



Building the Resilience of Internally Displaced Persons in Nigeria

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EXECUTIVE SUMMARY

The insecurity in the North Eastern parts of Nigeria manifests itself in a number of ways—some at times underappreciated. While the issue of forced migration to flee radical Islamist violence is certainly not hidden, nor particularly recent, the overwhelming majority of humanitarian assistance and academic research on Internally Displaced Persons (IDPs) in the Nigerian context, has thus far concentrated on those still residing in the North East, albeit not in their original homes.

In this study, we seek to go beyond the epicentre (North East region) from which IDPs are mostly emanating, choosing instead, to focus on the three IDP camps located in the Federal Capital Territory (FCT) of Abuja.

By conducting a mixture of qualitative surveys and quantitative analysis, we set out to understand both the aspirations of IDPs in relation to their futures, their current habits and access to livelihood-generation methods. Our findings highlight a number of worrying trends: IDPs are increasingly staying longer periods of time as displaced individuals; this detaches them from their original, mostly agricultural sources of income, as well as from their safety networks usually held together by social relations; and finally, perhaps most worryingly, IDPs report a significant under-development of the necessary human capital to rebuild their lives in more urban, less agricultural, environments.

While the focus on North Eastern IDPs is certainly necessary, we argue that the above-listed features of Abuja-based IDPs require a more concerted effort that takes into consideration the necessity of skills development amongst IDPs. If we are to find long-term solutions to the crisis, constantly “getting by” with short-term in-kind donations will not suffice. A greater evaluation of vocational training programmes, the increase of availability of suitable financial services, and an effort to prepare IDPs for urban job markets should be an integral part of any future solution.

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LIST OF ACRONYMS

BAY – Borno, Adamawa, Yobe states

DTM – Displacement Tracking Monitor

FCT – Federal Capital Territory

IDMC – Internally Displacement Monitoring Centres

IDPs – Internally Displaced Persons

IGAs – Income Generating Activities

MoH/WHO – Ministry of Health/World Health Organization

NBS – National Bureau of Statistics

OCHA – UN Office for the Coordination of Humanitarian Affairs

WASH – Water, Sanitation, and Hygiene

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I. INTRODUCTION

The huge costs associated with insurgency and mass internal displacement in Nigeria over the past decade are well documented, and the subsequent humanitarian crisis has drawn international attention and support at scale, starting from the mid-2010s (OCHA, 2019). As of 2018, over 150 non-governmental organizations were providing humanitarian assistance in Maiduguri alone (Olojo, 2019). Humanitarian actors concentrate their activities in three of the states most affected by the Boko Haram insurgency: Borno, Adamawa and Yobe States (BAY states). Borno alone, accounts for over 80 percent of internally displaced persons (IDPs) in Nigeria (IDMC, 2018).

Internal displacement has become an unlikely source of rapid urbanization. Specifically, as people affected by violent conflict in rural areas flee to seek refuge, they are finding cities to be an attractive destination. In Nigeria, violent conflict that leads to displacement mainly occurs in rural areas and locations where the reach of government and its institutions are limited—the seemingly ungoverned spaces enabling perpetrators of violence to operate. Cities, on the other hand, have more government presence and are able to be more resilient to sustained insurgent activities that lead to mass displacement.

Current humanitarian and academic efforts focus overwhelmingly on rural and urban locations in the North East. Specifically, the situational updates on displacement, humanitarian needs and assistance zero in on the North Eastern States, seemingly ignoring other areas of the country (IDMC, 2018; OCHA, 2019). There are severe data and knowledge gaps on the situation of IDPs in major cities in Nigeria outside that region, which limit understanding of the plight and needs of IDPs that reside in and around major cities like Abuja. There is an urgent need to recognize the spatial distribution of displacement, and understand the distinct needs that urban IDPs in other parts of the country have. Urban IDP research must take a more prominent role than it has thus far. Displacement Tracking Monitor (DTM, 2019) found that majority (63.2 percent) of the over two million IDPs in Nigeria reside in peri-urban and urban locations.

Contexts matter for the needs and opportunities available for displaced persons. It may seem like urban settings house substantial economic opportunities that can aid the economic integration of working-age IDPs—perhaps explaining some of their neglect in humanitarian and academic circles. Yet, it is curious that despite the promise of greater opportunities in urban areas relative to rural areas, IDPs in Nigeria are found to have similar access to income, irrespective of their location of displacement. Specifically, while there is a marked difference in access to services such as healthcare, education and food between rural and urban IDPs, there is no significant difference in their access to income (DTM, 2019).

IDPs were mostly poor or vulnerable to poverty in their original communities and the displacement likely only made matters worse. This ought not to be discounted in designing interventions for IDPs by humanitarian actors. The DTM data, while certainly a step in the right direction, only provides us with a small glimpse of a complex picture. Specifically, the data does not disclose crucial information about the quality of access to various services, challenges to access nor inclusivity of access. Therefore, a more in-depth assessment is required to uncover some of these key considerations and draw concrete conclusions.

This project conducts a livelihood market assessment with the aim of designing appropriate livelihood strategy and support that can be adapted by humanitarian organizations for sustainable impact. This project seeks to achieve the following specific objectives:

- i. To provide information on IDPs' livelihood assets, coping strategies, opportunities, needs, and challenges.
- ii. To identify economic sectors/sub-sectors with the highest potential for the participation of displaced persons.
- iii. To gauge the aspirations of IDPs.

The following sections of the report are organized as follows: section II provides a brief background summary of the situation IDPs find themselves in. This is followed by a section reviewing the methodology. The results are subsequently illustrated. Section V concludes.

