living is very important for their livelihood practices and survival in the IDP camps. (Table 1).



**Table 1: Level of Human Capital Measurement on Access to Education and Agriculture Knowledge**

Human Capital	Percentage
<b>Access to Receiving Education</b>	
Low important level (15-17 scores)	9.2
Medium important level (18-20 scores)	19.3
High important level (21-23 scores)	71.5
Total	<b>100.0(210)</b>
Mean= 21.3 S.D = 2.5 Max= 23.0 Min=15.0	
<b>Access Agriculture Knowledge</b>	
Low important level (19-21 scores)	23.0
Medium important level (22- 24 scores)	6.5
High important level (25-27 scores)	70.5
Total	<b>100.0(210)</b>
Mean= 25.4 S.D = 2.9 Max= 27.0 Min= 19.0	

The level of social capital utilization is described as the level of supports from kinship, relationships within the community network, and the role of the households to other networks in the IDP camps. The result shows that there is the existence of support from households' kinship that lived in the same town where IDPs camps are situated; it was measured at a medium level with 90.0 percent and 10.0 percent at low and high levels. Similarly, there is a high cordial relationship among the IDPs at the high level of 65.0 percent and 35.0 percent at low and medium levels. In addition, households have a high level of relationship within the community network as 90.0 percent and 10.0 percent at low and medium levels. Indicating that the majority of households in the study areas have access to other networking, support from their kinship living in the same town where IDPs camps are located, and cordial relationship among the IDPs brings higher social capital support livelihood practices. (Table2)

**Table 2: Level of Social Capital Concerning Households Relationship**

Social Capital	Percentage
<b>Support from Kinship</b>	
Low level (12-14 scores)	4.0
Medium level (15-17 scores)	90.0
High level (18-20 scores)	6.0
Total	<b>100.0(210)</b>
Mean= 15.4 S.D = 1.2 Max= 20.0 Min= 12.0	
<b>Household Cordial Relationship in the IDPs Camps</b>	
Low level (14-15 scores)	5.0
Medium level (16-17 scores)	30.0
High level (18-19 scores)	65.0
Total	<b>100.0(210)</b>
Mean= 17.7 S.D = 2.1 Max= 19.0 Min= 14.0	
<b>Role of Household to other Networking</b>	
Low level (18-19 scores)	4.5
Medium level (20-21 scores)	5.5
High level (22-23 scores)	90.0
Total	<b>100.0(210)</b>
Mean= 23.0 S.D = 1.4 Max= 23.0 Min= 18.0	

The level of natural capital utilisation described the accessibility to water, public water, and forest resources at the medium level of 75.0 per cent, high level of 13.0 per cent, and low level of 12.0 per cent, indicating This shows the access to water, public water, and forest resources at a medium level. Regarding fertiliser utilisation, it was found that high levels of 65.0 per cent and low and medium levels of 35.0 per cent. The utilisation of fertiliser was at a high level in households, and it can be attributed to the fact that most households engage in farming and depend on fertiliser for agriculture and good farm produce. It is also observed that the government sell fertiliser at a subsidised amount to support their agricultural activities and the livelihood and living conditions at the IDP camps. (Table 3)

**Table 3: Level of Natural Capital Concerning Utilization of Water, Public Water, Forest, and Utilization of Fertilizers**

Natural Capital	Percentage
<b>Access to Water, Public Water, and Forest Resources</b>	
Low level (18-20 scores)	12.0
Medium level (21-23 scores)	75.0
High level (24-27 scores)	13.0
Total	<b>100.0(210)</b>
Mean= 22.9 S.D = 1.8 Max=27.0 Min=18.0	
<b>Utilization of Fertilizers</b>	
Low level (15-17 scores)	10.0
Medium level (18-20 scores)	25.0
High level (21-23 scores)	65.0
Total	<b>100.0(210)</b>
Mean= 21.6 S.D = 2.8 Max= 23.0 Min=15.0	

