# LSMS - Integrated Surveys on Agriculture General Household Survey Panel 2010/11 



A Report by the National Bureau of Statistics in Collaboration with the Federal Ministry of Agriculture and Rural Development and the World Bank 2012

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## ACRONYMS

| BMGF | Bill \& Melinda Gates Foundation |
| :--- | :--- |
| EA | Enumeration Area |
| FCT | Federal Capital Territory |
| FMA\&RD | Federal Ministry of Agriculture \& Rural Development |
| GHS-Panel | General Household Survey - Panel Component Survey |
| HNLSS | Harmonized National Living Standard Survey |
| ICT | Information and Communication Technology |
| ILO | International Labor Organisation |
| LSMS | Living Standards Measurement Survey |
| NBS | National Bureau of Statistics |
| NFRA | National Food Reserve Agency |
| PHCN | Power Holding Company of Nigeria |
| PPS | Probability Proportion to Size |
| PSU | Primary Sampling Unit |
| SI | Sampling Interval |
| WB | World Bank |

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## Executive Summary

Survey Objectives and Design: The Nigerian General Household Survey (GHS) is implemented in collaboration with the World Bank Living Standards Measurement Study (LSMS) team as part of the Integrated Surveys on Agriculture (ISA) program and was recently revised to include a panel component (GHS-Panel). The objectives of the study include the development of an innovative model for collecting agricultural data, inter-institutional collaboration, and comprehensive analysis of welfare indicators and socio-economic characteristics. The GHSPanel is a nationally representative survey of 5,000 households which are also representative at the zonal (urban and rural) levels. The GHS-Panel sample is integrated with the 2010 GHS sample; the households included in the GHS-Panel are a sub-sample of the GHS sample households. This report presents findings from the first wave of the GHS-Panel, which was implemented in 2010-2011.

Demographic Characteristics: The survey finds that average household size is 5.9 and 4.9 persons in rural and urban areas, respectively. The dependency ratio in rural areas (1.3\%) is only slightly higher than that in urban areas (1.1\%).

Education: The survey captures educational outcomes of household members through selfreported literacy, attendance, and attainment, as well as constraints such as proximity to school and school expenses. The highest literacy rates were reported for those 15 to 19 years of age, at 86 percent for males and 85 percent for females. 71 percent of male children, and 68 percent of female children, are enrolled in a type of primary or secondary school. The majority of children enrolled ( $75 \%$ ) attend a government school. Both a lack of time/interest and funds were the most commonly cited reasons for not enrolling in school.

Health: The questionnaire gathers information on recent illnesses, disability, healthcare and utilization. 14 and 15 percent of men and women, respectively, reported having an illness in the 12 months preceding the survey. For women over 65 years, this prevalence jumped to 33 percent. Respondents who reported being ill in the 4 weeks preceding the survey were most likely to seek care at a hospital ( $30 \%$ for men and $31 \%$ for women) or with a chemist ( $22 \%$ for men and $23 \%$ for women). On average, households allocate only 1.6 percent of household expenditure for medical care, with the majority of this expense going toward hospital admission fees. More than half of the sample lives less than 30 minutes from the nearest hospital or health facility, though approximately 7 percent of sampled households report living more than two hours from sufficient healthcare services.

Housing Characteristics: The GHS-Panel also collected data on housing tenure and characteristics. Findings show that two-thirds of sampled households reside in houses they own and 17 percent of the households rent their homes. The owner occupier status is more common in the rural areas with $81 \%$ as compared with $44 \%$ in urban areas. Although nearly 60 percent of households have homes with 3 or more rooms, the quality of the building material remains poor. Nationally, more than 50 percent of households in the sample have electricity (an average of 35 hours per week) but there is a large disparity in access at the zonal level; 87 percent of urban households have electricity but only 36 percent of households in rural areas reported the same.

Household Assets: Sampled households were asked if they owned various assets including farm implements, home furniture, durables, entertainment equipment, and automobiles, among many others. More than 80 percent of the sample households own a bed or mattress and 41 percent own chairs. With respect to transportation, 20 percent, 28 percent, and 10 percent of households own bicycles, motorcycles, and cars, respectively. The data suggest that cruder farm implements, such as hoes and cutlasses, are significantly more common than modern tools such as tractors and pickup trucks.

ICT: The survey collects information on households' access to information and communication technology (ICT) and patterns of usage. Most households sampled (86\%) have access to a radio. The data show that urban households have comparable access to cell phones; however, 85 percent of urban households have access to a television, compared to only 38 percent of rural households. Access to personal computers ( $11 \%$ vs. $2 \%$ ) and internet ( $10 \%$ vs. $2 \%$ ) are much common in urban areas than in rural areas. The most commonly reported sources of ICT access were family members, friends, and neighbors.

Consumption, Food Security and Shocks: The survey included questions on food and non-food expenditure, food shortages, shocks, and coping mechanisms. Grains and flours, vegetables, and oils and fats are the most commonly consumed food products, with 96 percent, 94 percent, and 87 percent of households reporting consumption, respectively. Only 28 percent of households reported consuming fruits and 41 percent of households reported consuming milk; the two least prevalent food expenditures. Both regionally and nationally, grains are the most frequently consumed food, but meat, fish, and animal products constitute the highest mean expenditure.

Soap and kerosene are the most pervasive goods consumed among the sampled households; 91 and 79 percent of households report expenditure on these two items. Additionally, kerosene constitutes the highest average annual expenditure for the sample. Other popular items include clothing materials, tailoring services, cell phone recharge cards, personal care goods, water, electricity, and petrol. Additionally, donations to religious organizations were the most frequently reported expense in the 12 months preceding the survey ( $40 \%$ of households).

Households were also asked about their experience with food security and their history of shocks. The data show that food shortages are seasonal, with January and February posing the biggest risk of food insecurity. 20 percent of households surveyed reported having to reduce the number of meals taken in the 12 months preceding the survey. Urban households were more likely to have reduced their meal intake than rural households ( $21 \%$ vs. $15 \%$ ).

Major shocks negatively affecting households in order of importance, include: death or disability of a working household member, increase in the price of food items, and drought. To cope with these major shocks, households report using safety nets such as the distribution of free food or direct cash transfers from the government.

Income Generating Activities, Labor and Time Use: According to survey results, agriculture is the most common income generating activity among all age groups, followed by buying and selling. Individuals aged 15 to 24 report the highest rates of unemployment ( $10.5 \%$ in females and $10.6 \%$ in males). On average, urban unemployment rates are higher than rural ones. 60
percent of households in the sample participate in non-farm enterprises; retail trade (57\%) and provision of personal services (13\%) are the most common types of enterprises. Households are most likely to acquire the start-up capital for these enterprises through household savings ( $39 \%$ ) or friends and relatives ( $18 \%$ ).

Household members were also asked about time spent collecting fuel wood and water. As might be expected, more time is spent collecting water and fuel wood in rural areas than in urban areas. The data show that, nationally, men and women spend equal amounts of time collecting these items. However, there are gender differences at the zonal level; for example, in the North West region males over age 60 report an average of 42 minutes collecting wood and water while women report only 13 minutes on this activity.

Agriculture: The survey's agriculture modules cover crop farming and livestock rearing. Results show that each household holds an average of 2.5 plots at an average of 0.5 hectares in size. Nationally, only 7.7 percent of males and 3.6 percent of females own land, though most 30 percent of females in the North West region are landowners. More than 70 percent of respondents reported they acquired their land through distribution by friends and family.

Fertilizer, herbicides, and pesticides are applied in approximately 38 percent, 22 percent, and 14 percent of plots, respectively. Purchased seeds and animal traction are also common forms of agricultural input. The majority of crops harvested are stored as seed for the next planting season ( $31 \%$ ) or processed by the household ( $26 \%$ ).

According to the GHS-Panel data, the chicken is the most common animal owned by households across all regions and only 16 percent of households own at least one calf. Overall, male headed households own more animals than female headed households. The majority of livestock is either slaughtered $(40 \%)$ or sold ( $12 \%$ ). The most common by-products produced from livestock are eggs (57\%) and milk (31\%).

## CHAPTER I: SURVEY OBJECTIVES, DESIGN \& IMPLEMENTATION

## Key Messages:

- The General Household Survey, panel component survey (GHS-Panel) is the result of a partnership that NBS has established with the Federal Ministry of Agriculture and Rural Development (FMA\&RD), the National Food Reserve Agency (NFRA), the Bill and Melinda Gates Foundation (BMGF) and the World Bank (WB)
- GHS-Panel is a new and powerful tool for studying and understanding the role of agriculture in household welfare over time as it allows for a more comprehensive analysis of how households add to their human and physical capital, how education affects earnings and the role of government policies and programs on poverty, inter alia.
- An important objective of the GHS-Panel survey is the development of an innovative model for collecting agricultural data in conjunction with household data
- The GHS-Panel is a nationally representative survey of 5,000 households
- This report presents major findings of the first wave (2010-2011)


### 1.0 Background and Objectives

In the past decades, Nigeria has experienced substantial gaps in producing adequate and timely data to inform policy making. In particular, the country is lagging behind in producing sufficient and accurate statistics on agricultural production. The current set of household and farm surveys conducted by the NBS cover a wide range of sectors but these are usually in separate surveys, with the exception of the Harmonized National Living Standard Survey (HNLSS) which covers multiple topics. However, none of these surveys is conducted as a panel. As part of the efforts to continue to improve data collection and usability, the NBS has revised the content of the annual General Household Survey (GHS) and added a panel component (GHS-Panel).

The GHS-Panel survey is a long-term project to collect household-level panel information, such as data on household characteristics, welfare and agricultural activity. The survey is the result of a partnership that NBS has established with the Federal Ministry of Agriculture and Rural Development (FMA\&RD), the National Food Reserve Agency (NFRA), the Bill and Melinda Gates Foundation (BMGF) and the World Bank (WB). This partnership helped develop a method of collecting agricultural and household data in a way that allows for the study of agriculture's role in household welfare over time. This GHS-Panel Survey responds directly to the needs of the country. Given the high dependence of a large section of Nigerian households on agriculture, a centralized body of data on household agricultural activities along with other pertinent information on the households such as human capital, access to services and resources, and other economic activities is key to acquiring a robust view of the state of the Nigerian household. The ability to follow the same households over time makes the GHS-Panel a new and powerful tool for studying and understanding the role of agriculture in household welfare over time as well as how households add to their human and physical capital, how education affects earnings, and the role of government policies and programs on poverty, inter alia.

Expected benefits to be derived from the revised GHS with a panel component project include:

- Development of an innovative model for collecting agricultural data in conjunction with household data;
- Development of a model of inter-institutional collaboration between NBS and the FMA\&RD and NFRA, inter alia, to ensure the relevance and use of the new GHS;
- Strengthening the capacity to generate a sustainable system for producing accurate and timely information on agricultural households in Nigeria; and
- Comprehensive analysis of poverty indictors and socio-economic characteristics.


### 1.1 Sample Design

The GHS-Panel sample is fully integrated with the 2010 GHS Sample. The GHS sample is comprised of 60 Primary Sampling Units (PSUs) or Enumeration Areas (EAs) chosen from each of the 37 states in Nigeria. This results in a total of 2,220 EAs nationally. Each EA contributes 10 households to the GHS sample, resulting in a sample size of 22,200 households.

In 2010, a subsample of 500 GHS EAs was selected in the GHS-Panel sample. This sample was designed to be representative at the national level as well as at the zonal (urban and rural) level. The sample size of the GHS-Panel (unlike the full GHS) is not adequate for state-level estimates.

The GHS-Panel sample is a two-stage probability sample:
First Stage: The EAs were selected based on probability proportional to size (PPS) of the total EAs in each state and Federal Capital Territory (FCT), Abuja, and the total households listed in those EAs. A total of 500 EAs were selected using this method.

Second Stage: The second stage was the selection of households. Households were selected randomly using the systematic selection of ten (10) households per EA. This involved obtaining the total number of households listed in a particular EA, and then calculating a Sampling Interval (S.I) by dividing the total households listed by ten (10). The next step was to generate a random start ' $r$ ' from the table of random numbers which stands as the $1{ }^{\text {st }}$ selection. Consecutive selection of households was obtained by adding the sampling interval to the random start.

Determination of the household-level sample size was based on experience gained from previous GHS rounds, in which 10 households per EA are usually selected and give robust estimates.

In all, 500 clusters/EAs were canvassed and 5,000 households were interviewed. These samples were proportionally selected in the states such that different states had different samples sizes. The distribution of the samples is shown in Table 1 below. Specifically, the table shows the size of the sample in each state, by geopolitical zone and urban/rural break-out.

Table 1: Final Sample Distribution (500 EAs \& 5,000 Households for Panel Survey by State, Urban and Rural Sectors, within Each Zone)

| Zone | State | Total |  | Urban |  | Rural |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | No. EAs | No. Hhs. | No. EAs | No. Hhs. | No. EAs | No. Hhs. |
| North-Central Zone | Benue | 16 | 160 | 2 | 20 | 14 | 140 |
|  | Kogi | 12 | 120 | 4 | 40 | 8 | 80 |
|  | Kwara | 12 | 120 | 6 | 60 | 6 | 60 |


| Zone | State | Total |  | Urban |  | Rural |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | No. EAs | No. Hhs. | No. EAs | No. Hhs. | No. EAs | No. Hhs. |
|  | Nasarawa | 7 | 70 | 1 | 10 | 6 | 60 |
|  | Niger | 18 | 180 | 4 | 40 | 14 | 140 |
|  | Plateau | 11 | 110 | 2 | 20 | 9 | 90 |
|  | FCT Abuja | 4 | 40 | 3 | 30 | 1 | 10 |
| North-East Zone | Adamawa | 12 | 120 | 1 | 10 | 11 | 110 |
|  | Bauchi | 17 | 170 | 3 | 30 | 14 | 140 |
|  | Borno | 21 | 210 | 5 | 50 | 16 | 160 |
|  | Gombe | 8 | 80 | 1 | 10 | 7 | 70 |
|  | Taraba | 9 | 90 | 0 | 0 | 9 | 90 |
|  | Yobe | 13 | 130 | 3 | 30 | 10 | 100 |
| North-West Zone | Jigawa | 13 | 130 | 2 | 20 | 11 | 110 |
|  | Kaduna | 12 | 120 | 4 | 40 | 8 | 80 |
|  | Kano | 20 | 200 | 3 | 30 | 17 | 170 |
|  | Katsina | 18 | 180 | 3 | 30 | 15 | 150 |
|  | Kebbi | 10 | 100 | 1 | 10 | 9 | 90 |
|  | Sokoto | 8 | 80 | 2 | 20 | 6 | 60 |
|  | Zamfara | 9 | 90 | 2 | 20 | 7 | 70 |
| South-East Zone | Abia | 11 | 110 | 4 | 40 | 7 | 70 |
|  | Anambra | 22 | 220 | 12 | 120 | 10 | 100 |
|  | Ebonyi | 14 | 140 | 1 | 10 | 13 | 130 |
|  | Enugu | 14 | 140 | 3 | 30 | 11 | 110 |
|  | Imo | 19 | 190 | 2 | 20 | 17 | 170 |
| South-South Zone | Akwa-lbom | 15 | 150 | 4 | 40 | 11 | 110 |
|  | Bayelsa | 7 | 70 | 1 | 10 | 6 | 60 |
|  | Cross River | 13 | 130 | 3 | 30 | 10 | 100 |
|  | Delta | 14 | 140 | 4 | 40 | 10 | 100 |
|  | Edo | 10 | 100 | 5 | 50 | 5 | 50 |
|  | Rivers | 21 | 210 | 8 | 80 | 13 | 130 |
| South-West Zone | Ekiti | 8 | 80 | 6 | 60 | 2 | 20 |
|  | Lagos | 17 | 170 | 16 | 160 | 1 | 10 |
|  | Ogun | 11 | 110 | 7 | 70 | 4 | 40 |
|  | Ondo | 13 | 130 | 6 | 60 | 7 | 70 |
|  | Osun | 18 | 180 | 14 | 140 | 4 | 40 |
|  | Oyo | 23 | 230 | 15 | 150 | 8 | 80 |

When a sample of households is selected for a survey, these households represent the entire population of the country. A population weight was therefore calculated for the panel households. When applied, this weight raises the sample households and individuals to national values adjusting for population concentrations in various areas.

### 1.2 The Survey Instruments

The survey consisted of three questionnaires for each of the visits. The Household Questionnaire was administered to all households in the sample. The Agriculture Questionnaire was administered to all households engaged in agricultural activities such as crop farming, livestock rearing and other agricultural and related activities. The Community

Questionnaire was administered to the community to collect information on the socio-economic indicators of the enumeration areas where the sample households reside.

GHS-Panel Household Questionnaire: The Household Questionnaire provides information on demographics; education; health (including child immunization); labor and time use; food and non-food expenditure; household nonfarm income-generating activities; food security and shocks; safety nets; housing conditions; assets; information and communication technology; and other sources of household income. Household location is geo-referenced in order to later link the GHS-Panel data to other available geographic data sets.

GHS-Panel Agriculture Questionnaire: The Agriculture Questionnaire solicits information on land ownership and use; farm labor; inputs use; GPS land area measurement and coordinates of household plots; agricultural capital; irrigation; crop harvest and utilization; animal holdings and costs; and household fishing activities. Some information is collected at the crop level to allow for detailed analysis of individual crops.

GHS-Panel Community Questionnaire: The Community Questionnaire solicits information on access to infrastructure; community organizations; resource management; changes in the community; key events; community needs, actions and achievements; and local retail price information.

### 1.3 Training of Field Staff, Fieldwork and Data Management

### 1.3.1 Training of Field Staff

All field workers engaged in the survey were full-time staff of NBS. There is a NBS office in each state and the staff members at these offices are responsible for conducting surveys in their respective states. Personnel in the head office were responsible for training staff from the state offices and monitoring their field activities.

The training of field workers encompassed two levels. The first level was the Training of Trainers which was conducted among staff members from the management team (NBS, FMS\&RD, and NFRA) with support from World Bank technical missions. This essentially included the preparation of resources and persons to conduct the second level of training, which took place by zonal groupings. Participants in the second level training included Zonal Controllers, State Officers, Field Supervisors, Field Interviewers, and Data Entry Operators.

The zonal training consisted of (i) classroom instruction on the questionnaire, concepts, and definitions, (ii) interview techniques, and (iii) methods and field practices in performing actual interviews to ensure that field interviewers fully understood the questionnaire. In addition, participants administered actual interviews in the field with households that were not scheduled to be part of the survey sample. Most of the training instructions are detailed in the interviewer's and supervisor's manuals which are also available.

### 1.3.2 Design of Fieldwork

Data were collected by teams consisting of a supervisor, between 2 and 4 interviewers, and a data-entry operator. The number of teams varied from state to state depending on the sample
size or number of EAs selected. The teams moved in a roving manner and data collection lasted for between $20-30$ days for each of the post-planting and post-harvest visits.

A few households moved between the post-planting and post harvest visits. Some of these households were successfully tracked and interviewed using a modified post-harvest questionnaire and the data was appended to the original data files. Additional details on the tracking data are available in the basic information document.

As an additional aid to ensuring good quality data, extensive monitoring of the field work was conducted. Monitoring and evaluation guidelines and formats for fieldwork were developed as well. There were three levels of monitoring and evaluation; the first and third levels were carried out by the technical team which included individuals from the National Bureau of Statistics (NBS), the Federal Ministry of Agriculture and Rural Development (FMA\&RD), the National Food Reserve Agency (NFRA) headquarters staff, as well as World Bank officials and consultants. The second level was carried out by NBS state officers and zonal controllers.

The monitors ensured proper compliance with the procedures as contained in the manual, effected necessary corrections, and tackled problems that arose. The monitoring exercise was arranged such that the first level took place at the commencement of the fieldwork, and the third level no later than a week before the end of the data collection exercise.

### 1.3.3 Data Management

This survey used a concurrent data entry approach. In this method, the fieldwork and data entry were handled by each team assigned to the state. Immediately after the data were collected in the field by the interviewers, the questionnaires were handed over to the supervisor to be checked and documented. At the end of each day of fieldwork, the questionnaires were then passed to the data entry operator for entry. After the questionnaires were entered, the data entry operator generated an error report which reported issues including out of range values and inconsistencies in the data. The supervisor then checked the report, determined what should be corrected, and decided if the field team needed to revisit the household to obtain additional information. The benefits of this method are that it allows one to:

- Capture errors that might have been overlooked by a visual inspection only,
- Identify errors early during the field work so that if any correction requires a revisit to the household, it can be done while the team is still in the EA

The data cleaning process was done in a number of stages. The first step was to ensure proper quality control during the fieldwork. This was achieved in part by using the concurrent data entry system which was, as explained above, designed to highlight many of the errors that occurred during the fieldwork. Errors that were caught at the fieldwork stage were corrected based on revisits to the household on the instruction of the supervisor. The data that had gone through this first stage of cleaning was then sent from the state to the head office of NBS where a second stage of data cleaning was undertaken.

During the second stage the data was examined for out of range values and outliers. The data was also examined for missing information for required variables, sections, questionnaires and EAs.

Any problems found were then reported to the state where the correction was then made. This was an ongoing process until all data was delivered to the head office.

After all the data was received by the head office, there were further checks to identify outliers and other errors on the complete set of data. Where problems were identified, this was reported to the state. The questionnaires were checked in the state and where necessary the relevant households were revisited and a report sent back to the head office with the corrections.

The final stage of the cleaning process was to ensure that the household and individual-level data sets were correctly merged across all sections of the household questionnaire. Special care was taken to see that the households included in the data matched with the selected sample and where there were differences, these were properly assessed and documented. The agriculture data were also checked to ensure that the plots identified in the main sections merged with the plot information identified in the other sections. This was done for crop-by-plot information as well.

### 1.4 Organization of Survey Report

This survey report presents results from the first wave of the GHS-Panel encompassing the postplanting visit conducted from August to October 2010 and the post-harvest visit which was conducted in February and March 2011. The data presented is essentially descriptive with brief sections of analysis with each table or set of statistics. All data presented in this report have been weighted to be nationally representative. As explained above, based on the sample size, the data is representative at the national, geo-political zones, and urban and rural levels. As a result, the tables present data at those geographic levels only.

The subsequent chapters of this report are organised as follows: Chapter II outlines demographic characteristics as well as information on education and health outcomes. Chapter III presents findings on housing characteristics and household assets. Chapter IV provides findings on information and communication technology including access to ICT services; while Chapter V presents information on consumption, food security and economic shocks. Chapter VI presents information on income generating activities, labour and time use. Finally, Chapter VII covers agriculture, including crop and livestock farming as well as the production of agricultural byproducts.

## CHAPTER II: DEMOGRAPHY, EDUCATION AND HEALTH

## Key Messages:

- Average household size is 5.9 persons in rural and 4.9 persons in urban areas. Dependency ratio in rural areas is higher (1.3\%) than that of the urban areas ( $1.1 \%$ ).
- Self-reported literacy levels (for reading and writing in any language) peak between the ages of 15 and 19 with 86 percent for literate males and 85 percent for literate females.
- Almost all children enrolled in school attend a government school. The most common reasons cited for non-enrollment in school are lack of time and lack of funds.
- The annual expenditure per primary school student is N9262, which is approximately 7 percent of the total annual household expenditure amongst households with children enrolled in primary school. Annual expenditure per secondary school student is N 28170 , which is also approximately 7 percent of annual household expenditure amongst household with children enrolled in secondary school.
- Prevalence of illness for the 12 months preceding the survey was most common among individuals 65 year of age and over. This was also the age group that sought out consultations or check-ups most frequently.
- Family planning and contraception use is not a common practice. When it does occur, it most frequently involves the use of condoms or outright abstinence.
- At least 49 percent of children are born at home with the assistance of a traditional birth attendant in at least 28 percent of cases.
- A little over 94 percent of children are breastfed in urban areas and over 81 percent in rural.
- Approximately one in two children ( 57 percent) nationally are stunted (short for their age), 31 percent are wasted (thin for their height), and over 37 percent are underweight (thin for their age).


### 2.1 Household Demography

### 2.1.1 Average Household size, age distribution, and dependency ratio

Table 2.1 to 2.4 presents information about household size, dependency ratio, and age distribution by place of residence in terms of region and rural/urban breakdown. The average household size is 5.5 persons. Rural and urban averages are 5.9 and 4.9 persons, respectively. There are also regional differences; southern households tend to be smaller than northern ones with an average of 4.6 persons in the South and 6.6 in the North. 15 percent of the sample households are headed by females with the highest regional occurrence of female headship in the South South (30.4\%).

Table 2.1: Household size

| Region | Average HH Size | Dependency Ratio* | Percent of Population by Age Group |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 0-5 |  | 6-9 |  | 10-14 |  | 15-64 |  | 65+ |  |
|  |  |  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 6.0 | 1.2 | 9.6 | 8.1 | 6.8 | 6.1 | 6.3 | 5.9 | 24.9 | 28.3 | 2.3 | 1.5 |
| North East | 7.3 | 1.5 | 10.9 | 10.3 | 7.3 | 7.2 | 7.3 | 6.6 | 22.7 | 24.3 | 2.1 | 1.0 |
| North West | 6.7 | 1.5 | 12.3 | 10.7 | 8.3 | 7.1 | 6.6 | 5.9 | 23.0 | 22.9 | 2.1 | 1.0 |
| South East | 4.5 | 1.1 | 6.2 | 6.2 | 4.8 | 4.2 | 6.3 | 5.7 | 25.1 | 31.9 | 4.5 | 4.6 |
| South South | 5.2 | 1.1 | 7.0 | 6.9 | 5.4 | 5.5 | 7.4 | 6.4 | 27.1 | 29.5 | 2.4 | 2.3 |
| South West | 4.2 | 0.9 | 7.1 | 6.0 | 4.8 | 4.5 | 6.4 | 4.7 | 28.2 | 31.3 | 3.7 | 3.1 |
| Urban | 4.9 | 1.1 | 8.1 | 7.6 | 5.5 | 5.0 | 6.2 | 5.5 | 27.5 | 29.7 | 2.6 | 2.1 |
| Rural | 5.9 | 1.3 | 9.9 | 8.7 | 7.0 | 6.5 | 7.0 | 6.0 | 23.7 | 26.2 | 2.9 | 2.1 |
| NGA | 5.5 | 1.2 | 9.2 | 8.3 | 6.4 | 5.9 | 6.7 | 5.8 | 25.1 | 27.5 | 2.8 | 2.1 |

The dependency ratio in rural areas is higher than that of the urban ( $1.3 \%$ versus $1.1 \%$ ). ${ }^{1}$ This is likely due to the higher percentages of younger children between 0 and 5 years of age, nonworking individuals less than 15 years of age and older people above 65 in the rural areas. Regionally, the highest dependency ratios occur in the North East (1.5\%) and North West (1.5\%).

| Table 2.2: Female headed households |  |
| :--- | :---: |
| Region | $\%$ |
| North Central | 11.19 |
| North West | 3.95 |
| North East | 1.95 |
| South South | 30.41 |
| South West | 23.13 |
| South East | 20.88 |
|  |  |
| Rural | 14.22 |
| Urban | 17.45 |
| NGA | 15.50 |

The majority of the total population falls inside the 15 to 64 age bracket. This is also true for four out of six regions. The second largest group is the 0 to 5 year age group which captures 9.2 percent and 8.3 percent of the males and females respectively. However, the data in table 2.3 demonstrates that, in general, the population is dominated by young people with those less than 15 years old accounting for over 42.3 percent of the population. On the other hand, those above 65 represent only a little over 4.9 percent of the sample. The working age population (15-64 years) makes up 52.6 percent of the population and is almost evenly distributed between males ( $25.1 \%$ ) and females ( $27.5 \%$ )

Table 2.3: Age and sex distribution

| Region | Percent of Population by Age Group |  |  |  |  |  |  |  |  |  | Total Percent NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 0-5 |  | 6-9 |  | 10-14 |  | 15-64 |  | $65+$ |  |  |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 9.6 | 8.1 | 6.8 | 6.1 | 6.3 | 5.9 | 24.9 | 28.3 | 2.3 | 1.5 | 49.9 | 50.1 |
| North East | 10.9 | 10.3 | 7.3 | 7.2 | 7.3 | 6.6 | 22.7 | 24.3 | 2.1 | 1.0 | 50.5 | 49.5 |
| North West | 12.3 | 10.7 | 8.3 | 7.1 | 6.6 | 5.9 | 23.0 | 22.9 | 2.1 | 1.0 | 52.4 | 47.6 |
| South East | 6.2 | 6.2 | 4.8 | 4.2 | 6.3 | 5.7 | 25.1 | 31.9 | 4.5 | 4.6 | 47.1 | 52.9 |
| South South | 7.0 | 6.9 | 5.4 | 5.5 | 7.4 | 6.4 | 27.1 | 29.5 | 2.4 | 2.3 | 49.4 | 50.6 |
| South West | 7.1 | 6.0 | 4.8 | 4.5 | 6.4 | 4.7 | 28.2 | 31.3 | 3.7 | 3.1 | 50.3 | 49.7 |
| Urban | 8.1 | 7.6 | 5.5 | 5.0 | 6.2 | 5.5 | 27.5 | 29.7 | 2.6 | 2.1 | 49.9 | 50.1 |
| Rural | 9.9 | 8.7 | 7.0 | 6.5 | 7.0 | 6.0 | 23.7 | 26.2 | 2.9 | 2.1 | 50.5 | 49.5 |
| NGA | 9.2 | 8.3 | 6.4 | 5.9 | 6.7 | 5.8 | 25.1 | 27.5 | 2.8 | 2.1 | 50.3 | 49.7 |

${ }^{1}$ Total dependency ratio is defined as population that is not of working age ( $<15$ and $>64$ ) divided by total number of working age persons (15-64 years). The value is then multiplied to express it in percent. Households with no working persons were excluded in the dependency ratio computation. A dependency ratio that is above 1 means that there is, on average, more than one dependent (young or elderly person) in the household for each prime-age adult member to support.

### 2.1.2 Marital Status

Given that the age distribution above reflects a relatively young population it follows that a majority of the sample would also be unmarried. Based on table $2.4,70$ percent and 57 percent of the men and women in the sample respectively have never been married. There are more unmarried males ( $69.8 \%$ ) than females ( $54.5 \%$ ) in the rural areas. Regionally the largest percentage of unmarried males occurs in the North East (72.6\%) and the largest percentage of unmarried females is in the South South ( $60.6 \%$ ). The men and women in the sample that are married are largely monogamous ( $47.4 \%$ ) rather than polygamous ( $17.4 \%$ ) and the incidence of divorce ( $0.6 \%$ ) and separation (1.4\%) is relatively low.

Table 2.4: Marital Status

| Region | Never Married |  | Married (Mono) |  | Married (Polygamous) |  | Divorced |  | Separated |  | Widowed |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 69.5 | 55.8 | 21.1 | 25.5 | 7.6 | 12.7 | 0.3 | 0.3 | 0.8 | 0.5 | 0.5 | 5.0 |
| North East | 72.6 | 57.0 | 17.1 | 19.4 | 9.6 | 20.1 | 0.2 | 0.3 | 0.2 | 0.3 | 0.3 | 2.8 |
| North West | 70.7 | 54.5 | 20.3 | 27.3 | 8.1 | 15.5 | 0.1 | 0.1 | 0.2 | 0.2 | 0.4 | 2.3 |
| South East | 67.1 | 54.9 | 28.9 | 26.9 | 2.0 | 3.3 | 0.3 | 0.3 | 0.3 | 0.7 | 1.5 | 13.9 |
| South South | 70.1 | 60.6 | 25.5 | 25.8 | 3.0 | 4.2 | 0.2 | 0.8 | 0.6 | 1.4 | 0.5 | 7.0 |
| South West | 63.5 | 52.0 | 27.2 | 27.7 | 6.3 | 9.3 | 0.1 | 0.3 | 0.8 | 2.4 | 1.6 | 7.7 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Urban | 67.5 | 57.4 | 26.0 | 27.1 | 4.8 | 7.6 | 0.1 | 0.5 | 0.6 | 1.3 | 0.8 | 5.7 |
| Rural | 69.8 | 54.5 | 21.3 | 25.0 | 7.4 | 13.4 | 0.2 | 0.3 | 0.4 | 0.7 | 0.8 | 6.1 |
| NGA | 70.0 | 56.5 | 22.3 | 25.1 | 6.3 | 11.1 | 0.2 | 0.4 | 0.5 | 0.9 | 0.7 | 5.8 |

### 2.2 Education

### 2.2.1 Literacy

Literacy is defined as the ability to read and write in any language. Tables 2.5 and 2.6 represent self-reported data on years of education and ability to read and write by individuals within the sample. The information was collected on all household members 5 years and older.

The disparity between the number of years of schooling of males and females in the sample becomes more evident as the age groups increase. There are very small differences between the years acquired by males and females inside the younger age brackets with 1 year of education between both males and females. However, between the ages of 20 and 30, males reported having approximately 2 more years of schooling than women and the same applies to those individuals in the 30+ age group.

