

Soft Loan: Perception and Utilization by Vulnerable Internally Displaced Bakassi People

¹Ukpong-Umo, R. E. &
²Frank, Inemesit Akefon

¹Brainspec Educational Research,
Uyo, Akwa Ibom State, Nigeria

²Department of Sociology,
University of Ibadan, Ibadan

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Abstract

Fifteen (15) years after displacement, Bakassi returnees in Akwa Ibom State communities are yet to be economically integrated. Having lost their identity, property and sense of livelihood, soft loans become necessary means of poverty alleviation. Studies have shown that returnees are vulnerable however they are responsible and capable of being economically viable. The objectives of the study include investigation on the knowledge, perception and problems that plague utilization of soft loans by Bakassi returnees. In examining this, 286 respondents were randomly selected from six out of nine IDPs Camps. 26 IDIs and 29 KIIs were conducted for indepth insight. Findings have shown that Bakassi returnees knowledge of softloan is high however, accessibility is low and utilization poor. It is concluded from the study that IDBPs possess relevant attributes that could make it possible for them to access loans but have been deterred by several prohibitive factors including need for guarantor, recognition as a community member and fear of absconding after receiving loan. The study recommends that systematic and periodic awareness campaign through inspiring, motivating and re-awakening seminars should be organized in IDPs Camps to instigate and sustain interest in accessing and utilization of soft loans for improved livelihood.

Corresponding Author:

Ukpong-Umo, R. E.

Background to the Study

Internally Displaced Persons (IDPs) though vulnerable, are responsible and economically viable. The bane of their viability is not what to do but enabling means to start up. In 2017, a total of N6 billion was allocated under the Social Intervention Fund in the federal budget. From this budgetary provision, artisans or business owners could access a maximum of N100,000 at three percent interest rate on a year tenure (Anudu & Okojie, 2017). Soft loans of this nature are not only a means of economic viability of vulnerable IDPs but a means to an end to the scourge of poverty. It is a type of loan worth giving to Bakassi returnees or IDPs in general, given that their predicament could plague their perception and utilization. Having forfeited identity, property, source of income and livelihood and fled as a result of hostility and inhuman treatment, they do not have collateral or other financial wherewithal to access loans with high interest rate. Their human dignity, fundamental right and means of survival are deprived and denied. This makes them vulnerable and open to abuse, exploitation, oppression and depression, hence, the need for soft loans to make them economically productive. This vulnerable group can be found in the richest peninsula in Africa, the Bakassi peninsula (Mbuh 2004; Mbaga & Njo 2007) and had been engaged in fish farming and water-based businesses before displacement (Anyu, 2007; Nwachukwu, 2008). They are economically potent and viable.

With the judgement in the case between Nigeria and Cameroun over the ownership of the Oil rich Bakassi peninsula in favour of Cameroun and the signing of the green tree agreement, this same group is now displaced and made to become vulnerable not only geographically but economically and socially. Fifteen years after displacement, most of them have not been functionally integrated into the host communities. Functional integration implies financial empowerment to contribute positively to the economic and social life of the host community. Becoming economically integrated requires the services of agencies “who will not only give the victims fish to eat, but teach them fishing. Several humanitarian services to vulnerable groups have been short termed and short-lived. They are mostly centered on health care and provision of relief materials. However, one of the permanent intervention strategies with multiplier and long-term effect is financial empowerment. According to Ikegwu et al, (2014) it is also a vital source of developing human capital. The best intervention is not the type that imposes but enhances and aids self-resuscitation. This is sequel to the fact that Internally Displaced Persons are not entirely vulnerable but responsible and capable of economic production. They constitute a group of talented and skilled people who could contribute their creative prowess toward economic advancement if empowered financially. They are not only in the host community to stress available resources and facilities but to utilize experiences and exposure toward economic productivity and expansion. IDPs could constitute brain gain or waste depending on whether or not they are empowered to function. The vulnerable status and poverty level of IDPs unfortunately, truncates their economic productivity, hence the need for soft loans. This paper therefore examines the perception and willingness of Bakassi IDPs to utilize loan services and availability of such services in the host communities. It also examines the level of awareness about loan services for

economic integration. Efficient economic integration depends on removal of institutional impediment to economic activities and creation of incentive for flow of goods and services (Prakash & Hart, 2000). Soft loan is one of such incentives and the impediment surrounding it will be identified in this study and possible ways of removing them recommended.