The level of physical capital utilization describes the access to basic amenities for households living in the IDP camps, such as electricity, communication, and road network. It was found that 75.0 percent of households could access electricity at low and medium levels and 25.0 percent at a high level. The study noted that the electricity supply is not regular in the IDP camps. The highly populated density IDP camps hardly get constant power supplies, which obstructs the livelihood activities of households, particularly the weak households. Then, utilization of communication was found at 80.0 at low and medium levels and 20.0 per cent at a high level. IDP households living in remote camps mostly have challenges with communication accessibility, which is essential in updating information regarding their living conditions and livelihood activities. It was also found that access to the road was 90.0 per cent at low and medium levels and 10.0 at a high level. It can be attributed to poor road networks and insecurity, making it difficult for households living in IDP camps to access the roads and, by implication, having challenges of transportation of the household members, the farm produces, and goods and services for livelihood activities. (Table 4)

**Table 4: The Level of Physical Capital Concerning Utilization of Electricity, Communication and Road Accessibility**

Physical Capital	Percentage
<b>Utilization of Electricity</b>	
Low level (Lower than 9 scores)	55.0
Medium level (10 scores)	20.0
High level (11 scores)	25.0
Total	<b>100.0(210)</b>
Mean= 8.8 S.D = 1.2 Max= 11.0 Min= 6.0	
<b>Utilization of Communication</b>	
Low level (12-15 scores)	57.0
Medium level (16-19 scores)	23.0
High level (20-25 scores)	20.0
Total	<b>100.0(210)</b>
Mean= 16.0 S.D = 2.0 Max= 25.0 Min= 12.0	
<b>Road Accessibility</b>	
Low level (18-21 scores)	60.0
Medium level (22-25 scores)	30.0
High level (26-30 scores)	10.0
Total	<b>100.0(210)</b>
Mean= 23.1 S.D = 2.4 Max= 30.0 Min= 18.0	

The level of financial capital describes the households' financial capital to strengthen their life by contributing to their livelihood activities like consumption and production and utilization of the assets to support the livelihoods of families. The result revealed that the utilization of the assets to support the livelihoods of households was at 85.0 at low and medium levels and 15.0 at a high level. This depicts that the financial capital utilization in the study areas was found at the low and medium levels to support their livelihood and living status. (Table 5)

**Table 5: Level of Financial Capital Concerning Utilization of Asset to Support Livelihoods**

<b>Financial Capital</b>	<b>Percentage</b>
<b>Utilization of Assets</b>	
Low level (13-16 scores)	50.0
Medium level (17-20 scores)	35.0
High level (21-25 scores)	15.0
Total	<b>100.0 (210)</b>
Mean= 17.9 S.D = 3.1 Max=25.0 Min= 13.0	

To this end, households living in the IDP camps utilized different capital to sustain themselves from the shocks and stresses of insurgencies, and capital forms the basis of households' livelihood development as noted by Meekaew and Ayuwat (2019) that households are expected to utilize several capitals for their livelihood activities. Therefore, in the situation of households living in IDP camps, capital utilization is fashioned to ensure households' survival, especially households who have challenges from their livelihood activities, as noted by Saithong, Ayuwat, and Chinnasri (2018) that capital utilization creates improved chances for living conditions. To this end, capital, as described by Bourdieu (1984), is a concept implemented in the study to explain the dynamics of the capital that shape the lifestyles of households.

It is significant to state that capital utilization among households living in the IDP camps is diverse, and to maintain the households, households living in the IDP camps get diverse income generation to survive and cope with the shocks and stresses of living in the IDP camps due to insurgencies. By implication, households residing in the IDP camps make use of different capitals for the accompaniment of one another to accomplish their livelihood target. Each form of capital is put into practice as an improvement to other forms of capital, leading to the establishment of appropriate livelihood patterns for the households. By illustration, an improvement in one capital leads to an improvement in another; the more educated households in IDP camps become (human capital), the more likely they are to get good jobs with good pay. The goods pay means an increase in the financial capital of the households. An increase in financial capital implies that the households living in the IDP camps can upgrade their home with better facilities (increase in physical capital). The above findings confirm the scholarly assertions of Hua et al. (2017), Suleiman and Ayuwat (2021) Walelign et al. (2016), Wang et al. (2015) that with households advancement, an enhancement in households in physical, financial, social, human, and natural capitals prompt them to decide on the livelihood activities and accordingly accomplish diversified livelihoods patterns or livelihoods transformation and the higher the accumulated livelihood capitals, the more likely the households will select a livelihood with higher income generation. Therefore, this

study revealed that households living in the IDP camps have levels of capital utilization and demonstrates those households engage in diverse livelihood activities.