II. BACKGROUND

II(a). IDPs in the Nigerian Context

Almost half of Nigeria's population lives in poverty. North East Nigeria has an even higher poverty rate with an estimated four-fifths of the population living in poverty (MoH/WHO, 2017). Unfortunately, Insurgency and displacement are making a bad situation even worse. People's social networks—instrumental to their ability to overcome shocks in such contexts of poverty—have been destroyed, and the meagre incomes they derived from their livelihood activities have often been lost, effectively increasing their dependence on external assistance. The big development challenge of poverty reduction becomes even greater under these conditions of uncertainty and displacement.

A focus on livelihoods is urgent for moving households out of poverty and catalyses self-provision of other social assistance interventions in areas such as education and health. Encouragingly, we have witnessed a reduction in new mass displacement from peak periods of the Boko Haram insurgency in the mid-2010s when insurgents routinely displaced several communities. The Nigerian government, along with numerous development partners, have been providing subsistence support to people affected, in response to their most pressing needs of food, shelter, and WASH.

Whereas subsistence support was the immediate need at the peak of the crisis, the landscape of support is ripe for a change. Particularly, effort and resources should gradually be reallocated to resilience building and livelihoods assistance to enable IDPs support themselves sustainably.

This required shift in focus is owed to a number of factors, including the drive for sustainability in an early recovery setting, the changing strategic objectives of donors, and the relative stability in IDP settlements—with reduced relocations and enhanced integration within host communities. Moreover, given the scarce resources available to humanitarian actors in relation to the relief spending needs, both locally and globally, it is important to seek sustainable interventions that can enable affected persons to escape their dependence on relief efforts for basic sustenance.

A sustainable approach to providing support will also account for IDPs living in major cities. While one might think that displacement to urban settings is an escape from insecurity and instability, IDPs often find themselves replacing old insecurity and instability with new, equally harmful, forms (Alfadhli & Drury, 2016). Therefore, it is important to build IDPs' resilience to the changes they face, including new forms of instability, shocks and stresses, in a manner that improves their long-term prospects. Resilience building

support will involve macro-level interventions that create supportive environments with sufficient resources that aid IDPs (or host communities) to overcome adversity. In addition to micro-level interventions that strengthen perceived and available social support, sense of cohesion, social networks, coping strategies, and individual qualities (Siriwardhana, Ali, Roberts, & Stewart, 2014).

II(b). The Campsites

The surveys were conducted in three IDP settlements situated in the greater Abuja area. These are Malaysia Gardens in Apo; the Sabon Kuchingoro Camp in the Durumi area; and the Waru Community also in the Apo area in the Southern outskirts of the city.

Malaysia Gardens is home to more than 1,000 displaced persons living in blocks of uncompleted buildings. The vast majority of the IDPs living there trace their origins back to the Gwoza Local Government of Borno state. The buildings housing the IDPs are owned by private individuals that have allowed the IDPs to live there temporarily. The IDPs currently living at Malaysia Gardens had previously lived at a similar location of uncompleted buildings and subsequently moved to Malaysia Gardens when the owners of the previous buildings set about a process of reconstruction. The uncertainty surrounding their previous housing persists today, and there continues to be a general vagueness regarding the long-term future of this camp. The IDPs have no access to electricity at the camp, nor do they have any running water, with the only source of water being a single manual borehole.

On the other hand, Sabon Kuchingoro is more organized and has received much more government intervention, as well as assistance of various humanitarian agencies and individuals. In contrast to Malaysia Gardens, Sabon Kuchingoro has more economic activities with power supply, which create a slightly more vibrant environment. This is further exemplified by the presence of a school on the premises. The population of the camp is estimated to be above 1700 people.

Finally, the Waru Community is not an IDP camp in that it is not officially recognized as such. It consists of a host community behind Apo mechanic village, in Southern Abuja that accommodates more than 1000 displaced persons—the majority from Borno state. The displaced persons live with members of the native local community, creating pressure on the basic social amenities like healthcare, water and electricity. This competition for scarce resources—Apo is not amongst the most affluent areas of the capital—has led the village head to lament the pressure on services, again creating doubts about the longer term viability of these camps.

III. STUDY DESIGN

This study seeks to document the livelihoods patterns of IDPs in Nigeria with the view of providing insights and designing interventions that enhance their livelihood strategies and resilience. We design the research project in two phases.

In its pilot phase, the project covers IDP camps and settlements in the Federal Capital Territory (FCT). This involves pooling information on various livelihood indicators into profiles of individuals and households, revealing their existing livelihood strategies, their livelihood opportunities, constraints to accessing

livelihoods, temporal aspirations, and most effective ways to help such individuals to rebuild and strengthen their livelihoods. This report summarizes the findings from the pilot phase.

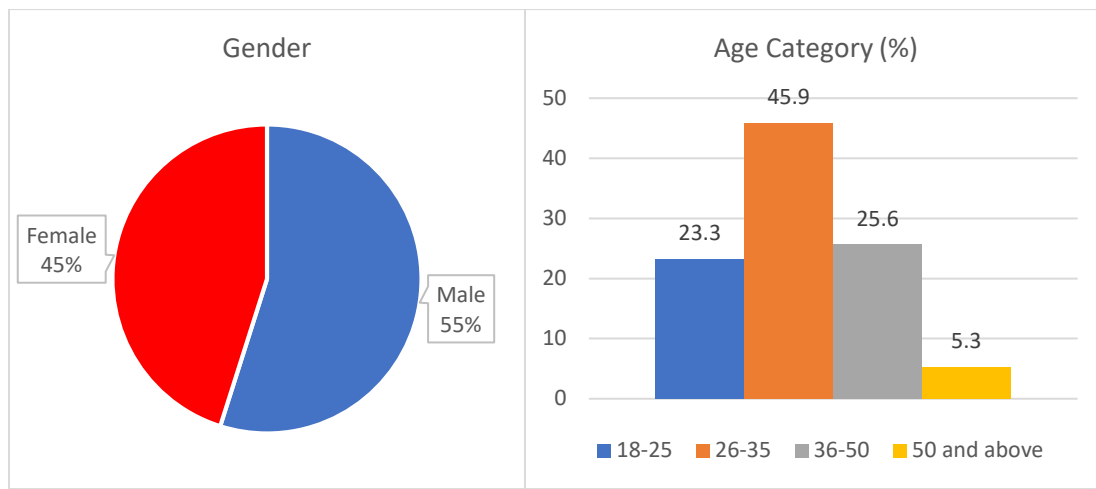
In the second phase, we will seek to implement the most viable interventions identified from the pilot phase to be most important to IDPs. This will also incorporate a rigorous impact evaluation component, where we assess the actual impact of alternative interventions.