Literature Review

Soft loan is one of the ways to enhance economic development and productivity. Accessibility and affordability are guided by some defined criteria. It actually differs from grants and normal loans. The Economic Times (2017) defines it as a loan on comparatively lenient terms and condition. This comparative definition differentiates soft loan from other forms of loan. To further differentiate it, Investopedia defines it as a loan with no interest or a below-market rate of interest. However, Loan is not just monetary but tangible and intangible materials given to another party in exchange for future repayment of the valued amount along with interest or other financial charges. The basic components that make soft loan suitable to vulnerable groups like Internally Displaced Bakassi Persons (IDBPs) include its lower interest rate, amortization schedules, extended grace periods, absence of collateral and other strenuous requirement (Nunnenkamp, Thiele & Wilfer, 2005). This is why it is also referred to as soft financing or concessional funding.

Anudu and Okojie, (2017), assert that government has authorized a capital fund of about ₦2.0 billion, being a draw back program funded jointly by the Federal Government of Nigeria and the Central Bank of Nigeria in the ratio of 60:40. It is regarded as a dedicated fund for interest drawback on agricultural loans or IDP Fund and separated from the ACGSF capital (Anudu & Okojie, 2017). This was aimed at reducing effective borrowing rates without the complication of introducing dual interest rate regime or contradicting the existing deregulation policy of the government. Irrespective of its positive side, the ability to access loan services is a function of trust, truthfulness, and propensity to pay back.

The foregoing are qualifications that prevent most IDPs from accessing and harnessing existing and available financial benefits. Although National Microfinance Policy (2015) has clearly stated that the strategy for IDPs integration for self-sufficiency and self-reliance is the provision of soft loans, they ought to be benefiting from micro-financing scheme. Scholars have argued that the requirement for economic productivity is necessarily not finance. This notwithstanding, many still believe that the need for financial support ranks among the first five critical requirements (Anudu & Okojie, 2017). Although, having proactive idea is a high determining factor, the means to translate idea into reality is a necessity. Loss of livelihood might engender a number of protections risks, affects psycho-social well-being and lower self-esteem. Generating income during displacement not only improves the quality of life for individuals; it helps avoid protracted dependency and exposure to further discrimination and abuse (Mercy-Corps, 2017).

The challenges to accessing loans by IDPs are complex and confounding. Accessing loan is a function of having an insurance policy from Nigeria Agricultural Insurance Corporation (NAIC), collateral, guarantor, maximum credit and approval by management agents. UNHCR (2009) reported that IDPs have fewer assets and therefore are less able to get credit to start their own business. This deepens their dependency on external assistance and increases their state of passivity. Further studies show that financial worries and an uncertain future have imposed enormous psychological strain on adult IDPs (Gabrichidze, 2013). It creates propensity to become dependent on government and donor agencies or resort to valiant acts as defense mechanism. Rising number of IDPs in small relatively low-income regions or rural communities creates daunting problems and becomes a humanitarian challenge for the international and host communities (Dadush & Niebuhr, 2016).

It can be asserted that, Bakassi Displaced Persons' poverty level is high and severe. Study conducted by Udondian and Ogbang (2014) among the IDBs settled in Uran in Akwa Ibom State shows that 7.8% of the respondents are core poor and 48.9% moderately poor while non-poor was 43.3%. The study attributed large family size as the root cause of poverty severity among them, hence the need for financial assistance. Although the study suggests that educating the IDBs on the need for population control will help to reduce poverty, this alone cannot be sufficient as most of them are engaging in subsistence agriculture and small-scale fishing. Omonona *et al* (2000) observed that unit increase in household size will deepen poverty because more resources are needed to keep a relatively larger household size. This is contrary to Caldwell theorizing of children as wealth revenue (Caldwell & Caldwell, 1987). For Isiugo-Abanihe (2010), children are a means of social security or economic investment in old age. The contradictions with the former imply that more children could be a blessing rather than a curse. Through financial empowerment income can be generated irrespective of family size, ends are met and the likelihood and intensity of poverty in the area are lowered

Soft loans could help in acquisition of fishing equipment to aid occupational improvement since most IDBs in Akwa Ibom State are fishermen and farmers, but they have limited access to loan facilities to facilitate occupational advancement. Surprisingly, there are many promises in this regard but with little or no fulfillment. According to Udondian and Ogbang (2014), 31.1% of IDBs had fishing as their major occupation. They noted that UN had appointed consultants to look at five key areas of integrating Bakassi Displaced Persons in Akwa Ibom State with financial aid and skill empowerment making the list. However, this is still a dream and hope.