Table 2.5: Mean Years of Education

| Region | Mean Years of Education by Age group |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-9 |  | 10-14 |  | 15-19 |  | 20-30 |  | 30+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 0.9 | 0.8 | 4.5 | 3.9 | 7.7 | 8.1 | 9.7 | 6.6 | 6.6 | 2.8 |
| North East | 0.7 | 0.6 | 3.4 | 3.2 | 6.5 | 5.8 | 7.6 | 4.2 | 4.7 | 2.2 |
| North West | 1.0 | 0.9 | 3.6 | 3.3 | 6.5 | 4.9 | 7.3 | 3.9 | 4.6 | 2.5 |
| South East | 1.3 | 1.3 | 5.2 | 5.5 | 9.4 | 9.2 | 11.3 | 10.9 | 7.2 | 5.3 |


| Region | Mean Years of Education by Age group |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-9 |  | 10-14 |  | 15-19 |  | 20-30 |  | 30+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| South South | 1.2 | 1.2 | 5.4 | 5.4 | 9.3 | 9.6 | 11.4 | 10.5 | 8.9 | 6.7 |
| South West | 1.3 | 1.3 | 5.5 | 5.6 | 9.6 | 9.5 | 11.5 | 11.6 | 8.9 | 6.1 |
| Urban | 1.2 | 1.1 | 5.3 | 5.3 | 9.4 | 9.3 | 11.5 | 10.5 | 9.3 | 6.6 |
| Rural | 0.9 | 0.9 | 4.1 | 3.8 | 7.3 | 7.0 | 8.6 | 5.7 | 5.3 | 3.2 |
| NGA | 1.0 | 1.0 | 4.5 | 4.3 | 8.0 | 7.9 | 9.8 | 7.6 | 6.8 | 4.5 |

Literacy levels reflect the same gender pattern. Table 2.6 shows higher literacy percentages for males than for females and the differences increase as the individuals increase in age. Between the age of 5 and $9,33.3$ percent of both males and females are reported as able to read and write. However, by age 20 through 30, where 87.3 percent of men report reading and writing ability, only 70.7 percent of women are reported as literate. There is also a clear urban and rural divide with significantly more literate individuals across all age brackets in the urban areas than in the rural.

Literacy levels as reflected in table 2.6 also seem to follow a pattern in which the sample starts out with very low percentage levels reported among the younger age bracket (33.3\% of males and females each reported as literate). The numbers improve as the age brackets increase and reach a peak at the $15-19$ age bracket, with 86.4 percent of males and 84.5 percent of females reported as literate. After this point, levels begin to descend and by the 30+ age bracket only 69.6 percent of males and 45.6 percent of females are reported as literate.

Table 2.6: Literacy

| Region | $\mathbf{5 - 9}$ |  | $\mathbf{1 0 - 1 4}$ |  | $\mathbf{1 5 - 1 9}$ |  | $\mathbf{2 0 - 3 0}$ |  | 30+ |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 24.1 | 24.2 | 71.3 | 58.3 | 83.7 | 84.1 | 81.7 | 57.0 | 60.4 | 27.7 |
| North East | 19.1 | 16.2 | 50.0 | 52.6 | 70.8 | 63.9 | 70.8 | 41.9 | 49.7 | 23.5 |
| North West | 25.3 | 24.6 | 66.4 | 55.5 | 78.1 | 63.4 | 82.2 | 55.0 | 61.8 | 33.4 |
| South East | 46.0 | 52.1 | 81.5 | 87.6 | 97.8 | 97.3 | 95.6 | 95.2 | 76.6 | 53.6 |
| South South | 43.3 | 48.1 | 77.5 | 88.6 | 95.7 | 96.8 | 95.4 | 88.5 | 81.8 | 62.1 |
| South West | 62.3 | 58.4 | 95.1 | 96.9 | 97.3 | 96.0 | 94.4 | 93.6 | 82.1 | 60.4 |
|  |  |  |  |  |  |  |  |  |  |  |
| Urban | 48.9 | 48.9 | 85.0 | 87.8 | 96.6 | 93.2 | 95.4 | 88.0 | 86.2 | 61.9 |
| Rural | 26.7 | 26.6 | 67.3 | 61.8 | 81.0 | 78.4 | 81.5 | 59.4 | 59.3 | 36.0 |
| NGA | 33.3 | 33.3 | 73.1 | 70.6 | 86.4 | 84.5 | 87.3 | 70.7 | 69.6 | 45.6 |

### 2.2.2 Enrollment

School enrollment among the school-age section of the sample is reflected in Table 2.7. At the national level, male enrollment in government schools (52.4\%) exceeds female (49.6\%) by a narrow margin. Urban and rural enrollment in government schools do not reflect much disparity both as a whole and in terms of male versus female enrollment. Regionally, there is also very little disparity between male and female enrollment in government schools; male enrollment exceeds female in all but two instances in the North East ( $48.7 \%$ male versus $49.5 \%$ female) and the South West ( $46 \%$ male versus $49.8 \%$ female). Private schools, while not as popular as government schools likely due to higher private school fees, are still relatively common within the sample. Overall 18 percent of both males and females are enrolled in private schools.

The highest incidence of private school enrollment occurs in the South South ( $30.3 \%$ male and $33.3 \%$ female) and the South West ( $44.8 \%$ male and $40.7 \%$ female).

| Region | Government |  | Private |  | Either type |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female |
| North Central | 53.4 | 48.7 | 17.0 | 16.3 | 70.4 | 65.0 |
| North East | 48.7 | 49.5 | 5.5 | 5.0 | 54.2 | 54.5 |
| North West | 51.1 | 45.2 | 5.2 | 5.0 | 56.4 | 50.2 |
| South East | 64.6 | 58.0 | 24.7 | 28.9 | 89.3 | 86.9 |
| South South | 56.9 | 53.5 | 30.3 | 33.3 | 87.2 | 86.8 |
| South West | 46.0 | 49.8 | 44.8 | 40.7 | 90.8 | 90.6 |
| Urban | 49.7 | 50.6 | 38.1 | 34.0 | 87.8 | 84.6 |
| Rural | 53.7 | 49.1 | 9.8 | 11.0 | 63.4 | 60.0 |
| NGA | 52.4 | 49.6 | 18.6 | 18.3 | 71.0 | 67.9 |

Based on Table 2.8, the most common reasons recorded among male and female children for not enrolling in school are; lack of time/interest and lack of funds for school. 30.4 percent of males and 29 percent of females report not enrolling in school due to lack of time and 23.9 percent of males and 22.6 percent of females report not enrolling in school due to a lack of money. Lack of schools and commitment to domestic obligations are also relatively common reasons for non-enrollment in school, mostly among female students.

| Reason | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Rural |  | Urban |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Had enough schooling | 0.4 | 0.7 | 1.6 | 0.5 | 3.1 | 4.3 | 14.1 | 0.0 | 0.0 | 0.0 | 5.0 | 0.0 | 2.3 | 2.6 | 3.0 | 0.0 | 2.3 | 2.4 |
| Awaiting admission | 9.1 | 8.5 | 6.7 | 4.1 | 11.1 | 4.6 | 0.0 | 10.3 | 0.0 | 7.0 | 9.0 | 10.9 | 8.1 | 4.8 | 20.1 | 10.8 | 9.2 | 5.4 |
| No school/lack of teachers | 8.0 | 9.0 | 13.7 | 18.8 | 5.9 | 8.3 | 0.0 | 0.0 | 0.0 | 0.0 | 28.0 | 40.5 | 10.1 | 13.7 | 0.0 | 0.0 | 9.2 | 12.5 |
| No time/No interest | 26.7 | 39.8 | 47.9 | 41.6 | 23.0 | 20.9 | 0.0 | 0.0 | 27.2 | 10.7 | 20.0 | 14.4 | 31.5 | 31.0 | 18.7 | 9.2 | 30.4 | 29.0 |
| Lack of money | 40.7 | 25.1 | 14.3 | 16.8 | 22.6 | 22.9 | 53.7 | 66.5 | 42.0 | 75.9 | 25.5 | 14.0 | 24.2 | 20.9 | 20.9 | 40.0 | 23.9 | 22.6 |
| Marital obligation | 0.0 | 0.7 | 0.7 | 1.7 | 1.6 | 3.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.1 | 2.7 | 0.0 | 0.0 | 1.0 | 2.4 |
| Sickness | 0.8 | 0.0 | 0.3 | 0.1 | 0.5 | 0.0 | 0.0 | 0.0 | 12.8 | 6.4 | 0.0 | 10.9 | 0.3 | 0.6 | 4.4 | 0.0 | 0.7 | 0.6 |
| Disability | 1.4 | 0.0 | 0.3 | 0.5 | 1.8 | 0.0 | 0.0 | 8.6 | 17.9 | 0.0 | 0.0 | 1.9 | 0.8 | 0.2 | 9.0 | 1.6 | 1.5 | 0.4 |
| Separation of parents | 0.0 | 0.0 | 0.0 | 0.5 | 2.2 | 5.5 | 0.0 | 0.0 | 0.0 | 0.0 | 12.5 | 0.0 | 1.2 | 3.1 | 5.9 | 0.0 | 1.6 | 2.9 |


| Reason | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Rural |  | Urban |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Death of parents | 1.4 | 0.0 | 0.3 | 0.5 | 0.0 | 0.6 | 0.0 | 4.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.5 | 0.0 | 0.9 | 0.3 | 0.5 |
| Too old to attend | 0.0 | 0.0 | 0.5 | 1.1 | 0.2 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.6 | 1.1 | 1.1 | 0.2 | 0.7 |
| Domestic obligation | 2.4 | 1.7 | 4.6 | 1.6 | 6.2 | 16.4 | 0.0 | 5.5 | 0.0 | 0.0 | 0.0 | 0.0 | 4.5 | 6.9 | 6.3 | 28.4 | 4.7 | 8.9 |
| Other | 9.2 | 14.6 | 9.3 | 12.3 | 21.8 | 12.2 | 32.2 | 4.3 | 0.0 | 0.0 | 0.0 | 7.4 | 15.5 | 12.4 | 10.5 | 8.2 | 15.0 | 12.0 |

Class repetition, on the other hand, does not seem to be very common; less than 2 percent of primary and secondary level males and females across the entire sample reported repeating a grade. Table 2.9 also shows that the few instances of repetition seem to occur mostly at the primary school level with a higher incidence among males than females across the board. For example, in the rural areas, 1.7 percent of repetitions at the primary level occur among males compared to 0.8 percent among females. A similar pattern emerges at the secondary level with 1 percent of repetitions occurring among rural boys and 0.8 percent among rural girls.

| Region | Primary |  | Secondary |  | Both levels |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female |
| North Central | 2.7 | 1.1 | 1.3 | 0.8 | 0.0 | 0.1 |
| North East | 2.7 | 0.7 | 1.3 | 0.8 | 0.0 | 0.1 |
| North West | 0.9 | 0.6 | 2.6 | 2.3 | 0.0 | 0.1 |
| South East | 0.9 | 1.0 | 0.6 | 0.6 | 0.0 | 0.1 |
| South South | 1.9 | 1.5 | 0.3 | 0.1 | 0.1 | 0.0 |
| South West | 2.6 | 1.3 | 0.9 | 0.6 | 0.0 | 0.0 |
| Urban | 2.3 | 1.3 | 1.1 | 0.9 | 0.1 | 0.0 |
| Rural | 1.7 | 0.8 | 1.0 | 0.8 | 0.0 | 0.1 |
| NGA | 1.9 | 1.0 | 1.1 | 0.9 | 0.1 | 0.1 |

### 2.2.3 School proximity

Over 50 percent of households in the sample report a 0 to 15 minute proximity to a primary school. At least 34 percent report 16 to 30 minute proximity and at least 8.6 percent report a 31 to 45 minute proximity to the nearest primary school from the household. Table 2.10 shows that the percentage of respondents reduces with reduced proximity and in all instances, 1 percent or less of respondents across the sample live over 90 minutes from a primary school. North West households report the closest proximity with over 60 percent of male and female headed households reporting a 0 to 15 minute distance from a primary school.

Table 2.10: Proximity to the Nearest School

| PRIMARY | 0-15 Min |  | 16-30 Min |  | 31-45 Min |  | 46-60 Min |  | 61-90 Min |  | 91-120 Min |  | 120+ Min |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | M hoh | F hoh | M hoh | F hoh | M hoh | F hoh | M hoh | F hoh | M hoh | F hoh | M hoh | $\begin{gathered} \text { F } \\ \text { hoh } \end{gathered}$ | M hoh | F hoh |
| North Central | 50.6 | 54.9 | 36.7 | 33.7 | 5.8 | 5.4 | 5.1 | 3.4 | 1.4 | 1.9 | 0.5 | 0.6 | 0.0 | 0.0 |
| North East | 47.4 | 51.1 | 32.3 | 26.5 | 11.1 | 11.6 | 6.8 | 9.0 | 1.9 | 1.6 | 0.0 | 0.0 | 0.6 | 0.2 |
| North West | 61.9 | 60.2 | 26.5 | 26.0 | 7.5 | 10.6 | 2.7 | 2.8 | 1.2 | 0.3 | 0.0 | 0.2 | 0.3 | 0.0 |
| South East | 34.8 | 40.5 | 44.6 | 38.6 | 14.0 | 13.6 | 5.1 | 4.4 | 1.0 | 2.9 | 0.0 | 0.0 | 0.6 | 0.0 |
| South South | 41.4 | 36.7 | 45.9 | 47.9 | 8.8 | 9.6 | 3.3 | 3.6 | 0.7 | 0.5 | 0.0 | 1.0 | 0.0 | 0.8 |
| South West | 54.4 | 53.5 | 35.0 | 35.3 | 7.2 | 6.5 | 2.4 | 3.6 | 1.0 | 1.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Urban | 52.9 | 49.7 | 37.9 | 37.4 | 6.3 | 8.0 | 2.4 | 3.8 | 0.1 | 0.7 | 0.0 | 0.1 | 0.4 | 0.3 |
| Rural | 49.9 | 51.3 | 33.8 | 32.2 | 9.8 | 10.2 | 4.7 | 4.3 | 1.7 | 1.5 | 0.1 | 0.4 | 0.1 | 0.1 |
| NGA | 50.9 | 50.7 | 35.2 | 34.0 | 8.6 | 9.5 | 3.9 | 4.1 | 1.2 | 1.2 | 0.1 | 0.3 | 0.2 | 0.2 |
| SECONDARY | 0-15 Min |  | 16-30 Min |  | 31-45 Min |  | 46-60 Min |  | 61-90 Min |  | 91-120 Min |  | 120+ Min |  |
|  | *M hoh | ${ }^{*}$ F hoh | M hoh | F hoh | M hoh | F hoh | M hoh | F hoh | M hoh | F hoh | M hoh | $\begin{gathered} \text { F } \\ \text { hoh } \end{gathered}$ | M hoh | F hoh |
| North Central | 28.9 | 29.9 | 40.8 | 36.4 | 15.2 | 7.9 | 7.6 | 14.3 | 4.4 | 2.2 | 1.2 | 2.9 | 1.9 | 6.4 |
| North East | 21.6 | 32.9 | 34.6 | 34.8 | 19.9 | 9.1 | 15.7 | 13.6 | 2.2 | 1.5 | 1.4 | 2.1 | 4.7 | 6.1 |
| North West | 37.5 | 30.6 | 33.0 | 53.3 | 10.4 | 8.8 | 8.0 | 3.3 | 5.1 | 0.9 | 2.4 | 1.1 | 3.6 | 2.1 |
| South East | 18.2 | 22.7 | 44.1 | 40.3 | 24.7 | 21.4 | 9.6 | 11.4 | 3.6 | 1.4 | 0.0 | 0.3 | 0.0 | 2.6 |
| South South | 27.4 | 26.0 | 36.3 | 42.3 | 20.4 | 14.4 | 9.2 | 8.0 | 3.6 | 5.3 | 0.9 | 3.0 | 2.3 | 1.0 |
| South West | 38.9 | 33.6 | 42.7 | 38.8 | 11.4 | 15.8 | 4.5 | 10.0 | 2.5 | 0.7 | 0.0 | 0.0 | 0.0 | 1.1 |
| Urban | 35.3 | 31.7 | 41.6 | 43.1 | 12.1 | 12.3 | 6.0 | 7.1 | 2.8 | 2.1 | 0.5 | 1.6 | 1.8 | 2.1 |
| Rural | 26.3 | 26.1 | 36.8 | 38.2 | 19.5 | 15.9 | 10.2 | 13.1 | 4.1 | 2.1 | 1.2 | 1.4 | 1.9 | 3.3 |
| NGA | 30.0 | 28.8 | 38.8 | 40.6 | 16.4 | 14.1 | 8.5 | 10.2 | 3.6 | 2.1 | 0.9 | 1.5 | 1.9 | 2.7 |

*Male and Female Head-of-Household

Secondary schools, however, are more few and far between with only a little over 28 percent reporting a 0 to 15 minute proximity and majority of respondents (at least $39 \%$ ) reporting a 16 to 30 minute proximity to a secondary school. The sample reports significantly more people living further away from secondary schools than primary schools and as Table 2.10 shows, at least 2 percent of female-headed households live at least 61 to 90 minutes from a secondary school and over 8 percent of North Eastern and North Central households report living at least 120 minutes from the closest secondary school.

### 2.2.4 School expenses and scholarships

Table 2.11 reports average school expenses, percentage of primary and secondary students with annual school expenses below $\mathrm{N} 5,000$, and total school expenditure as a percentage of household expenditure for both primary and secondary school. The overall average expenditure per enrolled primary school student is reported as $\mathrm{N} 9,262$. 60.5 percent of primary school students are reported as spending less than $\mathrm{N} 5,000$ on school per school year and on average, and overall, households with school age children spend a little over 7 percent of the household income on school expenses. The Southern region reports the highest rates of expenditure for primary schooling, with the South West reporting the highest mean expenditure for a single primary school student in the amount of $\mathrm{N} 20,866$.

Therefore it is no surprise that this region also reports the highest total primary school expenditure as a percentage of household expenditure (10.5\%). The North East reports the highest percentage of enrolled students with expenditure of less than N5,000 (85.8\%). Mean urban expenditure both in real terms and as a percentage of household income also far exceeds that of rural, with an urban mean primary school expenditure of N16,874 calculated as 9.4 percent of total household expenditures. Rural mean primary school expenditure on the other hand is significantly lower with $\mathrm{N} 5,430$ in average expenses calculated to equal 5.7 percent of total household expenditure.

Secondary school expenditure is almost 3 times higher than primary with the average total annual expenditure per enrolled secondary school student reported as $\mathrm{N} 28,170$ and calculated as a little over 7 percent of total household expenditure. Again, urban secondary mean annual expenditure exceeds that of rural by almost 50 percent with urban expenditure per child totaling N38,053 and rural totaling N20,265. The South West again reports the highest mean annual expenditure per child in the amount of $\mathrm{N} 42,294$ and 10.5 percent of total annual household expenditure. Percentage of annual expenditure below N5,000 is also lowest in the South West at 15.9 percent and highest in the North West at 52.3 percent.

Table 2.11: School Expenses

| PRIMARY | Mean annual total school expenditure per student (among students enrolled) | \% of students enrolled for whom total annual expenditure if <5000 Naira | Among households with any students attending school, total expenditures as a percent of total household expenditures |
| :---: | :---: | :---: | :---: |
| North Central | 7,868 | 63.6 | 5.7 |
| North East | 2,842 | 85.8 | 4.5 |
| North West | 4,141 | 81.0 | 2.7 |
| South East | 10,104 | 50.8 | 9.5 |
| South South | 13,185 | 42.7 | 9.2 |
| South West | 20,866 | 23.2 | 10.5 |
| Urban | 16,874 | 37.9 | 9.4 |
| Rural | 5,430 | 71.8 | 5.7 |
| NGA | 9,262 | 60.5 | 7.2 |
| SECONDARY | Mean annual total school expenditure per student (among students enrolled) | \% of students enrolled for whom total annual expenditure if <5000 Naira | Among households with any students attending school, total expenditures as a percent of total household expenditures |
| North Central | 18,509 | 28.2 | 5.7 |
| North East | 11,511 | 44.3 | 4.5 |
| North West | 13,629 | 52.3 | 2.7 |
| South East | 32,913 | 21.9 | 9.5 |
| South South | 34,520 | 19.6 | 9.2 |
| South West | 42,294 | 15.9 | 10.5 |
| Urban | 38,053 | 22.5 | 9.4 |
| Rural | 20,265 | 32.0 | 5.7 |
| NGA | 28,170 | 27.8 | 7.2 |

Table 2.12: Scholarships by source, among children attending school ages 5-14

| Region | Federal Government |  | State Government |  | Local Government |  | Community |  | Religious body |  | Private body |  | Other |  | Total Percent Scholarships |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| North East | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.6 |
| North West | 0.0 | 0.0 | 0.4 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 |
| South East | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.2 |
| South South | 0.0 | 0.0 | 0.6 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.3 | 0.5 | 0.7 | 0.0 | 0.1 | 1.3 | 1.2 |
| South West | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.0 | 0.0 | 0.0 | 0.7 |
| Urban | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.2 | 0.3 | 0.0 | 0.0 | 0.6 | 0.5 |
| Rural | 0.1 | 0.0 | 0.2 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.2 | 0.4 |
| NGA | 0.0 | 0.0 | 0.2 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.2 | 0.0 | 0.0 | 0.3 | 0.4 |

Scholarships to offset educational costs are few and far between as reflected in table 2.12 and those that are awarded in this sample come from the federal, state or local government, the local community, as well as religious or private bodies or other entities. Overall, a small proportion of males reported receiving some sort of aid from all sources, except religious organizations. Female students on the other hand are reported to have only received scholarships from the state government $(0.1 \%)$, religious bodies $(0.1 \%)$ and private bodies $(0.2 \%)$. Despite receiving scholarships from fewer sources, the total percentage of females $(0.4 \%)$ reported to have received scholarships narrowly exceeds that of males $(0.3 \%)$. The highest total percentage of scholarships derived from any source for males $(1.3 \%)$ and females ( $1.2 \%$ ) occurs in the South South region of the country.

### 2.3 Health

### 2.3.1 Educational levels of those seeking medical care

The series of tables in this section provides detailed information about self-reported healthcare statistics of household members within the survey. Table 2.13 begins by linking individual education levels to individual likelihood of seeking out medical care in the 4 weeks preceding the survey. Table 2.13 shows that over 50 percent of the males and females in the sample who reportedly sought medical care were not educated. Over 10 percent of the same had acquired only 1 to 5 years of education. We have similar findings regionally. Non-educated females seeking medical care exceeded non-educated males in most instances.

Table 2.13: Seeking medical care, among those reporting any illness in the last 4 weeks

| Region | No Education Level |  | 1-5 years of Education |  | Finished Primary |  | Attended Secondary |  | Finished High School |  | Post High School Education |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 47.0 | 62.1 | 14.0 | 10.2 | 10.5 | 13.7 | 12.0 | 3.0 | 7.6 | 5.5 | 9.0 | 5.4 |
| North East | 62.4 | 67.0 | 17.1 | 10.9 | 5.6 | 11.9 | 4.1 | 0.7 | 7.2 | 8.0 | 3.6 | 1.6 |
| North West | 62.2 | 66.0 | 18.9 | 14.5 | 7.0 | 12.7 | 3.9 | 2.1 | 4.6 | 2.0 | 3.4 | 2.7 |
| South East | 34.9 | 40.6 | 23.5 | 12.9 | 20.2 | 15.9 | 5.9 | 7.1 | 9.0 | 14.7 | 6.4 | 8.7 |
| South South | 31.1 | 35.3 | 4.8 | 11.3 | 19.2 | 18.4 | 13.4 | 9.1 | 10.6 | 16.1 | 20.8 | 9.8 |
| South West | 34.8 | 34.4 | 3.4 | 6.5 | 8.8 | 9.2 | 13.7 | 9.0 | 17.3 | 24.6 | 21.9 | 16.4 |
| Urban | 40.4 | 43.0 | 15.3 | 10.0 | 11.0 | 13.7 | 10.5 | 4.9 | 8.0 | 15.9 | 14.8 | 12.4 |
| Rural | 56.2 | 60.7 | 15.2 | 12.8 | 9.8 | 13.1 | 5.7 | 4.2 | 8.1 | 6.2 | 5.0 | 3.0 |
| NGA | 50.5 | 54.1 | 15.2 | 11.8 | 10.2 | 13.3 | 7.5 | 4.5 | 8.1 | 9.8 | 8.5 | 6.5 |

### 2.3.2 Consultation for health and type of facility visited

In Table 2.14 we find that among those who sought medical care in the 4 weeks preceding the survey largely gravitated towards hospitals ( $29.5 \%$ of males and $30.6 \%$ of females) and their local chemists ( $22.4 \%$ males and $23.2 \%$ females). A significant number of males $(21.2 \%)$ and females ( $19.4 \%$ ) reported not visiting any facility. There was no significant difference in the percentage of rural males and females reportedly visiting hospitals versus those visiting chemists. Again, the percentage of those who opted not to visit any sort of formalized medical facility in the rural areas was quite significant with 21.5 percent of men and 20 percent of women falling in this category.

Table 2.14:Type of Health Facility Visited, among those reporting any illness in the last 4 weeks

| Region | Hospital |  | Dispensary |  | Pharmacy |  | Chemist |  | Clinic |  | Maternity |  | Traditional Healer |  | No facility visited |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 38.1 | 41.3 | 5.9 | 4.9 | 0.0 | 0.6 | 18.2 | 14.3 | 13.3 | 15.5 | 1.1 | 1.2 | 6.0 | 2.9 | 10.9 | 10.3 |
| North East | 14.4 | 17.4 | 7.6 | 9.2 | 0.1 | 0.0 | 12.4 | 11.5 | 3.7 | 2.5 | 2.4 | 2.4 | 2.3 | 2.3 | 53.9 | 51.4 |
| North West | 35.2 | 35.5 | 11.9 | 13.9 | 2.0 | 1.9 | 21.5 | 21.0 | 9.0 | 7.7 | 2.6 | 0.8 | 6.3 | 5.3 | 9.8 | 9.9 |
| South East | 27.8 | 30.5 | 0.7 | 0.0 | 3.4 | 2.9 | 38.0 | 43.5 | 4.7 | 2.4 | 0.3 | 0.7 | 2.8 | 1.8 | 9.3 | 6.5 |
| South South | 26.9 | 27.5 | 0.4 | 1.2 | 5.4 | 4.6 | 30.6 | 28.1 | 2.4 | 5.5 | 0.7 | 0.0 | 1.4 | 2.4 | 21.3 | 19.2 |
| South West | 37.2 | 35.9 | 0.0 | 0.7 | 2.9 | 7.4 | 16.7 | 13.6 | 4.8 | 4.9 | 1.0 | 2.1 | 4.5 | 3.7 | 20.1 | 18.5 |
| Urban | 37.2 | 37.8 | 1.7 | 1.8 | 4.2 | 6.4 | 17.8 | 22.2 | 4.0 | 3.2 | 2.3 | 1.3 | 4.4 | 3.5 | 20.7 | 18.2 |
| Rural | 25.6 | 26.7 | 7.9 | 8.4 | 1.1 | 0.5 | 24.7 | 23.7 | 7.7 | 7.3 | 1.3 | 1.1 | 4.0 | 3.0 | 21.5 | 20.0 |
| NGA | 29.5 | 30.6 | 5.9 | 6.1 | 2.2 | 2.6 | 22.4 | 23.2 | 6.5 | 5.8 | 1.6 | 1.2 | 4.1 | 3.2 | 21.2 | 19.4 |

Table 2.15 delves further into the respondent's medical history by inquiring about health problems occurring in the 12 months prior to the survey. The age bracket reporting the highest percentages of health problems in the last 12 months are those between 0 and 4 and over 65 years of age. 29.4 percent of males and 33.2 percent of females over 65 report having a health problem in the last 12 months, and 20.7 percent of males and 18.6 percent of females between 0 and 4 are reported to have had the same. These brackets are followed closely by those in the 5 to 9 and 15 to 64 age groups. Females report slightly higher percentages of health problems overall and in most of the regions.

| Region | Ages 0-4 |  | Ages 5-9 |  | Ages 10-14 |  | Ages 15-64 |  | 65+ |  | All |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 18.3 | 11.2 | 7.5 | 8.3 | 5.1 | 6.4 | 8.8 | 10.8 | 22.8 | 22.6 | 10.6 | 10.4 |
| North East | 26.6 | 24.8 | 20.0 | 17.2 | 16.6 | 16.1 | 16.7 | 21.2 | 38.5 | 24.9 | 20.2 | 20.8 |
| North West | 23.4 | 20.5 | 13.0 | 15.6 | 8.1 | 12.1 | 12.5 | 13.1 | 26.7 | 22.5 | 15.2 | 15.2 |
| South East | 25.9 | 26.6 | 19.9 | 16.9 | 12.8 | 11.4 | 15.0 | 22.2 | 45.1 | 55.7 | 19.5 | 24.0 |
| South South | 15.4 | 16.9 | 10.8 | 8.4 | 9.0 | 6.2 | 10.1 | 13.5 | 29.1 | 33.0 | 11.7 | 13.4 |
| South West | 11.1 | 10.1 | 8.2 | 7.6 | 4.0 | 7.1 | 8.6 | 8.6 | 18.7 | 23.2 | 9.1 | 9.5 |
| Urban | 18.8 | 18.9 | 13.6 | 12.6 | 9.3 | 10.2 | 11.4 | 13.7 | 23.5 | 32.9 | 13.2 | 14.8 |
| Rural | 21.6 | 18.5 | 12.7 | 12.8 | 8.8 | 10.1 | 11.7 | 14.4 | 32.3 | 33.4 | 14.5 | 15.2 |
| NGA | 20.7 | 18.6 | 13.0 | 12.8 | 8.9 | 10.1 | 11.6 | 14.1 | 29.4 | 33.2 | 14.1 | 15.1 |

Table 2.16 reports that among those reporting health problems in the last 12 months, males and females over 65 were more likely to consult a medical practitioner for treatment or a check-up than any other age group overall. There is no significant difference here between the urban and rural individuals over 65 who sought consultations, with the exception that only 4.1 percent of urban females reported seeking a medical consult compared to 6.2 percent of rural females.

Table 2.16: Any Consultation for Treatment or Check up in past 12 months

| Region | Ages 0-4 |  | Ages 5-9 |  | Ages 10-14 |  | Ages 15-64 |  | 65+ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 3.6 | 2.2 | 2.2 | 1.1 | 0.8 | 2.0 | 2.4 | 3.4 | 8.6 | 0.6 |
| North East | 1.6 | 2.3 | 3.4 | 1.2 | 2.2 | 0.5 | 2.2 | 2.5 | 4.5 | 6.2 |
| North West | 1.8 | 1.2 | 1.2 | 0.8 | 0.9 | 1.0 | 2.1 | 2.0 | 8.8 | 6.6 |
| South East | 4.7 | 2.3 | 1.7 | 2.6 | 1.4 | 2.8 | 2.0 | 5.7 | 10.0 | 8.7 |
| South South | 4.9 | 1.6 | 1.1 | 2.4 | 0.4 | 1.9 | 2.4 | 3.6 | 8.2 | 2.6 |
| South West | 2.5 | 0.4 | 0.0 | 0.0 | 0.0 | 0.9 | 0.4 | 3.1 | 5.7 | 5.3 |
| Urban | 2.7 | 1.2 | 0.7 | 0.2 | 0.2 | 1.1 | 1.3 | 3.6 | 7.5 | 4.1 |
| Rural | 2.7 | 1.7 | 1.9 | 1.6 | 1.2 | 1.6 | 2.2 | 3.0 | 7.9 | 6.2 |
| NGA | 2.7 | 1.5 | 1.5 | 1.1 | 0.9 | 1.4 | 1.8 | 3.2 | 7.7 | 5.4 |

### 2.3.3 Healthcare expenditure

The cost of good medical care is an important consideration for many of the individuals living in the communities within the sample and, as table 2.17 demonstrates, many of the households do not allocate a large proportion of the household budget to healthcare expenditure. This is no surprise given the large percentages of individuals who do not visit any sort of medical facility in the event of an illness as reported in table 2.14. In total, only 1.6 and 1.7 percent of the total household expenditure derives from medical care for both males and females in the household respectively. This percentage holds steady with very little variation from urban to rural areas, though it is highest in the South East where 3.9 percent of household expenditure is allocated to male medical care and 3.4 percent is allocated to female medical care. The greatest of these expenses derives from hospital admission fees in all regions, with the highest percentage of medical fees once again recorded in the South East.

