

Utilization of Capitals by Households Living in Internally Displaced Persons Camps in North East, Nigeria

Suleiman Mohammed Saeed^{1,*}

Abstract

Households living in Internally Displaced Persons (IDPs) Camps face socio-economic challenges and it affects their livelihood activities particularly the weak households. This study investigates the utilization of capital by households living in IDPs camps in North East Nigeria. The research utilized quantitative methodology with cross-sectional as its research design to investigate the utilization of capitals by households living in the IDPs camps. The sample size for this study was 210 based on Krejcie and Morgan (1970) sample's size determination table on confidence level 95% and employed a stratified and systematic sampling technique from the proportionate sampling; stratified sampling grouped the households living in the IDPs camps in North East Nigeria. Interview schedules were conducted in data collection and data analysis was done using descriptive statistics. 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 and households' capitals are needed for the enhancement of livelihood activities. Household capitals comprised human, social, natural, physical, and financial capitals and as the building block assets from which households make use for their livelihood activities. Thus, utilization of capitals by households hardly focuses only on a single capital, but rather makes use of other types of capital to support a primary capital to accomplish the goal of living, and degrees of capitals utilized are different. Households living in IDPs camps utilized mixed capital, hence, indicating the dynamics of the utilization of the capital and how it shape the lifestyles of the households living in IDPs camps in North East Nigeria. It is recommended based on the findings of the research 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. 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 and they are also expected to make use of capital with an incorporated approach for the intensification of the stability of the households.

Keywords: Capitals utilization, households, IDPs camps, insurgencies, livelihoods

*Author for Correspondence

Suleiman Mohammed Saeed
E-mail: mohammedsaeedsuleiman@gmail.com

¹Department of Sociology, Faculty of Management and Social Sciences, Federal University, Gashua, Yobe State, Nigeria

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INTRODUCTION

Nigeria as a nation is under severe internal security threats and Boko Haram Insurgency has become one of the major threats facing Nigeria in recent time 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 [1] 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 series of attacks and kidnapping of citizens and destruction of public and government installations, thus, it has led to the serious 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 [2] 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 major challenge since many households affected have to take shelter at IDPs camps and may have to adjust their undertaking a bit from profits earning activities. It is worth noting that the household is a basic and essential unit of the society and ensures the smooth operation of all the activities in any given society as elucidated by [3] that 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 the capitals of the households.

Thus, this study observed that after displacement, the greater 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 livelihoods despite they were trained in several skills by NGOs but with limited capital for engaging in business. Hence, lack of sufficient means of livelihood forms the major challenge of the IDPs and therefore contributes to the high rate of the unemployment of the people of North-East as explained by [4] that the unemployment rate in the North- East stood at 60 percent which is on the high side.

Capital is an essential component of household livelihoods; households mobilized and utilized capital as elucidated by [5] that capital is an important component of a sustainable livelihood framework and comprises human, social, natural, physical, and financial capitals. Therefore, capital utilization plays an important role in the income generation of households in the IDPs camps as noted by [6] noted that secured capital accumulation can lead to good economic activities and boost the living condition of households. Consequently, accumulation and utilization of capital are fundamental to the functional economic activities of households living in IDPs camps as noted by [7] 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.

To this end, the challenges Boko Haram and other insurgencies have resulted in households living in IDPs 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 IDPs camps despite the economic and security challenges still make use of various capitals available to them to diversify their income generation activities and sustain their household members as elucidated by [8] that access to capital is important for households livelihood activities and lack of livelihood capitals restrict the incomes of households. In a related development, [9] described capitals for livelihoods consisting of the resources like natural, physical, human, financial, and social capitals, and together with the activities of the living gained by the people or households. Consequently, households living in IDPs camps despite the stress of coping in the IDPs camps have to engage in many income generation activities alongside utilizing numerous forms of household capital for livelihood activities. Thus, this paper tries to investigate the utilization of capital by households living in IDPs camps in North East Nigeria.