Our approach takes into account the capabilities and preferences of IDPs, effectively giving them agency in designing interventions that seek to improve their wellbeing. We utilize instrument that uncover the assets that IDPs have, their coping strategies, self-identified livelihoods opportunities and the challenges that stop them from accessing those opportunities. In addition, the project compliments the livelihood assessment of IDPs with demand-side assessments, where we conduct market analysis to assess the fit between individuals' conditions and their market opportunities, including a labor market analysis and a scoping of the market for goods and services.

III(a). Data

Primary data was collected from a survey of households and local markets in three IDP settlements in the FCT (Waru village, Malaysia Garden, and New Kuchingoro). In total, 133 households were interviewed across the three settlements. More than half of the respondents (58.3 percent) were based at the New Kuchingoro settlement camp. 21.2 percent and 20.5percent of the respondents were based at the Malaysia Garden and Waru Village camps respectively. The survey sampled women and men of working age. Figure 3.1 shows the distribution of respondents by gender and age.

Figure 3.1: Breakdown of age and gender for the sample surveyed



The local market survey involved field observations around the selected settlement communities to identify the income generating activities that take place in these areas. In addition, key informants were interviewed to draw information on local market conditions as they relate to IDPs.

Furthermore, we source secondary data from DTM, the National Bureau of Statistics (NBS), humanitarian and disaster relief reports, as well as the literature on early recovery and resilience building.

III(b). Methods

This study employs both quantitative and qualitative methods in analysing and discussing the data collected. The qualitative statistics will mostly involve descriptive statistics uncovering the major relevant trends in the data collected. The qualitative data, on the other hand, will serve as a more in-depth source of understanding the specific characteristics of the stories gathered in the IDP camps. The findings will inform the discussion around programming options for enhancing the livelihoods of IDPs to promote self-sufficiency.

IV. RESULTS

IV(a). Living in displacement

The survey confirms the observation of changing patterns of displacement from routine mass displacements in peak periods in the mid-2010s, to greater stability and prolonged stays in camps and host communities (Figure 4.1A). In fact, 111 out of the 132 survey participants reported have stayed in their current camp for over two years, with a majority having stayed between four and six years. While the comparison with past data may be futile—the crisis accentuated strongly in the mid-2010s and so there is no way to tell if IDPs are staying longer—the mere fact that respondents are staying so long implies an increased expectation of permanence. Figure 4.1B depicts the distribution of household sizes within IDP settlements around the FCT. The majority of IDPs live in houses with 4-7 members.

Figure 4.1A: Distribution of duration in current location

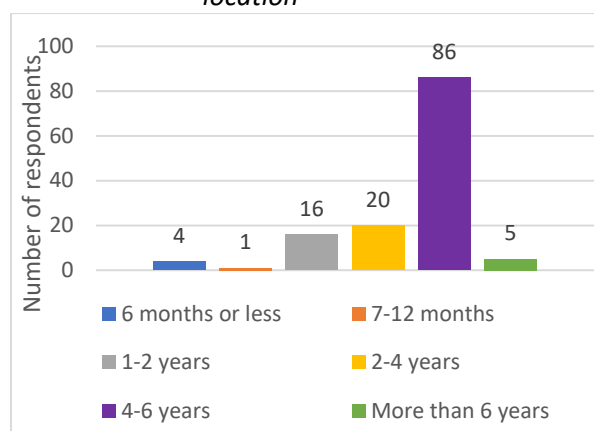
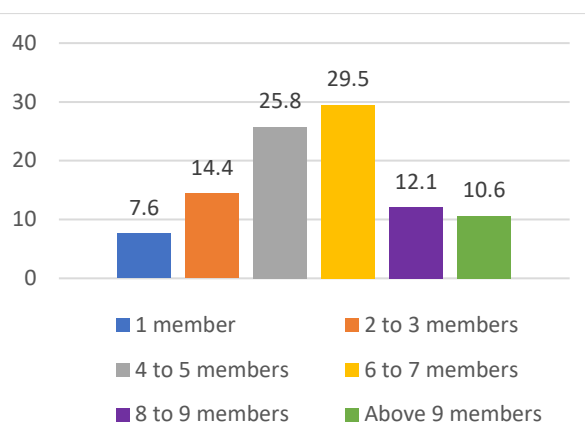


Figure 4.1B: Household size (percent)



Source: Authors' computation

IDPs have limited physical assets, savings, investments, or operational business capital. This substantially constrains them from generating income. Agriculture is the primary activity that most IDPs engaged in when they were in their original locations. Without owning land in their current settlements, it is challenging to engage in the types of activities that previously provided these households' livelihood. They are, therefore, forced to cover long distances to seek land in rural locations that they can rent and

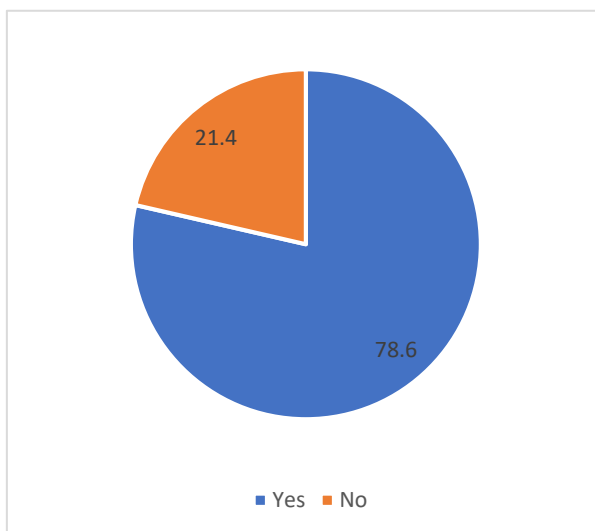
cultivate. This constitutes considerable financial burden for IDPs who may also have to find accommodation close enough to the land during the cropping season. Some of the respondents interviewed note that they rent lands in villages in Nasarawa State, which borders FCT. We found that generally, IDPs are willing to commute to where opportunities can be found within their extended environment.