Research Methods

This study was conducted in six communities in five local government areas randomly selected from Akwa Ibom State. They are Ikot Ada Edem in- Ibiono Ibom LGA; Ikot Ediom in- Ibesikpo LGA; Iko Eket in- Eket LGA; Ituk Mbang in- Uran LGA; Oko Ita in- Ibiono Ibom LGA and Uta Ewa in- Ikot Abasi LGA. The study adopts an expository and descriptive design, with cross-sectional approach in which both qualitative and

quantitative techniques were triangulated to properly examine the problem in focus. Quantitative data were collected through the use of structured, semi-structured and open-ended questionnaire(s). It was administered to randomly selected 286 IDPs that have attained the age of 18 and above. On the other hand, qualitative data were collected through in-depth and key informant interviews. 26 in-depth interviews were conducted among out-group participants purposively selected while 29 key informant interviews were conducted among in-group participants selected through snowball technique. Out group Participants constitutes those that have relevant knowledge about Bakassi returnees and have rendered services to them. Meanwhile in-group participants were drawn from returnees with sensitive information. Interviews were guided by theoretical saturation (Strauss & Corbin, 1998). Qualitative instruments were analyzed using Nvivo 12 while quantitative data were analyzed using SPSS version 20. Since the population of the study were human object and vulnerable group, ethical principles guiding social research - respect for persons, beneficence, justice, non-maleficence and cultural sensitivity - were adhered. Instruments were subjected to pre-test to ensure that the data and result that will emerge from the study reflect what they were set out to measure.

Findings

Table 1 shows the demographic characteristics of respondents. As shown below, those between the ages of 30 and 59 representing 93% constitute majority of the population displaced in this study. This include the energetic age bracket who are strong enough to escape hostility and intimidation by the gendarmes. About 28% of the respondents were aged between 40 and 44. This age group represents active, reproductive and efficient working population.

Table 1: Percentage Distribution of respondents by socio-demographic characteristics

Variables	Frequency	Percentage (%)
Age		
25 - 29	16	5.6
30 - 34	40	14.0
35 - 39	21	7.3
40 - 44	58	20.3
45 - 49	80	28.0
50 - 54	43	15.0
55 - 59	24	8.4
60 - 64	2	.7
60+	2	.7
Total	286	100.0
Gender		
Male	171	59.8
Female	115	40.2
Total	286	100.0
Marital Status		
Single	27	9.4
Married	197	68.9
Widow/widower	62	21.7
Total	286	100.0
Education Qualification		
No formal Education	42	14.7
Primary	187	65.4
Secondary	57	19.9
Total	286	100.0
Occupation		
farming	180	62.9
Fishing	41	14.3
Trading	65	22.7
Total	286	100.0
Duration lived in the communities (years)		
2	1	.3
3	3	1.0
5	5	1.7
7	17	5.9
10	260	90.9
Total	286	100.0

Source: Field work, 2018.

With respect to gender, we note that, more than half of the respondents are male (60%) while female constitute about 40%. The predominance of the male folk can be explained by the fact that the study was conducted in communities where IDBPs Camps exist. Furthermore, majority were currently in a marital union, constituting a little over two-thirds (69 %) of the respondents. The respondents reside in the rural communities where early marriage is prevalent. Moreover, the chance of losing a partner in a crisis's situation

is higher. Consequently, widows/widowers constitute about twice (21.7%) the population of respondents than those that are single (9.7%). Also, the respondents were less educated. More than half of them had obtained primary education (65%) and those with secondary education were 5% more than those without formal education which constitute (15%) of respondents. This indicates the level of awareness relating to the role of education in the eradication of poverty and a way that leads to better life. In addition, about two-thirds (63%) were into farming. Those engaging in trading were (8%) more than fishermen who constituted (14%) of the respondents. This is sequel to the vocational and occupational displacement of the IDBPs. Moreover, **only 9% of the respondents lived in the host communities for less than 8 years. The greater proportions (91%) of respondents have lived in the state for up to ten years.**