Theory and Concepts

This study employed the notion of livelihoods and capitals as its main concepts to examine the utilization of capital by households living in IDPs camps in North East Nigeria. Therefore, the study

focuses on the relationship of the utilization of capitals with the livelihoods by households living in IDPs camps in North East Nigeria and the following key terms related to capitals utilization by households living in IDPs camps reviewed below:

Livelihoods Concept

Livelihood can be explained as the planned to offer in the course of a participatory inquiry, a variety of patterns that will advance the welfare and lessen poverty in the widest senses that can take account of enhanced food security, higher earnings, abridged vulnerability; augmented wellbeing protected the right of admittance and improved human dignity. [10-11] Consequently, households living in IDPs camps are expected to set out diverse livelihood practices to accomplish a good livelihood system that could include higher pay and greater welfare. In a related development, the livelihoods are what households in the IDPs camps are required to improve their lifestyles and livelihoods can be complex and often vary depending on the place and resources of the households living in IDPs camps.

This study noted that the basics of livelihood security like economic, food, health, education, community protections among others are very fundamental for households living in IDPs camps as explained by [9] that Livelihoods comprised of actions or deeds that produce the means of survival; it is a suitable methodology for investigating person's behaviours and entrenched in power relations and institutional procedures. Households in the IDPs camps need to consider the basics of livelihood protection in a range of components that can help households to cope with the shocks and stresses of living in the IDPs camps.

Livelihoods are considered fundamental for the survival of households in general and households living in the IDPs camps in particular. To this end, the livelihoods of households living in the IDPs camp in North East Nigeria are regarded as demanding because of the several challenges associated with living in the IDPs camps. It is necessary to state that with the manifestations of insurgencies and living in the IDPs camps, the livelihoods of households are overstressed due to the burden of living in the IDPs camps. For this reason, households living in the IDPs camps in North East Nigeria despite the stress of managing household members and coping with the other challenges have to engage in some livelihood activities along with utilizing 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 IDPs camps in North East Nigeria accessibility to different capitals to meet up with their basic requirements of life are very crucial and to figure out the major influences and processes and the different 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. According to [12], he asserts that capital is a consumption pattern representing practices of the individuals and it contributes to different dimensions and patterns of their livelihoods. Similarly, [13, 14], affirm that Bourdieu offered the concept of capital to figure out the reality of the society and that each form of capital possesses by households has its condition of the 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 on the fact that individuals entail a range of assets or resources to attain positive livelihood activities. Therefore, the sustainable livelihoods framework put together five forms of assets or capitals utilized for livelihood activities and they are 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, [15]. 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 IDPs camps for having 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.

Social Capital

Social capital can be exemplified as the interactions, traditions, and norms that characterize group relations. Social networks are painstaking as straight links involving people, which boost efficiency by dropping the overheads of undertaking commerce and make 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 [9]. For this study, social capital is developed through networks and connectedness and to enhance the efficiency of economic relations.

Natural Capital

Natural capital consists of land, water, air, living organisms, and all ecosystems essential for the human being's continued existence and comfort. In a wide-ranging, natural capital denotes all natural resources [16]. 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 utilization of fertilizers because natural capital is damaged through the loss of labour which can affect the ability to farm and preserve common property.

Physical Capital

Physical capital is an asset or resource acquired to facilitate unrefined resources into refined goods or commodities; it consists of the essential infrastructure and produced commodities to maintain a livelihood and the infrastructures consist of transformation to the physical environment that can facilitate individuals to congregate their vital requirements and become more industrious to improve their means of life. For this study, physical capital allows work to be skilled more rapidly along with diversification.

Financial Capital

Financial capital is the financial assets that individuals make use of to accomplish their source of revenue activities and utilized by people to solidify their life to contribute to their consumption and production and 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 capitals required by the households [17]. For this study, financial capital is any liquid means or system that symbolizes wealth like cash, purchasable items, investments, credit, or described as saved-up capital that can be employed to turn on or safeguard commerce.

To this end, capital utilization is primary to safeguard households living in the IDPs camps from the shocks and stresses of the insurgencies. Hence, capital as described by [12] is a concept implemented in the study to explain the dynamics of the capital that shape the lifestyles of the households. Capitals by [5] are described as assets utilized in different combinations which are influenced by transforming structures and processes. This study sees household capitals as the building block that provides industrious flows utilized for constructing livelihood activities as observed by Scoones [18] that livelihoods development into 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 asserted by [19] that capitals are capable of being stored, exchanged, and transferred in the process of generating income for the households. Therefore, the capitals of households refer to the various forms of capital such as human, social, natural, physical, and financial capitals available for households living in IDPs camps for their survival. It is pertinent to note that when households living in IDPs camps have better access to assets then the outcome of their livelihood practices are expected to be very desirable and the more assets any household living in the IDPs camp has admittance to, the smaller they will be vulnerable to the hit of trends and shocks, and their livelihoods will also be more secured and an improvement in one capital can lead to an improvement in another. Hence, this study described capitals as the combinations of capitals utilized by the households living in IDPs camps to achieve their livelihood practices.