One of the most impactful findings of the survey is the severe breakdown of the social assets of IDPs living in the surveyed settlements. IDPs are separated from their extended social network structure that existed in their original locations which, in line with cultural practices, often represents the only reliable form of insurance many, especially rural, populations can rely upon. Furthermore, we find that respondents are not actively involved in ways that can boost their social capital even in displacement; for instance, through involvement in cooperatives and political affiliations. However, we found that some IDPs gain social capital through religious engagement. This can serve as a source of social and material support when IDPs experience shocks and can, at least partially, compensate for the loss of social networks owed to forced migration.

IV(b). IDP intentions/temporal aspirations

The majority of IDPs (78.6 percent) perceive their stay in their current settlements as being temporal stating their intentions to either return to their places of origin, or to relocate to other locations (Figure 4.2). The major driver of IDPs' intention to relocate from their current location are their perceived lack of opportunities and food where they are; their longing to reunite with their families; and their desire to reclaim their assets and revive their livelihoods. Others note that they intend to move to pursue opportunities and interests elsewhere such as better economic engagement, education, healthcare, or marriage. In addition, some IDPs are motivated by their current discomfort in having to rely on donor assistance to meet the most basic needs.

Figure 4.2: *Plan to relocate to original location*



The insecurity in their original locations is the major factor hindering IDPs' intentions to relocate back home. These IDPs note that they intend to go back immediately they are convinced that insecurity is resolved and uncertainty about their safety is abated. Other IDPs have already decided to relocate, but are currently constrained by lack of funds needed for the relocation itself—which can often require a sizeable expenditure, in itself representing a key challenge towards resettlement.

The few IDPs that have chosen to stay back in their current locations also identify insecurity as the primary reason why they do not intend to go back. Some IDPs note that they are not interested in the

prospect of going back due to their relatives—and all important social ties—having lost their lives due to the insurgency. Furthermore, for some IDPs, return is not appealing as they see limited opportunity for accessing livelihoods in their original locations. This supports the observation that many IDPs were

vulnerable in their original locations even in the absence of insurgency. Crucially, it also indicates that interventions aimed at improving their wellbeing must account for the barriers that keep them in the poverty trap in the first place, starting with the enhancement of human capital.

IV(c). Human capital of IDPs

A sizeable majority of the IDPs in the settlements surveyed lack basic literacy skills, this despite 72.5 percent of the respondents have received at least primary education (Figure 4.3B). This indicates that the education that most IDPs received, mainly in their locations of origin, failed to equip them with relevant foundational skills needed for formal economic engagement.

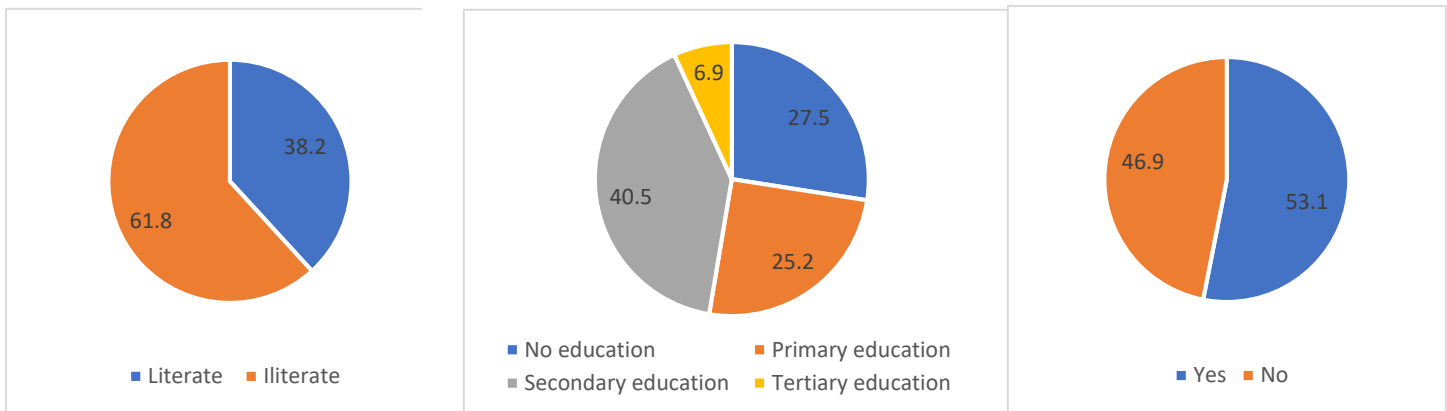
The high level of informal engagement in the rural settings, where almost all IDPs report to come from, might have required limited literacy skills thus not providing the conditions needed to make formal education a priority. This disregard for formal education is compounded by the fact that informal education may be the primary source of skilling for engaging in the informal sector where most IDPs operate. We find that over half of the IDPs surveyed have undergone some form of basic skills training or apprenticeship (Figure 4.3C). However, many IDPs want advanced training given that they already have background training in some of the skill areas such as soap-making, tailoring, welding, farming, etc.