### **Livelihoods of Households Living in IDP Camps in North East Nigeria**

The result found that 85.5 per cent of households living in IDP camps practised their livelihood at low and medium levels, and only 19.5 per cent engaged at the higher level. The first dimension is the IDP camps mechanism, which describes the practice of evolving livelihood activities for households to reduce the impact of insurgencies on their livelihoods. It was established that 80.0 percent of participants adopted IDP camp mechanisms at low and medium levels, while 20.0 percent were at a high level. The second dimension is households' responses describing the activities put in place by households living in the IDP camps to improve their capacities to reduce the shock and stress of insurgencies. Households' recovery was practiced at low and medium levels at 70.0 percent and 30.0 percent at a high level.

The third dimension is government and non-government services, which describe the activities available to households living in IDP camps to mitigate the impact of insurgencies on them and improve their capacities to cope with the stress of insurgencies. It was found that Government and non-government services were applied at the medium level at 60.0 percent, 15.0 percent at the low level, and 25.0 percent at the high level.

The fourth dimension is households' recovery capacities, which indicate a range of approaches put in place by households living in IDP camps to alleviate the shocks of the insurgencies and reduce the stress of living in the camps. It was found that household recovery spread at the low and medium levels, at 79.0 percent and 21.0 percent at the high level.

To this end, this research noted that there is a need to improve the intervention to support the livelihoods of households living in IDP camps in North East Nigeria because livelihood activities are fundamental to reducing the shocks of the insurgencies and stresses of living in IDP camps on household capitals. The study observed that the comportment of households' capital related to livelihood activities and lack of access to

capital hinder households from engaging in livelihood activities that can generate income and benefit them more. To this end, it is pertinent to mention that supporting households to practice livelihood activities with diverse households' capitals is expected to tackle the lack of capital given that households combine capital to construct livelihood practices and generate incomes, as

put forward by Angelson et al. (2014), Ansoms and McKay (2010), Pent et al. (2017) that studies have shown that human, financial, natural, social and physical capitals, labour quality and ecological policies are the major drivers of the households' choice of livelihood practices. (Table 6)

**Table 6: Level of Livelihood Practices**

<b>Livelihood Practices</b>	<b>Percentage</b>
<b>Level of Livelihood Practices</b>	
Low level (51-59 scores)	30.5
Medium level (60-67 scores)	50.0
High level (68-75 scores)	19.5
Total	<b>100.0(210)</b>
Mean= 61.4 S.D = 5.0 Max= 75.0 Min= 51.0	
<b>Level of IDPs Camps Households Mechanism</b>	
Low level (13-15 scores)	30.0
Medium level (16-18 scores)	50.0
High level (19-21 scores)	20.0
Total	<b>100.0(210)</b>
Mean= 16.0 S.D = 1.9 Max= 21.0 Min=13.0	
<b>Level of Households Responses</b>	
Low level (10-13 scores)	10.0
Medium level (14- 17 scores)	60.0
High level (18-21 scores)	30.0
Total	<b>100.0 (210)</b>
Mean= 16.3 S.D = 2.3 Max= 21.0 Min= 10.0	
<b>Level of Government and NGOs Services</b>	
Low level (10-11 scores)	15.0
Medium level (12-13 scores)	60.0
High level (14-15 scores)	25.0
Total	<b>100.0 (210)</b>
Mean= 12.4 S.D =1.3 Max= 15.0 Min= 10.0	
<b>Level of Households Recovery</b>	
Low level (13-15 scores)	29.0
Medium level (16-17 scores)	50.0
High level (18-21 scores)	21.0
Total	<b>100.0(210)</b>
Mean= 16.5 S.D =1.2 Max= 21.0 Min= 13.0	

To this end, this research noted that there is a need to improve the intervention to support the livelihoods of households living in IDP camps in North East Nigeria because livelihood activities are fundamental to reducing the shocks of the insurgencies and stresses of living in IDP camps on household capitals. The study observed that the comportment of households' capital related to livelihood activities and lack of access to capital hinder households from engaging in livelihood activities that can generate income and benefit them more. To this end, it is pertinent to mention that supporting households to practice livelihood activities with diverse households' capitals is expected to tackle the lack of capital given that

households combine capital to construct livelihood practices and generate incomes, as put forward by Angelson et al. (2014), Ansoms and McKay (2010), Pent et al. (2017) that studies have shown that human, financial, natural, social and physical capitals, labour quality and ecological policies are the major drivers of the households' choice of livelihood practices. (Table 6)