Table 2.17: Health expenditures, by categories (as percent of total hh expenditure)

| Region | Transportation |  | Drugs |  | Consultation |  | Admission |  | Total Percent NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 0.0 | 0.1 | 0.6 | 0.8 | 0.3 | 0.9 | 1.5 | 3.9 | 1.0 | 1.2 |
| North East | 0.2 | 0.1 | 0.3 | 0.4 | 0.3 | 0.4 | 1.5 | 0.8 | 1.0 | 1.2 |
| North West | 0.1 | 0.1 | 0.3 | 0.3 | 0.2 | 0.1 | 2.4 | 0.6 | 1.0 | 1.1 |
| South East | 0.1 | 0.1 | 0.7 | 0.5 | 0.5 | 0.5 | 6.4 | 6.1 | 3.9 | 3.4 |
| South South | 0.0 | 0.1 | 0.4 | 0.7 | 0.5 | 0.2 | 1.7 | 4.4 | 1.8 | 1.7 |
| South West | 0.1 | 0.1 | 0.7 | 0.6 | 0.5 | 0.4 | 2.7 | 3.0 | 1.7 | 0.9 |
| Urban | 0.0 | 0.0 | 0.4 | 0.4 | 0.3 | 0.3 | 2.6 | 4.5 | 1.6 | 1.5 |
| Rural | 0.1 | 0.1 | 0.5 | 0.6 | 0.4 | 0.4 | 2.8 | 3.1 | 1.7 | 1.8 |
| NGA | 0.1 | 0.1 | 0.5 | 0.5 | 0.3 | 0.4 | 2.7 | 3.6 | 1.6 | 1.7 |

According to Table 2.18 , most of the money used to defray the cost of healthcare in the sample households comes either from the male $(45.8 \%)$ or female ( $23.8 \%$ ) individual patient, from the parents of the male ( $47.3 \%$ ) or female $(40.3 \%)$, or from the male spouse $(26.4 \%)$. Some households also report receiving some financial help from other relatives.

Table 2.18: Source of Funds for Health Cost, among households with any health expenditures

| Source | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Self | 44.8 | 20.2 | 36.6 | 7.8 | 43.3 | 7.8 | 44.4 | 32.1 | 47.2 | 27.9 | 54.6 | 38.0 | 48.6 | 28.5 | 44.2 | 20.8 | 45.8 | 23.8 |
| Spouse | 1.7 | 30.5 | 1.6 | 35.7 | 1.5 | 34.3 | 2.2 | 19.1 | 1.0 | 23.3 | 1.3 | 21.2 | 1.4 | 23.4 | 1.6 | 28.2 | 1.5 | 26.4 |
| Parent | 49.4 | 44.5 | 58.7 | 51.0 | 52.4 | 49.7 | 43.6 | 33.1 | 47.2 | 41.2 | 37.0 | 28.7 | 44.1 | 37.8 | 49.1 | 41.8 | 47.3 | 40.3 |
| Other relative | 3.5 | 3.7 | 2.2 | 4.1 | 2.6 | 6.7 | 8.4 | 13.2 | 2.9 | 4.8 | 5.6 | 10.1 | 5.0 | 8.0 | 3.9 | 7.3 | 4.3 | 7.6 |
| Employer | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.1 | 0.0 | 0.2 | 0.5 | 0.2 | 0.3 | 0.0 | 0.6 | 0.1 | 0.0 | 0.1 | 0.2 |
| Government | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.2 | 0.2 | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 |
| NGO | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Organization | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 | 0.0 | 0.1 |
| Private Health | 0.1 | 0.0 | 0.1 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| No expenses | 0.4 | 0.1 | 0.2 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.2 | 0.3 | 0.0 | 0.0 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| Other | 0.2 | 0.9 | 0.6 | 0.9 | 0.2 | 1.2 | 1.2 | 2.5 | 1.4 | 1.9 | 1.1 | 1.6 | 0.6 | 1.4 | 0.9 | 1.7 | 0.8 | 1.6 |

According to Table 2.19, 35.6 percent of males and 35.4 percent of females in the sample report a 15 minute maximum distance between the dwelling and a healthcare facility. Over 30 percent of males and females report a distance of between 16 and 30 minutes. 6.7 percent of males and females report a distance exceeding 120 minutes. However, majority of the sample is within a reasonable distance from a healthcare facility.

Table 2.19: Proximity to the Nearest Hospital/Health Facility

| Region | 0-15 Min |  | 16-30 Min |  | 31-45 Min |  | 46-60 Min |  | 61-90 Min |  | 91-120 Min |  | 120+ Min |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 32.0 | 21.7 | 36.4 | 46.4 | 7.5 | 9.3 | 15.0 | 5.7 | 4.1 | 6.0 | 2.0 | 4.9 | 3.0 | 6.0 |
| North East | 35.3 | 38.8 | 23.1 | 21.2 | 8.2 | 9.0 | 5.1 | 5.7 | 8.0 | 5.8 | 3.4 | 2.8 | 16.9 | 16.7 |
| North West | 31.8 | 32.6 | 37.0 | 33.2 | 9.8 | 12.5 | 8.2 | 9.9 | 5.2 | 6.1 | 2.6 | 1.1 | 5.3 | 4.8 |
| South East | 35.9 | 38.1 | 35.9 | 31.7 | 7.0 | 8.2 | 8.2 | 9.9 | 3.2 | 5.0 | 2.7 | 2.5 | 7.1 | 4.7 |
| South South | 41.8 | 41.5 | 30.3 | 30.5 | 7.0 | 8.5 | 6.3 | 3.8 | 3.8 | 7.0 | 2.1 | 3.8 | 8.8 | 4.8 |
| South West | 44.5 | 41.1 | 32.5 | 28.2 | 11.4 | 4.4 | 5.5 | 11.2 | 2.4 | 2.4 | 1.9 | 4.5 | 1.9 | 8.2 |
| Urban | 45.7 | 39.5 | 32.5 | 31.4 | 6.9 | 8.5 | 4.1 | 5.5 | 2.5 | 5.4 | 1.0 | 2.7 | 7.3 | 7.2 |
| Rural | 30.5 | 33.1 | 34.4 | 32.6 | 9.5 | 9.7 | 10.2 | 9.7 | 5.6 | 5.6 | 3.2 | 2.8 | 6.4 | 6.4 |
| NGA | 35.6 | 35.4 | 33.8 | 32.1 | 8.7 | 9.3 | 8.2 | 8.2 | 4.6 | 5.5 | 2.5 | 2.8 | 6.7 | 6.7 |

### 2.3.4 Elderly disability and preventative measures

Individuals 40 years of age and above within the sample were asked about specific physical ailments experienced in the last 12 months and Table 2.20A shows that the most common of these problems included difficulty walking/climbing ( $6.6 \%$ male and $8.9 \%$ female), and difficulty seeing ( $5 \%$ for males and females). These were closely followed by difficulty in providing self-care and difficulty remembering/concentrating. There are no particularly glaring gender gaps in any of the problem categories with the largest overall difference occurring between men and women who have difficulty walking and climbing, with women reporting more difficulty.

Table 2.20A: Health difficulty (Ages 40+)

| PANEL A |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Regions | Difficulty hearing |  | Difficulty Seeing |  | Difficulty Walking/ Climbing |  |
|  | Male | Female | Male | Female | Male | Female |
| North Central | 1.1 | 1.1 | 2.5 | 3.7 | 5.7 | 5.8 |
| North East | 2.2 | 2.4 | 7.4 | 3.9 | 6.6 | 5.3 |
| North West | 2.7 | 2.2 | 4.6 | 5.0 | 7.1 | 9.7 |
| South East | 4.8 | 3.6 | 8.7 | 9.7 | 11.3 | 13.9 |
| South South | 0.2 | 0.4 | 5.5 | 3.3 | 4.9 | 7.1 |
| South West | 1.3 | 0.9 | 3.4 | 3.7 | 4.6 | 8.9 |
| Urban | 1.1 | 1.2 | 3.3 | 4.5 | 5.9 | 10.4 |
| Rural | 2.6 | 2.0 | 6.1 | 5.3 | 7.0 | 8.0 |
| NGA | 2.1 | 1.7 | 5.1 | 5.0 | 6.6 | 8.9 |
| PANEL B |  |  |  |  |  |  |
| Regions | Difficulty Remembering/ Concentrating |  | Difficulty Self-care (washing, dressing, feeding,) |  | Difficulty Communicating/ Understanding |  |
|  | Male | Female | Male | Female | Male | Female |
| North Central | 1.0 | 1.1 | 3.3 | 1.4 | 0.0 | 0.3 |
| North East | 1.6 | 2.4 | 3.2 | 2.2 | 0.6 | 0.6 |
| North West | 2.1 | 2.0 | 3.6 | 3.1 | 1.3 | 0.7 |
| South East | 3.1 | 5.5 | 2.8 | 3.3 | 1.6 | 1.6 |
| South South | 2.3 | 1.9 | 0.5 | 2.2 | 0.2 | 0.0 |
| South West | 1.2 | 0.6 | 1.7 | 0.8 | 0.7 | 0.2 |
| Urban | 1.2 | 1.5 | 2.7 | 2.5 | 0.5 | 0.5 |
| Rural | 2.3 | 2.6 | 2.5 | 1.9 | 1.0 | 0.6 |
| NGA | 1.9 | 2.2 | 2.5 | 2.1 | 0.8 | 0.6 |

2.3.5 Child Bearing and Nutritional Status

Based on reports in Table 2.21, the most common form of contraception among women in the sample age 15 to 49 is abstinence $(4.9 \%)$ which is closely followed by the use of condoms ( $4.1 \%$ ). Other forms such as injection ( $1.9 \%$ ) and the use of birth control pills $(1 \%)$ are reported but are far less common. Based on the data, overall the use of contraception for family planning purposes is, as a general matter, not a very common practice.

| Method | North Central | North West | North East | South East | South South | South West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Pill | 0.9 | 0.6 | 0.2 | 0.6 | 0.7 | 2.8 | 1.8 | 0.5 | 1.0 |
| Condom | 1.1 | 0.0 | 0.1 | 13.9 | 5.8 | 6.1 | 5.4 | 3.2 | 4.1 |
| Injection | 2.2 | 0.2 | 0.2 | 1.5 | 3.2 | 3.8 | 2.6 | 1.4 | 1.9 |
| IUD | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 | 1.2 | 0.7 | 0.1 | 0.3 |
| Female Sterilization | 0.7 | 0.0 | 0.0 | 0.2 | 0.0 | 0.1 | 0.2 | 0.1 | 0.2 |
| Male Sterilization | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Douche | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Norolant | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foaming Tab | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Diaphragm | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Foam Jelly | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Traditional Methods | 0.3 | 0.4 | 0.2 | 0.1 | 0.5 | 0.6 | 0.6 | 0.3 | 0.4 |
| Abstinence | 10.8 | 0.7 | 1.0 | 14.7 | 3.1 | 2.4 | 4.1 | 5.3 | 4.9 |
| Withdrawal | 0.4 | 0.0 | 0.0 | 0.8 | 1.7 | 0.2 | 0.6 | 0.4 | 0.5 |
| Rhythm | 0.0 | 0.0 | 0.0 | 0.2 | 0.4 | 0.0 | 0.2 | 0.0 | 0.1 |
| Others | 0.0 | 0.0 | 0.2 | 0.1 | 0.0 | 0.1 | 0.2 | 0.0 | 0.1 |
| None | 83.0 | 98.1 | 98.1 | 68.1 | 84.5 | 82.7 | 83.8 | 88.5 | 86.7 |

According to Table 2.22, around 50 percent of boys and girls born are delivered at home. A little over 40 percent of babies are born in a hospital or maternity facility. When considered in terms of urban versus rural areas, over 64.4 percent of girls and 68.3 percent of boys are born in hospital facilities in the urban areas and only 32.4 percent of girls and 27.8 percent of boys are born at home. Delivery in a hospital or maternity facility is more common in the South East ( $82.6 \%$ for boys, and $94 \%$ for girls), South South ( $59.7 \%$ for boys and $59.5 \%$ for girls) and South West ( $80.7 \%$ for boys and $68.1 \%$ for girls) than in the Northern region where the use of these facilities for either male or female children is a maximum of 42.7 percent and goes as low as 13.7 percent.

Table 2.22: Child Delivery

| Region | Hospital / Maternity |  | Clinic |  | At Home |  | Other |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's |
| North Central | 40.7 | 38.3 | 19.2 | 19.2 | 40.1 | 42.5 | 0.0 | 0.0 |
| North East | 36.6 | 42.7 | 5.5 | 13.3 | 57.9 | 44.0 | 0.0 | 0.0 |
| North West | 13.7 | 15.0 | 3.5 | 1.9 | 82.8 | 83.1 | 0.0 | 0.0 |
| South East | 82.6 | 94.0 | 5.1 | 2.8 | 12.2 | 0.8 | 0.0 | 2.4 |
| South South | 59.7 | 59.5 | 5.1 | 16.4 | 29.4 | 20.2 | 5.8 | 3.9 |
| South West | 80.7 | 68.1 | 2.1 | 0.0 | 16.1 | 28.4 | 1.1 | 3.5 |
| Urban | 68.3 | 64.4 | 4.0 | 2.0 | 27.8 | 32.4 | 0.0 | 1.3 |
| Rural | 26.6 | 30.7 | 7.3 | 11.3 | 65.0 | 57.1 | 1.1 | 0.9 |
| NGA | 39.4 | 41.5 | 6.3 | 8.3 | 53.6 | 49.2 | 0.8 | 1.0 |

As detailed in table 2.23, most of the children in the sample were delivered with the assistance of a trained nurse or midwife ( $28 \%$ for boys and $31.8 \%$ for girls) or by a traditional birth attendant ( $35.1 \%$ for boys, $28.4 \%$ for girls). A relatively significant percentage of women did not have the assistance of a trained birth attendant during delivery of both their male ( $16.2 \%$ ) and female ( $12.5 \%$ ) children and these percentages were even higher in the North East and North West regions. The assistance of a doctor was reportedly most common in the urban areas with 27.1 percent physician assisted male births and 30.3 percent physician assisted female births.

Table 2.23: Who assisted delivery

| Region | Doctor |  | Trained Nurse / Midwife |  | Auxiliary Midwife |  | Trained trad. Midwife |  | Traditional birth attendant |  | No trained birth attendant |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's |
| North Central | 15.2 | 20.7 | 37.9 | 33.9 | 6.4 | 2.8 | 3.0 | 11.6 | 23.9 | 23.9 | 13.6 | 7.2 |
| North East | 6.6 | 9.4 | 22.4 | 38.3 | 5.5 | 4.6 | 2.8 | 2.2 | 39.5 | 31.4 | 23.2 | 14.3 |
| North West | 3.9 | 7.6 | 7.9 | 16.7 | 4.0 | 1.3 | 6.2 | 9.9 | 54.5 | 44.8 | 23.5 | 19.8 |
| South East | 9.9 | 29.9 | 77.0 | 59.1 | 5.2 | 8.3 | 0.0 | 0.8 | 7.8 | 1.8 | 0.0 | 0.0 |
| South South | 18.0 | 23.0 | 51.9 | 45.4 | 1.1 | 9.4 | 3.8 | 3.4 | 23.2 | 14.3 | 2.1 | 4.5 |
| South West | 48.7 | 52.6 | 32.0 | 14.0 | 6.8 | 3.7 | 0.0 | 0.0 | 4.5 | 11.1 | 8.0 | 18.6 |
| Urban | 27.1 | 30.3 | 40.1 | 40.5 | 4.9 | 1.5 | 0.9 | 4.7 | 15.1 | 18.7 | 11.9 | 4.3 |
| Rural | 5.8 | 10.6 | 22.6 | 27.7 | 4.6 | 5.3 | 4.9 | 7.1 | 44.0 | 33.0 | 18.1 | 16.3 |
| NGA | 12.3 | 16.9 | 28.0 | 31.8 | 4.7 | 4.1 | 3.7 | 6.4 | 35.1 | 28.4 | 16.2 | 12.5 |

Gender differentials in recorded births and deaths of newborns are not significant in this sample. Table 2.24 reports that overall 52.2 percent of the children born are boys and 47.8 percent are girls. The numbers for child deaths are fairly similar in both the rural and
urban areas with 0.5 percent female and male child deaths recorded nationally with very little variation in these numbers from rural to urban areas. Regionally, more male births are reported in the southern regions than in the northern regions. Nationally, over 54 percent of mothers are registered with a clinic.

| Regions | Child Birth <br> Baby's Gender |  | Mother Registered with the clinic | MortalityBaby's Gender |  | Frequency of clinic visits |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female |  | Male | Female |  |
| North Central | 49.3 | 50.7 | 66.7 | 0.5 | 0.4 | 1.6 |
| North East | 49.3 | 50.7 | 44.7 | 0.8 | 0.8 | 1.1 |
| North West | 49.3 | 50.8 | 42.1 | 0.4 | 0.4 | 0.8 |
| South East | 52.3 | 47.7 | 80.0 | 0.4 | 0.4 | 2.2 |
| South South | 55.7 | 44.3 | 61.8 | 0.5 | 0.4 | 1.1 |
| South West | 62.6 | 37.4 | 79.2 | 0.5 | 0.5 | 2.1 |
| Urban | 54.2 | 45.8 | 74.1 | 0.4 | 0.4 | 1.7 |
| Rural | 51.2 | 48.8 | 47.9 | 0.6 | 0.5 | 1.0 |
| NGA | 52.2 | 47.8 | 54.3 | 0.5 | 0.5 | 1.2 |

Immunization rates both regionally and nationally within the sample are relatively high in some instances ( $74.5 \%$ BCG vaccine for girls nationally) and quite low in others ( $35.5 \%$ MMR vaccinations for boys nationally). As seen in Table 2.25, there are no glaring gender differences in terms of provision of child immunizations.

| Region | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's |
| Measles | 49.6 | 67.5 | 51.3 | 51.8 | 56.6 | 64.8 | 61.2 | 76.7 | 46.4 | 53.2 | 43.3 | 71.6 | 57.7 | 71.1 | 50.3 | 59.5 | 52.6 | 63.2 |
| BCG | 77.8 | 91.2 | 48.2 | 58.5 | 53.3 | 64.7 | 80.3 | 90.0 | 87.9 | 92.6 | 84.2 | 71.1 | 81.0 | 84.0 | 57.4 | 70.1 | 64.6 | 74.5 |
| DPT 1 | 63.7 | 85.1 | 48.2 | 56.4 | 53.4 | 58.8 | 84.5 | 87.7 | 80.8 | 87.8 | 84.2 | 71.1 | 79.1 | 81.2 | 55.1 | 65.0 | 62.4 | 70.1 |
| DPT 2 | 55.7 | 87.5 | 41.5 | 55.9 | 48.2 | 53.5 | 84.5 | 84.3 | 80.2 | 88.5 | 84.2 | 67.5 | 74.8 | 80.4 | 50.6 | 62.0 | 58.0 | 67.9 |
| DPT 3 | 49.5 | 73.1 | 37.1 | 50.1 | 46.3 | 48.6 | 81.8 | 82.6 | 75.0 | 84.5 | 79.1 | 67.5 | 69.7 | 76.0 | 47.4 | 55.7 | 54.2 | 62.2 |
| OPV 0 | 70.8 | 73.9 | 63.9 | 61.4 | 55.9 | 59.7 | 81.7 | 90.1 | 86.8 | 91.3 | 78.4 | 56.2 | 77.1 | 81.8 | 63.1 | 64.0 | 67.4 | 69.7 |
| OPV 1 | 63.4 | 71.1 | 61.0 | 58.3 | 53.9 | 61.8 | 81.7 | 85.2 | 83.8 | 88.1 | 79.5 | 56.2 | 74.5 | 79.3 | 60.6 | 63.5 | 64.8 | 68.5 |
| OPV 2 | 54.8 | 64.8 | 56.4 | 55.7 | 50.7 | 60.4 | 79.3 | 78.1 | 67.5 | 86.0 | 66.1 | 51.8 | 68.4 | 75.2 | 53.8 | 60.6 | 58.3 | 65.3 |
| OPV 3 | 56.9 | 64.8 | 52.8 | 52.0 | 46.9 | 55.3 | 76.6 | 78.1 | 66.5 | 83.7 | 74.4 | 51.8 | 70.0 | 75.2 | 51.1 | 56.4 | 56.9 | 62.4 |
| Yellow Fever | 43.8 | 51.0 | 39.0 | 43.6 | 38.9 | 50.1 | 62.2 | 66.8 | 55.1 | 58.8 | 52.0 | 46.2 | 55.9 | 64.7 | 39.7 | 46.1 | 44.7 | 52.0 |
| MMR | 37.2 | 45.8 | 26.1 | 37.1 | 32.2 | 41.1 | 39.7 | 46.7 | 50.1 | 59.8 | 45.4 | 25.6 | 50.8 | 54.2 | 28.7 | 38.4 | 35.5 | 43.4 |
| Vitamin A | 34.9 | 37.3 | 47.1 | 47.9 | 44.1 | 60.0 | 82.2 | 75.3 | 81.4 | 76.3 | 75.6 | 64.5 | 66.3 | 73.9 | 48.6 | 51.8 | 54.0 | 58.8 |

Breastfeeding is very common within the sample and Table 2.26 A shows that 94.1 percent of boys and 98 percent of girls are breastfed in urban areas and 81.7 percent of boys and 84.1 percent of girls breastfed in rural. Regionally, over 96 percent of boys and girls are breastfed in all the Southern regions and, and at least 73.6 percent of boys and girls are breastfed in the Northern regions. In most regions, girls are exclusively breastfed for longer periods than boys and this is particularly true for the urban areas.

| Table 2.26A: Breastfeeding by Sex of Child |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
| Region | Breastfed |  | Time exclusively breastfed |  |
|  | Boy's | Girl's | Boy's | Girl's |
| North Central | 86.0 | 94.2 | 3.9 | 5.7 |
| North East | 74.1 | 84.9 | 3.5 | 2.9 |
| North West | 78.5 | 73.6 | 1.5 | 2.7 |
| South East | 100.0 | 96.3 | 2.3 | 2.2 |
| South South | 100.0 | 100.0 | 3.7 | 4.7 |
| South West | 100.0 | 100.0 | 1.9 | 5.3 |
|  |  |  |  |  |
| Urban | 94.1 | 98.0 | 1.9 | 4.0 |
| Rural | 81.7 | 84.1 | 3.4 | 3.5 |

Tradition is reported as the most common reason for the lack of exclusive breastfeeding in Table 2.26B in both boys (62.7\%) and girls $(65.4 \%)$. Other relatively common reasons include poor health among mothers, shortage of breast milk, and refusal of breast milk by the child.

| Region | Nature of Work |  | Shortage of Breast Milk |  | Mother's Health |  | Child's refusal |  | Tradition |  | Age less than 6 months |  | Other |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's | Boy's | Girl's |
| North Central | 10.2 | 4.2 | 1.7 | 3.7 | 24.5 | 15.4 | 4.1 | 0.0 | 52.3 | 66.8 | 1.3 | 0.0 | 6.0 | 9.9 |
| North East | 4.4 | 4.0 | 2.1 | 4.5 | 1.7 | 0.0 | 0.8 | 0.0 | 85.9 | 90.8 | 2.7 | 0.0 | 2.5 | 0.6 |
| North West | 0.8 | 3.1 | 3.2 | 6.0 | 2.2 | 1.6 | 2.5 | 0.0 | 87.0 | 85.6 | 2.9 | 2.5 | 1.5 | 1.2 |
| South East | 0.0 | 0.0 | 12.2 | 11.4 | 5.3 | 13.2 | 16.4 | 41.3 | 33.6 | 25.8 | 2.6 | 1.7 | 29.9 | 6.6 |
| South South | 4.7 | 18.0 | 8.4 | 11.6 | 27.4 | 6.6 | 27.6 | 35.2 | 12.7 | 15.8 | 0.0 | 0.0 | 19.1 | 12.9 |
| South West | 21.6 | 0.0 | 13.3 | 29.9 | 0.0 | 8.9 | 34.9 | 0.0 | 2.8 | 23.6 | 0.0 | 0.0 | 27.4 | 37.6 |
| Urban | 7.9 | 6.5 | 4.6 | 9.0 | 7.8 | 6.1 | 18.9 | 15.0 | 43.0 | 53.5 | 1.6 | 0.7 | 16.5 | 9.1 |
| Rural | 3.5 | 4.4 | 5.2 | 7.1 | 7.7 | 4.9 | 5.1 | 8.0 | 70.1 | 70.2 | 2.3 | 1.4 | 6.1 | 4.1 |
| Total | 4.7 | 5.0 | 5.0 | 7.6 | 7.7 | 5.3 | 8.9 | 10.0 | 62.7 | 65.4 | 2.1 | 1.2 | 9.0 | 5.5 |

## CHAPTER III: HOUSING CHARACTERISITCS AND HOUSEHOLD ASSETS

## Key Messages:

- Over 66 percent of households live in houses they own. Home rentals are still common.
- 60 percent of households live in relatively large homes with 3 or more rooms but the quality of building materials remains poor.
- Farm implements are important assets found in most rural households who own only a few assets overall. However, there is a clear absence of mechanized and improved farming implements.


### 3.1 Housing characteristics: Ownership, structure and facilities

### 3.1.1 Housing ownership

Table 3.1 presents a summary of housing ownership characteristics by region and place of residence. Overall, over 66 percent of households own their own homes with a wide margin between home owners and renters; only 17.1 percent of households rent their homes. Regionally, a higher percentage of households own homes in the North Central (74.1\%), North East (91.1\%), and North West ( $87.5 \%$ ) than in the South with the exception of the South East where 74.1 percent of households live in their own homes. The numbers for home rentals are the reverse with higher occurrences of home rentals in both the South West (37.1\%) and South South ( $22.1 \%$ ) than in the North East, North West, and North Central combined. Rented homes are also significantly more common in the urban areas (36.8\%) within the sample than in the rural ( $4.2 \%$ ). Authorized use of homes without charge is also a relatively common occurrence in the South with 22.9 percent and 24.5 percent of the sample occupying free authorized homes in the South South and South West respectively. This phenomenon is also more common in the urban areas with 16.8 percent occupation than in the rural areas with 12.6 percent occupation. Unauthorized occupation of homes without payment is not as common but occurs with the most frequency in the North West (2.6\%), North Central (1.6\%) and South East (1.8\%) regions. Employers occasionally sponsor employee housing but not in very significant numbers with less than 2 percent of employee sponsored housing occurring across the entire sample.

| Table 3.1: Housing Tenure by Place of Residence |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Regions | Owned | Employer | Free <br> authorized | Free Not <br> authorized | Rented |
| North Central | 74.1 | 0.8 | 12.8 | 1.6 | 10.7 |
| North East | 91.1 | 1.1 | 3.2 | 0.1 | 4.5 |
| North West | 87.5 | 1.3 | 5.3 | 2.6 | 3.4 |
| South East | 74.1 | 0.2 | 10.3 | 1.8 | 13.6 |
| South South | 51.4 | 3.3 | 22.9 | 0.3 | 22.1 |
| South West | 37.4 | 0.3 | 24.5 | 0.7 | 37.1 |
|  |  |  |  |  |  |
| Urban | 43.6 | 1.5 | 16.8 | 1.3 | 36.8 |
| Rural | 81.2 | 0.9 | 12.6 | 1.2 | 4.2 |
| NGA | 66.3 | 1.1 | 14.2 | 1.3 | 17.1 |

3.1.2 Number of rooms, floor, wall and roof characteristics

Tables 3.2 to 3.5 present information on housing structure focusing on number of rooms as well as floor, wall, and roofing materials. Overall, based on these criteria, houses within the sample are built quite modestly but are more spacious than would be expected given their modest construction.

A surprisingly large percentage of households live in homes with three or more rooms. Over 69 percent of households in the rural areas occupy a home with at least three rooms while over 45 per cent of urban households do the same. In comparison, only 8.5 percent and 25.1 percent of rural and urban households respectively report living in a 1 bedroom home. The percentages increase with the number of rooms with 22.4 percent and 29 percent of rural and urban households living in 2 bedroom homes. Regional variations are not very significant with the most one bedroom households occurring in the South West and the most three bedroom households occurring in the North West.

Table 3.2: Housing Structure (Percent of households by Place of Residence)

| Region | One | Rooms <br> Two | Three or more |
| :--- | :---: | :---: | :---: |
| North Central | 8.7 | 24.1 | 67.2 |
| North East | 8.1 | 22.1 | 69.8 |
| North West | 4.6 | 22.6 | 72.8 |
| South East | 9.9 | 21.9 | 68.2 |
| South South | 16.1 | 26.3 | 57.6 |
| South West | 33.2 | 29.8 | 37.0 |
|  |  |  |  |
| Urban | 25.1 | 29.0 | 45.9 |
| Rural | 8.5 | 22.4 | 69.2 |
| NGA | 15.1 | 25.0 | 60.0 |

The most common roofing materials are corrugated iron sheet, thatch, and asbestos, in that order; about 84 percent of houses in urban areas and 70 percent in rural have corrugated iron sheet roofs. Thatch is not as common in the urban areas as it is in rural homes with 18.8 percent of rural homes made with thatch roofs compared to 1.5 percent of urban homes. Asbestos is more common in urban areas ( $7.7 \%$ ) than in rural ( $1.9 \%$ ).

Table 3.3: Housing Structure (Rooms, wall, floor and roof: Percent of households by Place of Residence)

| Housing <br> Characteristics | North <br> Central | North <br> East | North <br> West | South <br> East <br> Roofing material | South <br> South | South <br> West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Corrugated iron | 81.9 | 55.0 | 67.8 | 75.9 | 86.0 | 81.0 | 83.7 | 70.4 | 75.7 |
| sheet | 0.2 | 1.7 | 0.2 | 4.5 | 0.8 | 2.7 | 2.6 | 1.1 | 1.7 |
| Concrete/Cement | 0.4 | 41.2 | 18.0 | 3.6 | 2.6 | 3.9 | 1.5 | 18.8 | 12.0 |
| Thatch | 14.4 | 0.9 | 0.6 | 0.2 | 0.6 | 1.8 | 1.3 |  |  |
| Wood and mud | 0.2 | 0.5 | 4.6 | 0.7 | - | - | - | - | - |
| Bamboo/reed | - | - | - | - | 1.3 | 1.1 | 1.7 | 0.9 | 1.3 |
| Plastic canvas | 0.8 | 0.0 | 0.5 | 3.9 | 10.8 | 7.7 | 1.9 | 4.2 |  |
| Asbestos | 2.5 | 0.7 | 0.6 | 0.6 | 6.0 | - | - | - | - |
| Bricks | - | - | - | - | - | - | 2.2 | 5.0 | 3.9 |
| Other | 0.0 | 0.9 | 8.3 | 10.8 | 2.7 | 0.2 | 2.3 |  |  |

Smooth floors are very popular in the sample with well over half of the households occupying homes with smooth floors. It is also more common in the urban areas ( $88.2 \%$ ) than in the rural ( $57.7 \%$ ). More expensive flooring materials such as carpet, cement, or polished wood do not occur in the sample at all. Earth and sand floors are also relatively popular.

Table 3.4: Housing Structure (Rooms, wall, floor and roof: Percent of households by Place of Residence)

| Housing <br> Characteristics | North <br> Central | North East | North <br> West | South East | South <br> South | South <br> West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Flooring material |  |  |  |  |  |  |  |  |  |

Walls are typically constructed with concrete, plain mud, or mud bricks, with a few homes built with wooden, grass, or compacted walls. 49 percent of the homes are constructed with concrete walls, 32.5 percent with mud, and 5.7 percent with mud bricks. Regionally, concrete is most common in the South East.

Table 3.5: Housing Structure (Rooms, wall, floor and roof: Percent of households by Place of Residence)


### 3.1.3 Energy Sources

Tables 3.6 to 3.12 provide details on sources of lighting fuel, firewood, and electricity. Kerosene and electricity are the most common sources of lighting fuel with over 34 percent usage in both cases. As expected, electricity, the more modern of the two utilities is more common in the urban area $(57.2 \%)$ than in the rural ( $20 \%$ ) and following the same logic, kerosene reports higher usage levels in the rural areas ( $41.3 \%$ ) than in the urban ( $32.8 \%$ ). Other crude sources of lighting are also more popular in the rural areas than the urban. Collected wood, for example, is reportedly used by 9.5 percent of the sample in the rural areas compared to 2.6 percent in the urban. Table 3.6 also shows that people prefer to forage for the wood they use for lighting ( $6.8 \%$ ) as opposed to purchasing it (2.8\%).