Figure 4.3: Education Numbers

A: Literacy

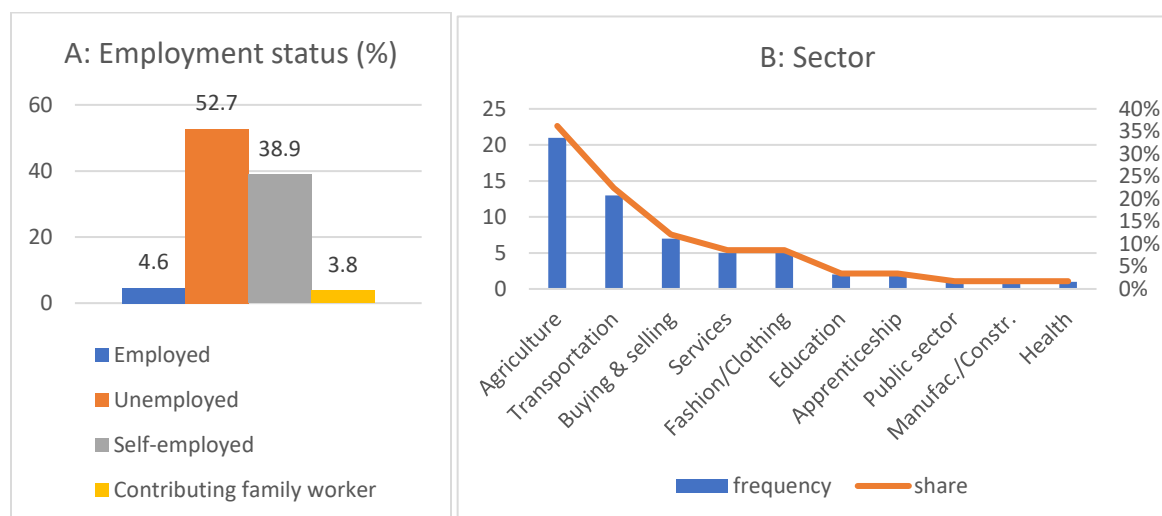
B: Highest education level

C: Previous skills training or apprenticeship attended



IV(d). IDP Economic Engagement

Our survey finds that more than half of IDPs self-identify as being unemployed (Figure 4.4A). There are limited opportunities for formal engagement within the environment where they settle and many have to seek out scarce income-generating activities (IGAs) that they can operate to earn a living. Of our respondents, 38.9 percent reported that they are own-account workers (Figure 4.4A), mostly engaged in agriculture, transport, and the retail sectors (Figure 4.4B).

Figure 4.4: IDP Economic Engagement

Qualitative surveys uncovered IDPs' engagement in IGAs even among those that self-identify as unemployed (Table 4.1). This connotes a likelihood for IDPs to equate underemployment to unemployment. When they judge that the IGAs that form part of their coping mechanisms do not reflect their skills or match their previous livelihood activities in their locations of origin, they tend to discount the IGAs and perceive themselves as being unemployed.

Table 4.1: Livelihood coping strategy (Categorized and Ranked)

Unemployed	Employed
<ol style="list-style-type: none"> 1. Farming*; 2. Reliance on financial support from parents, spouse or relatives; donations from philanthropists and employed camp members; 3. Occasional menial jobs like bricklaying, motorbike transportation, etc. 	<ol style="list-style-type: none"> 1. Farming; 2. Retail trading in farm produce, firewood, cooked food, used clothes, etc.; 3. Small loans from camp members; 4. Seasonal jobs such as farming during the rainy season, and motorbike transportation during the dry season.

*Respondents do not consider farming as source of employment given its subsistence and seasonal nature.

The income unreliability problem is further compounded by the unreliability of the few activities respondents engage in. In the survey, respondents were asked to highlight the most viable opportunities that they identify for income generation within their current location. Table 4.2 ranks the opportunities that IDPs think provide a decent source of livelihood. Their experience in agriculture and its importance for food security make it a key income generating opportunity for IDPs.

Table 4.2: *Self-identified income generating opportunity in current settlements*

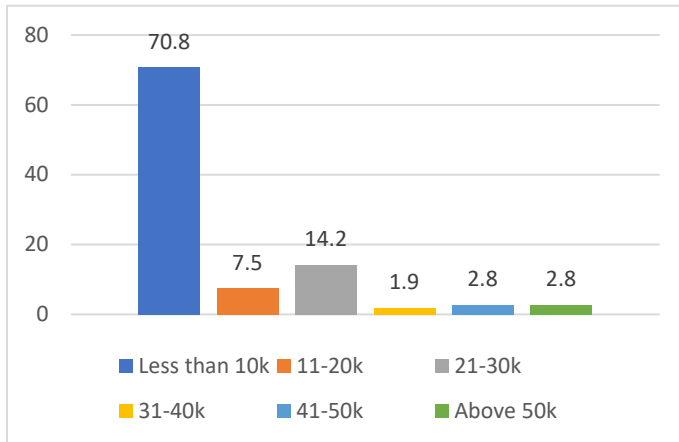
Agric. business	Crop cultivation
Retail (buying and selling)	Selling food and non-food items
Tailoring	Tailoring, fashion designing, cap sewing
Transportation	Taxi Driving*/motorbike transportation
Carpentry/Furniture	Carpentry
Building	Bricklaying, painting, plumbing,
Mechanic	Auto-repairing
Barbing	Hair dressing and barbing
Hand-crafts	Bead making, soap making,
Household jobs	House-keeping, Domestic and cleaning services
Electrician	Electrician
Agric. business (non-farming)	Livestock farming

**Cars driven are often not personally owned by the respondents.*

The market assessment revealed similar dimensions of economic engagement available to IDPs around their settlement locations. The IDPs within surveyed settlements will struggle to find opportunities in the formal labour market within the city, where competition for scarce job opportunities is already high. This is due to the low human capital that IDPs possess and a skills mismatch. People displaced from rural to urban areas often find that the human capital acquired prior to displacement is not easily transferrable for productive use into urban contexts (Cotroneo, 2018, p. 297). In addition, IDPs are less familiar with the recruitment and job search system in cities and have limited social ties. Therefore, we observe that their economic engagement is largely confined to the informal sector through the activities they self-identify as viable options for making a living. Unfortunately, the incomes these activities generate tend to be quite low.