Methodology

This research utilized quantitative methodology with cross-sectional as its research design to investigate the utilization of capitals by households living in IDPs camps. The sample size for this study was 210 based on [20] sample's size determination table on confidence level 95% and employed a stratified and systematic sampling technique from the proportionate sampling; stratified sampling grouped the households living in IDPs camps in North East Nigeria. Then systematic random selected every Kth from the sampling frame 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 utilized for the analysis to investigate the utilization of capitals by households living in IDPs camps in North East Nigeria.

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

RESULTS AND DISCUSSION

Utilization of Capitals by Households Living in IDPs Camps in North East Nigeria

The level of human capital utilization described the access to education and agriculture knowledge. The researcher found that households' access to education as part of the important level for their livelihood practices at a high level of 71.5 percent and 28.5 percent 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 agriculture knowledge as part of the important level for their livelihood and living conditions with 70.5 percent at a high level and 29.5 percent 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 IDPs camps (Table 1).

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 (Table 2).

Table 1. Level of human capital measurement on access to education and agriculture knowledge.

Human Capital	Percentage
<i>Access to Receiving Education</i>	
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	100.0(210)
Mean= 21.3 S.D = 2.5 Max= 23.0 Min=15.0	
<i>Access Agriculture Knowledge</i>	
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	100.0(210)
Mean= 25.4 S.D = 2.9 Max= 27.0 Min= 19.0	

Table 2. Level of social capital concerning households relationship.

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

The level of natural capital utilization described the accessibility to water, public water, and forest resources at the medium level of 75.0 percent, high level of 13.0 percent, and low level 12.0 percent, indicating This shows the access to water, public water, and forest resources at a medium level. Regarding the utilization of fertilizer, it was found that high level of 65.0 percent and low and medium levels of 35.0 percent. The utilization of fertilizer was at the high level of households and it can be attributed to the fact that the majority of the households engage in farming and depend on fertilizer for farming and good farm produces and it is also observed that government sell fertilizer at the subsidized amount for supporting their agriculture activities to support the livelihood and living conditions at the IDPs camps (Table 3).

Table 3. Level of natural capital concerning utilization of water, public water, forest, and utilization of fertilizers.

Natural Capital	Percentage
<i>Access to Water, Public Water, and Forest Resources</i>	
Low level (18-20 scores)	12.0
Medium level (21-23 scores)	75.0
High level (24-27 scores)	13.0
Total	100.0(210)
Mean= 22.9 S.D = 1.8 Max=27.0 Min=18.0	
<i>Utilization of Fertilizers</i>	
Low level (15-17 scores)	10.0
Medium level (18-20 scores)	25.0
High level (21-23 scores)	65.0
Total	100.0(210)
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 IDPs 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 electricity supply is not regular in the IDPs camps. The highly populated density IDPs camps hardly get constant power supplies that obstruct 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 percent at a high level. IDPs households living in remote camps mostly have challenges of communication accessibility which is an essential factor to update information regarding their living conditions and livelihood activities. It was also found that access to the road was found at 90.0 percent at low and medium levels and 10.0 at a high level. It can be attributed to poor roads network and insecurity making it difficult for households living in IDPs camps to access the roads and by implication having challenges of transportations 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
<i>Utilization of Electricity</i>	
Low level (Lower than 9 scores)	55.0
Medium level (10 scores)	20.0
High level (11 scores)	25.0
Total	100.0(210)
Mean= 8.8 S.D = 1.2 Max= 11.0 Min= 6.0	
<i>Utilization of Communication</i>	
Low level (12-15 scores)	57.0
Medium level (16-19 scores)	23.0
High level (20-25 scores)	20.0
Total	100.0(210)
Mean= 16.0 S.D = 2.0 Max= 25.0 Min= 12.0	
<i>Road Accessibility</i>	
Low level (18-21 scores)	60.0
Medium level (22-25 scores)	30.0
High level (26-30 scores) 10.0	
Total	100.0(210)
Mean= 23.1 S.D = 2.4 Max= 30.0 Min= 18.0	

The level of financial capital described 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 households. 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 found at the low and medium level for supporting their livelihood and living status (Table 5).