Table 3.6: Lighting fuel

| Regions | Collected <br> firewood | Purchased <br> firewood | Grass | Kerosene | Electricity | Gas | Battery/Dry <br> Cell | Candles | Other |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| North | 9.7 | 1.4 | 0.2 | 33.7 | 31.1 | 0.1 | 17.0 | 0.3 | 6.5 |
| Central | 11.3 | 4.8 | 0.4 | 21.8 | 21.3 | 0.1 | 36.3 | 0.3 | 3.6 |
| North East | 13.2 | 8.0 | 0.7 | 28.6 | 17.0 | 0.0 | 27.8 | 1.8 | 2.9 |
| North West | 6.0 | 1.3 | 0.7 | 48.3 | 41.2 | 0.3 | 0.0 | 0.1 | 2.2 |
| South East | 2.7 | 0.9 | 1.3 | 36.5 | 52.4 | 0.2 | 1.9 | 0.9 | 3.3 |
| South South | 2.7 | 0.2 | 0.2 | 50.4 | 42.7 | 0.1 | 4.0 | 0.4 | 1.1 |
| South West | 0.7 |  |  |  |  |  | 3.6 | 0.4 | 1.2 |
|  |  | 1.5 | 0.4 | 32.8 | 57.2 | 0.2 | 3.2 |  |  |
| Urban | 2.6 | 3.6 | 0.7 | 41.3 | 20.0 | 0.1 | 19.6 | 0.9 | 4.2 |
| Rural | 9.5 | 2.8 | 0.6 | 38.0 | 34.7 | 0.1 | 13.3 | 0.7 | 3.0 |
| NGA | 6.8 |  |  |  |  |  |  |  |  |

As Table 3.7 shows, most of this collected wood is from unfarmed areas of the community and woodlots owned by the household. Some individuals report collecting firewood from community woodlots and forest reserves, but do so at significantly lower levels than those community members utilizing the first two methods.

Table 3.7: Source of firewood

| Regions | Own <br> Woodlot | Community <br> Woodlot | Forest <br> Reserve | Unfarmed <br> Areas of <br> Community | Other |
| :--- | :---: | :---: | :---: | :---: | :---: |
| North Central | 22.0 | 11.6 | 3.9 | 52.5 | 10.1 |
| North East | 7.4 | 18.1 | 7.8 | 64.4 | 2.4 |
| North West | 37.9 | 18.8 | 15.0 | 24.3 | 4.0 |
| South East | 32.4 | 10.8 | 11.5 | 42.9 | 2.3 |
| South South | 27.4 | 22.6 | 5.5 | 41.5 | 3.0 |
| South West | 33.9 | 8.4 | 11.3 | 35.0 | 11.4 |
|  |  |  |  |  |  |
| Urban | 26.0 | 16.2 | 5.7 | 37.0 | 15.1 |
| Rural | 28.8 | 14.9 | 10.5 | 42.6 | 3.3 |
| NGA | 28.3 | 15.2 | 9.6 | 41.6 | 5.4 |

Table 3.8 reports that over 55 percent of households have electricity in the dwelling for an average of 35 hours per week at an average cost of N23,696. However, as expected, most of this electricity supply occurs in the urban areas ( $87.1 \%$ ) and less so in the rural ( $35.5 \%$ ). The hours of electricity reported are not significantly different in the urban and rural areas and electricity in the urban areas is reportedly approximately N8,000 more expensive in the urban areas than the rural. Regionally, Southern households report higher incidence of electricity access and greater hours of availability than the North with higher commensurate cost.

Table 3.8: Electricity

| Regions | Electricity in <br> dwelling | Hours of electricity <br> per week | Mean cost of <br> electricity |
| :--- | :---: | :---: | :---: |
| North Central | 41.1 | 34.1 | 18,559 |
| North East | 28.3 | 25.1 | 25,720 |
| North West | 38.6 | 29.1 | 20,560 |
| South East | 64.8 | 31.8 | 19,534 |
| South South | 73.5 | 41.0 | 25,041 |
| South West | 74.8 | 37.1 | 27,855 |
| Urban | 87.1 | 35.4 | 26,969 |
| Rural | 35.5 | 34.2 | 18,034 |
| NGA | 55.9 | 35.0 | 23,696 |

The source of this electricity is also of interest. Table 3.9 shows that 85.5 percent of the households in the sample acquire energy from the Power Holding Company of Nigeria (PHCN) with approximately equal percentages in both the urban and rural areas reporting PHCN usage. The regions with the lowest use of PHCN facilities seem to supplement their electricity using rural electrification methods and generators. Table 3.10 shows over 51 percent of the sample reporting daily blackouts with an equal percentage reporting daily blackouts in the rural and urban areas.

| Regions | PHCN | Rural Electrification | Private Generator | PHCN (NEPA)/ Generator | Rural Electricity / Generator | Solar Panel |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 81.9 | 1.8 | 1.0 | 14.9 | 0.0 | 0.5 |
| North East | 82.3 | 9.8 | 1.6 | 5.9 | 0.5 | 0.0 |
| North West | 94.8 | 2.3 | 0.9 | 2.1 | 0.0 | 0.0 |
| South East | 90.8 | 2.8 | 0.9 | 3.5 | 0.4 | 1.6 |
| South South | 79.3 | 8.8 | 1.7 | 8.3 | 1.9 | 0.0 |
| South West | 83.9 | 0.3 | 5.2 | 10.5 | 0.1 | 0.0 |
| Urban | 86.1 | 1.0 | 3.1 | 9.3 | 0.4 | 0.2 |
| Rural | 84.5 | 7.2 | 1.6 | 5.5 | 0.7 | 0.5 |
| NGA | 85.5 | 3.4 | 2.5 | 7.8 | 0.5 | 0.3 |

Table 3.10: Frequency of Blackouts

| Regions | Never | Everyday | Others |
| :--- | :---: | :---: | :---: |
| North Central | 4.4 | 57.5 | 38.1 |
| North East | 2.8 | 54.6 | 42.6 |
| North West | 4.5 | 55.5 | 40.1 |
| South East | 3.6 | 61.5 | 34.8 |
| South South | 2.9 | 49.5 | 47.6 |
| South West | 3.8 | 43.3 | 52.9 |
| Urban | 3.5 | 51.3 | 45.2 |
| Rural | 4.0 | 51.7 | 44.3 |
| NGA | 3.7 | 51.5 | 44.8 |
| *several times a week, month \& year. |  |  |  |

*several times a week, month \& year.
Most households use kerosene based appliances for cooking and lighting (48\%) in the absence of electricity. Table 3.11 shows 18.2 percent of households also use generators for lighting
during blackouts and 27.8 percent use rechargeable appliances. Households also substitute cooking firewood for electricity during blackouts. Over 57 percent of blackouts as detailed in Table 3.12 were reportedly a result of high connection fees. Some households also report basic unreliability of service as the cause of the frequent blackouts.

| Regions | North Central | North East | North West | South East | South South | South West | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Lighting |  |  |  |  |  |  |
| Firewood | 1.6 | 3.9 | 3.9 | 1.2 | 0.5 | 0.0 | 1.2 |
| Kerosene | 56.8 | 24.6 | 37.1 | 48.0 | 44.0 | 56.3 | 47.9 |
| Rechargeable | 16.2 | 42.0 | 43.3 | 36.5 | 32.6 | 14.3 | 27.8 |
| Lamp |  | - | - | - | . | , | . |
| Electricity | - | - | - | - | - | - | - |
| Generator | 15.1 | 19.8 | 9.3 | 14.2 | 19.0 | 24.7 | 18.2 |
| Other | 10.4 | 9.8 | 6.4 | 0.2 | 3.9 | 4.8 | 4.9 |
|  | Cooking |  |  |  |  |  |  |
| Charcoal | 10.0 | 8.3 | 6.4 | 3.1 | 2.2 | 2.2 | 4.1 |
| Firewood | 63.2 | 78.7 | 82.7 | 54.9 | 40.3 | 16.2 | 45.1 |
| Gas | 0.5 | 1.1 | 1.8 | 0.7 | 5.4 | 1.5 | 2.1 |
| Kerosene | 23.9 | 11.6 | 8.0 | 40.7 | 51.4 | 78.9 | 47.7 |
| Generator | 1.3 | 0.0 | 0.0 | 0.4 | 0.3 | 1.0 | 0.6 |
| Electricity | - | - | - | - | - | - | - |
| Other | 1.2 | 0.3 | 1.1 | 0.2 | 0.4 | 0.2 | 0.5 |

Table 3.12 Why no access to Electricity?

| Regions | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unaffordable connection fee | 46.0 | 55.1 | 52.0 | 78.9 | 55.6 | 49.1 | 52.9 | 59.8 | 57.5 |
| No need for electricity | 8.1 | 13.2 | 7.8 | 5.6 | 4.6 | 1.8 | 5.0 | 7.4 | 6.6 |
| Dwelling inappropriate for connection | 1.9 | 5.5 | 10.4 | 1.7 | 6.0 | 1.9 | 2.5 | 6.1 | 4.9 |
| Application Pending | 2.5 | 7.1 | 14.5 | 0.0 | 0.6 | 0.5 | 3.3 | 5.2 | 4.5 |
| Service too Unreliable | 3.1 | 10.1 | 11.2 | 2.6 | 13.5 | 8.4 | 10.7 | 7.3 | 8.5 |
| Other | 38.4 | 9.0 | 4.2 | 11.1 | 19.8 | 38.2 | 25.6 | 14.3 | 18.2 |

### 3.1. 4 Water Sources, Sewer and Refuse Facilities

Tables 3.13 to 3.18 provide details on water sources as well as sewer and refuse disposal. 19 percent of homes report an absence of toilet facilities with the highest occurrence in the rural areas ( $23.3 \%$ ) and the North Central region (35.8\%). A larger percentage reports the presence of a covered pit latrine with insignificant differences between urban and rural areas. There is some presence of flush to septic tank systems, but only in approximately 14.2 percent of the sample. Very few households have toilet-on-water and flush-to-sewage systems, with most occurring in the urban areas of the Southern region.

Table 3.13: Toilet Facilities (Water), by Place of Residence

| Characteristics | North <br> Central | North <br> East | North <br> West | South <br> East | South <br> South | South <br> West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| None | 35.8 | 20.3 | 7.1 | 13.3 | 9.6 | 29.2 | 12.5 | 23.3 | 19.0 |
| Toilet on | 0.4 | 1.3 | 1.1 | 0.3 | 9.3 | 4.1 | 3.5 | 2.5 | 2.9 |
| Water | 3.9 | 1.2 | 1.1 | 1.7 | 7.3 | 9.9 | 9.4 | 1.6 | 4.7 |
| Flush to <br> Sewage | 2.9 | 0.7 | 1.2 | 25.6 | 23.7 | 24.8 | 28.0 | 5.2 | 14.2 |
| Flush to Septic <br> tank | 0.8 | 1.0 | 1.7 | 0.2 | 0.8 | 0.2 | 0.3 | 1.1 | 0.8 |
| Pail / Bucket <br> Covered pit | 20.5 | 44.3 | 59.8 | 36.9 | 27.9 | 25.4 | 33.8 | 37.6 | 36.1 |
| Latrine | 2.4 | 2.6 | 3.5 | 2.6 | 1.7 | 2.9 | 2.1 | 3.1 | 2.7 |
| V.I.P Latrine | 9.8 | 25.6 | 22.7 | 5.3 | 14.0 | 1.5 | 8.5 | 14.6 | 12.2 |
| Uncovered <br> Latrine | 23.5 | 3.0 | 1.9 | 14.3 | 5.5 | 2.0 | 1.9 | 11.0 | 7.4 |
| Other |  |  |  |  |  |  |  |  |  |

Water sources detailed in Tables 3.14 and 3.15 show the presence of both improved and nonimproved sources of water. Most households rely on private boreholes for an improved water source ( $34.4 \%$ ) with some reliance on protected wells/wellsprings (16.7\%) and water pipelines ( $8.7 \%$ ). Surface water is the most common non-improved water source overall ( $15.3 \%$ ) and in the rural areas $(22.3 \%)$. However some households in the urban areas still rely on tanker trucks $(5 \%)$ which are reportedly more common in the urban than in the rural areas. The average distance from the dwelling to a water source for most households is 39.4 minutes.

Table 3.14: Improved Source (Water), by Place of Residence

| Characteristics | North <br> Central | North <br> East | North <br> West | South <br> East | South <br> South | South West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Piped into dwelling | 6.7 | 8.1 | 9.0 | 6.2 | 5.1 | 13.8 | 16.9 | 3.4 | 8.7 |
| Piped to yard/plot | 1.7 | 4.7 | 4.9 | 3.2 | 4.5 | 2.0 | 3.7 | 3.2 | 3.4 |
| Public tap/standpipe | - | - | - | - | - | - | - | - | - |
| Borehole | 21.0 | 21.0 | 22.7 | 51.7 | 57.9 | 32.2 | 39.8 | 30.9 | 34.4 |
| Protected well / Spring | 19.3 | 17.4 | 24.1 | 1.4 | 7.1 | 23.9 | 18.2 | 15.7 | 16.7 |
| Rainwater | 0.8 | 0.4 | 0.2 | 3.3 | 1.4 | 0.5 | 0.7 | 1.2 | 1.0 |
| Bottled water | 1.4 | 0.1 | 1.3 | 2.1 | 1.4 | 8.9 | 6.0 | 1.3 | 3.2 |

Table 3.15: Non-improved source (Water), by Place of Residence

| Characteristics | North <br> Central | North <br> West | North <br> East | South <br> East | South <br> South | South <br> West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unprotected well / | 13.5 | 28.3 | 31.1 | 5.2 | 6.2 | 4.7 | 5.1 | 20.2 | 14.3 |
| Spring | 10.0 | 9.1 | 1.4 | 8.3 | 0.9 | 0.3 | 5.5 | 3.1 | 4.0 |
|  <br> small tank <br> Surface water | 26.3 | 11.3 | 5.7 | 21.9 | 17.0 | 14.1 | 4.7 | 22.3 | 15.3 |
| (river/lake/pond/stream <br> dam) | 1.4 | 0.1 | 1.3 | 2.1 | 1.4 | 8.9 | 6.0 | 1.3 | 3.2 |
| Other source |  |  |  |  |  |  |  |  |  |

Table 3.16: Distance to water source from your dwelling (time)

| Region |  |
| :--- | :---: |
| North Central | Average Time |
| North East | 25.3 |
| North West | 65.5 |
| South East | 49.3 |
| South South | 42.0 |
| South West | 21.9 |
|  | 38.1 |
| Urban | 48.7 |
| Rural | 33.9 |
| NGA | 39.4 |

Refuse is mostly disposed of within the family compound or in an unauthorized refuse heap, both of which are common in urban and rural areas. Over 32 percent of households report disposing of refuse in an area within the dwelling compound or in an unauthorized refuse heap.

| Characteristics | North Central | North East | North <br> West | South East | South South | South <br> West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Govt Collected Bin | 1.27 | 2.06 | 2.3 | 6.3 | 5.73 | 19.08 | 16.74 | 1.11 | 7.3 |
| Private collected bin | 1.58 | 0.93 | 2.35 | 1.72 | 5 | 13.42 | 11.18 | 1.1 | 5.09 |
| Government Bin | 1.42 | 0.86 | 2.27 | 5 | 2.65 | 2.34 | 4.65 | 1.06 | 2.48 |
| Disposal in compound | 18.4 | 29.01 | 55.47 | 44.97 | 35.07 | 12.43 | 18.28 | 41.86 | 32.51 |
| Unauthorized refuse heap | 52.32 | 60.1 | 30.92 | 25.89 | 30.32 | 34.22 | 36.8 | 36.86 | 36.84 |
| Other | 6.73 | 0.13 | 0.86 | 4.96 | 7.07 | 3.53 | 3.34 | 4.12 | 3.81 |
| None | 18.28 | 6.91 | 5.83 | 11.16 | 14.17 | 14.98 | 9.01 | 13.89 | 11.95 |

### 3.2 Household Assets

Asset ownership is a key welfare indicator. Asset acquisition indicates an improvement in living standards and vice versa. Tables 3.18 and 3.19 summarize the percent of households with these assets, which include modern and traditional farm implements, home furniture, communication and entertainment equipment, household durables, and a few other items such as automobiles, bikes, and jewelry.

### 3.2.1 Household furniture

Based on Table 3.18, the most popular assets owned include mattresses ( $91.2 \%$ ), beds ( $83.3 \%$ ), mats ( $76.1 \%$ ), kerosene stoves ( $48.9 \%$ ), and radios ( $57.3 \%$ ). This demonstrates a heightened concern with assets that are related to sleep, food, and acquisition of information.

| Assets | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Furniture (3/4 piece sofa set) | 9.2 | 20.3 | 13.9 | 25.1 | 37.1 | 32.6 | 35.0 | 16.3 | 23.7 |
| Furniture (chairs) | 56.6 | 27.7 | 27.3 | 43.6 | 46.4 | 43.5 | 48.4 | 35.6 | 40.7 |
| Furniture (table) | 48.7 | 28.7 | 16.8 | 66.3 | 54.2 | 52.2 | 55.5 | 36.6 | 44.1 |
| Mattress | 90.6 | 89.6 | 95.1 | 87.7 | 92.9 | 90.1 | 96.4 | 87.8 | 91.2 |
| Bed | 76.2 | 85.9 | 91.9 | 85.1 | 72.7 | 84.4 | 86.3 | 81.3 | 83.3 |
| Mat | 78.5 | 91.3 | 95.0 | 73.8 | 58.5 | 64.5 | 66.0 | 82.7 | 76.1 |
| Sewing machine | 10.1 | 11.6 | 13.0 | 11.6 | 16.2 | 11.1 | 16.3 | 9.7 | 12.3 |
| Gas cooker | 1.4 | 1.3 | 1.1 | 3.8 | 8.7 | 5.2 | 6.9 | 1.6 | 3.7 |
| Stove (electric) | 3.5 | 2.5 | 1.7 | 1.0 | 6.3 | 7.3 | 7.0 | 2.1 | 4.0 |
| Stove gas (table) | 1.0 | 2.3 | 0.7 | 2.3 | 3.5 | 2.2 | 2.8 | 1.4 | 1.9 |
| Stove (kerosene) | 35.8 | 15.9 | 18.9 | 60.9 | 66.9 | 77.7 | 76.6 | 30.6 | 48.9 |
| Fridge | 12.8 | 8.4 | 6.3 | 21.9 | 25.8 | 23.8 | 30.2 | 8.3 | 17.0 |
| Freezer | 3.4 | 2.1 | 2.2 | 8.4 | 11.7 | 11.5 | 12.8 | 3.2 | 7.0 |
| Air conditioner | 0.4 | 1.7 | 1.2 | 1.5 | 3.9 | 4.0 | 4.4 | 0.9 | 2.3 |
| Washing Machine | 0.2 | 1.2 | 0.2 | 0.5 | 0.6 | 0.9 | 0.9 | 0.4 | 0.6 |
| Electric Clothes Dryer | 0.2 | 1.3 | 1.0 | 0.2 | 0.3 | 0.6 | 0.6 | 0.6 | 0.6 |
| Bicycle | 18.5 | 38.1 | 27.0 | 25.8 | 21.2 | 3.1 | 9.3 | 27.2 | 20.1 |
| Motorbike | 39.7 | 35.9 | 31.3 | 23.2 | 26.7 | 16.8 | 21.7 | 31.3 | 27.5 |
| Cars and other vehicles | 8.2 | 6.4 | 5.8 | 8.4 | 12.7 | 16.7 | 17.3 | 5.7 | 10.3 |
| Generator | 20.6 | 13.2 | 8.6 | 22.5 | 33.5 | 33.8 | 33.9 | 15.5 | 22.8 |
| Fan | 32.0 | 19.1 | 17.7 | 51.3 | 64.3 | 67.4 | 74.1 | 24.4 | 44.1 |
| Radio | 56.4 | 56.7 | 62.0 | 63.3 | 51.1 | 54.2 | 59.0 | 56.1 | 57.3 |
| Cassette recorder | 25.5 | 29.9 | 21.8 | 10.7 | 12.1 | 21.9 | 22.4 | 18.5 | 20.0 |
| Hi-Fi (Sound System) | 4.6 | 4.0 | 2.0 | 5.2 | 6.8 | 8.5 | 9.4 | 2.7 | 5.4 |
| Microwave | 0.8 | 2.3 | 1.3 | 1.0 | 2.9 | 4.5 | 4.6 | 0.8 | 2.3 |
| Iron | 35.3 | 32.0 | 23.6 | 37.8 | 49.7 | 52.3 | 58.5 | 26.5 | 39.2 |
| TV Set | 37.2 | 20.9 | 18.4 | 48.7 | 60.6 | 60.3 | 69.3 | 24.8 | 42.5 |
| Computer | 2.5 | 3.0 | 2.5 | 4.2 | 5.2 | 8.3 | 9.4 | 1.5 | 4.6 |
| DVD Player | 22.4 | 14.7 | 11.7 | 32.1 | 46.3 | 44.2 | 49.2 | 17.0 | 29.8 |
| Satellite Dish | 4.1 | 5.6 | 3.8 | 4.0 | 6.1 | 4.8 | 7.7 | 2.7 | 4.7 |
| Others | 10.4 | 5.3 | 6.8 | 19.2 | 61.6 | 41.1 | 37.1 | 18.5 | 25.9 |

### 3.2.2 Farm Implements

As expected, Table 3.19 reports higher overall percentages of cruder farm implements such as hoes $(95.7 \%)$ and cutlasses ( $88.3 \%$ ) with close ownership percentages in the rural and urban areas. Modern, mechanized appliances such as tractors are highly uncommon with only 1.6 and 1.9 percent of households reporting ownership of a tractor in both the rural and urban areas respectively.

Table 3.19: Agricultural Assets by Place of Residence (percentages)

| Assets | North <br> Central | North <br> East | North West | South East | South South | South West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Tractor | 1.8 | 1.1 | 1.5 | 0.2 | 1.6 | 4.9 | 1.9 | 1.6 |  |
| Plough | 2.1 | 10.0 | 5.2 | 0.2 | 1.6 | 4.9 | 2.6 | 4.3 | 4.0 |
| Trailer/cart | 1.8 | 2.9 | 0.6 | 0.2 | 1.6 | 4.9 | 1.9 | 1.6 |  |
| Ridger | 1.8 | 3.0 | 1.5 | 0.2 | 1.6 | 4.9 | 1.9 | 1.9 | 1.9 |
| Planter | 1.8 | 0.7 | 0.7 | 0.2 | 1.6 | 4.9 | 1.9 | 1.2 | 1.3 |
| Pickup | 2.2 | 0.9 | 0.4 | 0.2 | 1.6 | 8.4 | 3.6 | 1.4 | 1.7 |
| Harvester | 1.8 | 0.7 | 0.7 | 0.2 | 1.6 | 4.9 | 1.9 | 1.2 | 1.3 |
| Water pump | 2.4 | 2.3 | 2.4 | 0.4 | 1.7 | 6.0 | 3.7 | 2.0 |  |
| Sprinkler | 2.0 | 1.2 | 0.6 | 0.3 | 1.6 | 4.4 | 1.9 | 1.3 | 1.3 |
| Other animal drawn equip | 2.4 | 12.8 | 5.1 | 0.2 | 1.6 | 4.4 | 2.4 | 4.7 |  |
| Other tractor drawn equip | 1.8 | 0.8 | 2.0 | 0.2 | 1.6 | 4.4 | 1.9 | 1.6 |  |
| Sprayer | 12.0 | 9.9 | 0.7 | 0.2 | 1.6 | 10.7 | 5.4 | 4.9 | 1.6 |
| Outboard motor | 1.8 | 1.3 | 0.3 | 0.2 | 1.8 | 4.4 | 1.9 | 1.2 | 1.3 |
| Canoe | 1.8 | 0.7 | 0.8 | 0.2 | 4.6 | 5.7 | 2.6 | 1.7 | 1.8 |
| Boat | 1.8 | 0.7 | 0.4 | 0.2 | 1.6 | 5.7 | 2.2 | 1.2 | 1.3 |
| Fishing net | 1.8 | 1.0 | 0.6 | 0.2 | 3.5 | 5.4 | 2.6 | 1.5 | 1.6 |
| Safety equipment (fish) | 2.0 | 1.0 | 0.3 | 0.2 | 1.6 | 4.6 | 2.0 | 1.1 | 1.3 |
| Wheelbarrow | 10.6 | 6.2 | 1.3 | 38.9 | 20.7 | 9.9 | 18.8 | 13.1 | 14.0 |
| Cutlass | 94.1 | 71.9 | 77.2 | 100.0 | 97.8 | 98.0 | 89.8 | 88.0 | 88.3 |
| Hoe | 98.1 | 96.8 | 97.0 | 96.1 | 89.6 | 93.4 | 94.8 | 95.8 | 95.7 |
| Other | 5.4 | 12.0 | 12.0 | 15.9 | 18.9 | 21.4 | 13.4 | 13.5 | 13.5 |

## CHAPTER IV: INFORMATION AND COMMUNICATION TECHNOLOGY

## Key Messages:

- The radio and cell phone are the most easily accessible ICT tools.
- Family members, friends, and neighbors are the most common sources of access to televisions, personal computers and cell phones while business centers are the most common source for internet access
- The internet is not commonly used or easily accessed but, where available, it is most often used for the exchange of emails and instant messages and banking.


### 4.1 Access to ICT

Household welfare status and availability of some of the assets detailed in Chapter 3 play a significant role in a household's access to information about the communities and townships in which they live. This chapter provides information on access to the various information and communication tools available, as well as on the various sources and usage patterns of these communication tools within the sample.

### 4.1.1 Tools of Access

The radio is the most common tool of information and communication technology. While the numbers in Table 4.1 suggest very low overall access to some ICT tools, at least 85.7 percent of households overall report some access to a radio. This is closely followed by cell phone access ( $73.8 \%$ ) and television access ( $55.6 \%$ ). While radios are almost as popular in the rural ( $83.8 \%$ ) as in the urban areas $(88.7 \%)$, cell phones are clearly more common in the urban areas ( $85.9 \%$ ) than in the rural ( $66.6 \%$ ). Access to personal computers ( $11.4 \%$ vs. $2.3 \%$ ) and internet ( $10 \%$ vs. $1.5 \%$ ) is more probable in urban areas than in rural areas.

Table 4.1: Access to ICT

| ICT | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Television | 56.5 | 33.0 | 27.3 | 64.4 | 79.7 | 77.1 | 84.9 | 38.2 | 55.6 |
| Radio | 89.5 | 83.3 | 84.6 | 86.7 | 78.8 | 90.1 | 88.7 | 83.8 | 85.7 |
| Personal Computer | 5.4 | 2.8 | 3.2 | 5.2 | 9.5 | 7.9 | 11.4 | 2.3 | 5.7 |
| Cell phone | 83.4 | 69.9 | 46.0 | 79.9 | 87.5 | 86.5 | 85.9 | 66.6 | 73.8 |
| Internet | 3.4 | 1.5 | 2.4 | 4.8 | 8.0 | 7.6 | 10.0 | 1.5 | 4.7 |

### 4.1.2 Sources of Access

Table 4.2 outlines the source of the access detailed above. Those that do have access to televisions largely gain that access though a family member, friend, or neighbor, with 71.4 percent reporting access to televisions through these means. 27.4 percent report access through personal ownership of a television set and others gain access through business centers or at their various places of work. Access to personal computers occurs mostly through business centers ( $32.9 \%$ ) or through family, friends, or neighbors ( $33.7 \%$ ). 23.6 percent of those reporting access to computers own their own systems and 5.5 percent gain access at their places of work. 56.3 percent of individuals with access to cell phones own their own handsets with a larger percentage of ownership in the urban areas ( $74 \%$ ) than in the rural ( $42.6 \%$ ). More individuals in the rural areas gain access to cell phones through family and friends (53.3\%) and some still utilize umbrella centers to make phone calls using cell phones ( $2.9 \%$ ). As can be expected, most
internet access is gained through use of business centers (73.4\%). A very small percentage of the sample claim to own a means of accessing the internet ( $9.8 \%$ ) and such personal ownership is more common in the urban than the rural areas; where about 40 percent more individuals claim ownership in the urban versus the rural areas.

| Table 4.2: Access to ICT (Sources) |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Assets | North Central | North East | North West | South East Television | South South | South West | Urban | Rural | NGA |
| Owned | 22.8 | 19.6 | 30.9 | 31.2 | 24.5 | 30.5 | 31.7 | 21.7 | 27.4 |
| Family member/ Friend/ | 72.7 | 77.3 | 68.9 | 67.4 | 75.3 | 69.3 | 68.0 | 75.8 | 71.4 |
| Neighbor Umbrella Centre | 0.1 | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Workplace | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 | 0.1 |
| Business Centre | 4.2 | 2.9 | 0.1 | 1.3 | 0.1 | 0.1 | 0.2 | 2.4 | 1.1 |
| Other | 0.2 | 0.1 | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Personal Computer |  |  |  |  |  |  |  |  |  |
| Owned | 13.5 | 7.5 | 23.4 | 23.4 | 20.8 | 34.9 | 26.0 | 16.5 | 23.6 |
| Family member/ Friend/ Neighbor | 25.3 | 59.4 | 38.2 | 29.9 | 28.1 | 37.1 | 32.4 | 37.8 | 33.7 |
| Umbrella Centre | 0.0 | 0.0 | 10.1 | 0.0 | 2.1 | 0.0 | 2.0 | 1.6 | 1.9 |
| Workplace | 4.2 | 14.2 | 2.4 | 5.5 | 5.9 | 5.4 | 6.0 | 3.9 | 5.5 |
| Business Centre | 57.0 | 18.8 | 22.4 | 33.1 | 41.6 | 20.7 | 30.6 | 39.7 | 32.9 |
| Other | 0.0 | 0.0 | 3.6 | 8.2 | 1.6 | 1.9 | 3.0 | 0.6 | 2.4 |
| Cell phone |  |  |  |  |  |  |  |  |  |
| Owned | 47.7 | 35.0 | 42.9 | 61.1 | 60.3 | 75.1 | 74.0 | 42.6 | 56.3 |
| Family member/ Friend/ Neighbor | 50.1 | 62.9 | 56.6 | 31.4 | 36.2 | 22.0 | 24.0 | 53.3 | 40.5 |
| Umbrella Centre | 1.5 | 1.7 | 0.1 | 5.7 | 2.8 | 2.0 | 1.5 | 2.9 | 2.3 |
| Workplace | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 |
| Business Centre | 0.7 | 0.5 | 0.2 | 1.8 | 0.7 | 0.9 | 0.3 | 1.2 | 0.8 |
| Other | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| Internet |  |  |  |  |  |  |  |  |  |
| Owned | 1.3 | 8.6 | 15.6 | 11.7 | 6.1 | 12.7 | 10.8 | 6.1 | 9.8 |
| Family member/ Friend/ Neighbor | 0.0 | 0.0 | 0.0 | 4.7 | 6.3 | 6.1 | 5.2 | 0.9 | 4.3 |
| Umbrella Centre | 0.6 | 9.1 | 17.4 | 4.9 | 1.8 | 0.0 | 3.2 | 5.6 | 3.7 |
| Workplace | 5.1 | 17.0 | 2.6 | 7.8 | 3.8 | 9.0 | 7.0 | 4.9 | 6.6 |
| Business Centre | 93.0 | 62.8 | 54.4 | 70.9 | 78.6 | 72.0 | 71.1 | 82.1 | 73.4 |
| Other | 0.0 | 2.6 | 10.0 | 0.0 | 3.5 | 0.2 | 2.8 | 0.3 | 2.3 |

### 4.1.3 Frequency of Internet Use

While it is true that internet use is not a common phenomenon in the sample, there is a clear indication in Table 4.3 that men have more overall access to the internet than women, both
nationally, in urban as well as rural areas, and across all six regions. Frequency of use however shows significantly more daily internet usage among females (22\%) in the North Central region than among males ( $10.4 \%$ ) in the same region. Weekly usage among males and females shows very little difference and so does usage of less than once a week except in the North East region.

Table 4.3: Access to internet and Frequency of use

| Regions | Access to Internet |  |  | Frequency of use of Internet |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | On Daily Basis |  |  | Once a week |  |  | Less than once a week |  |  |
|  | Male | Female | Total | Male | Female | Total | Male | Female | Total | Male | Female | Total |
| North Central | 4.6 | 2.2 | 3.4 | 10.4 | 22.0 | 14.5 | 62.2 | 68.4 | 64.4 | 27.3 | 9.6 | 21.1 |
| North East | 2.2 | 0.8 | 1.5 | 15.0 | 8.2 | 13.3 | 63.3 | 11.2 | 50.0 | 21.7 | 80.6 | 36.7 |
| North West | 3.9 | 0.8 | 2.4 | 30.4 | 31.9 | 30.7 | 39.8 | 30.9 | 38.3 | 29.8 | 37.2 | 31.0 |
| South East | 6.6 | 3.3 | 4.8 | 14.3 | 16.9 | 15.2 | 59.9 | 55.4 | 58.2 | 25.9 | 27.8 | 26.6 |
| South South | 9.5 | 6.5 | 8.0 | 10.2 | 11.0 | 10.6 | 32.6 | 35.7 | 33.8 | 57.2 | 53.3 | 55.6 |
| South West | 9.1 | 6.1 | 7.6 | 14.7 | 7.0 | 11.7 | 47.4 | 43.4 | 45.8 | 37.9 | 49.6 | 42.5 |
| Urban | 12.5 | 7.5 | 10.0 | 18.8 | 13.4 | 16.8 | 42.8 | 42.3 | 42.6 | 28.4 | 44.3 | 40.6 |
| Rural | 2.2 | 0.9 | 1.5 | 5.2 | 9.4 | 6.4 | 60.0 | 51.7 | 57.6 | 34.8 | 38.9 | 36.0 |
| NGA | 6.0 | 3.4 | 4.7 | 15.7 | 12.7 | 14.6 | 46.8 | 43.9 | 45.8 | 37.6 | 43.3 | 39.6 |

The most commonly cited reasons for internet use are sending and receiving emails ( $62.4 \%$ ), banking (61.3\%), and exchange of instant messages (44.9\%). Email exchange is just as common in the rural and urban areas.