Poverty is, therefore, rampant among IDPs in the surveyed locations. Similar to the aggregate data of poverty for North East Nigeria, about four-fifths of the respondents surveyed earn less than NGN20,000 monthly (Figure 4.5). This translates to living on less than USD1.90 a day especially when many of the household members are dependents. Perhaps even more worryingly, almost 71 percent of respondents reported earning less than NGN10,000 monthly—a truly meagre figure.

Figure 4.5: Distribution of average monthly income

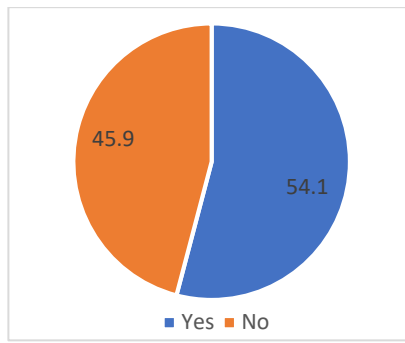


However, we observe that many IDPs have their incomes/consumption augmented by donations in kind and/or cash. About 54 percent of respondents acknowledge getting cash or in-kind transfers recently (Figure 4.6). Troublingly, however, only 64 percent of those reporting an average monthly income below NGN10,000 are getting access to some form of income augmentation. While this is disproportionate to their share of the total IDP population, there is certainly room for even more targeting to ensure the available

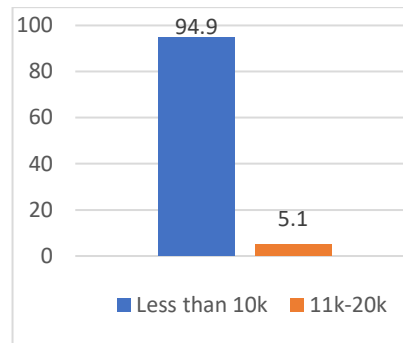
donations are directed to impact those who most need them. These donations often come from NGOs, community and faith-based organizations, and the goodwill of the FCT residents, and are not to be considered as fixed and reliable. The variability and uncertainty of these donations affects household planning, resource allocation and wellbeing.

Figure 4.6: Support Received

A: Received cash or in-kind transfers?



B: Distribution of value of transfer received per month (percent)



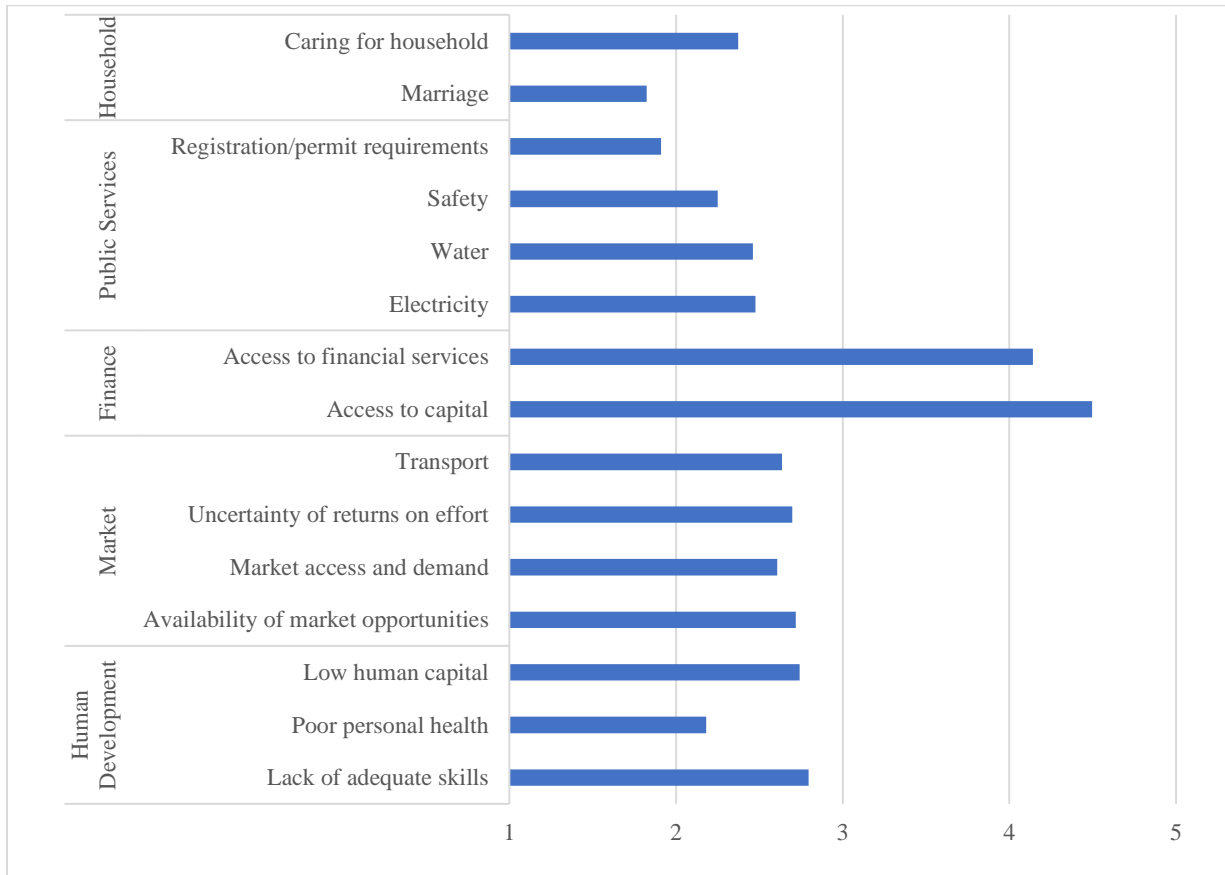
While the local economy can accommodate IDP-labor supply, the activities that IDPs currently engage in barely provide subsistence income, and this income is only insufficiently and unreliably reinforced by aid and donations. Hence, there is a need for enhanced human capital through skills training and development to enable IDPs exploit the higher benefits that accrue to vocational IGAs often able to provide higher margins to the laborers. Examples of IGAs with decent margins include phone repair and services, fashion design, cosmetology, and hairdressing. The provision of training workshops in such fields should therefore be considered in helping to enhance the sustainability of IDP livelihoods.