## Conclusion

The study found the existence of limitation to livelihood activities because of low utilization of capital by households living in IDPs camps in North East Nigeria. It is fundamental to note that households' capital is needed



for the enhancement of livelihood activities. Household capitals comprised human, social, natural, physical, and financial capitals and they are the building block assets from which households utilized for their livelihoods as advanced by Ansoms and McKay (2010), Waleleign, (2017) that capitals are capable of being stored, exchanged, and transferred in the process of generating income for the households. To this end, utilization of capital by households living in IDPs camps hardly focus only on a single capital, but rather make use of other types of capital to support a primary capital to achieve the goal of living, and degrees of capital utilized are different indicating Nigeria as a developing nation, households living in IDPs camps utilized mixed capitals and this substantiates the scholarly assertion of Bourdieu (1984) that capital is a consumption pattern representing practices of the individuals and it contributes to different dimensions and patterns of their livelihoods. Thus, elucidating the dynamics of capital utilization and how it shapes the lifestyles of the households living in IDPs camps in North East Nigeria.

## Recommendations

Based on the findings of this study, it is recommended that government agencies and stakeholders are required to focus on appropriate guiding principles to support capital utilization by households living in IDPs camps. Government agencies and stakeholders are expected to come up with an integrated approach for intensification and stability of the capital of households for sustainable livelihood activities like access to loan, fertilizers, forest, road, communication, social networking; training on vocational activities, agricultural practices, and trading for enhancement of livelihoods.

In addition, households living in IDPs camps in North East Nigeria are recommended to utilize livelihood capitals like financial, human, social, physical, and natural capitals to generate sustainable livelihoods. Households living in IDPs camps in North East Nigeria are expected to make use of capital with an incorporated approach for the intensification of the stability of the households.

## References

- Angelson, A. Jagger, P. Babigumira, R. Belcher, B. Hogarth, N.J. Bauch, S. et.al. (2014) Environmental Income and Rural Livelihoods: A Global-Comparative Analysis. World Dev. [CrossRef]
- Ansoms, A. and McKay, A. (2010) A Quantitative Analysis of Poverty and Livelihood Profiles: The Case of Rural Rwanda. Food Policy, 35, 584-598 [CrossRef]
- Ayuwat, D., Saithong, S. and Chinanasri, O. (2019) Determinants of Human Capital Accumulation of Female Migrants in the Destination. Journal of Social and Political Sciences, Vol.2, No.2, 347-355
- Barbier, E.B. and Hochard, J.P. (2014) Poverty and the Spatial Distribution of Rural Population. Policy Research Working Paper, No. WPS7101. Washington, DC: World Bank Group. Retrieved July 21, 2018, <http://documents.worldbank.org/curated/en>
- Bourdieu, P. (1984) Distinction: A Social Critique of the Judgement of the Taste. Cambridge, MA: Harvard University
- Carney, D. (2003) Sustainable Livelihoods Approaches: Progress and Possibilities for Change: London: Department for International Development
- Chambers, R. and Conway, G. (1992) Substantial Rural Livelihoods: Practical Concepts for the 21<sup>st</sup> Century. Discussion Paper 296. Brighton, UK: Institute for Development Studies, University of Sussex
- Department for International Development (DFID) (1999) Sustainable Livelihoods Guidance Sheets. London: Department for International Development
- Ellis, F. (1998) Household Strategies and Rural Livelihood Diversification. Journal of Development Studies 35(1):1-38
- Ejiofor, O.C. Oni, S. and Sejoro, J.V. (2017) An Assessment of the Impact of Internal Displacement of Human Security in Northern Nigeria Acta Universitatis, Vol 10, No 1, Pg 19-42
- Harvard Humanitarian Initiative [HHI] (2014) Sustainable Livelihoods Framework. Retrieved 2nd April 2, 2018, from <http://atha.se/content/sustainable-livelihoods-framework>
- Hua, X., Yan, J. and Zhang, Y. (2017) Evaluating the Role of Livelihood Assets in Suitable Livelihood Strategies: Protocol for Anti-Poverty Policy in the Eastern Tibetan Plateau, China. Ecol. Indic. 78, 62-74 [CrossRef]
- Huang, X. (2019) Understanding Bourdieu Cultural Capital and Habitus. Review of European Studies. Vol. 11, No3, 45-49
- Krejcie, R.V. and Morgan, D.W. (1970) Determining Sample Size for Research Activities. Educational and Psychological Measurement. 30, 607-610
- Meekae, N. and Ayuwat, D. (2019) Factors Influencing Livelihood Security among the Fishing Migrant Households at Places of Origin in Thailand. International Journal of Recent Technology and Engineering. Vol.8, Issue-2S3, 1573-1579