Table 4.4: Purpose of use of Internet

| Regions | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Good And Services | 14.9 | 10.5 | 32.7 | 35.1 | 17.5 | 24.1 | 25.3 | 16.6 | 23.5 |
| Government Organization Information | 32.0 | 41.4 | 50.0 | 50.9 | 32.1 | 37.3 | 37.2 | 46.0 | 39.0 |
| Health <br> Services | 24.5 | 21.4 | 19.5 | 27.7 | 8.2 | 29.0 | 21.6 | 20.9 | 21.5 |
| Email | 65.0 | 62.2 | 46.7 | 79.0 | 52.7 | 67.9 | 60.8 | 68.7 | 62.4 |
| Instant Message | 44.4 | 36.8 | 46.4 | 67.2 | 34.7 | 44.1 | 44.4 | 47.0 | 44.9 |
| VOIP | 7.2 | 3.4 | 16.4 | 7.3 | 4.6 | 9.5 | 8.9 | 5.7 | 8.2 |
| Purchases | 0.9 | 0.0 | 0.0 | 1.2 | 7.9 | 7.2 | 5.5 | 1.4 | 4.7 |
| Education | 10.7 | 10.9 | 8.1 | 1.8 | 5.9 | 7.2 | 6.0 | 9.5 | 6.7 |
| Banking | 63.9 | 61.3 | 44.3 | 57.9 | 59.5 | 69.5 | 57.7 | 75.4 | 61.3 |
| Gaming | 29.2 | 9.6 | 40.4 | 30.6 | 18.1 | 34.5 | 29.2 | 26.8 | 28.7 |
| Movies / <br> Music | 18.7 | 11.0 | 28.7 | 33.4 | 19.8 | 27.7 | 25.6 | 22.1 | 24.9 |
| Software | 12.8 | 20.7 | 23.7 | 27.4 | 12.7 | 12.5 | 15.4 | 20.4 | 16.4 |
| News, Magazines, Books | 22.0 | 51.1 | 29.6 | 38.6 | 27.2 | 41.1 | 32.8 | 39.3 | 34.1 |

## CHAPTER V: CONSUMPTION, FOOD SECURITY AND SHOCKS

## Key Messages:

- Grains and flours are the most commonly consumed food items with 96 percent of households reporting consumption. This is followed by vegetables, meat, fish and animal products, and oil and fats with at least 86 percent of household reporting consumption of these food items.
- Fruits and milk are the least consumed food items with only 28 and 41 percent of households respectively reporting consumption in a month.
- Expenditure is highest within the meat, fish, and animal products category with the annual expenditure averaging N1012 per month.
- Expenditure on soap and kerosene are the most common among households with 9 out of 10 households reporting expenditure on soap and washing materials and 79 percent reporting expenditure on kerosene which also generates the highest average annual expenditure in the amount of N151064.
- Households also spend a substantial amount on clothing materials, tailoring expenses, cell phone recharge cards, personal care goods, water, electricity, and petrol.
- Expenditure on contributions to religious organizations, as well as marriage and funeral expenses, are also a high priority.
- Food availability is seasonal and shortages appear to be most common around the months of January and February and more so in the Southern regions than the North.
- Major shocks that negatively affect households include death or disability of an adult working household member, rise in the price of food items, and drought, in order of importance.
- The most common safety nets as reported by households include distribution of free food and maize as well as direct cash transfers from the government.


### 5.1 Consumption \& Expenditure

### 5.1.1 Food Consumption: Past 7 days

Table 5.1 provides data on household weekly consumption patterns. It presents information on households reporting to have consumed the specific food items listed during the 7 days preceding the survey ${ }^{2}$. Consumption of an item is recorded if at least one member of the household was reported to have consumed it in the last 7 days preceding the survey.

Consumption reports from the sample were not as robust as desired as demonstrated from the table. However, it is apparent from what is reported in table 5.1 that grains and flours are the most consumed food items with 95.6 percent households consuming food items in this group. This is closely followed by vegetable consumption (93.5\%), and oil and fat products ( $87.2 \%$ ), and meat, fish and animal products (86.4\%). Other common food categories include starchy roots, tubers and plantains ( $75.8 \%$ ) and pulses, nuts and seeds ( $75.1 \%$ ).

[^0]| Consumption type | North Central \% Households reporting consumption | North East \% Households reporting consumption | North West \% Households reporting consumption | South East \% Households reporting consumption | South South \% Households reporting consumption | South West \% Households reporting consumption | Urban \% Households reporting consumption | Rural \% Households reporting consumption | NGA <br> \% Households reporting consumption |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Grains and Flours | 97.3 | 88.8 | 98.6 | 97.3 | 94.8 | 94.6 | 97.0 | 94.8 | 95.6 |
| Starchy Roots, Tubers, and Plantains | 83.0 | 46.5 | 39.6 | 94.9 | 97.5 | 90.5 | 86.8 | 68.6 | 75.8 |
| Pulses, Nuts and seeds | 78.7 | 67.3 | 58.7 | 83.5 | 87.9 | 77.4 | 80.5 | 71.5 | 75.1 |
| Vegetables | 94.0 | 82.4 | 91.5 | 98.1 | 96.2 | 95.2 | 95.5 | 92.1 | 93.5 |
| Meat, Fish and Animal Products | 86.0 | 73.9 | 67.1 | 97.2 | 96.6 | 95.7 | 94.0 | 81.4 | 86.4 |
| Meat, Fish, Animal Prod condiments | - | - | - | - | - | - | - | - | - |
| Fruits | 19.0 | 19.8 | 15.5 | 35.0 | 39.6 | 33.8 | 36.8 | 21.4 | 27.5 |
| Milk/ Milk products | 30.9 | 29.7 | 30.8 | 47.7 | 52.0 | 47.4 | 55.4 | 30.8 | 40.5 |
| Oil and Fats | 90.5 | 78.6 | 88.9 | 92.0 | 89.0 | 83.6 | 88.7 | 86.2 | 87.2 |
| Sugar/ Sugar Products/Honey | 64.0 | 70.9 | 66.9 | 46.5 | 47.6 | 43.0 | 58.9 | 52.6 | 55.1 |
| Spices/Condiments | 56.5 | 40.2 | 36.1 | 43.5 | 54.0 | 41.9 | 48.4 | 42.2 | 44.6 |

Grains and flour, vegetables, meat, fish and animal products, and oil and fats are also the most commonly consumed food in all regions. Rural and urban households also report grains and flours as the highest consumed food group; disparities in consumption patterns of this and other food groups among rural and urban households, where they do exist, are minimal.

### 5.1.2 Food Expenditures: One month

Table 5.2 provides data on average household consumption of selected food items and the related expenditure for a one month period. Here again we see that nationally, consumption of grains and flours ( $96.7 \%$ ), vegetables ( $95.2 \%$ ), and oils and fats ( $93 \%$ ) dominate.
This is closely followed by meat, fish and animal products ( $90.8 \%$ ), and starchy roots, tubers, and plantains ( $78.3 \%$ ). Fruits and milk products are the least consumed food categories with just over 38 percent of households reporting consumption. Expenditure is highest however, within the meat, fish and animal products category with a mean national expenditure of $\mathrm{N} 1,012$. Mean expenditure on grains and flours is reported as N832, while mean expenditure on starchy roots, tubers and plantains (N386), oils and fats (N348), and vegetables (N341) follow closely. This implies that while grains and flours may be the most consumed food category, it is not the most expensive especially when compared with meat, fish and animal products which tend to be a more expensive food category.

Regionally, and in both the urban and rural areas, the story stays the same with grains and flours reported as the most consumed category, but with meat, fish and animal products comprising the highest mean expenditure, except in the North West region.

Table 5.2: Food Consumption and Mean Expenditure on food groups by place of residence (2011)

|  | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% of <br> house holds report ing | Mean Expen diture | \% of <br> house holds report ing | Mean Expen diture | \% of <br> house <br> holds <br> report <br> ing | Mean Expen diture | \% of <br> house <br> holds <br> report <br> ing | Mean Expen diture | \% of <br> house holds report ing | Mean Expen diture | \% of <br> house holds report ing | Mean <br> Expen diture | \% of <br> house <br> holds <br> report <br> ing | Mean Expen diture | \% of house holds report ing | Mean Expen diture | \% of <br> house holds report ing | Mean Expen diture |
| Grains and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Flours | 96.9 | 793 | 98.4 | 886 | 99.4 | 1,259 | 96.3 | 444 | 94.0 | 574 | 95.4 | 854 | 97.0 | 1,012 | 96.5 | 713 | 96.7 | 832 |
| Starchy |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Roots, |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Tubers, and |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Plantains | 86.2 | 331 | 53.1 | 215 | 42.2 | 175 | 97.7 | 371 | 97.9 | 739 | 92.0 | 455 | 88.8 | 548 | 71.4 | 279 | 78.3 | 386 |
| Pulses, |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Nuts and seeds | 72.0 | 182 | 80.5 | 161 | 67.6 | 191 | 85.4 | 187 | 80.6 | 210 | 80.2 | 222 | 81.1 | 235 | 74.7 | 171 | 77.2 | 197 |
| Vegetables | 92.6 | 225 | 93.4 | 334 | 94.9 | 525 | 98.7 | 308 | 95.8 | 352 | 95.2 | 261 | 95.4 | 362 | 95.1 | 327 | 95.2 | 341 |
| Meat, Fish and Animal |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Products | 90.7 | 849 | 87.7 | 936 | 75.7 | 906 | 98.5 | 964 | 98.3 | 1,605 | 95.9 | 873 | 95.1 | 1,182 | 88.0 | 900 | 90.8 | 1,012 |
| Meat, Fish |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Animal |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Prod |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fruits | 20.8 | 26 | 30.8 | 52 | 21.2 | 48 | 61.2 | 80 | 56.4 | 100 | 40.1 | 59 | 47.7 | 88 | 31.8 | 43 | 38.1 | 61 |
| Milk/ Milk |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| products | 24.7 | 62 | 16.3 | 30 | 37.9 | 84 | 51.7 | 135 | 47.5 | 137 | 40.6 | 82 | 48.9 | 116 | 30.9 | 73 | 38.0 | 90 |
| Oil and 90.4 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Fats | 92.4 | 372 | 90.7 | 423 | 95.7 | 541 | 94.8 | 226 | 94.1 | 249 | 90.1 | 271 | 93.1 | 354 | 92.9 | 345 | 93.0 | 348 |
| Sugar/ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sugar |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Products/H oney | 52.6 | 89 | 70.4 | 226 | 61.8 | 150 | 49.9 | 41 | 45.6 | 83 | 32.2 | 29 | 49.3 | 85 | 50.3 | 100 | 49.9 | 94 |
| Spices/Con diments | 59.0 | 24 | 48.2 | 50 | 48.1 | 38 | 57.1 | 16 | 61.9 | 16 | 45.9 | 16 | 52.8 | 22 | 52.4 | 27 | 52.6 | 25 |

### 5.1.3 Non-Food Expenditures-Non-durable goods: One year

Table 5.3 provides information on household expenditure on selected non-food items in the last year. The items listed include nondurable household services and supplies such as kerosene, candles, firewood, soap, recharge cards, laundry services and repairs to personal items.

In almost all instances with the exception of the North Central and North East, which reported at $88 \%, 9$ in 10 households reported the purchase of soap and washing powder. 79.3 percent reported the use of kerosene, and this percentage was even higher in the urban areas ( $89.3 \%$ ), the South West ( $96 \%$ ), South East ( $95 \%$ ), and South South ( $90.4 \%$ ). Recharge cards were also a common purchase nationally with 59.6 percent reporting expenditure and the highest regional percentages occurring in the South West where 77.2 percent of households report expenditures on cell phone recharge cards. 52.9 percent of households reported expenditure on personal care goods, making it the fourth largest expenditure category. 30 percent of households reported expenditure on electricity, 28.7 percent on water, and 24.3 percent on petrol.

National mean expenditure is by far at its highest for kerosene products with an annual mean expenditure of N151064. In conjunction with its usage percentages, this signals that kerosene is an important source of energy, for cooking, lighting, and/or heating within the sample households. This is followed by soap and washing products at N26372, recharge cards at N18726, and personal care products (N12350). Personal care products were purchased by at least 50 percent of the households, with some regional exceptions. House rent, while not a frequently cited expenditure category, is reported as costing an average of N9099, followed by N8908 expenditure on petrol.

Table 5.3: Expenditure on non-food items in the last year by place of residence

| Non-food <br> Items and <br> Services <br> (purchased <br> in a month) | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | $\%$ of olds reporti ng expend iture | Mean expend iture (Naira) | $\%$ of olds reporti ng expend iture | Mean expend iture (Naira) | $\%$ of <br> olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | $\%$ of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) |
| Kerosene | 72.2 | 4,193 | 49.6 | 1,855 | 60.2 | 2,707 | 95.0 | 565,970 | 90.4 | 408,661 | 96.0 | 9,299 | 89.3 | 165,257 | 72.6 | 141,590 | 79.3 | 151,064 |
| Palm Kernel |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Oil <br> Gas (for lighting/coo | 11.0 | 1,564 | 0.9 | 33 | 6.6 | 493 | 1.2 | 96 | 3.9 | 91 | 0.5 | 53 | 3.1 | 314 | 4.4 | 392 | 3.9 | 361 |
| king) | 0.6 | 123 | 0.0 | - | 0.6 | 117 | 0.8 | 166 | 2.8 | 835 | 0.9 | 297 | 1.6 | 559 | 0.5 | 76 | 1.0 | 269 |
| Other liquid cooking fuel | 0.5 | 36 | 0.6 | 78 | 0.3 | 28 | 1.0 | 96 | 0.3 | 10 | 0.8 | 142 | 0.8 | 132 | 0.4 | 28 | 0.6 | 69 |


| Non-food | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | National |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Items and <br> Services (purchased in a month) | \% of <br> househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of <br> househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of <br> househ olds reporti ng expend iture | Mean expend iture (Naira | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) |
| Electricity,in cluding electricity vouchers | 22.9 | 4,106 | 12.2 | 1,469 | 14.7 | 1,948 | 39.6 | 3,829 | 34.0 | 5,162 | 46.6 | 5,088 | 51.3 | 6,501 | 15.8 | 1,891 | 30.0 | 3,737 |
| Candle | 4.6 | 249 | 3.9 | 197 | 3.8 | 119 | 4.7 | 56 | 11.8 | 147 | 5.6 | 105 | 8.2 | 200 | 4.1 | 94 | 5.7 | 137 |
| Firewood | 14.7 | 2,676 | 26.2 | 3,608 | 51.8 | 6,153 | 5.4 | 937 | 8.0 | 1,441 | 11.0 | 1,046 | 23.3 | 3,153 | 18.6 | 2,339 | 20.5 | 2,665 |
| Charcoal | 4.8 | 334 | 3.5 | 290 | 2.5 | 178 | 0.6 | 21 | 0.7 | 131 | 3.3 | 360 | 3.8 | 365 | 1.7 | 131 | 2.6 | 225 |
| Petrol | 29.8 | 10,730 | 21.0 | 5,402 | 15.8 | 4,597 | 21.5 | 6,904 | 28.4 | 13,236 | 29.3 | 11,582 | 32.0 | 14,796 | 19.2 | 4,977 | 24.3 | 8,908 |
| Diesel | 3.2 | 989 | 2.9 | 471 | 1.7 | 181 | 2.3 | 402 | 1.8 | 967 | 2.3 | 2,689 | 2.7 | 1,942 | 2.0 | 518 | 2.3 | 1,088 |
| Light bulbs | 9.8 | 237 | 10.5 | 580 | 9.9 | 215 | 21.5 | 457 | 23.6 | 513 | 19.1 | 265 | 23.4 | 431 | 11.1 | 298 | 16.0 | 31.0 |
| Water | 15.6 | 2,346 | 22.9 | 3,230 | 15.4 | 1,286 | 48.2 | 4,476 | 36.9 | 3,131 | 33.1 | 2,509 | 43.3 | 4,293 | 19.0 | 1,619 | 28.7 | 2,689 |
| Soap and Washing powder | 88.6 | 4,953 | 88.8 | 214,827 | 89.9 | 4,159 | 92.8 | 3,307 | 93.6 | 6,251 | 90.1 | 3,971 | 92.2 | 5,070 | 89.6 | 40,592 | 90.7 | 26,372 |
| Toilet paper | 13.3 | 225 | 8.3 | 276 | 12.5 | 298 | 47.8 | 1,030 | 51.9 | 1,349 | 22.6 | 390 | 33.1 | 755 | 21.2 | 465 | 26.0 | 581 |
| Personal care goods Vitamin supplement | 49.5 | 1,110 | 56.3 | 102,847 | 42.6 | 636 | 54.8 | 2,192 | 76.5 | 5,098 | 46.1 | 929 | 56.0 | 2,091 | 50.9 | 19,198 | 52.9 | 12,350 |
| S <br> Insecticides, <br> disinfectant <br> $s$ and | 3.4 | 273 | 2.8 | 144 | 6.3 | 233 | 13.5 | 504 | 19.4 | 1,504 | 25.7 | 1,817 | 18.9 | 1,338 | 9.7 | 532 | 13.4 | 855 |
| cleaners | 10.3 | 358 | 6.6 | 814 | 8.1 | 202 | 13.3 | 530 | 12.3 | 701 | 17.9 | 798 | 19.8 | 1,018 | 6.8 | 252 | 12.1 | 559 |
| Postal | 1.1 | 344 | 4.5 | 934 | 1.1 | 124 | 2.0 | 425 | 2.2 | 661 | 2.6 | 809 | 3.4 | 914 | 1.3 | 280 | 2.1 | 534 |
| Recharge cards | 55.0 | 16,304 | 38.8 | 9,341 | 36.3 | 9,304 | 65.8 | 15,720 | 75.9 | 25,306 | 77.2 | 29,866 | 78.6 | 30,187 | 47.0 | 11,074 | 59.6 | 18,726 |
| Landline charges Internet | 0.6 | 114 | 0.7 | 96 | 0.9 | 192 | 0.8 | 160 | 0.9 | 369 | 0.6 | 92 | 1.1 | 316 | 0.5 | 73 | 0.8 | 170 |
| services <br> Recreational <br> (cinemas, <br> video /DVD | 1.7 | 151 | 1.5 | 262 | 2.1 | 168 | 3.7 | 640 | 4.7 | 991 | 4.8 | 1,328 | 6.4 | 1,309 | 1.2 | 222 | 3.3 | 657 |
| rental) <br> Motor <br> vehicle <br> service, <br> repair or | 0.6 | 25 | 1.5 | 122 | 1.0 | 48 | 1.5 | 181 | 1.1 | 438 | 4.8 | 485 | 3.8 | 458 | 0.8 | 94 | 2.0 | 240 |
| parts | 10.9 | 3,134 | 8.1 | 6,479 | 7.6 | 2,081 | 8.4 | 4,268 | 7.5 | 6,651 | 8.3 | 8,956 | 11.2 | 9,119 | 6.5 | 2,915 | 8.4 | 5,398 |


| Non-food | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | National |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Services (purchased in a month) | $\%$ of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of <br> househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of <br> househ olds reporti ng expend iture | Mean expend iture (Naira) | \% of househ olds reporti ng expend iture | Mean expend iture (Naira | $\%$ of <br> househ olds reporti ng expend iture | Mean expend iture (Naira) |
| Bicycle service, repair or parts |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 4.5 | 484 | 9.3 | 545 | 4.2 | 379 | 5.8 | 410 | 5.6 | 538 | 3.0 | 510 | 3.1 | 398 | 6.1 | 521 | 4.9 | 472 |
| Wages paid <br> to <br> staff/maid/l |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Mortgageregular payment to purchase |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| house <br> Repairs \& maintenanc e to | 0.0 | ${ }^{-}$ | 0.4 | 63 | 0.0 | ${ }^{-}$ | 0.0 | ${ }^{-}$ | 0.1 | 33 | 0.1 | 250 | 0.1 | 165 | 0.1 | 11 | 0.1 | 73 |
| Repairs to household and personal |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| items | 3.1 | 226 | 4.0 | 1,429 | 2.9 | 1,334 | 3.1 | 451 | 1.5 | 141 | 0.6 | 52 | 2.3 | 418 | 2.3 | 662 | 2.3 | 564 |
| House rent | 7.2 |  |  | 808 | 2.1 | 1,539 | 18.1 | 11,665 | 16.9 | 15,119 | 28.5 | 17,976 | 28.4 | 20,403 | 4.5 | 1,553 | 14.1 | 9,099 |
| Mean includes households reporting no expenditure (0). |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

### 5.1.4 Non-Food Expenditures-durable and non-durable goods: One year

Table 5.4 provides average household expenditure over the last 12 months on non-food durable and non-durable items such as clothing (both tailored and ready-made), shoes, appliances (such as lamps), cooking utensils, books, and household fixtures. Also included are donations to religious organizations and expenditures on health.

Donations to religious organizations are reported as the most commonly occurring expenditure with 40 percent of households reporting in this category. Health insurance expenditure follows closely at 36.2 percent. 35.3 percent of households report expenditure on clothing materials such as Ankara and George. It follows therefore that the fourth highest category would be expenditure on tailored clothes and tailoring services, which are reported as expenses by 29 percent and 26 percent of households, respectively. There is also relatively high expenditure on torchlights ( $25.7 \%$ ) and cleaning supplies ( $21.1 \%$ ).

These patterns persist at the regional level; 49.2 percent of households in urban areas report making donations to religious organizations and 65.4 percent of households in the South East report expenditure on healthcare. The highest mean expenditure nationally was on healthcare expenses at N3966. This was followed by mean expenditure on clothing materials, such as Ankara, which was reported as N2169. Donations to religious organizations averaged at N1984.

|  |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |


| Non-food Items and Services (purchase d in the last year) | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% of househ olds reporti ng expendi ture | Mean expendi ture (Naira) | \% of househ olds reporti ng expendi ture | Mean expendi ture (Naira) | $\%$ of househ olds reporti ng expendi ture | Mean expendi ture (Naira) |  | Mean expendi ture (Naira) | $\%$ of househ olds reporti ng expendi ture | Mean expendi ture (Naira) | \% of househ olds reporti ng expendi ture | Mean expendi ture (Naira) | \% of househ olds reporti ng expendi ture | Mean expendi ture (Naira) | \% of househ olds reporti ng expendi ture | Mean expendi ture (Naira | $\%$ of househ olds reporti ng expendi ture | Mean expendi ture (Naira) |
| Men's shoes | 17.8 | 589 | 29.9 | 661 | 24.1 | 556 | 9.2 | 397 | 12.3 | 800 | 13.5 | 590 | 17.3 | 777 | 17.2 | 475 | 17.2 | 595 |
| Girl's shoes | 18.0 | 453 | 25.0 | 525 | 23.4 | 574 | 18.2 | 591 | 17.2 | 902 | 9.8 | 310 | 16.0 | 636 | 19.0 | 481 | 17.8 | 542 |
| Lady's <br> shoes | 17.0 | 432 | 28.1 | 729 | 17.1 | 401 | 13.7 | 554 | 20.2 | 894 | 10.9 | 344 | 17.8 | 652 | 16.0 | 443 | 16.7 | 526 |
| Tailoring charges | 24.9 | 737 | 36.6 | 1,206 | 32.0 | 982 | 11.1 | 335 | 19.4 | 697 | 29.0 | 730 | 27.1 | 798 | 24.8 | 754 | 25.7 | 771 |
| Laundry and dry cleaning | 1.7 | 51 | 2.7 | 39 | 1.6 | 29 | 3.6 | 89 | 2.2 | 57 | 2.9 | 99 | 3.7 | 118 | 1.6 | 27 | 2.4 | 63 |
| Bowls, glassware plates, silverware | 2.1 | 27 | 4.3 | 48 | 3.8 | 90 | 6.8 | 110 | 6.0 | 139 | 3.1 | 55 | 4.1 | 88 | 4.4 | 73 | 4.2 | 79 |
| Cooking utensils | 7.3 | 153 | 7.9 | 77 | 7.9 | 80 | 7.7 | 167 | 13.9 | 283 | 6.0 | 107 | 8.4 | 185 | 8.2 | 112 | 8.3 | 141 |
| Cleaning utensils | 14.6 | 72 | 23.6 | 67 | 26.1 | 83 | 18.3 | 55 | 20.3 | 89 | 21.8 | 50 | 25.1 | 88 | 18.5 | 56 | 21.1 | 69 |
| Torch/ Flashlights | 35.0 | 237 | 35.5 | 226 | 33.1 | 194 | 17.8 | 106 | 17.0 | 121 | 20.2 | 135 | 23.3 | 157 | 27.3 | 170 | 25.7 | 165 |
| Umbrella and raincoat | 2.7 | 26 | 2.3 | 206 | 1.4 | 10 | 5.1 | 44 | 10.2 | 108 | 1.4 | 14 | 3.9 | 40 | 3.4 | 63 | 3.6 | 54 |
| Paraffin lamp | 1.3 | 8 | 0.9 | 41 | 0.2 | 2 | 0.2 | 5 | 0.6 | 4 | 0.2 | 2 | 0.5 | 5 | 0.4 | 9 | 0.5 | 8 |
| Stationary items | 1.0 | 81 | 0.4 | 6 | 0.3 | 1 | 0.9 | 10 | 0.6 | 17 | 0.0 | - | 0.6 | 31 | 0.4 | 6 | 0.5 | 16 |
| Books | 1.3 | 21 | 1.5 | 37 | 3.1 | 92 | 0.8 | 17 | 3.7 | 413 | 0.1 | 4 | 2.4 | 148 | 1.3 | 60 | 1.7 | 95 |
| House decoration Night's | 1.6 | 236 | 1.4 | 51 | 0.9 | 48 | 1.3 | 35 | 2.1 | 313 | 2.1 | 69 | 2.5 | 206 | 0.9 | 62 | 1.6 | 119 |
| lodging in rest house or hotel | 0.6 | 49 | 1.3 | 51 | 0.3 | 11 | 0.0 | - | 1.0 | 56 | 0.5 | 21 | 0.8 | 34 | 0.4 | 24 | 0.6 | 28 |
| Donations to church, mosque, other religious group | 51.5 | 1,965 | 31.7 | 671 | 29.3 | 684 | 42.3 | 1,688 | 41.3 | 4,667 | 44.2 | 2,135 | 49.2 | 3,138 | 33.9 | 1,226 | 40.0 | 1,984 |
| Health <br> expenditur <br> es <br> (excluding <br> insurance) <br> Mean inclu | $38.2$ <br> househo | 3,897 <br> reporting | $36.6$ <br> no expend | $\begin{aligned} & \text { 2,956 } \\ & \text { re (0). } \end{aligned}$ | 26.8 | 2,225 | 65.4 | 9,455 | 38.4 | 5,165 | 24.2 | 1,898 | 37.1 | 4,153 | 35.6 | 3,843 | 36.2 | 3,966 |

Table 5.5 provides an in-depth look at expenditure on household items such as curtains, mats, bedding, and mosquito nets, as well as any community fines and levies, insurance, and ceremonial costs. While many households do not report significant expenditure on many of these categories, the most commonly cited expenditures were for funeral costs ( $6.2 \%$ ) and marriage ceremonial costs ( $5.3 \%$ ). This, once again, highlights the importance of such events in the sample communities. Sleeping mats and linens are also relatively common with 3.6 percent and 2.2 percent of households respectively reporting expenditure on these categories. These are closely followed by household expenditure on building items ( $2 \%$ ), carpets and rugs ( $1.7 \%$ ), and council levies ( $1.6 \%$ ).

These patterns are the same across regions with as much as 10 percent of households in the North Central region reporting expenditure on marriage ceremony costs and as much as 12.1 percent in the North Central and South East regions reporting expenditure on funeral costs. A mean annual expenditure on building materials of N1449 makes it the most expensive category in table 5.5, rising as high as N2786 in the urban areas and N4380 in the South South region. This is closely followed by mean funeral expenses of N1288 which also rises as high as N3280 in the South East. Funeral expenses in the rural areas are also higher at N1333, while marriage ceremonies in the urban areas (N1085) are reported as higher than in the rural (N647).