IV(e). Challenges IDP face in accessing livelihood opportunities

Respondents were asked to rate how severe a challenge each of the items listed in Table 4.3 below was for their livelihood on a scale of 1 to 5, with 1 representing “no challenge” and 5 representing “very severe

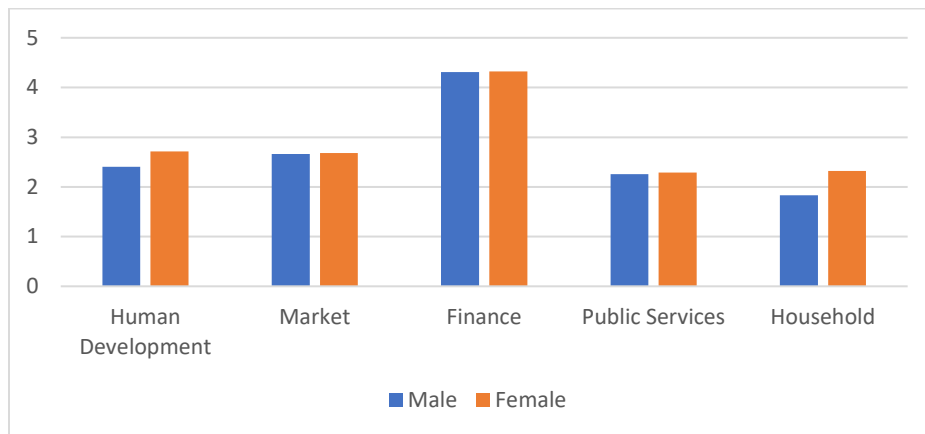
challenge”. The results indicate that IDPs’ subjective assessment of the challenges for their livelihoods is largely financial (Figure 4.7).

Figure 4.7: Constraints to accessing livelihood opportunities



Source: Authors’ computation

Interestingly, these challenges do not vary considerably across gender or age groups. Women identify household responsibilities to be more of a constraint to their ability to access livelihood opportunities relative to men (Figure 4.8). This indicates that women continue to disproportionately bear the burden of care within the household even in situations of displacement. This is perhaps unsurprising, given the sociocultural context of origin of many of the surveyed IDPs.

Figure 4.8: Constraints to accessing livelihood opportunities, by gender

Source: Authors' computation

However, qualitative interviews with women and men show that there is more gender equity concerning the responsibility of income generation within the household. Women that did not have such responsibility in their original locations now seek income generating opportunities. This change is partly due to the desperate need to meet personal or household needs as well as different social norms governing female engagement in the labour market in settlement locations.

Table 4.3: Constraints to accessing livelihood opportunities

On a scale of 1 to 5 (1 being no challenge & 5 being very severe challenge), to what extent is the following a constraint to accessing livelihoods opportunities for you?

		Mean	Gender		Age Group			
			Male	Female	18-24	25-35	36-50	50+
Human Development	Lack of adequate skills	2.795 (1.396)	2.617 (1.316)	2.944 (1.452)	3.323 (1.194)	2.410 (1.430)	3.000 (1.303)	2.833 (1.722)
	Poor personal health	2.182 (1.301)	1.967 (1.164)	2.361 (1.387)	2.226 (1.334)	1.885 (1.050)	2.559 (1.501)	2.833 (1.722)
	Low human capital	2.742 (1.250)	2.638 (1.238)	2.829 (1.262)	3.097 (1.221)	2.433 (1.212)	2.875 (1.238)	3.400 (1.342)
Market	Availability of market opportunities	2.718 (1.211)	2.729 (1.229)	2.708 (1.204)	2.484 (1.061)	2.754 (1.287)	2.879 (1.166)	2.667 (1.506)
	Market access and demand	2.608 (1.158)	2.700 (1.225)	2.529 (1.100)	2.419 (0.958)	2.644 (1.323)	2.706 (1.031)	2.667 (1.211)
	Uncertainty of returns on effort	2.698 (1.175)	2.569 (1.110)	2.809 (1.225)	2.600 (1.003)	2.644 (1.310)	2.839 (1.068)	3.000 (1.265)
	Transport	2.636 (1.268)	2.576 (1.221)	2.686 (1.314)	2.677 (1.077)	2.517 (1.341)	2.706 (1.244)	3.167 (1.722)
Finance	Access to capital	4.496 (0.717)	4.417 (0.787)	4.563 (0.649)	4.484 (0.811)	4.557 (0.764)	4.382 (0.551)	4.600 (0.548)
	Access to financial services	4.141 (1.195)	4.203 (1.126)	4.087 (1.257)	4.194 (1.167)	4.102 (1.296)	4.094 (1.146)	4.500 (0.548)
Public Services	Electricity	2.477 (1.331)	2.433 (1.358)	2.514 (1.316)	2.645 (1.380)	2.475 (1.331)	2.265 (1.238)	2.833 (1.722)
	Water	2.462 (1.258)	2.373 (1.188)	2.535 (1.318)	2.767 (1.135)	2.250 (1.297)	2.500 (1.261)	2.833 (1.329)
	Safety	2.250 (1.157)	2.138 (1.083)	2.343 (1.214)	2.226 (1.146)	2.119 (1.161)	2.469 (1.077)	2.500 (1.643)
	Registration/permit requirements	1.911 (1.159)	2.078 (1.324)	1.770 (0.990)	1.643 (0.870)	2.080 (1.383)	1.897 (0.939)	1.800 (1.304)
Household	Marriage	1.824 (1.078)	1.500 (0.725)	2.099 (1.244)	2.258 (1.125)	1.667 (1.115)	1.824 (0.936)	1.167 (0.408)
	Caring for household	2.374 (1.291)	2.167 (1.278)	2.549 (1.285)	2.581 (1.259)	2.083 (1.279)	2.706 (1.268)	2.333 (1.366)