Knowledge and Perception of Soft Loan by Vulnerable IDBPs

There is a significant relationship between perception and knowledge. Perception forms the basis of knowledge. Table 2 examines how socio-demographic factors influence knowledge and perception of soft loans by people in the host communities. Knowledge in the study was measured by several factors such as awareness of existing soft loans, awareness of policy provision for soft loans, awareness of organization that gives soft loans, ability to request for loans, the worthiness of IDBPs to be given loans and their perception about who is qualified for loans. These variables were transformed into knowledge about soft loans.

Table 2: Factors that influence knowledge of Soft loan by Bakassi IDPs

Factors	B	Sig
Duration lived in the community	.313	.000
Sex	-.011	.844
Marital status	-.068	.310
Number of children	.129	.013
Educational level	.329	.000
Occupation	-.278	.000
Place of residence in the community	.104	.060

*Significant at 0.05 level

The above regression analysis result shows the perceived demographic factors responsible for knowledge and accessibility of soft loans. It indicated specifically that there was no significant influence of sex ($P_{0.844} > 0.05$) on knowledge. Hence, this indicates that knowledge of existing soft loan has nothing to do with gender differences. Being a male or female did not give an edge to knowledge neither was it a determining factor. Also, there was no significant influence of marital relationship ($P_{0.310} > 0.05$) on knowledge. This implies that couples did not have more knowledge of soft loans than those who were either single or widow(er). Furthermore, place of residence has no significant influence on knowledge and perception of soft loans. About 71% of the respondents reside outside the IDBPs Camp and less than 30% in the camp. Among those outside the camp, most

respondents (54%) reside with Friends. Less than 1% lived with Family members. Others which are more than 10% of the respondents live with those who they help to work on their farms. Therefore, place of residence was not advantageous in gaining knowledge of soft loans.

Furthermore, there was positive significant influence of the duration lived in community, as well as variables such as number of children and educational level on knowledge and perception. This implies that the higher the duration of stay the more, number of children and higher the level of education the higher the chances of knowing about soft loan. However, there was a negative significant influence ($P_{0.00} > 0.05$) of occupation on knowledge and perception of soft loans. This connotes those differences in the type of occupation is a determinant of knowledge. The perception and knowledge of those who were fishermen differ significantly from those in trading and farming occupation.

The result shows that Internally Displaced Bakassi Persons who have stayed long enough, have many children, and are educated have relevant knowledge of loan services within the host communities. Staying in a place for a long time enables familiarization with communal way of life and survival. Also, education enhances ability to seek for relevant, accurate and timely information. In addition, having many children engenders survival seeking behaviour. It triggers desire to seek means of providing for the upkeep and livelihood of family members. In examining how knowledge results in access to loans, finding shows that more than half of the respondents (54%) have moderate knowledge on how to access loans. Least number of respondents about (18%) have little knowledge while those with high knowledge were 10% above those with low knowledge. This indicates that most of the IDBPs have moderate access to loans. Only a few of the IDBPs have access to soft loans. The study suggests the establishment of loan servicing institutions or group within the host community. A key informant on the availability of institutions that provide loans observed as follows;

The following groups provide loan services to people in the community: LAPO, Gloomy, Pillar of Community, BC Cash, Magdalene MFB, Capital Breech and so on. (KII/Male/40/married/Public servant/IkoEket, AkwaIbom).

While the foregoing observation shows that IDBPs are aware of loan service providers within the host community, the issue of access is however an entirely different one. The above observation suggests that the IDBPs are only aware of private organizations that offer loan services and not loan services offered by government. In examining government's effort in offering loan services to the vulnerable IDBPS, information distilled from qualitative data shows that government is yet to make soft loans available to IDBPs ten (10) years after displacement. One of the participants responded thus:

...for now, there is no financial assistance or loan services to them. The government is planning toward that but.... You know... maybe something will happen soon, but I don't know when. (IDI/Male/35/married/Civil servant/Uran, AkwaIbom).