Table 5.5: Expenditure on non-food items and services in the last year by place of residence

| Non- <br> food <br> Items <br> and <br> Svcs | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% of hh reportn expendi ture | Mean expendi ture (Naira) | \% of househ olds reportin $\stackrel{g}{\text { expendi }}$ ture | Mean expendi ture (Naira) | $\%$ of househ olds reportin g expendi ture | Mean expendi ture (Naira) | $\%$ of olds reportin $\underset{\text { expendi }}{\mathrm{g}}$ ture | Mean expendi ture (Naira) | $\%$ of househ olds reportin $\underset{\text { expendi }}{\mathrm{g}}$ ture | Mean expendi ture (Naira) | \% of househ olds reportin g expendi ture | Mean expendi ture (Naira) | \% of househ olds reportin $\stackrel{g}{\text { expendi }}$ ture | Mean expendi ture (Naira) | $\%$ of olds reportin $\underset{\text { expendi }}{\mathbf{g}}$ ture | Mean expendi ture (Naira | \% of househ olds reportin g expendi ture | Mean expendi ture (Naira) |
| Carpet, rugs, drapes, curtain | 0.8 | 58 | 0.7 | 29 | 1.6 | 34 | 1.2 | 28 | 1.9 | 103 | 2.9 | 96 | 2.4 | 74 | 1.2 | 54 | 1.7 | 62 |
| Linen- <br> towels, <br> sheets, <br> blanket | 1 | 7 | 0.6 | 5 | 0.8 | 177 | 6.1 | 43 | 4.5 | 35 | 1 | 5 | 2.7 | 110 | 1.9 | 14 | 2.2 | 52 |
| Mat - <br> sleepin <br> g or for <br> dryer <br> maize <br> flour | 4.2 | 30 | 7.3 | 84 | 2.7 | 22 | 1.4 | 6 | 6.3 | 38 | 2.1 | 19 | 3.3 | 24 | 3.8 | 32 | 3.6 | 29 |
| Mosqui to net | 2.6 | 20 | 3.7 | 28 | 2.2 | 46 | 0 | - | 0.4 | 5 | 0.8 | 11 | 0.9 | 11 | 1.8 | 25 | 1.5 | 19 |
| Mattrs | 2.7 | 306 | 2.8 | 204 | 1.5 | 161 | 1 | 100 | 1 | 115 | 0.8 | 68 | 1.3 | 144 | 1.6 | 149 | 1.5 | 147 |
| $\begin{aligned} & \text { Sports } \\ & \& \end{aligned}$ |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Hobby equipm ent, | 0.1 | 3 | 0.2 | 0 | 0.6 | 5 | 0.1 | 4 | 0.5 | 10 | 0.5 | 3 | 0.9 | 11 | 0 | 0 | 0.4 | 5 |
| Camera | 0 | - | 0 | - | 0.4 | 2 | 1.8 | 23 | 0.9 | 55 | 1.5 | 11 | 1.6 | 28 | 0.4 | 6 | 0.8 | 15 |


| Non- <br> food <br> Items <br> and <br> Svcs | North Central |  | North East |  | North West |  | South East |  | South South |  | South West |  | Urban |  | Rural |  | NGA |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\%$ of hh reportn expendi ture | Mean expendi ture (Naira) | \% of househ olds reportin expendi ture | Mean expendi ture (Naira) | $\%$ of househ olds reportin g expendi ture | Mean expendi ture (Naira) | $\%$ of househ olds reportin g expendi ture | Mean expendi ture (Naira) | \% of househ olds reportin g expendi ture | Mean expendi ture (Naira) |  | Mean expendi ture (Naira) | \% of househ olds reportin g expendi ture | Mean expendi ture (Naira) |  | Mean expendi ture (Naira |  | Mean expendi ture (Naira) |
| Buildin <br> g items <br> cement , bricks, timber, iron | 2 | 1,087 | 2.3 | 187 | 2.7 | 805 | 0.6 | 184 | 2 | 4,380 | 2.2 | 1,616 | 2.3 | 2,786 | 1.8 | 571 | 2 | 1,449 |
| Council rates | 0.7 | 6 | 0 | - | 0.2 | 1 | 1.9 | 31 | 0.4 | 3 | 4.4 | 103 | 3.1 | 69 | 0.5 | 6 | 1.6 | 31 |
| Health insuran ce | 0.2 | 3 | 0.2 | 1 | 0.2 | 1 | 0.3 | 10 | 0.2 | 6 | 0.9 | 18 | 0.8 | 15 | 0.1 | 2 | 0.4 | 7 |
| Auto insuran ce | 1.1 | 49 | 0.2 | 5 | 0.4 | 4 | 0.5 | 57 | 0.7 | 23 | 0.8 | 41 | 1.2 | 57 | 0.2 | 12 | 0.6 | 30 |
| Home insuran ce | 0.1 | 7 | 0 | - | 0.2 | 3 | 0.2 | 5 | 0 | - | 0 | - | 0 | 2 | 0.1 | 2 | 0.1 | 2 |
| Life insuran ce | 0 | - | 0 | - | 0 | - | 0.2 | 4 | 0 | - | 0.1 | 3 | 0 | 2 | 0 | 1 | 0 | 1 |
| Fines or legal fees | 0 | - | 0 | - | 0 | - | 0 | - | 0.2 | 1 | 0.3 | 8 | 0.2 | 5 | 0 | - | 0.1 | 2 |
| Dowry costs Marria | 0.5 | 9 | 2 | 172 | 1 | 431 | 0.6 | 368 | 0.4 | 303 | 0.3 | 14 | 0.9 | 354 | 0.6 | 125 | 0.7 | 216 |
| ge ceremo ny cost | 10 | 497 | 8.1 | 1,201 | 3.8 | 469 | 8 | 1,011 | 5.3 | 904 | 1.1 | 981 | 5.8 | 1,085 | 5 | 647 | 5.3 | 821 |
| Funeral costs | 12.1 | 431 | 5.9 | 179 | 0.6 | 85 | 12.1 | 3,280 | 10.4 | 3,243 | 1.6 | 841 | 5.5 | 1,220 | 6.7 | 1,333 | 6.2 | 1,288 |

An analysis of average expenditure across larger consumption categories in Table 5.6 reveals that households in the sample spend the highest amount of money on food items, with these expenses reported as N291135. Non-food items, which total N149,725, include education ( $\mathrm{N} 23,139$ ), transportation ( $\mathrm{N} 23,549$ ), and cellphones $(\mathrm{N} 22,341)$ as some its largest sub-categories.

| Table 5.6: Mean Expenditure by consumption type |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Consumption type | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| Pfood | 160,689 | 177,001 | 202,624 | 155,748 | 221,730 | 170,566 | 217,571 | 159,751 | 182,621 |
| Giftfood | 6,261 | 2,406 | 3,552 | 4,600 | 10,710 | 11,297 | 6,989 | 6,923 | 6,949 |
| Hpfood | 75,272 | 76,233 | 48,936 | 50,021 | 52,813 | 18,688 | 13,787 | 71,852 | 48,885 |
| Daily | 46,058 | 37,606 | 64,407 | 41,650 | 52,465 | 59,399 | 78,782 | 35,599 | 52,680 |
| Totfood | 288,280 | 293,246 | 319,518 | 252,018 | 337,718 | 259,950 | 317,129 | 274,125 | 291,135 |
| Hsexp | 26,853 | 20,949 | 20,793 | 21,909 | 42,744 | 37,227 | 45,238 | 18,729 | 29,215 |
| Personal | 13,991 | 16,459 | 13,416 | 10,528 | 19,262 | 11,696 | 15,914 | 12,574 | 13,895 |
| Clothing | 2,122 | 2,210 | 1,084 | 3,510 | 7,214 | 2,270 | 4,235 | 2,107 | 2,949 |
| Health | 4,188 | 3,136 | 2,503 | 9,960 | 6,697 | 3,770 | 5,544 | 4,405 | 4,856 |
| Transp | 16,443 | 18,595 | 9,146 | 21,813 | 27,846 | 40,799 | 37,673 | 14,306 | 23,549 |
| Hhdurable | 1,905 | 7,884 | 8,122 | 982 | 1,895 | 1,298 | 2,562 | 4,240 | 3,576 |
| Noncons | 2,970 | 2,234 | 1,678 | 6,526 | 9,210 | 4,204 | 5,994 | 3,382 | 4,416 |
| Misc | 2,993 | 2,340 | 2,081 | 2,098 | 3,158 | 3,184 | 3,753 | 1,963 | 2,671 |
| Educ | 20,803 | 5,726 | 12,312 | 29,430 | 31,027 | 32,657 | 37,078 | 14,018 | 23,139 |
| Rent | 3,026 | 763 | 574 | 7,856 | 13,457 | 12,397 | 15,113 | 1,474 | 6,869 |
| Electricity | 7,303 | 6,833 | 7,549 | 12,345 | 15,570 | 20,065 | 22,643 | 5,726 | 12,418 |
| Iphone | 11 | - | 15 | - | - | 197 | 128 | 2 | 52 |
| Cphone | 25,305 | 16,631 | 14,248 | 16,829 | 29,567 | 28,942 | 32,567 | 15,649 | 22,341 |
| Water | 2,740 | 3,848 | 1,441 | 6,765 | 4,093 | 3,593 | 5,969 | 2,024 | 3,584 |
| Garbdisp | 113 | 50 | 249 | 724 | 887 | 1,214 | 1,432 | 75 | 612 |
| Nonfood | 127,795 | 105,424 | 93,533 | 144,750 | 203,417 | 199,309 | 229,850 | 97,292 | 149,725 |
| Cons | 416,075 | 398,669 | 413,052 | 396,768 | 541,134 | 459,259 | 546,979 | 371,417 | 440,860 |
| Totexp | 419,045 | 400,904 | 414,730 | 403,294 | 550,345 | 463,463 | 552,973 | 374,800 | 445,275 |


| Consumption type | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Hhsize | - | - | - | - | - | - | - | - | - |
| Percap | 84,652 | 70,331 | 70,329 | 105,366 | 123,725 | 122,531 | 130,678 | 77,262 | 98,390 |
| Quintile | 3 | 3 | 3 | 4 | 4 | 4 | 4 | 3 | 3 |
| Decile | 6 | 5 | 5 | 7 | 7 | 7 | 8 | 6 | 6 |

### 5.2 Food Security

### 5.2.1. Food availability and shortages

An assessment of food availability and shortages in tables 5.7 and 5.8 reveals that 17.4 percent of households nationally report meal reduction in the 12 months preceding the survey. That number is slightly higher in some of the regions such as the South West ( $22.1 \%$ ) and the South East ( $38.3 \%$ ). More urban area households ( $20.6 \%$ ) report the incidence of meal reduction than rural ( $15.3 \%$ ).
19.6 percent of households overall report food inadequacy with this percentage increasing slightly in the South East (21.6\%), South South ( $19.9 \%$ ), and South West ( $25.9 \%$ ). More urban households ( $24.9 \%$ ) report food inadequacy than rural ( $16.2 \%$ ).

Table 5.7: Food Availability

| Region | Percent Households with <br> Reduce \# of meals | Percent of Households <br> Reporting Food Inadequacy |
| :--- | :---: | :---: |
| North Central | 10.3 | 19.4 |
| North East | 3.2 | 19.6 |
| North West | 4.3 | 11.2 |
| South East | 38.3 | 21.6 |
| South South | 24.2 | 19.9 |
| South West | 22.1 | 25.9 |
| Urban | 20.6 | 24.9 |
| Rural | 15.3 | 16.2 |
| NGA | 17.4 | 19.6 |

Details on the incidence of food shortages are provided in Table 5.8; households in the South East region (17.4\%) reportedly have the highest occurrence of food shortage across the regions. The highest percentage of reported shortages occurred in January ( $11.2 \%$ ) and February (7.7\%).

Table 5.8: Food Shortage in the last one year

|  | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Households |  |  |  |  |  |  |  |  |  |
| Faced Food |  |  |  |  |  |  |  |  |  |
| Shortage in the last 12 months | 4.6 | 2.1 | 5.6 | 17.4 | 12.0 | 14.1 | 13.4 | 7.6 | 9.9 |
| Any food shortage reported in: |  |  |  |  |  |  |  |  |  |
| January | 1.7 | 0.9 | 1.3 | 11.2 | 5.4 | 9.9 | 8.4 | 3.6 | 5.5 |
| February | 1.2 | 0.5 | 1.7 | 7.7 | 4.9 | 5.9 | 5.5 | 2.8 | 3.9 |
| March | 0.2 | 0.1 | 0.4 | 1.8 | 1.7 | 1.6 | 1.3 | 0.9 | 1.1 |
| April | 0.1 | 0.4 | 0.1 | 0.3 | 0.6 | 0.2 | 0.2 | 0.3 | 0.3 |
| May | 0.0 | 0.4 | 0.1 | 0.7 | 0.6 | 0.2 | 0.2 | 0.4 | 0.3 |
| June | 1.4 | 0.2 | 0.7 | 0.3 | 0.6 | 0.1 | 0.4 | 0.6 | 0.5 |
| July | 1.4 | 0.3 | 1.4 | 0.6 | 0.7 | 0.0 | 0.6 | 0.8 | 0.7 |
| August | 0.3 | 0.3 | 1.2 | 0.2 | 1.0 | 0.7 | 0.6 | 0.7 | 0.7 |
| September | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.1 | 0.1 | 0.1 | 0.1 |
| October | 0.1 | 0.5 | 0.0 | 0.5 | 0.6 | 0.3 | 0.5 | 0.2 | 0.3 |
| November | 0.0 | 0.0 | 0.0 | 0.7 | 0.2 | 0.0 | 0.3 | 0.0 | 0.1 |
| December | 0.0 | 0.0 | 0.0 | 0.3 | 1.3 | 0.0 | 0.1 | 0.3 | 0.2 |

### 5.3 Shocks, Safety Nets \& Coping Mechanisms

### 5.3.1 Coping Mechanisms and Shocks

Coping mechanisms detailed in table 5.9 reveal that the most commonly occurring coping mechanisms include having to borrow from family and friends ( $7.8 \%$ ), receipt of assistance from family and friends ( $7.6 \%$ ), reduction in food consumption ( $5.9 \%$ ), and sale of livestock $(4.4 \%)$. Receipt of assistance from friends and family was reported as the most important coping mechanism experienced by households, followed by borrowing from friends and family, sale of livestock and reduction in food consumption.

| Shocks in the last 12 months | Percent of Households | Number of households reported it as: |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  | 1st Most Important | 2nd Most Important | 3rd Most Important |
| Sale of livestock | 4.4 | 3.8 | 0.9 | 0.3 |
| Sale of land | 1.2 | 0.7 | 0.5 | 0.1 |
| Sale of other property | 1.9 | 0.9 | 0.6 | 0.4 |
| Sent children to live with friends | 1 | 0.6 | 0.2 | 0.1 |
| Withdrew children from school | 0.9 | 0.4 | 0.2 | 0.1 |
| Engaged in additional income generating Activities | 2.6 | 1.7 | 0.7 | 0.3 |
| Received assistance from friends and family | 7.6 | 5 | 2.1 | 1.0 |
| Borrowed from friends and family | 7.8 | 4.2 | 2.8 | 1.1 |
| Took a loan from financial institution | 0.9 | 0.4 | 0.2 | 0.3 |
| Members of household migrated for work | 0.7 | 0.5 | 0.1 | 0.1 |
| Credited purchases | 2.6 | 1 | 1 | 0.7 |
| Delayed payment obligations | 2 | 0.8 | 0.6 | 0.5 |
| Sold harvest in advance | 1.4 | 0.8 | 0.3 | 0.3 |
| Reduced food consumption | 5.9 | 3.5 | 1.7 | 1.0 |
| Reduced non food consumption | 3.9 | 1.2 | 1.8 | 1.0 |
| Relied on savings | 1.1 | 0.4 | 0.3 | 0.3 |
| Received assistance from NGO | 0.1 | 0.1 | 0 | 0.0 |
| Took advance payment from employer | 0.3 | 0.1 | 0.1 | 0.1 |
| Received assistance from government | 0.2 | 0.1 | 0 | 0.0 |
| Was covered by insurance policy | 0 | 0 | 0 | 0.0 |
| Did nothing | 7.3 | 6.6 | 0.6 | 0.5 |
| Other | 2.2 | 1.8 | 0 | 0.1 |

According to table 5.10, the death or sudden disability of an adult working member within the household is recorded as the most commonly occurring shock within rural households in the sample with 7 percent of rural reporting in this category. It is also the most common shock in the North Central, South East and South South regions. The North Eastern households report rains causing harvest failure ( $10.5 \%$ ) as the most common shock while and the North Western region reports food price increase ( $11 \%$ ) as the most common. Food price increase is also the most common shock reported by urban households ( $5.6 \%$ ). Other common shocks include death of an individual sending remittance, illness of an income earning member of the household, flooding causing harvest failure, loss of land, and death of livestock all of which are reported by at least 3 percent of the households in the sample.

Table 5.10: Percentage of households reporting shocks by region and place of residence

| Shocks | Regions |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | North Central | North East | North West | South East | South South | South West | Urban | Rural |
| Death or disability of an adult working member of the HH | 4.9 | 5.8 | 8.6 | 10.8 | 7.1 | 2.1 | 5.2 | 7.0 |
| Death of someone who sends remittances to the HH | 2.5 | 3.5 | 1.1 | 6.2 | 6.6 | 3.2 | 3.3 | 3.9 |
| Illness of income earning member of the HH | 2.8 | 2.2 | 5.2 | 4.2 | 4.0 | 2.9 | 3.5 | 3.8 |
| Loss of an important contact | 0.7 | 1.8 | 5.1 | 0.6 | 2.0 | 0.8 | 1.6 | 2.2 |
| Job loss | 0.5 | 1.5 | 0.8 | 1.2 | 2.5 | 1.3 | 2.0 | 0.8 |
| Departure of income earning member of the HH due to Marriage | 0.1 | 0.2 | 0.5 | 0.4 | 0.3 | 0.1 | 0.4 | 0.2 |
| Nonfarm business failure | 1.2 | 5.0 | 4.6 | 1.4 | 1.4 | 0.5 | 2.3 | 2.1 |
| Theft of crops, cash, livestock or other property | 4.1 | 2.8 | 2.0 | 1.3 | 3.0 | 0.2 | 0.9 | 2.7 |
| Destruction of harvest by fire | 0.9 | 0.7 | 0.5 | 0.5 | 0.8 | 0.2 | 0.1 | 0.8 |
| Dwelling damaged/demolished | 1.0 | 1.8 | 4.2 | 0.5 | 0.4 | 0.3 | 0.4 | 2.1 |
| Poor rains that caused harvest failure | 4.4 | 10.5 | 6.4 | 3.7 | 1.5 | 0.6 | 1.3 | 5.8 |
| Flooding that caused harvest failure | 2.1 | 4.8 | 6.0 | 1.5 | 1.1 | 0.3 | 0.8 | 3.7 |
| Pest invasion that caused harvest failure or storage loss | 0.9 | 2.5 | 1.3 | 4.8 | 0.3 | 0.1 | 0.2 | 2.2 |
| Loss of property due to fire or flood | 0.3 | 0.8 | 1.6 | 0.8 | 0.1 | 0.3 | 0.6 | 0.7 |
| Loss of land | 0.2 | 0.9 | 0.7 | 0.6 | 0.5 | 0.5 | 0.6 | 0.5 |
| Death of livestock due to illness | 3.0 | 6.4 | 4.8 | 1.3 | 1.7 | 0.0 | 0.6 | 3.8 |
| Increase in price of inputs | 1.5 | 3.6 | 8.7 | 1.3 | 1.8 | 0.9 | 2.5 | 3.6 |
| Fall in the price of output | 1.3 | 0.5 | 2.5 | 0.5 | 1.2 | 0.6 | 0.8 | 1.4 |
| Increase in price of food items consumed | 4.2 | 5.6 | 11.0 | 7.6 | 5.9 | 1.0 | 5.6 | 5.9 |
| Kidnapping/Hijacking/robbery/assault | 0.9 | 2.5 | 0.4 | 2.5 | 0.4 | 0.6 | 1.5 | 0.7 |
| Other | 1.9 | 1.1 | 0.7 | 1.3 | 1.9 | 2.3 | 2.7 | 0.9 |

### 5.3.2 Safety Nets

As table 5.11 demonstrates, the availability and use of safety-nets does not do much to meet the challenge of many of the listed shocks. The most frequently reported safety net is the distribution of free food and maize, though it is reported by only 0.7 percent of households. This is followed by direct cash transfers from the government ( $0.2 \%$ ) and scholarships for tertiary education ( $0.1 \%$ ), which in itself does not directly mitigate any of the reported shocks in table 5.10. Regionally shock mitigation by way of free food and maize distribution is most common with 2.3 and 1 percent of households in the South South and North West respectively reporting its occurrence. Provision of scholarships for tertiary education is reported in the North East and North West by 0.4 percent of households and direct cash transfers form the government are reported by 0.4 percent of households in the North Central and South West.

Table 5.11: Percentage Distribution of Household Safety-nets

| Safety-nets | Regions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| Free Food/Maize dist | 0.2 | 0.0 | 0.9 | 0.2 | 2.3 | 0.1 | 0.4 | 0.8 | 0.7 |
| Food/Cash for work prog. | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Inputs for work prog. | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 |
| School feeding prog. | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Targeted nutrition prog | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Supplementary Feeding for malnourished children at a nutritional rehab unit | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Scholarships for Secondary Educ | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.1 | 0.0 |
| Scholarships for <br> Tertiary educ | 0.1 | 0.4 | 0.4 | 0.0 | 0.0 | 0.0 | 0.2 | 0.1 | 0.1 |
| Government loan for university and other tertiary educ. | 0.1 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| Direct cash transfers from government | 0.4 | 0.0 | 0.0 | 0.0 | 0.1 | 0.4 | 0.2 | 0.1 | 0.2 |
| Direct cash transfers from development partners | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Livestock transfers from NGO | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other | 0.2 | 2.6 | 0.4 | 0.2 | 0.0 | 0.2 | 0.3 | 0.6 | 0.5 |

## VI: INCOME GENERATING ACTIVITIES, LABOR AND TIME USE

## Key Messages:

- Agriculture is the most common income generating activity overall followed by buying and selling and personal services.
- Unemployment is at its highest among individuals between 15 and 24 with females reporting 10.5 percent unemployment and males reporting 10.6 percent unemployment.
- Urban unemployment rates are generally higher than rural.
- $60 \%$ of households engage in non-farm enterprises, the most common of which is retail trade (57\%) and provision of personal services ( $13 \%$ ).
- Start-up capital for these enterprises mostly comes from savings ( $39 \%$ ) and relatives/friends ( $18 \%$ ).
- 2.6 percent of households in the sample report receiving remittances, 81 percent of which is reportedly for the upkeep of a spouse, parents or relatives.


### 6.1 Labor participation in income generating activities

Tables 6.1 to 6.9 present information on the proportion of household members over 5 years of age, who participated in specific income generating activities in the 7 days preceding the survey. Income generating activities include any work, other than temporary work, for which a salary, wage, or commission is paid. It can also include informal work, such as jobs without formal contracts or benefits.

| Activities | North Central |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 96.2 | 88.6 | 64.6 | 61.8 | 51.6 | 41.9 | 57.3 | 43.3 | 75.2 | 33.2 | 69.1 | 40.5 |
| Mining | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.1 | 0.0 | 0.0 | 1.7 | 0.0 | 0.0 | 0.0 |
| Manufacturing | 0.0 | 0.8 | 3.4 | 5.2 | 2.0 | 7.1 | 1.5 | 3.4 | 2.2 | 0.0 | 1.8 | 12.5 |
| Professional/Scientific/Technical activities | 0.0 | 0.0 | 4.9 | 0.6 | 2.7 | 0.5 | 3.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Electricity/Water/ Gas/Waste | 1.4 | 0.0 | 0.7 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Construction | 0.0 | 0.0 | 5.9 | 0.6 | 6.6 | 0.0 | 3.3 | 0.0 | 0.0 | 0.0 | 2.1 | 0.0 |
| Transportation | 0.0 | 0.0 | 2.8 | 0.0 | 4.8 | 0.3 | 4.7 | 0.0 | 5.3 | 0.0 | 0.0 | 0.0 |
| Buying and selling | 1.3 | 0.0 | 5.2 | 0.0 | 7.2 | 0.0 | 6.1 | 0.0 | 7.3 | 0.0 | 12.2 | 0.0 |
| Financial/Insurance/Real Est. Services | 0.0 | 9.0 | 0.0 | 16.2 | 0.4 | 34.2 | 0.3 | 35.4 | 0.0 | 66.9 | 0.0 | 44.5 |
| Personal Services | 0.7 | 0.0 | 6.6 | 13.5 | 7.4 | 8.1 | 3.3 | 5.8 | 3.4 | 0.0 | 4.9 | 0.0 |
| Education | 0.5 | 0.7 | 1.6 | 0.4 | 5.1 | 1.8 | 9.6 | 4.7 | 1.8 | 0.0 | 6.3 | 0.0 |
| Health | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 1.0 | 1.7 | 3.0 | 0.0 | 0.0 | 1.2 | 0.0 |
| Public Administration | 0.0 | 0.0 | 3.2 | 0.7 | 7.7 | 4.4 | 5.9 | 3.6 | 3.2 | 0.0 | 2.5 | 0.0 |
| Other | 0.0 | 1.0 | 1.1 | 1.2 | 2.1 | 0.6 | 2.7 | 0.8 | 0.0 | 0.0 | 0.0 | 2.5 |

In the North Central region, participation levels are at their highest in the agricultural sector across all age groups. Males (96.2\%) and females ( $88.6 \%$ ) in agriculture between 5 and 14 years of age are the most active participants in this category. This is followed by males between ages 60 and 64 ( $75.2 \%$ ) and males over 65 ( $69.1 \%$ ). Financial services, buying and selling and personal services are also common categories among males and females in the North Central.

In the North East, agriculture is also the dominant income generating activity with over 55 percent participation by males in all age groups and the highest participation among males between 5 and 14 ( $89.6 \%$ ). Female participation in agriculture is lower with the highest reported participation among girls between 5 and 14 ( $73.9 \%$ ) and lowest among females age 25 and 44 ( $28 \%$ ). Buying and selling is the second most popular income generating activity in this region. Females in all age groups dominate this category with the highest participation ( $30 \%$ ) among women between 25 and 44 and over 65 years of age followed by women between 15 and 24 $(24.9 \%)$. Manufacturing and personal service activities are also very common. Female participation in manufacturing is much higher than male with as much as 30.6 percent participation by females between 25 and 44 and 45 and 59 but only 4.5 percent maximum participation among males in the same category in all age groups.

Table 6.2: Participation in Income Generating Activities

| Activities | North East |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 89.6 | 73.9 | 68.5 | 37.7 | 58.0 | 28.0 | 55.6 | 36.1 | 66.4 | 55.2 | 76.9 | 61.5 |
| Mining | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Manufacturing | 2.3 | 2.5 | 4.5 | 26.8 | 2.1 | 30.6 | 2.6 | 30.0 | 1.0 | 22.6 | 4.4 | 8.4 |
| Professional/Scientific/Technical activities | 0.0 | 0.0 | 2.4 | 0.0 | 1.7 | 0.3 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Electricity/Water/ Gas/Waste | 0.0 | 0.0 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Construction | 0.0 | 0.0 | 0.0 | 0.0 | 2.3 | 0.0 | 3.3 | 0.0 | 8.2 | 0.0 | 0.0 | 0.0 |
| Transportation | 0.2 | 0.0 | 3.3 | 0.0 | 4.5 | 0.3 | 4.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Buying and selling | 5.9 | 22.4 | 11.1 | 24.9 | 15.7 | 30.1 | 8.1 | 22.6 | 12.7 | 17.7 | 10.4 | 30.2 |
| Financial/Insurance/Real Est. Services | 0.0 | 1.2 | 0.0 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Personal Services | 1.0 | 0.0 | 6.1 | 8.3 | 3.3 | 3.4 | 2.1 | 4.7 | 7.1 | 0.0 | 2.4 | 0.0 |
| Education | 1.0 | 0.0 | 1.0 | 1.6 | 4.3 | 1.8 | 8.7 | 4.1 | 0.0 | 0.0 | 0.8 | 0.0 |
| Health | 0.0 | 0.0 | 0.0 | 0.0 | 2.6 | 1.3 | 3.7 | 1.3 | 0.0 | 4.5 | 3.2 | 0.0 |
| Public Administration | 0.0 | 0.0 | 0.0 | 0.7 | 4.6 | 3.5 | 10.0 | 0.7 | 4.5 | 0.0 | 2.0 | 0.0 |
| Other | 0.0 | 0.0 | 1.9 | 0.0 | 0.3 | 0.7 | 0.4 | 0.5 | 0.0 | 0.0 | 0.0 | 0.0 |

Agriculture continues to take center stage among North West income generating activities and, in table 6.3, we see significant participation among male and female survey respondents. High levels of participation are again reported by the males in all age groups with the highest level within the 5 to 14 bracket $(88.2 \%)$. Women 65 and over report the highest levels of agricultural participation in
the region (79.3\%). Buying and selling again occupies second place in this region with males 65 and over reporting the highest participation rates (55.6\%).

Table 6.3: Participation in Income Generating Activities

| Activities | North West |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $5-14$ |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 88.2 | 47.8 | 65.1 | 9.1 | 55.6 | 8.4 | 54.9 | 9.3 | 68.2 | 22.4 | 12.2 | 79.3 |
| Mining | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Manufacturing | 5.5 | 35.3 | 0.5 | 28.4 | 1.9 | 25.7 | 0.9 | 28.8 | 0.0 | 9.1 | 16.7 | 3.9 |
| Professional/Scientific/Technical activities | 0.6 | 0.0 | 5.6 | 0.0 | 1.4 | 0.7 | 2.4 | 1.1 | 3.7 | 0.0 | 0.0 | 0.0 |
| Electricity/Water/ Gas/Waste | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 |
| Construction | 0.0 | 0.0 | 0.0 | 0.0 | 2.2 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 |
| Transportation | 0.0 | 0.0 | 7.7 | 0.0 | 4.0 | 0.0 | 3.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Buying and selling | 0.7 | 7.1 | 10.0 | 38.6 | 13.1 | 33.1 | 12.8 | 39.2 | 16.6 | 31.9 | 55.6 | 2.8 |
| Financial/Insurance/Real Est. Services | 0.0 | 0.0 | 0.0 | 0.0 | 0.9 | 0.0 | 0.4 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 |
| Personal Services | 4.3 | 9.3 | 8.5 | 21.6 | 9.8 | 18.5 | 11.7 | 13.4 | 5.2 | 21.6 | 9.8 | 8.4 |
| Education | 0.0 | 0.0 | 0.8 | 0.0 | 5.0 | 2.0 | 6.9 | 1.5 | 0.9 | 0.0 | 5.8 | 0.0 |
| Health | 0.0 | 0.0 | 1.0 | 0.0 | 1.2 | 0.5 | 0.9 | 2.8 | 0.0 | 0.0 | 0.0 | 4.1 |
| Public Administration | 0.0 | 0.0 | 0.5 | 0.0 | 2.8 | 1.0 | 3.4 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 |
| Other | 0.0 | 0.6 | 0.5 | 2.2 | 1.7 | 10.2 | 1.0 | 3.0 | 4.7 | 15.0 | 0.0 | 0.0 |

In table 6.4, we note that the South East also shows high levels of participation in agriculture. The highest levels are reported by females between 5 and $14(100 \%)$ and males in the same age group ( $94.1 \%$ ). Males between 15 and 24 and over 65 years of age also report significant participation at 78.8 and 74.7 percent as do males between 60 and 64 ( $57.3 \%$ ). Females older than 14 while not as active in this category as the younger group of 5 to 14 still report significant participation among women over 65 ( $86.4 \%$ ), women between 60 and 64 ( $73.2 \%$ ) and between 15-24 ( $69.6 \%$ ). The second most common activity in the South Eastern region is buying and selling, where women between 25 and 44 report as much as 30.4 percent participation. Personal service and construction activities are a close third and fourth with relatively equal participation by males and females.


Activities in the South South and South West regions as detailed in table 6.5 and 6.6 also show a predominance of agricultural activity. The South South reports 72.3 percent participation by females and 75.2 percent participation by males both between ages 5 and 14. The highest participation also comes from this age group in the South West with 85.4 percent male participation and 100 percent female. Buying and selling is a popular activity among females in the South South with a high of 48.2 percent participation. While construction is popular among males in this region, it is practically non-existent among females. In the South West, women significantly exceed men in the personal services and buying and selling categories which occupy second and third place in the region.

| Activities | South South |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 75.2 | 72.3 | 42.3 | 52.4 | 25.9 | 26.7 | 35.9 | 44.0 | 47.5 | 43.4 | 63.1 | 44.3 |
| Mining | 0.0 | 0.0 | 1.7 | 0.0 | 3.7 | 0.2 | 2.9 | 0.9 | 0.0 | 0.0 | 0.0 | 0.0 |
| Manufacturing | 0.0 | 14.4 | 0.6 | 1.3 | 6.6 | 2.8 | 4.5 | 0.0 | 2.1 | 0.0 | 0.6 | 0.0 |
| Professional/Scientific/Technical activities | 0.0 | 0.0 | 3.3 | 0.0 | 4.6 | 0.1 | 4.1 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 |
| Electricity/Water/ Gas/Waste | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 | 0.9 | 0.0 | 0.0 | 4.2 | 0.0 | 0.0 | 0.0 |
| Construction | 6.2 | 0.0 | 25.8 | 0.0 | 11.1 | 1.2 | 8.3 | 0.0 | 16.4 | 0.0 | 0.0 | 0.0 |
| Transportation | 0.0 | 0.0 | 2.2 | 1.2 | 9.6 | 0.0 | 5.5 | 0.0 | 3.8 | 1.4 | 0.0 | 0.0 |
| Buying and selling | 18.6 | 13.4 | 11.7 | 19.0 | 12.1 | 45.0 | 6.2 | 33.0 | 16.6 | 48.2 | 16.3 | 54.9 |
| Financial/Insurance/Real Est. Services | 0.0 | 0.0 | 0.0 | 0.0 | 0.9 | 0.0 | 1.9 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 |
| Personal Services | 0.0 | 0.0 | 7.3 | 18.6 | 9.2 | 8.2 | 5.6 | 3.9 | 1.3 | 0.0 | 6.9 | 0.0 |
| Education | 0.0 | 0.0 | 1.3 | 3.9 | 5.1 | 4.9 | 10.5 | 8.2 | 7.1 | 0.0 | 3.7 | 0.7 |
| Health | 0.0 | 0.0 | 0.0 | 0.0 | 0.8 | 2.7 | 1.1 | 2.3 | 0.0 | 3.3 | 5.0 | 0.0 |
| Public Administration | 0.0 | 0.0 | 2.0 | 3.6 | 8.2 | 6.8 | 12.4 | 6.6 | 1.1 | 3.8 | 4.3 | 0.0 |
| Other | 0.0 | 0.0 | 1.9 | 0.0 | 1.3 | 0.5 | 1.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

Table 6.6: Participation in Income Generating Activities

| Activities | South West |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 85.4 | 100.0 | 21.1 | 17.7 | 17.2 | 12.0 | 22.5 | 16.3 | 36.9 | 23.8 | 52.1 | 21.8 |
| Mining | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.7 |
| Manufacturing | 0.0 | 0.0 | 11.3 | 3.9 | 6.9 | 4.6 | 5.4 | 4.3 | 9.9 | 0.6 | 0.0 | 0.0 |
| Professional/Scientific/Technical activities | 0.0 | 0.0 | 14.6 | 5.9 | 6.1 | 0.0 | 4.8 | 0.0 | 6.7 | 0.0 | 3.7 | 0.0 |
| Electricity/Water/ Gas/Waste | 0.0 | 0.0 | 1.5 | 0.0 | 2.8 | 0.8 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Construction | 0.0 | 0.0 | 5.4 | 0.0 | 4.8 | 0.0 | 8.1 | 0.0 | 0.9 | 0.0 | 6.2 | 0.0 |
| Transportation | 0.0 | 0.0 | 9.0 | 0.0 | 12.8 | 0.2 | 15.9 | 0.0 | 4.3 | 0.0 | 5.8 | 0.0 |
| Buying and selling | 0.0 | 0.0 | 7.8 | 30.3 | 7.1 | 49.4 | 8.4 | 59.8 | 6.7 | 62.9 | 7.4 | 70.6 |
| Financial/Insurance/Real Est. Services | 0.0 | 0.0 | 0.8 | 3.4 | 2.9 | 0.6 | 0.0 | 0.0 | 0.0 | 0.0 | 3.6 | 0.0 |
| Personal Services | 7.9 | 0.0 | 23.2 | 23.2 | 18.8 | 17.2 | 14.1 | 9.8 | 24.0 | 7.7 | 9.4 | 6.0 |
| Education | 0.0 | 0.0 | 0.0 | 12.0 | 8.6 | 7.3 | 6.5 | 5.8 | 5.2 | 1.3 | 0.0 | 0.0 |
| Health | 0.0 | 0.0 | 0.0 | 0.0 | 0.2 | 3.8 | 2.4 | 1.5 | 1.4 | 0.0 | 3.1 | 0.0 |
| Public Administration | 0.0 | 0.0 | 2.8 | 0.6 | 5.8 | 2.9 | 8.2 | 2.5 | 1.7 | 1.2 | 4.4 | 0.0 |
| Other | 6.7 | 0.0 | 2.6 | 3.0 | 5.4 | 1.2 | 3.5 | 0.0 | 2.3 | 2.5 | 4.4 | 0.0 |