- Muhammad, T., & bin Ngah, B. (2020). Modeling debt and equity crowdfunding based on murabahah, musharakah and mudarabah: trust and awareness. *Ikonomika: Jurnal Ekonomi dan Bisnis Islam*, 5(2), 271-296.
- Muhammad, T., & Dauda, S. A. (2018). Islamic finance in promoting economic growth in Nigeria. *South East Asia Journal of Contemporary Business, Economics and Law*, 15(5), 41-45.
- Muhammad, T., & Khalil, Z. (2021). The role of islamic banks in tackling financial exclusion in North-East Nigeria. *Turkish Journal of Islamic Economics*, 8(1), 87- 110.
- Oladeji, M.O. and Adeniji, D.O. (2015) Family Security; An Approach to Achieving Household Livelihood in Nigeria. *IOSR Journal of Humanities and Social Sciences*, Vol.20, Issue 9 Ver.11, Pg 41-44
- Pent, W. Zheng, H. Robison, B.E. Li, C. and Wang, F. (2017) Household Livelihood Strategy Choices, Impact Factors and Environmental Consequences in Miyun Reservoir Water Shed, China. *Sustainability*, 9, 175 [Cross-Ref]
- Saithong, S., Ayuwat, D. and Chinanasri, O. (2018) Human Capital Accumulation of Rural Female Migrants and Occupation Mobility at Destination Area: A Case Study of Chonburi. *International Journal of Engineering and Technology*, 7(2.10) 80-85
- Scoones, I. (2015) Sustainable Livelihoods and Rural Development. Practical Action Publishing
- Suleiman, M.S. (2016) Historical Antecedents of Boko Haram Insurgency and Its Implications for Educational Development in Yobe State, Nigeria. *Journal of Humanities and Social Sciences*, Vol. 8 (4), Pg 164-176
- Suleiman, M.S., and Ayuwat, D. (2021) Capital Utilization for Livelihoods among N Households with People Living With HIV/AIDS in Kaduna State North-West, Nigeria. *Haya Saudi J Life Sci*, 6(3): 46-55
- Troung, D. Hall, C.M. and Garry, T. (2014) Tourism and Poverty Alleviation: Perceptions and Experience of Poor People in Sapa, Vietnam. *Journal of Sustainable Tourism*, 22(7)
- Umar, S.S. Suleiman, M.S. and Magaji, R.A. (2018) Assessment of Health Risks among Vulnerable Groups of Internally Displaced Persons in Pompomari Camp, Damaturu, Yobe State, Nigeria. *IGWEBUIKE: An African Journal of Arts and Humanities*, Vol.4, No1, Pg 83-100
- Waleleign, S.Z. (2017) Getting Stuck, Falling Behind or Moving Forward: Rural Livelihood Movements and Persistence in NEPAL. *Land Use Policy* 65, 294-307[CrossRef]
- Waleign, S.Z., Pouloit, M., Larsen, H.O. and Smith-Hall, C. (2016) Combining Households Income and Asset Data to Identify Livelihood Strategies and their Dynamics. *J. Dev. Stud.* 53, 769-787. [CrossRef]
- Wang, F., Yang, D.G., Wang, C.J. and Zhang, X.H. (2015) The Effect of Payments for Ecosystem Services Programs on the Relationship of Livelihood Capital and Livelihood Strategy among Rural Communities in North Western China. *Sustainability*. 7, 9628-9648. [CrossRef]
- Yanyongkasemsuk, R. (2014) Concepts of Class and Capital of Pierre Bourdieu. *Burapha Journal of Political Economy*, Faculty of Political Science and Law, Burapha University