Note: Standard deviations in parenthesis

The qualitative survey added context and provided new dimensions and instances of the challenges that IDPs face in trying to access and operate income-generating opportunities in the FCT (Table 4.4). These

range from problems around credit purchases to confrontation with state institutions. Seasonality is a primary challenge for farmers who struggle to generate income during the off-season.

Table 4.4: Constraints and challenges faced by IDPs (Qualitative survey)

Livelihood activity	Challenges faced other than those covered quantitatively
Retail Traders	Frequent credit sales, theft
Transporters	Excessive remittance demands from owner of taxi vehicles, issues with VIO tracking drivers, rainy season issues for motorcyclists, accident risks
General	State of origin bias, language barrier, health challenges, employee discrimination
House-keeper	Delayed payments for cleaning jobs done
Agric. business (Farmer)	Seasonal effects on availability of food

IV(f). Self-identified livelihood needs of IDPs

Finally, respondents were asked to identify their livelihood needs. Specifically, the things they require to enable them pursue sustainable income-generating activities. Table 4.5 summarizes the responses from the qualitative survey. These needs respond to many of the challenges identified above, especially finance.

Table 4.5: Livelihood Needs (Ranked)

Finance	Training	Agric. Inputs	Business Inputs	Access
Capital/Finance or loan to start a business, rent a shop, purchase equipment and tools, further education	Training and skill acquisition*, computer training	Land to farm, fertilizers, farm chemicals, seeds	Sewing machines, cars with driver's licenses, grinding machines, motorcycles, shops and shop expansion	Access to ready markets and more patronage

*Most of them want advanced training given that they already have background training in some of the skill areas such as soap making, tailoring, welding, farming, etc.

V. CONCLUSION

Overall, IDPs rely on income from on casual labour and irregular or seasonal income. The viable income-generating alternative to menial labour –self-employment–is hindered by low skills level and lack of capital, both human and financial. For urban IDPs in the FCT, poverty is nearly inevitable and they face new challenges in addition to those the barriers that limited their wellbeing even in their original locations. Therefore, a comprehensive approach to intervention is needed to build their resilience and put them on a sustainable path to self-reliance. Such an approach will involve a complementary set of interventions such as asset transfer, consumption support, training and coaching, financial education, and health support.

Extant evidence shows that having a multifaceted approach to programming interventions causes lasting progress for the very poor. This was the key message of Banerjee, et al. (2015). They investigated a 'Graduation' Program that targets the poorest members in a village and provides a productive asset grant, training and support, life skills coaching, temporary cash consumption support, and typically access to savings accounts and health information or services. The authors establish that a multifaceted approach to increasing income and well-being for the ultra-poor is sustainable and cost-effective.

Asset protection is important for guaranteeing impact of intervention for vulnerable people. An effective intervention approach should consider providing at least three years of support that incorporates follow-up, continuous training, and consumption support. This is particularly important to augment household consumption and avoid the depletion of business capital. In addition, IDPs will have a better chance of business success if they are provided with training on business and financial management.

Peer effects can be a good way of sustaining gains from capacity building and income generation support. In addition, peer effects can serve as a continuous learning and accountability mechanism even after the programme. Creating or encouraging IDPs to create community groups that meet regularly to carry out communal activities, share experiences, and potentially encourage good financial practices can be instrumental in creating social capital for IDPs and facilitating the mechanism of peer effects.

Personal initiative training is an essential component of IDP's capacity building. Campos, et al. (2017) provide robust evidence that teaching personal initiative beats traditional training in sustainably boosting small business in West Africa. What is important in personal initiative training is that it changes behaviour through a shift in psychological mind-set that ensures good business behaviour remains sustainable. The authors conclude that, "by helping the entrepreneur to become more pro-active and constantly search for new opportunities, [initiative training] also enables additional gains through encouraging owners to innovate." Personal initiative training is important if we believe that part of the factors that contribute to the poor economic outcomes of IDPs is the socio-cultural attitudes that limit entrepreneurship (mind-set).

An important consideration for any intervention aimed at IDPs within host communities is the likely externalities that the intervention will have on non-beneficiaries that are IDPs and members of the host communities, as well as the temporal evolution of said impact. It is important to ponder on these considerations in designing interventions to reduce the likelihood of building tensions either among IDPs or between IDPs and host community members.

A likely low hanging fruit is extending existing government social intervention programmes to IDPs. The government can consider allocating certain quota for IDPs and encourage on-the-job training and job matching where possible as in the case of the N-Power programme.

With traditional focus of humanitarian actors on protection and survival based assistance, the shift studied in this project may require mobilizing new resources and complementary expertise, as well as deepening partnerships with development actors with experience in fighting poverty and improving human wellbeing (Huang & Graham, 2019, p. 19). There is also scope for private sector actors to complement livelihood interventions by directly hiring IDPs and investing in or supplying from IDP-owned/operated businesses.

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