Urban and rural participation in income generating activities as detailed in tables 6.7 and 6.8 show that agriculture remains the most common activity in both urban and rural areas with rural area participation exceeding that in urban for both males and females of all age groups. Maximum rate of participation is recorded as 93.4 percent for males between age 5 and 14 in the rural areas and 78.2 percent for females in the same age group. The second most common activity is buying and selling in which women predominantly participate and in this case, urban participation far exceeds rural with maximum participation recorded as 18.1 percent for males and 76.7 percent for females in the urban areas.

| Activities | Urban |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 49.4 | 21.4 | 16.0 | 9.7 | 11.0 | 6.0 | 12.7 | 9.9 | 27.0 | 12.2 | 36.3 | 26.5 |
| Mining | 0.0 | 0.0 | 0.5 | 0.0 | 0.6 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Manufacturing | 11.1 | 21.8 | 7.1 | 13.6 | 6.5 | 9.5 | 5.1 | 4.4 | 8.5 | 0.0 | 2.0 | 2.4 |
| Professional/Scientific/Technical activities | 0.0 | 0.0 | 9.4 | 3.0 | 5.5 | 0.3 | 5.2 | 0.2 | 4.7 | 0.0 | 2.9 | 0.0 |
| Activities | Urban |  |  |  |  |  |  |  |  |  |  |  |


|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Electricity/Water/ Gas/Waste | 2.9 | 0.0 | 1.7 | 0.0 | 1.8 | 0.9 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Construction | 0.0 | 0.0 | 15.5 | 0.0 | 7.2 | 0.1 | 7.8 | 0.0 | 8.1 | 0.0 | 7.6 | 0.0 |
| Transportation | 0.0 | 0.0 | 11.3 | 0.0 | 10.8 | 0.2 | 14.1 | 0.0 | 6.0 | 0.0 | 5.2 | 0.0 |
| Buying and selling | 18.1 | 39.3 | 16.5 | 31.9 | 16.0 | 49.8 | 13.3 | 58.5 | 14.9 | 76.7 | 13.4 | 65.4 |
| Financial/Insurance/Real Est. Services | 0.0 | 6.4 | 0.3 | 2.5 | 2.7 | 0.3 | 1.4 | 0.3 | 0.0 | 0.0 | 3.8 | 0.0 |
| Personal Services | 16.1 | 11.1 | 14.9 | 27.8 | 16.0 | 14.7 | 12.8 | 9.9 | 18.3 | 3.3 | 9.7 | 5.0 |
| Education | 0.0 | 0.0 | 0.2 | 7.1 | 7.8 | 6.6 | 12.6 | 8.6 | 5.3 | 1.3 | 4.2 | 0.0 |
| Health | 0.0 | 0.0 | 1.0 | 0.3 | 0.5 | 3.2 | 1.7 | 2.9 | 1.0 | 0.4 | 7.1 | 0.0 |
| Public Administration | 0.0 | 0.0 | 2.8 | 2.1 | 9.2 | 6.7 | 10.0 | 4.9 | 2.5 | 1.0 | 4.5 | 0.0 |
| Other | 2.4 | 0.0 | 2.9 | 2.0 | 4.3 | 1.7 | 2.7 | 0.5 | 4.0 | 5.0 | 3.4 | 0.8 |

Table 6.8: Participation in Income Generating Activities

| Activities | Rural |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 93.4 | 78.2 | 78.4 | 54.5 | 59.9 | 36.9 | 63.4 | 55.8 | 74.4 | 60.4 | 81.4 | 62.2 |
| Mining | 0.3 | 0.0 | 0.1 | 0.0 | 0.9 | 0.0 | 0.7 | 0.3 | 0.3 | 0.0 | 0.0 | 0.8 |
| Manufacturing | 1.9 | 9.4 | 1.4 | 12.5 | 1.9 | 13.9 | 1.5 | 8.7 | 1.1 | 2.8 | 1.9 | 2.7 |
| Professional/Scientific/Technical activities | 0.2 | 0.0 | 2.9 | 0.2 | 1.6 | 0.3 | 2.1 | 0.2 | 2.1 | 0.0 | 0.0 | 0.0 |
| Electricity/Water/ Gas/Waste | 0.0 | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 | 0.1 | 0.0 | 0.7 | 0.0 | 0.2 | 0.0 |
| Construction | 0.5 | 0.0 | 1.8 | 0.2 | 4.5 | 0.2 | 2.9 | 0.0 | 2.5 | 0.0 | 1.1 | 0.0 |
| Transportation | 0.1 | 0.0 | 1.9 | 0.2 | 5.4 | 0.2 | 3.4 | 0.2 | 2.3 | 0.3 | 0.0 | 0.0 |
| Buying and selling | 2.2 | 10.5 | 5.8 | 21.2 | 9.3 | 31.0 | 7.6 | 24.7 | 7.7 | 28.4 | 7.7 | 32.7 |
| Financial/Insurance/Real Est. Services | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Personal Services | 1.0 | 1.5 | 5.6 | 9.8 | 6.4 | 9.0 | 4.7 | 3.8 | 4.3 | 5.2 | 4.9 | 0.8 |
| Education | 0.4 | 0.1 | 1.1 | 0.7 | 3.4 | 2.4 | 4.6 | 3.4 | 1.5 | 0.4 | 0.5 | 0.7 |
| Health | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 1.3 | 1.7 | 0.9 | 0.3 | 1.3 | 1.1 | 0.0 |
| Public Administration | 0.0 | 0.0 | 0.5 | 0.2 | 3.7 | 2.0 | 6.3 | 1.2 | 2.1 | 1.1 | 1.2 | 0.0 |
| Other | 0.0 | 0.4 | 0.5 | 0.7 | 0.8 | 2.9 | 1.0 | 0.7 | 0.7 | 0.0 | 0.2 | 0.0 |

Overall agriculture is the common income generating activity in the sample and as table 6.9 shows, the predominant participators are males between 5 and 14 ( $89.4 \%$ ) and females in the same age group ( $74.2 \%$ ). Males 65 and over ( $68.9 \%$ ) also actively engage in agriculture as a means of earning income and 49.6 percent of females in the same age group are also actively engaged in this category. Buying and selling is the second most common overall income generating activity with a maximum female participation of 47.6
percent and a maximum male participation of 12.1 percent. This category is closely followed by participation in provision of personal services and manufacturing, in that order.

| Activities | NGA Country Total |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 5-14 |  | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | 65+ |  |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Agriculture | 89.4 | 74.2 | 60.4 | 40.3 | 39.6 | 25.4 | 43.8 | 36.4 | 57.0 | 41.3 | 68.9 | 49.6 |
| Mining | 0.3 | 0.0 | 0.2 | 0.0 | 0.7 | 0.1 | 0.4 | 0.2 | 0.2 | 0.0 | 0.0 | 0.5 |
| Manufacturing | 2.6 | 10.0 | 3.2 | 12.5 | 3.8 | 12.3 | 2.9 | 6.9 | 3.8 | 1.7 | 1.9 | 2.6 |
| Professional/Scientific/Technical activities | 0.2 | 0.0 | 4.6 | 1.0 | 3.2 | 0.3 | 3.3 | 0.2 | 3.1 | 0.0 | 0.8 | 0.0 |
| Electricity/Water/ Gas/Waste | 0.2 | 0.0 | 0.8 | 0.0 | 1.1 | 0.3 | 0.4 | 0.0 | 0.5 | 0.0 | 0.2 | 0.0 |
| Construction | 0.5 | 0.0 | 5.6 | 0.1 | 5.6 | 0.2 | 4.8 | 0.0 | 4.5 | 0.0 | 2.9 | 0.0 |
| Transportation | 0.1 | 0.0 | 4.5 | 0.1 | 7.7 | 0.2 | 7.5 | 0.1 | 3.7 | 0.2 | 1.5 | 0.0 |
| Buying and selling | 3.4 | 12.8 | 8.7 | 24.8 | 12.1 | 38.0 | 9.8 | 39.1 | 10.3 | 47.6 | 9.3 | 44.3 |
| Financial/Insurance/Real Est. Services | 0.0 | 0.4 | 0.1 | 0.7 | 1.3 | 0.1 | 0.6 | 0.2 | 0.0 | 0.0 | 1.1 | 0.0 |
| Personal Services | 2.1 | 2.1 | 8.3 | 15.7 | 10.4 | 11.0 | 7.9 | 6.3 | 9.4 | 4.5 | 6.2 | 2.3 |
| Education | 0.4 | 0.1 | 1.1 | 2.7 | 5.3 | 4.1 | 7.7 | 5.5 | 2.9 | 0.8 | 1.5 | 0.5 |
| Health | 0.0 | 0.0 | 0.3 | 0.1 | 1.0 | 2.0 | 1.7 | 1.7 | 0.5 | 0.9 | 2.7 | 0.0 |
| Public Administration | 0.0 | 0.0 | 1.1 | 0.7 | 5.9 | 3.7 | 7.7 | 2.7 | 2.3 | 1.1 | 2.1 | 0.0 |
| Other | 0.9 | 0.3 | 1.2 | 1.2 | 2.3 | 2.4 | 1.6 | 0.6 | 1.9 | 2.0 | 1.1 | 0.3 |

### 6.2 Unemployment

Table 6.10 provides information on unemployment ${ }^{3}$ reported by males and females between the ages of 15 and 65 . The unemployment for the country as a whole is 4.3 percent. Overall lowest rates of unemployment are reported by the 45 to 59 age group with males reporting 1.0 percent unemployment and women reporting 0.5 percent. Highest rates are reported by the 15 to 24 age group with males reporting 10.6 percent and females reporting as much as 10.6 percent unemployment. In general, unemployment rates are similar for males and females in each age group. The unemployment rate is twice as high in urban areas (6.2\%) as it is in rural areas (3.1\%).

Table 6.10: Unemployment (ILO's unemployment definition of $1 \mathrm{hr} /$ week, differs from NBS' definition of 40hrs/week)

[^1]| Regions | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | Total <br> NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female |  |
| North Central | 9.9 | 3.0 | 2.2 | 2.3 | 0.0 | 0.5 | 0.0 | 0.0 | 2.4 |
| North East | 5.5 | 4.8 | 1.7 | 0.5 | 0.0 | 1.9 | 2.7 | 0.0 | 2.1 |
| North West | 0.7 | 2.2 | 0.3 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 | 0.4 |
| South East | 16.4 | 15.8 | 9.1 | 7.0 | 1.5 | 0.8 | 0.0 | 0.0 | 6.6 |
| South South | 20.9 | 24.6 | 10.8 | 9.7 | 2.0 | 0.0 | 0.0 | 0.0 | 9.3 |
| South West | 22.1 | 13.2 | 4.6 | 5.8 | 2.6 | 0.4 | 1.9 | 2.6 | 5.1 |
| Urban | 19.9 | 13.4 | 5.6 | 7.1 | 2.6 | 0.4 | 1.3 | 2.6 | 6.2 |
| Rural | 6.3 | 9.1 | 3.7 | 2.8 | 0.0 | 0.5 | 0.3 | 0.0 | 3.1 |
| NGA | 10.6 | 10.5 | 4.5 | 4.4 | 1.0 | 0.5 | 0.7 | 1.1 | 4.3 |

Tables 6.11 show the information on individuals who are underemployed between the ages of 15 and 64 . In the country as a whole, 12.6 percent of the employed labor force are underemployed, that is, work less than 20 hours a week. It shows a higher overall number of underemployed workers among female workers than among male workers. Disparities in the number of male and female underemployed individuals are not very wide however.

| Regions | 15-24 |  | 25-44 |  | 45-59 |  | 60-64 |  | Total NGA |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female |  |
| North Central | 13.1 | 19.0 | 6.2 | 5.9 | 5.1 | 8.4 | 10.0 | 16.1 | 8.2 |
| North East | 14.8 | 26.9 | 10.0 | 16.9 | 15.1 | 21.0 | 14.7 | 11.4 | 16.1 |
| North West | 12.5 | 10.2 | 3.7 | 9.8 | 6.2 | 18.5 | 11.1 | 0.0 | 8.3 |
| South East | 38.4 | 28.1 | 7.3 | 8.6 | 2.4 | 8.7 | 6.0 | 11.7 | 12.0 |
| South South | 35.8 | 49.2 | 13.7 | 14.7 | 8.3 | 13.4 | 10.6 | 12.3 | 17.3 |
| South West | 33.4 | 30.4 | 13.6 | 16.4 | 9.7 | 6.2 | 2.7 | 12.1 | 14.3 |
| Urban | 23.2 | 28.5 | 9.3 | 15.4 | 9.1 | 7.9 | 6.4 | 13.6 | 13.1 |
| Rural | 21.5 | 25.8 | 9.1 | 10.3 | 6.6 | 12.6 | 9.4 | 10.2 | 12.2 |
| NGA | 22.0 | 26.7 | 9.2 | 12.3 | 7.6 | 10.6 | 8.3 | 11.6 | 12.6 |

### 6.3 Collecting water and fuel wood

Collecting water and wood for fuel are activities which constitute a significant portion of the day and are engaged in by household members of all age groups. Table 6.12 provides information on the average number of hours spent on water and fuel wood collection the day before the interview, by various age groups, overall, and in the regions.

While considered a predominantly female activity, Table 6.12 shows an almost equal level of participation in terms of hours spent among male and female household members. The highest overall number of hours is reported among the 12 to 17 age group where both women and men report 40 minutes of participation. As would be expected, rural participation is significantly higher than urban with rural reporting a maximum of 47.3 minutes of collection among females of age 12 to 17 and urban reporting a maximum of 25.5 minutes of collection among females of age 18 to 59 .

Regionally however, the difference between male and female participation is greater. For example, in the North Central region, females between 5 and 11 years of age report 44.3 minutes spent on wood and water collection while males in the same age group report only 18.6 minutes. In some instances however, male participation exceeds that of women; in the North West, males over 60 year of age report 42 minutes of participation where women report only 12.9 minutes.

| Regions | Ages 5-11 |  | Ages 12-17 |  | Ages 18-59 |  | Ages 60+ |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 18.6 | 44.3 | 50.6 | 54.4 | 21.9 | 80.6 | 16.8 | 32.6 | 25.9 | 65.8 |
| North East | 23.9 | 17.3 | 54.4 | 45.6 | 55.1 | 27.0 | 28.6 | 37.1 | 45.4 | 27.4 |
| North West | 23.1 | 18.8 | 40.6 | 30.8 | 50.1 | 16.9 | 42.0 | 12.9 | 39.0 | 18.9 |
| South East | 29.2 | 11.8 | 52.7 | 64.0 | 27.1 | 50.6 | 4.0 | 25.0 | 28.4 | 42.9 |
| South South | 8.5 | 7.9 | 24.0 | 20.7 | 13.9 | 23.4 | 3.2 | 17.5 | 13.7 | 19.2 |
| South West | 24.5 | 18.3 | 18.9 | 25.1 | 13.9 | 25.9 | 2.7 | 24.5 | 14.9 | 24.3 |
| Urban | 14.3 | 14.1 | 24.4 | 24.7 | 16.7 | 25.5 | 18.8 | 12.5 | 17.4 | 22.0 |
| Rural | 23.5 | 23.5 | 46.2 | 47.3 | 40.2 | 42.1 | 19.1 | 26.4 | 34.6 | 37.0 |
| NGA | 21.2 | 21.1 | 40.9 | 40.5 | 32.6 | 37.3 | 19.0 | 22.8 | 29.8 | 32.8 |

### 6.4 Agricultural activities

Table 6.13 shows the average number of hours spent on agricultural activity by individuals aged 5 and above. Agricultural activity here includes any work on a farm, livestock rearing, fishing farming, etc. for sale or for home consumption, in the 7 days preceding the survey.

It is clear that male participation far exceeds that of females overall and in both urban and rural areas. Highest overall participation levels are reported among males and females over 60 years of age with an average of 19.3 and 10.7 hours respectively. Rural participation among males and females is also higher than urban by a wide margin. Males and females in the rural areas report 11.2 and 7.1 hours of total average participation respectively where males and females in the urban areas report 3 and 1.4 hours of average participation. Regionally, male participation continues to exceed female in most age groups with the largest difference recorded in the North West where males report an average of 9.1 hours of participation and females report only 1.2.

Table 6.13: Time Use (minutes): Self -Reported Average hours spent on Agricultural Activities (7 days prior to Interview date by background characteristics (Age >5)

| Regions | Ages 5-11 |  | Ages 12-17 |  | Ages 18-59 |  | Ages 60+ |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 4.2 | 3.0 | 6.9 | 4.7 | 18.4 | 12.5 | 24.2 | 9.3 | 11.0 | 7.8 |
| North East | 5.4 | 3.5 | 9.9 | 5.6 | 16.4 | 6.1 | 19.4 | 7.9 | 10.1 | 4.5 |
| North West | 3.2 | 1.0 | 6.8 | 1.5 | 17.4 | 1.8 | 20.4 | 1.5 | 9.1 | 1.2 |
| South East | 2.3 | 1.4 | 3.9 | 4.4 | 12.6 | 16.4 | 21.5 | 21.5 | 9.2 | 11.7 |
| South South | 0.3 | 0.1 | 1.8 | 1.8 | 9.3 | 9.2 | 16.5 | 11.4 | 5.8 | 5.6 |
| South West | 0.6 | 1.2 | 0.9 | 0.8 | 6.6 | 4.5 | 15.6 | 7.1 | 5.0 | 3.4 |
| Urban | 0.4 | 0.1 | 1.0 | 0.2 | 4.3 | 2.1 | 10.0 | 4.6 | 3.0 | 1.4 |
| Rural | 4.0 | 2.4 | 7.0 | 4.6 | 19.2 | 11.1 | 24.3 | 14.2 | 11.2 | 7.1 |
| NGA | 2.9 | 1.7 | 5.0 | 2.9 | 13.3 | 7.7 | 19.3 | 10.7 | 8.3 | 5.0 |

### 6.5 Non-farm activities

Table 6.14 and 6.15 report average male and female time use on non-agricultural and volunteer activities. On the average, males and females report similar times, with males reporting 10.4 hours and women reporting 11.3 hours for non-agricultural activities. Less time is reported for volunteer activities and women again report slightly higher lengths of participation with 7.8 hours compared to the 6.9 hours reported for men.

Regionally, female participation in non-agricultural and volunteer activity also continues to exceed that of men in most instances. Women report a total maximum average non-agricultural participation of 19.8 hours in the South West while men report a maximum of 16.1 hours. Maximum average volunteer participation for females is reported as 8.8 hours in the North Central and 7.7 hours for males in the same region.

Table 6.14: Time Use (minutes): Self-Reported Average hours spent on Non-agricultural Activities-7 days prior to Interview by background characteristics (Age >5)

| Regions | Ages 5-11 |  | Ages 12-17 |  | Ages 18-59 |  | Ages 60+ |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 0.1 | 0.6 | 0.3 | 0.6 | 18.1 | 18.3 | 12.3 | 17.6 | 8.2 | 10.0 |
| North East | 1.0 | 1.2 | 3.1 | 4.0 | 17.9 | 14.8 | 11.8 | 6.8 | 7.9 | 7.4 |
| North West | 0.4 | 0.9 | 1.0 | 4.3 | 21.5 | 17.7 | 12.6 | 7.6 | 8.4 | 8.5 |
| South East | 0.0 | 0.0 | 1.3 | 0.1 | 21.3 | 18.7 | 12.4 | 6.2 | 11.0 | 10.2 |
| South South | 0.0 | 0.3 | 1.3 | 1.2 | 22.3 | 19.7 | 14.2 | 18.1 | 11.5 | 11.3 |
| South West | 0.0 | 0.0 | 1.6 | 2.2 | 30.9 | 31.7 | 19.2 | 28.9 | 16.1 | 19.8 |
| Urban | 0.3 | 0.3 | 2.0 | 1.7 | 32.2 | 28.4 | 22.3 | 26.0 | 16.6 | 16.4 |
| Rural | 0.3 | 0.8 | 1.0 | 2.5 | 16.2 | 16.0 | 10.0 | 10.4 | 7.1 | 8.4 |
| NGA | 0.3 | 0.6 | 1.4 | 2.2 | 22.6 | 20.7 | 14.3 | 16.1 | 10.4 | 11.3 |


| Regions | Ages 5-11 |  | Ages 12-17 |  | Ages 18-59 |  | Ages 60+ |  | Total |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 9.0 | 9.0 | 9.0 | 9.0 | 7.3 | 8.8 | 8.0 | 4.0 | 7.7 | 8.8 |
| North East | . | . | 7.6 | 9.0 | 7.3 | 7.4 | 6.9 | 9.0 | 7.3 | 7.6 |
| North West | 5.4 | 9.0 | 4.0 | 4.0 | 6.4 | 6.7 | 8.9 | . | 6.7 | 6.6 |
| South East | 4.0 | . | . | 6.1 | 7.7 | 9.0 | 7.7 | 9.0 | 7.5 | 8.6 |
| South South | . | 7.7 | 4.0 | . | 6.3 | 7.6 | 7.7 | 9.0 | 6.7 | 7.7 |
| South West | 9.0 | 9.0 | 9.0 | . | 6.0 | 7.6 | 6.0 | 5.5 | 6.1 | 7.3 |
| Urban | 9.0 | 9.0 | 9.0 | 9.0 | 6.2 | 8.0 | 8.5 | 5.8 | 6.8 | 7.9 |
| Rural | 6.9 | 8.7 | 7.0 | 6.3 | 7.1 | 7.9 | 6.6 | 6.5 | 7.0 | 7.7 |
| NGA | 7.3 | 8.8 | 7.4 | 6.8 | 6.7 | 7.9 | 7.4 | 6.3 | 6.9 | 7.8 |

### 6.6 Non-farm enterprises

Table 6.16 presents information on the proportion of households involved in non-farm enterprise activity in the 7 days preceding the survey. Non-farm enterprises include activities such as petty trading and retailing. Overall, 60 percent of households report participation in non-farm enterprises. 72.1 percent report participation in urban areas and 52.3 percent in the rural. The highest level of participation is reported by South Western households, with 72.5 percent, and the lowest is reported by the South East (47.8\%).

| Table 6.16: Household Non-Farm Enterprises by region and place of residence |  |
| :--- | :---: |
| Region | \% of households with any non-farm enterprise |
| North Central | 54.0 |
| North East | 55.6 |
| North West | 60.0 |
| South East | 47.8 |
| South South | 61.1 |
| South West | 72.5 |
|  |  |
| Urban | 72.1 |
| Rural | 52.3 |
| NGA | 60.1 |

Based on table 6.17, the most common non-farm enterprise is retail trade with 56.6 percent of households reporting participation. This is followed by provision of personal services ( $13.2 \%$ ), land and pipeline transportation ( $9.2 \%$ ), and manufacture of food products $(4.5 \%)$. Retail trade dominates in both the urban and rural areas with 60.2 percent of households reporting participation in the rural areas and 52.5 percent reporting in the urban.

Regionally, retail trade is also very popular. The highest participation is reported by households in the South South (68.5\%), South East ( $62.1 \%$ ), and North Central ( $59.2 \%$ ). Also popular in the regions is participation in provision of personal services and land and pipeline transport. Other relatively common activities include food and beverage service and manufacture of apparel.

| Region | Retail trade, except of motor vehicles | Other personal service activities | Manufacture of food products | Land transport and transport via pipeline | Manufacture of wearing apparel | Food and beverage service activities | Wholesale and retail trade and repair of motor vehicles | Other manufacturing | Construction of buildings | Manufacture of furniture |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 59.2 | 12.0 | 2.9 | 7.7 | 4.5 | 2.8 | 5.1 | 1.7 | 1.0 | 3.1 |
| North East | 53.7 | 5.7 | 11.8 | 6.3 | 5.2 | 7.4 | 0.5 | 3.3 | 4.2 | 1.8 |
| North West | 53.2 | 14.4 | 10.2 | 7.3 | 5.2 | 2.3 | 1.5 | 1.8 | 2.8 | 1.2 |
| South East | 62.1 | 5.8 | 1.6 | 11.6 | 2.1 | 2.3 | 4.8 | 5.8 | 1.8 | 2.2 |
| South South | 68.5 | 10.1 | 0.4 | 6.0 | 2.7 | 0.0 | 4.7 | 4.5 | 0.4 | 2.7 |
| South West | 49.9 | 20.2 | 1.8 | 13.0 | 2.1 | 3.1 | 3.2 | 2.5 | 0.4 | 3.9 |
| Urban | 52.5 | 16.6 | 2.3 | 10.9 | 4.4 | 1.9 | 4.2 | 3.2 | 1.0 | 3.1 |
| Rural | 60.2 | 10.1 | 6.4 | 7.6 | 2.7 | 3.5 | 2.4 | 2.9 | 1.9 | 2.2 |
| NGA | 56.6 | 13.2 | 4.5 | 9.2 | 3.5 | 2.7 | 3.2 | 3.1 | 1.5 | 2.6 |

The majority of individuals involved in non-farm enterprises acquire start-up capital from household savings ( $38.6 \%$ ) or relatives and friends ( $17.8 \%$ ). Other sources include informal lending arrangements such as esusu/adashi ( $8.9 \%$ ) and family farm proceeds (7.6\%).

Table 6.18: Source of Start-up Capital

| Source | \% of households reporting |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| Household Savings | 36.9 | 26.6 | 21.9 | 40.6 | 44.5 | 54.3 | 51.7 | 30.0 | 38.6 |
| NGO support | 0.7 | 0.5 | 0.4 | 0.6 | 0.8 | 0.7 | 0.7 | 0.6 | 0.6 |
| Loan from bank (commercial, microfinance, credit union) | 0.1 | 0.1 | 0.0 | 0.2 | 0.2 | 0.5 | 0.4 | 0.1 | 0.2 |
| Money lender | 0.2 | 0.0 | 0.1 | 0.4 | 0.7 | 0.7 | 0.3 | 0.4 | 0.4 |
| Esusu/Adashi | 8.3 | 8.4 | 11.1 | 4.6 | 9.8 | 9.5 | 10.2 | 8.0 | 8.9 |
| Other loans | 0.0 | 0.1 | 0.3 | 0.2 | 0.0 | 0.3 | 0.2 | 0.2 | 0.2 |
| District town association support | 0.4 | 0.1 | 0.0 | 0.0 | 0.2 | 1.0 | 0.7 | 0.1 | 0.3 |
| Cooperative/trade associations | 0.4 | 0.2 | 0.9 | 0.1 | 0.0 | 2.7 | 2.1 | 0.2 | 0.9 |
| Remittances from abroad | 1.0 | 3.1 | 0.0 | 0.5 | 0.3 | 0.3 | 0.4 | 0.9 | 0.7 |
| Proceeds from family farm | 5.8 | 21.3 | 14.0 | 1.3 | 3.2 | 3.8 | 3.4 | 10.4 | 7.6 |
| Church/mosque assistance | 0.5 | 0.2 | 1.1 | 0.0 | 0.9 | 0.7 | 1.3 | 0.2 | 0.6 |
| Proceeds from family non enterprise | 4.9 | 6.3 | 7.9 | 3.4 | 4.6 | 5.3 | 6.7 | 4.7 | 5.5 |
| Relatives/friends | 10.0 | 18.5 | 26.5 | 11.6 | 15.5 | 19.6 | 20.7 | 16.0 | 17.8 |
| Other | 4.8 | 3.9 | 0.9 | 1.3 | 0.5 | 4.6 | 4.3 | 1.5 | 2.6 |

According to table 6.19 , only 6.3 percent of non-farm enterprises are registered, only a little over 2.6 percent request any sort of credit and only 3.6 percent use credit. Approximately twice as many urban enterprises ( $8.7 \%$ ) are registered than rural ( $4.1 \%$ ) and, on the average, less than 1 worker is employed either by the household or as a hired employee. Requests for credit and use of credit are more common among urban enterprises than among rural.

Table 6.19: Enterprise Characteristics

| Region | \% registered | Average \# of HH workers | Average \# Hired Workers | Percent of Enterprises requesting credit | Percent of Enterprises using credit |
| :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 2.3 | 0.3 | 0.2 | 1.5 | 1.7 |
| North East | 3.3 | 0.3 | 0.2 | 1.1 | 2.2 |
| North West | 5.5 | 0.2 | 0.4 | 2.0 | 2.1 |
| South East | 5.2 | 0.4 | 0.2 | 2.2 | 2.4 |
| South South | 7.7 | 0.3 | 0.4 | 1.9 | 7.1 |
| South West | 9.8 | 0.6 | 0.3 | 4.9 | 4.8 |
| Urban | 8.7 | 0.4 | 0.3 | 3.7 | 4.5 |
| Rural | 4.1 | 0.3 | 0.3 | 1.7 | 2.6 |
| NGA | 6.3 | 0.4 | 0.3 | 2.6 | 3.6 |

By nature, these non-farm enterprises do not have a set location of operation and can be organized and located wherever is most convenient for the household or primary manager. Based on Table 6.20, most non-farm enterprises are conducted inside the home (28.9\%) and within its immediate environs ( $22.2 \%$ ). The third most common location is the traditional market (15\%)
and a few individuals have shops in commercial areas (10.4\%). A relatively portion of non-farm enterprise is mobile in nature ( $11.9 \%$ ) and involves movement from one location to another in pursuit of patronage. 5.2 percent of this activity is conducted on the sidewalks of busy roadways where there is constant flow of motorized or pedestrian traffic.

| Place of operation | \% of Enterprises reporting |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| Home Inside residence | 24.8 | 56.1 | 50.2 | 8.5 | 20.9 | 14.1 | 22.0 | 35.5 | 28.9 |
| Home Outside residence | 17.2 | 10.2 | 22.3 | 19.2 | 28.7 | 27.3 | 22.2 | 22.1 | 22.2 |
| Industrial Site | 1.3 | 0.3 | 0.5 | 1.7 | 1.7 | 1.3 | 1.3 | 1.0 | 1.1 |
| Traditional Market | 26.3 | 12.5 | 10.9 | 30.8 | 15.7 | 7.8 | 11.4 | 18.4 | 15.0 |
| Commercial Area Shop | 7.1 | 3.4 | 4.2 | 18.4 | 9.7 | 17.0 | 16.2 | 4.9 | 10.4 |
| Roadside | 5.4 | 2.4 | 3.4 | 6.8 | 5.0 | 7.1 | 5.9 | 4.4 | 5.2 |
| Other fixed place | 4.6 | 4.1 | 1.1 | 2.4 | 5.2 | 8.4 | 6.8 | 2.7 | 4.7 |
| Mobile/No fixed location | 12.0 | 10.2 | 7.5 | 11.2 | 12.7 | 16.0 | 13.6 | 10.3 | 11.9 |
| Other | 1.1 | 0.7 | 0.1 | 1.0 | 0.3 | 1.0 | 0.7 | 0.7 | 0.7 |

A great deal of the primary motivation behind a particular location of the non-farm enterprise is the particular customer base the business manager is seeking to attract. Table 6.21 provides information on the types of customers most served by these non-farm enterprises and primary among these are final consumers who directly partake of the goods they purchase without the need for further processing or refining. $88.2 \%$ of the goods and services provided by non-farm enterprises go to the final consumer.

This number is higher in the North Central (91.9\%) and the North East (90.1\%). The second largest client base is comprised of other traders who resell the goods they purchase. However this group only makes up 3.7 percent of the non-farm enterprise client base with a maximum of 6.1 percent in the South East region. 3 percent of the client base is comprised of other small businesses.

Table 6.21: Percent Distribution of Enterprise Customers

| Enterprise Customers | \% of Enterprises reporting |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | North Central | North East | North <br> West | South East | South <br> South | South <br> West | Urban | Rural | NGA |
| Final Consumers | 91.9 | 90.1 | 86.6 | 86.9 | 87.5 | 88.0 | 87.7 | 88.7 | 88.2 |
| Traders | 5.9 | 3.0 | 3.2 | 6.1 | 4.2 | 2.4 | 3.5 | 3.9 | 3.7 |
| Other small business | 0.5 | 4.9 | 6.6 | 0.8 | 1.4 | 2.0 | 2.1 | 3.9 | 3.0 |
| Large established businesses | 0.2 | 0.5 | 1.1 | 0.7 | 1.0 | 0.4 | 0.8 | 0.5 | 0.7 |
| Institutions (Schools, hospitals, Govt. Ministries) | 0.1 | 0.3 | 0.3 | 1.5 | 0.3 | 0.8 | 0.8 | 0.3 | 0.6 |
| Export | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 | 0.2 | 0.2 | 0.0 | 0.1 |
| Manufacturers | 0.0 | 0.0 | 0.1 | 0.4 | 0.9 | 0.1 | 0.3 | 0.1 | 0.2 |
| Other | 1.3 | 1.0 | 2.2 | 3.7 | 4.7 | 6.0 | 4.5 | 2.6 | 3.5 |

### 6.7 Remittances and other income

Remittances are an important source of income for a great many households in the sample. Individuals in 2.6 percent of households in the sample report receiving remittances. Based on Table $6.22,80.7$ percent of these remittances were for the maintenance and upkeep of a spouse, parent or relative. This proportion is even higher in the North Central ( $100 \%$ ) and South South ( $100 \%$ ) regions as well as in rural areas ( $100 \%$ ). Payment of school fees ( $12.6 \%$ ) and donations to religious/nonprofit institutions (11.4\%) are also popular purposes for remittances. The average amount of remittances received by households is N358,249 with the highest average amount received by households in the South West $(\mathrm{N} 697,606)$ and the lowest by households in the North Central $(\mathrm{N} 10,763)$.