This shows that governments at the State and Local level have not made any provision for loans for IDBPs. This calls for urgent governmental intervention toward assisting IDBPs with soft loans to start up small scale businesses.

Need for Soft loans by Bakassi IDPs

Recent study of IDPs in the Akwa Ibom State by Udondian and Ogbang (2014) has shown that more than half of the respondents (57%) are poor. The way out of poverty is financial empowerment. The results of a survey on the need for soft loans, indicate that the need for soft loan is very high among the IDBPs. More than two third of the respondents (71%) affirmed the need for soft loans. Very few (11.3%) did not have need for loan. About 17% of the respondents were however undecided on whether or not they need soft loans. The responses indicate that IDBPs are willing to contribute to the development of the host community economy if assisted with soft loan. The finding is in tandem with the qualitative data as one of the respondents opined that they are capable of being productive despite being vulnerable. In the respondent's words:

We are displaced but not disable. We are vulnerable group but responsible. We have been working with our hands since we were in Bakassi. We are not lazy people and should be empowered to be able to sustain ourselves. (KII/Female/42/married/Farmer/ItukMbang, Akwalbom).

This indicates the readiness of IDBPs to access available loan services. However, this readiness and need was analyzed in Table 3 to show variation in relationship between demographic variables and the need for soft loans. It is noteworthy that at the Federal level, there are several loan services but plagued with challenges. However, some Bakassi IDPs have made effort to benefit from any available loan services. They have formed cooperative associations which are usually one of the conditions for accessing loan facility. Some of the existing Cooperative societies formed by IDBPS in Akwa Ibom State include but not limited to:

1. Bakassi Returnees Development Cooperative – Ikot Akpan Obong - Ibiono
2. Bakassi Returnees Multi-purpose Cooperatives Limited – Nsit Atai, Ibesikpo, Etinan, Ikono - Uyo
3. **Bakassi Returnees Women Association – Ituk Mbang - Uran.**

According to a participant, the sole aim of forming cooperative society is to attract government attention toward assisting them with loan facilities. In her words:

...government has neglected us and they have forgotten about our existence. Bakassi women have been struggling to see how to make ends meet. They have succeeded in forming cooperative society called Bakassi Returnees Women Association, Uran Chapter. We have registered with the government, thinking something will come up. ... we are still where we were. (KII/Male/60/married/ItukMbang, Akwalbom)

The formation of cooperative society by Bakassi returnees implies that they are not only aware of the existence of soft loan, but they have also made effort toward accessing soft loans.

Table 3: Correlations coefficient showing the relationship between demographic variables and need for soft loans

Socio-demographic variables	P Value	Sig. (2-tailed)	N
Age	.068	.250	286
Sex	0.61	0.304	286
Marital Status	.140*	.018	286
Number of children	-.073	.217	286
Education level	.173**	.003	286
occupation	-.259**	.000	286
Duration lived in the HC	.106	.074	286
place of residence	.099	.095	286

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

About (71.6%) were in need of soft loan while (12%) did not have need for loan and (16.4%) were undecided. The result shows that need for soft loans varies by socio-demographic factors. There was no significant relationship between age, sex, number of children, duration lived in the host communities as well as place of residence and need for soft loans. This implies that the above listed factors do not have any relationship with need for soft loans. Changes in marital status, increase in number of children, duration lived in the host community and place lived does not cause changes in the need for soft loan. This finding is sequel to the protracted state of displacement. It implies loss of hope and confidence in getting financial help. There was an inverse relationship between number of children and need for loan. This further shows that by chance the higher the number of children, the lower the need for soft loan. It indicates that those with more children lack the trust, worthiness and ability to pay back. Accessed loans would not be utilized for economic venture but consumption hence, lowering the need for loan.

On the other hand, there was a significant relationship between marital status and need for soft loans. This connotes the motivation of partners from despair toward need for soft loans. Marital status increases deliberation and opens up available options for survival. It is obvious “two heads are better than one” this result in desire for soft loans. Furthermore, education advancement and occupation influence the need for soft loans. Those who were engaged in communal businesses were propelled to seek ways of expansion or improving. Also, education equips the mind and empowers a man to acquire what is available.