Table 5. Level of financial capital concerning utilization of assets to support livelihoods.

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

To this end, households living in the IDPs camps utilized different capitals to sustain themselves from the shocks and stresses of insurgencies and capitals form the basis of households' livelihood development as noted by [21] that households are expected to utilize several capitals for their livelihood activities. Therefore, in the situation of households living in IDPs camps, capital utilization is fashioned to ensure households' survival especially households who have challenges from their livelihood activities as noted by [22] that capitals 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 the households.

It is significant to state that capital utilization among households living in the IDPs camps is diverse and to maintain the households, households living in the IDPs camps get diverse income generation to survive and to cope with the shocks and stresses of living in the IDPs camps due to insurgencies. By implication, households living in the IDPs 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, therefore, 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 IDPs camps become (human capital), and 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 IDPs camps can upgrade their home with better facilities (increase in physical capital). The above findings confirm the scholarly assertions of [23–25] 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 IDPs camps' levels of capital utilization are diverse and demonstrating those households engage in diverse livelihood activities.

Livelihoods of Households Living in IDPs Camps in North East Nigeria

The result found that that 85.5 percent of households living in IDPs camps practiced their livelihood at low and medium levels and only 19.5 percent engaged at the higher level.

The first dimension is the IDPs camps mechanism describes the practice of livelihood activities evolvement for households of reducing the impact of insurgencies on households' livelihoods. It was established that 80.0 percent of participants adopted IDPs camps mechanisms at low and medium levels while 20.0 were at a high level.

The second dimension is households' responses described the activities put in place by households living in the IDPs camps to improve their capacities to reduce the shock and stress of insurgencies. Households' recovery was practice low and medium levels at 70.0 percent and 30.0 percent at a high level.

The third dimension is government and NGOs services described the activities available to households living in IDPs camps to mitigate the impact of insurgencies on the households and to improve their capacities to cope with the stress of the insurgencies. It was found that Government and NGOs Services applied at the medium level at 60.0 percent and 15.0 percent at the low level and 25.0 percent at the high level.

The fourth dimension is households' recovery capacities and indicates a range of approaches put in place by households living in IDPs camps to alleviate the shocks of the insurgencies and to reduce the stress of living in the IDPs 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.

Table 6. Level of livelihood practices.

Livelihood Practices	Percentage
Level of Livelihood Practices	
Low level (51-59 scores)	30.5
Medium level (60-67 scores)	50.0
High level (68-75 scores)	19.5
Total	100.0(210)
Mean= 61.4 S.D = 5.0 Max= 75.0 Min= 51.0	
Level of IDPs Camps Households Mechanism	
Low level (13-15 scores)	30.0
Medium level (16-18 scores)	50.0
High level (19-21 scores)	20.0
Total	100.0(210)
Mean= 16.0 S.D = 1.9 Max= 21.0 Min=13.0	
Level of Households Responses	
Low level (10-13 scores)	10.0
Medium level (14- 17 scores)	60.0
High level (18-21 scores)	30.0
Total	100.0 (210)
Mean= 16.3 S.D = 2.3 Max= 21.0 Min= 10.0	
Level of Government and NGOs Services	
Low level (10-11 scores)	15.0
Medium level (12-13 scores)	60.0
High level (14-15 scores)	25.0
Total	100.0 (210)
Mean= 12.4 S.D =1.3 Max= 15.0 Min= 10.0	
Level of Households Recovery	
Low level (13-15 scores)	29.0
Medium level (16-17 scores)	50.0
High level (18-21 scores)	21.0
Total	100.0(210)
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 IDPs camps in North East Nigeria because livelihood activities are fundamental to reduce the shocks of the insurgencies and stresses of living in IDPs camps on household capitals. The study observed that the compoartment households' capitals relate to livelihood activities and lack of access to capitals hinder households from engaging in livelihood activities that can generate incomes and benefit them more. To this end, it is pertinent to mention that supporting households to practice livelihood activities with diverse households' capitals are expected to tackle the lack of capital given that households combine capitals to construct livelihood practices and generate incomes as put forward by. [26-28] 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 [19, 27] 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 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.

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