Table 6.22: Remittances

|  | Regions |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | North Central | North East | North West | South East | South South | South West | Urban | Rural | NGA |
| Mean Value | 10,763 | 27,054 | 97,730 | 229,603 | 60,495 | 697,606 | 460,792 | 84,098 | 358,249 |
| Purpose (Percentage) |  |  |  |  |  |  |  |  |  |
| Maintenance for upkeep/subsidize consumption of spouse, parents or relatives | 100.0 | 0.0 | 26.0 | 90.6 | 100.0 | 83.5 | 76.1 | 100.0 | 80.7 |
| Mortgage fund for land, houses \& other real estate | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Investment in Shares bonds/other financial investment | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Development projects in the community | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Payments/Donations to nonprofit institutions (religious) | 0.0 | 0.0 | 74.0 | 0.0 | 0.0 | 0.0 | 14.2 | 0.0 | 11.4 |
| Payments/Donations to NGOs | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Payment of Hospital bill of spouse, parent or other relative | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 16.5 | 6.4 | 0.0 | 5.2 |
| Payment of school fees of spouse/relative or other relative | 0.0 | 0.0 | 0.0 | 17.7 | 0.0 | 23.8 | 12.7 | 12.2 | 12.6 |

Other household income is derived from savings and investments (2.3\%), rental property income (4\%), and from other sources (2.7\%). According to table 6.23 the average amount of income received from savings, rental properties and other sources total N111711, N61,709 and N57,888, respectively.

Table 6.23: Household other income by source

| Region | Income from savings interest or other investment? |  | Rental property income? |  | Type of property: House, Commercial building, other property |  |  | Income from other source? |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Percentage | Amount | Percentage | Amount |  | Percentage |  | Percentage | Amount |
|  |  |  |  |  | House | Commercial | Other Property |  |  |
| North Central | 2.2 | 17,156 | 3.6 | 27,314 | 81.0 | 14.7 | 4.3 | 2.7 | 43,291 |
| North East | 1.5 | 35,809 | 1.3 | 114,984 | 57.2 | 0.0 | 42.8 | 2.0 | 26,223 |
| North West | 1.2 | 10,501 | 0.5 | 59,246 | 79.4 | 0.0 | 20.6 | 1.7 | 19,532 |
| South East | 1.6 | 25,729 | 2.7 | 80,266 | 86.6 | 3.2 | 10.3 | 4.0 | 53,458 |
| South South | 6.4 | 215,743 | 5.7 | 77,027 | 83.9 | 9.6 | 6.5 | 6.3 | 84,064 |
| South West | 1.6 | 56,422 | 8.1 | 56,047 | 68.9 | 21.7 | 9.5 | 0.6 | 71,278 |
| Urban | 3.4 | 64,765 | 7.0 | 64,128 | 77.3 | 17.6 | 5.2 | 3.0 | 80,111 |
| Rural | 1.6 | 171,675 | 2.0 | 56,229 | 71.2 | 9.0 | 19.8 | 2.4 | 39,581 |
| NGA | 2.3 | 111,711 | 4.0 | 61,709 | 75.4 | 14.9 | 9.7 | 2.7 | 57,888 |

Table 6.24: Any other Income by region and place of residence

| Region | \% of households with any other <br> income source |
| :--- | :--- | :--- |
| North Central | 2.7 |
| North East | 2.0 |
| North West | 1.7 |
| South East | 4.0 |
| South South | 6.3 |
| South West | 0.6 |
|  |  |
| Urban | 3.0 |
| Rural | 2.4 |
| NGA | 2.7 |

## CHAPTER VII: AGRICULTURE

## Key Messages:

- Each household holds an average of 2.5 plots of approximately $1 / 2$ a hectare in size and approximately 3 percent of these plots are irrigated.
- On average, 7.7 percent of male and 3.6 percent of female plot managers own land outright.
- The most common means of acquiring land is through distribution by friends and family and 74 percent of males and 72 percent of females acquire land through this means.
- Fertilizer is applied in about 38 percent of plots. Purchased seeds, animal traction, herbicides and pesticides are also used. Male headed households utilize significantly more inputs than female headed households.
- Majority of crops produced are stored as seed for the next planting season ( $31 \%$ ) and processed (26\%) by the household.
- Chickens are the most commonly held livestock and male calves are the least common.
- Livestock is commonly slaughtered ( $40 \%$ ) or sold ( $12 \%$ ).
- The most common by-products produced are eggs (57\%) and milk (31\%).
- Only 10 percent of households participate in extension services.


### 7.1 Farming

Table 7.1 provides data on land tenure arrangements for households engaged in farming activities within the sample. Households were asked to provide information on if farm land was owned, rented, available for use free of charge or acquired through distribution by friends or family.

Only 7.7 percent of males and 3.6 percent of females own land outright. Only 7.7 percent of males in male headed households and 3.6 percent of females in male headed households own land outright. The highest percentage of males who own land is 16.2 percent and occurs in the North Western region. 29.8 percent of females in that region also own land. 10.3 percent of males in the urban areas and 7.3 percent of males in the rural areas own land. 8.2 percent of females in the urban and 2.4 percent in the rural own the land they farm on. It is clear that men are more likely to own their farm land than women in most instances.

Rented land is becoming more common as more formalized tenure systems emerge and a greater percentage of females rent land than those that own it outright. Overall 7.6 percent of males and 14.4 percent of females rent land. Land rental is most common in the South with at least 17.2 percent of males renting land in the South South and South West and 19.1 percent of women renting land in the South South. The practice of using land for free is also quite common in the South with 24.9 percent of males and 26 percent of females reported as using land for free in the South Western region.

The most common means of acquiring land is through distribution by friends and family. Overall 74.3 percent of males and 71.6 percent of females acquire land through this means. It is more common in the rural areas where at least 76 percent of land is acquired through this means compared to a maximum of 59.8 percent on the urban areas. 91.3 percent of males and 82.5 percent of females in the South East acquire farm land through distribution by friends and family.

Table 7.1: Household Land Tenure by Gender and Place of Residence (Average Land area in hectares)

| Regions | Outright Purchase |  | Rented |  | Used free of charge |  | Distributed by friends or family |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Male | Female | Male | Female | Male | Female | Male | Female |
| North Central | 2.2 | 3.8 | 6.3 | 11.7 | 17.5 | 20.2 | 74.1 | 64.3 |
| North East | 8.6 | 4.0 | 7.7 | 13.6 | 9.2 | 7.0 | 74.6 | 75.4 |
| North West | 16.2 | 29.8 | 3.1 | 0.0 | 5.1 | 17.3 | 75.7 | 53.0 |
| South East | 1.6 | 1.9 | 4.6 | 12.1 | 2.5 | 3.5 | 91.3 | 82.5 |
| South South | 5.1 | 5.1 | 17.4 | 19.1 | 4.5 | 14.0 | 73.0 | 61.9 |
| South West | 7.7 | 4.4 | 17.2 | 16.3 | 24.9 | 26.0 | 50.1 | 53.3 |
| Urban | 10.3 | 8.2 | 9.1 | 21.5 | 20.9 | 15.4 | 59.8 | 54.9 |
| Rural | 7.3 | 2.4 | 7.4 | 12.6 | 8.9 | 9.1 | 76.4 | 75.9 |
| NGA | 7.7 | 3.6 | 7.6 | 14.4 | 10.4 | 10.4 | 74.3 | 71.6 |
| Male headed households | 7.7 | 3.6 | 7.6 | 15.5 | 10.4 | 11.8 | 74.2 | 69.2 |
| Female headed households | 0.0 | 3.7 | 2.7 | 13.6 | 14.7 | 9.4 | 82.7 | 73.3 |

Table 7.2 provides information on the size and distribution of plots by place of residence and gender of household head.

Most households, both male and female headed, hold an average of 2.5 plots. However, households in the North Central and North East hold an average of 3. The average plot size is less than 1 hectare with male headed households holding plots which average 0.6 hectares and females holding plots averaging 0.2 hectares. Rural plots (0.6) tend to be slightly larger than urban (0.4) and plots in the North are generally larger than those in the South.

Male headed household plots are more likely to be irrigated than plots in female headed households. Irrigation is most common in the North West with 6 percent of plots reported as irrigated compared to 1.3 percent in the South West. Overall, 2.8 percent of plots report irrigation with slightly more irrigation in the urban than in the rural areas.

Table 7.2: Distribution of Plot Holdings by Number of Plots, Average Plot size, Percentage of irrigated plot and Gender of HH head

| Table 7.2: Distribution of Plot Holdings by |  | Number of Plots, Average Plot size, Percentage of irrigated plot and Gender of HH head |  |
| :--- | :---: | :---: | :---: |
| Region | Number of Plots | Average Plot size (Hectares) | \% Irrigated |
| North Central | 3.2 | 0.6 | 2.0 |
| North East | 3.0 | 1.0 |  |
| North West | 1.7 | 0.6 | 1.5 |
| South East | 2.4 | 0.1 | 6.2 |
| South South | 2.6 | 0.4 | 3.3 |
| South West | 2.3 | 0.7 | 1.0 |
| Urban | 2.2 | 0.4 | 1.3 |
| Rural | 2.6 | 0.6 | 2.9 |
| NGA | 2.5 | 0.6 | 2.8 |
| Male headed households | 2.6 | 0.6 | 2.8 |
| Female headed households | 2.2 | 0.2 | 3.0 |

Table 7.3 provides information on input use across plots within the sample. The inputs considered here are fertilizer, pesticides, herbicides, seed, animal traction, and labor. With the exception of purchased seed, where female headed households utilized 2.6 percent more purchased seed than male headed households, plots owned by male headed households recorded the use of far more of each input than plots in female headed households. 38 percent of households reported using fertilizer, 13.5 percent reported the use of pesticides, 21.7 percent report using herbicides, 26.1 percent report using purchased seeds, and 23 percent report using animal traction.

Rural household plots used more fertilizer, animal traction, and labor, than urban households, while urban household plots utilized more pesticide, herbicide, and seed.

| Region | \% used fertilizer | \% used pesticide | \% Used <br> Herbicide | \% purchased seed | \% used animal traction | Ave(Avg) hours of HH labor | Avg \# of hired labor |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 34.4 | 9.3 | 36.7 | 13.6 | 3.9 | 99.2 | 7.8 |
| North East | 42.5 | 14.8 | 41.4 | 20.3 | 56.0 | 95.8 | 10.8 |
| North West | 77.1 | 25.0 | 17.9 | 33.5 | 58.4 | 82.4 | 20.6 |
| South East | 30.3 | 6.5 | 2.8 | 42.0 | 0.0 | 60.1 | 0.6 |
| South South | 10.6 | 2.9 | 5.3 | 20.9 | 0.0 | 98.1 | 1.9 |
| South West | 5.9 | 22.4 | 17.8 | 23.8 | 0.0 | 60.2 | 7.2 |
| Urban | 37.8 | 17.1 | 22.3 | 33.0 | 11.9 | 69.9 | 7.2 |
| Rural | 38.0 | 12.8 | 21.7 | 24.9 | 24.8 | 86.1 | 9.1 |
| NGA | 38.0 | 13.5 | 21.7 | 26.1 | 23.0 | 83.8 | 8.8 |
| Male headed households | 40.5 | 14.5 | 24.0 | 25.8 | 25.6 | 87.2 | 9.6 |
| Female headed households | 17.8 | 5.1 | 3.6 | 28.4 | 1.9 | 56.5 | 2.6 |

Table 7.4 provides information on input use for the major grain, vegetable, root, fruit, and legume crops. Inputs considered include purchased seed, fertilizer, herbicides and insecticides used at the plot level.

Grain crops comprise of maize, rice, sorghum and millet purchased seeds. Plot managers utilize purchased seed mostly for the cultivation of maize (39.6\%) and least for the cultivation of sorghum ( $29.9 \%$ ). Fertilizer is used mostly to cultivate rice ( $70.7 \%$ ), sorghum ( $62.3 \%$ ) and millet ( $57.9 \%$ ). Herbicides are mostly used with rice cultivation ( $63.5 \%$ ) and insecticides, while not very commonly used, are used mostly for millet and sorghum cultivation (25\%).

The percentage of purchased seed used for yam cultivation (44.4\%) exceeds the proportion used for the cultivation of any other root crops within the various crop groups and is followed closely by cassava cultivation, for which 40.3 percent of farmers use purchased seed. At least 60.1 and 56.2 percent of farmers use fertilizer in the cultivation of cowpea and groundnuts respectively, which are also cultivated by 28.4 percent and 37.2 percent of farmers using herbicides.

| Table 7.4: Percentage Distribution of Seed, Fertilizer, Pesticides, by Crop Type |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: |
| Crop type | \%Purchased seed | \%Fertilizer | \%Herbicide | \%Insecticide |
| Grain Crops: |  |  |  |  |
| Maize | 39.6 | 52.2 | 32 | 16.8 |
| Rice | 36.2 | 70.7 | 63.5 | 23.9 |
| Sorghum | 29.9 | 62.3 | 35.9 | 24.5 |
| Millet | 31.1 | 57.9 | 17.8 | 24.8 |
| Root Crops: |  |  |  |  |
| Yam | 44.4 | 33.5 | 18.6 | 10.6 |
| Cassava | 40.3 | 28.2 | 13.7 | 8.9 |
| Fruits Crops: |  |  |  |  |
| Oil Palm Tree | 53.4 | 40.1 | 6.9 | 12.1 |
| Legumes: |  |  |  |  |
| Cowpeas | 35.3 | 60.1 | 28.4 | 28.2 |
| Groundnut | 29.5 | 56.2 | 37.2 | 21.4 |

Table 7.5 presents regional crop cultivation data for the 4 major crop groups. Grain crops are the most cultivated crops overall. Maize is cultivated on an average of 300 hectares, rice on 500 hectares, sorghum on 400 hectares, and millet on 400 hectares. Grains are closely followed by legumes which comprise 300 hectares of cowpea cultivation and 400 hectares of groundnut cultivation.

Table 7.5: Distribution of Cultivated Area by Crops and Region for 2011-12 (Land area in thousand hectares)

| Region | Grain Crops |  |  |  | Root Crops |  | Fruit <br> Crops <br> Oil <br> Palm <br> Tree | Legumes |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Maize | Rice | Sorghum | Millet | Yam | Cassava |  | Cowpeas | Groundnut |
| North Central | 0.4 | 0.7 | 0.5 | 0.5 | 0.2 | 0.2 | 0.3 | 0.3 | 0.4 |
| North East | 0.6 | 0.7 | 0.7 | 0.8 | 0.6 | 0.9 | 0.0 | 0.7 | 0.6 |
| North West | 0.3 | 0.2 | 0.3 | 0.3 | 0.2 | 0.1 | 0.0 | 0.2 | 0.1 |
| South East | 0.0 | 0.2 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 |
| South South | 0.2 | 0.3 | 0.0 | 0.0 | 0.2 | 0.3 | 0.0 | . | 0.2 |
| South West | 0.4 | 0.0 | 0.4 | 0.1 | 0.4 | 0.3 | 0.1 | 0.2 | 0.9 |
| Urban | 0.2 | 0.2 | 0.4 | 0.2 | 0.1 | 0.2 | 0.0 | 0.3 | 0.3 |
| Rural | 0.3 | 0.5 | 0.4 | 0.5 | 0.2 | 0.2 | 0.1 | 0.4 | 0.4 |
| NGA | 0.3 | 0.5 | 0.4 | 0.4 | 0.1 | 0.2 | 0.1 | 0.3 | 0.4 |
| Male headed households | 0.3 | 0.5 | 0.4 | 0.4 | 0.2 | 0.2 | 0.1 | 0.3 | 0.4 |
| Female headed households | 0.0 | 0.2 | 0.6 | 0.6 | 0.1 | 0.1 | 0.0 | 0.8 | 0.1 |

Rural cultivation of crops exceeds urban in all categories with the exception of cassava and sorghum which are cultivated on equal hectares in urban and rural areas. Regionally the farmers in the North East utilize the largest amounts of land for the cultivation of all crop categories except for oil palm which is cultivated on 300 hectares of land in the North Central compared to 0 hectares in the North East, and groundnut which is cultivated on 900 hectares of land in the South West compared to 600 hectares in the North East.

According to Table 7.6, 45.9 percent of households cultivate cassava, the highest household participation in all the crop cultivation categories. This is closely followed by 45.2 percent of households cultivating maize, 39.2 percent of households cultivating sorghum, and 35.4 percent of households cultivating yam. While only 10.7 percent of households cultivate rice, total rice production measured at 6520 kg per hectare and is the largest of all the crops produced. This is followed by 1940 kg per hectare of yam and 1340 kg per hectare of sorghum.

Table 7.6: Estimate of Area and Production of 10 Top Major Crops

| Crop | Share of households <br> growing crop | Area in Hectare | Production in Quintal <br> $(\mathbf{1 0 0 k g})$ | Yield Quintal/Ha |
| :--- | :---: | :---: | :---: | :---: |
| Cassava | 45.9 | 0.2 | 12.1 | $1,760.2$ |
| Maize | 45.2 | 0.3 | 9.3 | $25,402.7$ |
| Sorghum | 39.2 | 0.4 | 13.4 | $2,636.1$ |
| Cowpeas | 29.8 | 0.3 | 3.7 | $3,41.5$ |
| Yam | 35.4 | 0.1 | 19.4 | $3,456.5$ |
| Millet | 23.6 | 0.4 | 11.2 | 439.3 |
| Ground nut | 13.6 | 0.4 | 6.8 | 262.3 |
| Rice | 10.7 | 0.5 | 65.2 | $134,000.0$ |
| Cocoyam | 9.5 | 0.1 | 5.6 | $4,384.8$ |
| Oil Palm Tree | 8.0 | 0.1 | 2.0 | $31,511.0$ |

Regional production estimates of the top 10 major crops in table 7.7 shows that the most common crop produced in the North Central is yam. This is followed by sorghum and rice. North Eastern farmers also primarily produce sorghum and rice. Yam and cassava production are also quite popular in the South West.

Overall male headed households produce more rice, yam, and cassava than any other crop. Female headed households produce more rice than any other crop. This is followed by sorghum and yam.

Table 7.7: Production* Estimate of 10 Top Major Crops by Region in the 2010/11 Season(Production(Kg/Lt) in thousand Quintals)

| Region | Cassava | Maize | Sorghum | Cowpeas | Yam | Millet | Ground nut | Rice | Cocoyam | Oil palm tree |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 18.8 | 12.3 | 25.6 | 2.9 | 40.1 | 7.8 | 6.8 | 19.7 | - | - |
| North East | - | 10.7 | 12.3 | 4.6 | - | 7.7 | 7.8 | 14.3 | - | - |
| North West | - | 9.2 | 10.2 | 3.3 | - | 13.1 | 6.3 | 13.1 | - | - |
| South East | 5.6 | 5.5 | - | - | 8.3 | - | - | - | 6.7 | 1.8 |
| South South | 5.5 | 5.4 | - | - | 11.1 | - | - | - | 1.7 | - |
| South West | 22.4 | 10.2 | - | - | 33.0 | - | - | - | - | - |
| Urban | 12.4 | 6.4 | 17.1 | 6.4 | 15.5 | 33.7 | - | - | 8.0 | - |
| Rural | 12.0 | 9.7 | 13.0 | 3.4 | 20.3 | 8.9 | 6.9 | 18.5 | 4.5 | 2.0 |
| NGA | 12.1 | 9.3 | 13.4 | 3.7 | 19.4 | 11.2 | 6.8 | 18.6 | 5.6 | 2.0 |
| Male headed households | 13.2 | 9.9 | 13.4 | 3.7 | 21.8 | 11.3 | 6.9 | 16.8 | 6.0 | 2.2 |
| Female Headed Households | 6.8 | 5.1 | - | - | 8.5 | - | - | - | 4.9 | - |

*Crops with too few observations were excluded

Table 7.8 provides an overview of crop disposition for the 5 major crops produced by the sample. Most of the crops produced are processed; 42.2 percent of the households process maize, 45.6 percent process sorghum, 48 percent process cowpea and yam, and 66.3 percent process cassava. A significant portion of the crop is lost post-harvest and this loss ranges from 5.9 percent of households with post-harvest yam loss to 31.3 percent of households with post-harvest cowpea loss. A portion of each crop is given as payment for labor from 7.3 percent to 16.6 percent and as gifts ranging from 10.1 percent to 14.1 percent. The share of households that save a portion of the crop for the next planting season ranges from 16.9 percent to 48.9 percent.

|  | Table 7.8: Crop Disposition for Five Top Major Crops by type in the 2010/11 Season (in \%) |  |  |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

Table 7.9 provides a regional overview of crop disposition, and overall 26.4 percent of households process crops, and 31.3 percent store seed for the next planting season. A very small percentage ( $1.4 \%$ ) give crops as payment for labor, over 17 percent give crops as gifts and 11.2 percent lose crops post-harvest. More male than female headed households process and store seed.

40 percent more rural households store seed for the next planting season than urban households. At least 10.9 percent of rural and urban households lose crops post-harvest. Regionally, most households dispose of crops by processing or storing them as seed for the next planting season.

Table 7.9: Percentage of household by type of crop utilization and region

| Region | Processed by household | Stored as seed for next planting season | Payment for labor | Given as gift | Post-harvest loss |
| :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 45.9 | 48.2 | 3.2 | 21.4 | 17.2 |
| North East | 46.8 | 62.2 | 2.0 | 34.9 | 15.1 |
| North West | 23.1 | 39.6 | 0.9 | 24.7 | 13.7 |
| South East | 6.2 | 6.7 | 0.2 | 1.7 | 2.3 |
| South South | 32.0 | 18.2 | 1.1 | 12.7 | 8.8 |
| South West | 13.8 | 8.9 | 2.7 | 13.7 | 14.7 |
| Urban | 23.1 | 19.4 | 0.9 | 14.8 | 13.1 |
| Rural | 26.9 | 33.2 | 1.5 | 18.2 | 10.9 |
| NGA | 26.4 | 31.3 | 1.4 | 17.7 | 11.2 |
| Male headed households | 27.7 | 33.5 | 1.5 | 19.4 | 11.8 |
| Female Headed Households | 15.8 | 14.6 | 0.9 | 5.2 | 6.5 |

### 7.2 Animal Holdings

Table 7.10 provides information on the number of holdings by size of livestock and place of residence. 83.7 percent of households do not own a calf. At least 2.2 percent own between 1 and 4 head of cattle. Only 1 percent own more than 50 head. At least 23.8 percent of households own

1 to 9 head of sheep, goats or pigs, and 20.7 percent own between 10 and 49 head of the same. Only 1.1 percent own more than 50 head. Ownership of horses, oxen, bulls and donkeys is not as common with a maximum of 8.2 percent ownership of any number of livestock in this category. 27.3 percent of households own 1 to 9 head of poultry while 35.2 percent own 10-49 head.

Table 7.10: Number of holdings by size of livestock and place of residence (percentage)
$\left.\begin{array}{lccccccccc}\hline & \begin{array}{c}\text { North } \\ \text { Central \% } \\ \text { Owned }\end{array} & \begin{array}{c}\text { North West } \\ \text { \% Owned }\end{array} & \begin{array}{c}\text { North East } \\ \text { \% Owned }\end{array} & \begin{array}{c}\text { South South } \\ \text { \% Owned }\end{array} & \begin{array}{c}\text { South East } \\ \text { \% Owned }\end{array} & \begin{array}{c}\text { South West } \\ \text { \% Owned }\end{array} & \begin{array}{c}\text { Urban \% } \\ \text { Owned }\end{array} & \begin{array}{c}\text { Rural\% } \\ \text { Owned }\end{array} \\ \text { Owned }\end{array}\right]$

Table 7.11 provides an overview of the actual number of livestock by type of animal and geographical region. Overall less than 1 calf, ox, and duck is owned per household. Bulls (31.3) and chickens (25.1) are the most common animals owned. Male headed households, on average, own more animals than female headed households, with a maximum of 34.5 bulls in male headed households and 7.9 chickens in female headed households.

Regionally, the most common animal owned by households across all regions is the chicken. Goats and sheep are also reportedly owned by all households in the regions but in much smaller numbers than chickens.

Table 7.11: Number of Livestock by Type of animal, and Region

| Region | Calf Female | Calf Male | Cow | Bull | Ox | Goat | Sheep | Chickenlocal | Duck | Guinea Fowl |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| North Central | 0.3 | 0.3 | 3.9 | 169.7 | 0.0 | 3.7 | 1.6 | 100.1 | 1.1 | 0.2 |
| North East | 0.3 | 0.2 | 3.0 | 1.1 | 0.4 | 5.8 | 3.5 | 12.7 | 0.8 | 0.6 |
| North West | 0.4 | 0.2 | 1.3 | 0.5 | 0.3 | 5.1 | 2.9 | 6.8 | 0.2 | 2.0 |
| South <br> East | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.5 | 0.2 | 6.9 | 0.0 | 0.0 |
| South South | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 1.8 | 0.2 | 7.6 | 0.0 | 0.0 |
| South West | 0.2 | 0.2 | 1.0 | 0.5 | 0.0 | 1.6 | 0.5 | 8.6 | 0.1 | 0.2 |
| Urban | 0.1 | 0.0 | 0.3 | 0.1 | 0.0 | 2.6 | 1.2 | 6.0 | 0.1 | 0.0 |
| Rural | 0.3 | 0.2 | 2.0 | 36.4 | 0.2 | 4.3 | 2.1 | 28.2 | 0.5 | 0.9 |
| NGA | 0.2 | 0.2 | 1.8 | 31.3 | 0.2 | 4.1 | 2.0 | 25.1 | 0.4 | 0.8 |
| Male headed household | 0.3 | 0.2 | 2.0 | 34.5 | 0.2 | 4.3 | 2.1 | 26.9 | 0.5 | 0.9 |
| Female headed household | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 2.1 | 0.4 | 7.9 | 0.2 | 0.1 |

Table 7.12 shows that the majority of the livestock owned are slaughtered (39.7\%) and sold ( $11.5 \%$ ). A significant portion was also reported as lost to death ( $9.9 \%$ ). The numbers are similar regionally, with the majority of the animals slaughtered or sold. A small percentage of livestock ( $0.5 \%$ maximum) is used for payments and a significant portion, particularly in the North central $(11.6 \%)$ and North East (17.7\%), ended up dying.

Table 7.12: Percentage Utilization of Livestock by type of utilization and Region

| Region | Sales\% | Slaughtered $\%$ | Used for Payment\% | Died \% |
| :--- | :---: | :---: | :---: | :---: |
| North Central | 14.3 | 47.1 | 0.6 | 11.6 |
| North East | 12.3 | 44.8 | 1.3 | 17.7 |
| North West | 13.0 | 29.5 | 0.2 | 7.3 |
| South East | 10.1 | 39.6 | 0.3 | 6.0 |
| South South | 4.4 | 42.9 | 0.0 | 9.6 |
| South West | 5.0 | 53.9 | 0.0 | 6.1 |
|  |  |  |  |  |
| Urban | 5.4 | 37.3 | 0.0 | 10.9 |
| Rural | 12.5 | 40.1 | 0.5 | 9.7 |
| NGA | 11.5 | 39.7 | 0.5 | 9.9 |
| Male headed household | 11.8 | 30.4 | 0.5 | 0.1 |
| Female headed | 8.7 |  | 0.0 | 9.7 |
| household |  |  |  |  |

Vaccination of diseased animals is a relatively common practice among livestock owners and according to table 7.13 , 33 percent of female calves were vaccinated. 25 percent and 22 percent of cows and bulls were also vaccinated and while vaccination of goats, chickens, and sheep are not as common there were some instances of vaccination.

Table 7.13: Percent of Diseased Livestock vaccinated by type of animal and Percentage of vaccinated Livestock by type of vaccine received

| Livestock Type | Total Vaccinated | Vaccinated Against |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Bird Flu | Swine Flu | Rinderpest | Foot and Mouth disease | Lumpy Skin Disease | Black Quarter | Brucellosis | Bovine Tuberculosis | Contagious bovine pleura Pneumonia | Dermatophilosis | Ringworm | Other |
| Goat | 6.2 | 0.0 | 0.0 | 0.8 | 1.2 | 0.6 | 0.3 | 0.1 | 1.7 | 1.0 | 0.5 | 0.4 | 0.4 |
| Chicken- <br> Local | 3.7 | 1.1 | 0.3 | 0.1 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 |
| Sheep | 8.2 | 0.0 | 0.0 | 0.8 | 1.5 | 1.1 | 0.7 | 0.0 | 2.4 | 1.3 | 0.5 | 0.3 | 0.3 |
| Cow | 25.2 | 0.9 | 0.5 | 5.3 | 10.7 | 2.5 | 2.7 | 0.2 | 3.5 | 4.9 | 2.8 | 2.0 | 2.3 |
| Bull | 22.1 | 0.6 | 0.0 | 3.8 | 11.3 | 1.8 | 1.5 | 0.0 | 2.8 | 5.1 | 2.0 | 1.6 | 3.5 |
| Ox | 18.9 | 1.9 | 0.0 | 2.8 | 6.0 | 2.0 | 3.1 | 0.4 | 2.7 | 2.6 | 1.9 | 0.5 | 0.9 |
| Duck | 4.0 | 2.3 | 0.0 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Calf <br> Female | 32.9 | 1.3 | 0.0 | 6.0 | 10.2 | 4.1 | 8.8 | 0.2 | 5.8 | 2.4 | 3.1 | 2.2 | 6.0 |
| Calf Male | 38.1 | 0.0 | 0.0 | 6.0 | 11.9 | 5.3 | 8.2 | 0.0 | 5.1 | 2.8 | 3.9 | 3.1 | 8.0 |
| Guinea Fowl | 3.1 | 1.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |

### 7.3 Agricultural By-Products

Major by-products produced by agricultural households are detailed in Table 7.15. Milk is reportedly produced by 31 percent of households, eggs by 57 percent of households, hunting products by 5 percent, and palm wine by 3 percent of households. Female headed households do not report production of milk or palm-wine; however, 74 percent of these households produce eggs compared to 56 percent of male headed households. Female headed households are also reported to produce 4 times as many other by-products than male headed households. Milk is produced primarily among North Central and North Western households (60.6\%). Eggs are produced mostly by South Eastern households ( $83.3 \%$ ). Palm wine is produced mostly in the South East ( $8.2 \%$ ).

| Table 7.14: Percentage of agriculture Byproducts by type and Region |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Region | Milk | Eggs | Honey | Hides, wool and skin | Hunting (inc. snail) | Mushrooms | Palm Wine, Oguro, Pito | Other |
| North Central | 60.6 | 38.1 | - | - | 1.3 | - | 0 | 0 |
| North East | 44.1 | 53.9 | - | - | 0 | - | 0 | 2 |
| North West | 60.6 | 37.8 | - | - | 0 | - | 0 | 1.6 |
| South East | 0 | 83.3 | - | - | 0 | - | 8.2 | 8.5 |
| South South | 0 | 68.4 | - | - | 28.7 | - | 2.9 | 0 |
| South West | 24.7 | 44.1 | - | - | 5.6 | - | 0 | 25.6 |
| Urban | 15.3 | 65.2 | - | - | 19.5 | - | 0 | 0 |
| Rural | 31.4 | 56.9 | - | - | 4.5 | - | 2.7 | 4.5 |
| NGA | 30.8 | 57.2 | - | - | 5.1 | - | 2.6 | 4.4 |
| Male headed hh | 33.8 | 55.6 | - | - | 4.2 | - | 2.8 | 3.6 |
| Female headed hh | 0 | 73.5 | - | - | 14.1 | - | 0 | 12.5 |

### 7.4 Extension Services

According to table 7.15 , only 10 percent of households participate in extension services. Urban households report 11 percent participation while rural households report 10 percent. The most active participation by households occurs in the North West where 25 percent of households report participation in extension.

| Table 7.15: Participation in extension services (\% of HHs ) |  |
| :--- | :---: |
| Region | Extension Services \% |
| North Central | 5.9 |
| North East | 2.8 |
| North West | 24.8 |
| South East | 6.8 |
| South South | 5.3 |
| South West | 0.9 |
|  |  |
| Urban | 11.4 |
| Rural | 9.8 |
| NGA | 10.1 |
| Male headed Households | 11.0 |
| Female headed households | 3.2 |

# NATIONAL BUREAU OF STATISTICS 

## (BACK COVER)


[^0]:    ${ }^{2}$ The 7 days are in the August-October 2010 post-planting period

[^1]:    ${ }^{3}$ Unemployment is defined following the ILO definition.