Barriers and utilization of soft loans

Table 4 presents the empirical results on the barriers to soft loans accessibility, affordability and utilization. These barriers vary in magnitude and dimension.

Table 4: Need for soft loan and Barriers for utilization and regression analysis

Barriers	B	Sig
Collateral	-.027	.770
Guarantor	.436	.000
Insurance policy	-.089	.217
Not recognize as community member	-.644	.000
Inability to pay back	.035	.644
Not trust worthy	-.288	.000
Fear of leaving)the community	-.296	.000
No access to soft loan agency	-.152	.015

Result of regression analysis shows that there is a negative insignificant relationship between collateral and utilization of soft loans. This implies that collateral was not a major requirement for soft loan although this varies from loan service providers. Other possible barriers that were not significant to utilizing soft loans were insurance policy and inability to pay back. This indicates that insurance policy was not a serious demand and IDBPs were too responsible to collect loan without paying back.

However, the study shows that the need for guarantor, recognition as a community member, being trust worthy, fear of absconding after receiving loan service and accessibility to loan service agents were possible barriers. Irrespective of the loan, identification is a major consideration. Contract requires knowing the other partner and ensuring his capability and propensity to comply. A man cannot be his surety hence, the need for guarantor. This trend of identification and personality assessment is rudimental hence its influence on other barriers. Furthermore, the study shows that recognition as a community member, being trust worthy, fear of absconding after receiving loan service varies from person to person. This means that it is not a general barrier to loan utilization but depends on the individual. A person with questionable character, poor business orientation, delinquent in the utilization of a loan is not worthy of loan services. One of the participants expressed the other challenges thus:

Yes oh we have LAPO and Pillar. If you borrow #50,000 you will be asked to pay #4000 or #3700 every week. You will just be given 2 weeks of grace. Some will ask you to pay monthly. This lasts for six months only; you should have paid up the money and the interest given back to you. A group of 10 people are given the loan and if any default we are also affected. The payment term is too much for us. The way LAPO people treat us make some of us to withdraw. If we find loan that the interest is not too much and the demands not too tasking, we will gladly accept it. But the grace period should be extended for us. (KII/Male/60/married/Ikot Ada Edem, AkwaIbom).

The result shows that grace period, interest charged on loan, system of punishing group members for a defaulting member and the cruel treatment of IDBPs in not complying as scheduled, are challenges confronting their accessibility of loan services offered by micro financing agencies. These challenges can be removed and better policies that are not too strict but relevant adopted. This will help to resolve the challenges and removes barriers to IDBPs access to financial assistance.

Conclusion

Internally Displaced Bakassi Persons in Akwa Ibom State are in dire need of soft loans to facilitate self-sufficiency and self-reliance. Although most of the respondents have knowledge of existing loan services in the host community, access is poor. Agencies that should be providing those services are not responsive. Government at the state and local levels have not made any loan provision. Also, the federal government loan provision is hardly accessible to IDBPs despite having organized themselves into cooperative societies.

IDBPs possess relevant attributes that could make it possible for them to access loans. However, need for guarantor, recognition as a community member, trustworthiness, fear of absconding after receiving loan are factors militating against utilization. Further hindrances include the attitude of loan agency staff, shortness of grace period, punishing other group member for a single defaulter, high loan interest. All these factors indicate that the IDBPs are not economically integrated in the host community hence they are not economically viable. Soft loans accessibility and utilization is the way out

Policy Recommendations

Based on the findings of this study, the following suggestions are made:

1. Systematic and periodic awareness campaign should be carried out from time to time with a view to sensitizing the uneducated and new returnees on how to access soft loans.
2. Those with large family size should be encouraged and reoriented on strategies to borrow and payback.
3. Inspiring, motivating and re-awakening seminars should be organized in IDPs Camps to motivate those who have lost interest in seeking better life.
4. Displaced persons should be equipped with basic skills before being empowered with soft loans.
5. Government and non-governmental organizations should intensify effort in providing financial aid to displaced persons for self-sustenance.
6. Staff of loan granting agencies should be trained on interpersonal relationship.
7. Grace period should be increased for Internally Displaced Persons to boost their capability to pay back.
Interest rate should be reduced to enable utilization and refund of loans.
8. Loan services should be made available to IDBPs after proper identification of how the loan will be utilized.

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