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ABBREVIATIONS AND ACRONYMS

ADB	African Development Bank
ADP	Agricultural Development Programme
APRM	African Peer Review Mechanism
ASCII	American Standard Code for International Interchange
AU	African Union
CBN	Central Bank of Nigeria
CBOs	Community Based Organizations
CBs	Community Banks
ССВ	Code of Conduct Bureau
CRM	Country Review Mission
CSAR	Country Self-Assessment Report
CSM	Country Support Mission
CSOs	Civil Society Organizations
CSPro	Census and Surveys Processing System
ECOWAS	Economic Community of West African States
EA	Enumeration Area
EA EFCC	Enumeration Area Economic and Financial Crime Commission
EFCC	Economic and Financial Crime Commission
EFCC EU	Economic and Financial Crime Commission European Union
EFCC EU FAO	Economic and Financial Crime Commission European Union Food and Agricultural Organization
EFCC EU FAO FBOs	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations
EFCC EU FAO FBOs FCT	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory
EFCC EU FAO FBOs FCT FEC	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council
EFCC EU FAO FBOs FCT FEC FGD	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council Focus Group Discussion
EFCC EU FAO FBOs FCT FEC FGD GDP	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council Focus Group Discussion Gross Domestic Product
EFCC EU FAO FBOs FCT FEC FGD GDP GNP	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council Focus Group Discussion Gross Domestic Product
EFCC EU FAO FBOs FCT FEC FGD GDP GNP HIV	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council Focus Group Discussion Gross Domestic Product Gross National Product
EFCC EU FAO FBOS FCT FEC FGD GDP GNP HIV HIV/AIDS	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council Focus Group Discussion Gross Domestic Product Gross National Product Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome
EFCC EU FAO FBOS FCT FEC FGD GDP GNP HIV HIV/AIDS ICT	Economic and Financial Crime Commission European Union Food and Agricultural Organization Faith-Based Organizations Federal Capital Territory Federal Executive Council Focus Group Discussion Gross Domestic Product Gross National Product Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome Information and Communications Technology

LEEDS	Local Economic Empowerment and Development Strategy
LGA	Local Government Area
LROs	Lead Research Organizations
MDGs	Millennium Development Goals
MNC	Multi-national Corporation
MOU	Memorandum of Understanding
MSMEs	Micro, Small and Medium-Scale Enterprises
NAPEP	National Poverty Eradication Programme
NAFDAC	National Agency for Food and Drug Administration and Control
NDE	National Directorate of Employment
NDLEA	National Drug Law Enforcement Agency
NHIS	National Health Insurance Scheme
NEEDS	National Economic Empowerment and Development Strategy
NEPAD	New Partnership for Africa's Development
NFP	National Focal Point (Secretariat)
NGO	Non-Governmental Organization
NPC	National Planning Commission
NPoA	National Programme of Action
NPRC	National Political Reform Conference
NSC	National Steering Committee
NWG	National Working Group
OAU	Organization of African Unity
POA	Programme of Action
PPP	Public Private Sector Partnership
PPR	Public Procurement Reform
PSDP	Public Service Delivery Programme
RES	Rural Electrification Scheme
SAP	Structural Adjustment Programme
SEEDS	State Economic Empowerment and Development Strategy
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
SMEs	Small and Medium-Scale Enterprises
SMIEIS	Small and Medium Industries Equity Investment Scheme

SPSS	Statistical Package for Social Scientists
SSE	Small Scale Enterprises Programme
TCs	Thematic Coordinators
TRIs	Technical Research Institutes
UBE	Universal Basic Education
UN	United Nations
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNEP	United Nations Environment Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNHCR	United Nations High Commission for Refugees
UNICEF	United Nations Children Fund
USA	United States of America
VAT	Value Added Tax
WHO	World Health Organization

African Peer Review Mechanism National Mass Household Survey 2006

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NBS worked with a team of committed staff from the Censuses and Surveys Department, Field Services and Methodology Department, Corporate Planning and Technical Coordination, Computer Management and Information Services Department and the Secretariat Staff.

Dr. George O. Adewoye Director, Censuses and Surveys Project Coordinator

PREFACE

The National Mass Household Survey remains the largest survey organized by African Peer Review Mechanism (APRM). APRM is an instrument voluntarily acceded to by member states of the African Union as a self – monitoring mechanism for African states.

The primary purpose of the APRM is to foster the adoption of policies, standards and practices that lead to political stability; high economic growth; sustainable development; and accelerated sub – regional and continental economic integration through the sharing of experiences and the re- enforcement of successful and best practices, including identifying deficiencies and assessing the needs of capacity building.

The National Mass Household Surveys was designed to capture the perceptions of Nigerians at all levels of the society, particularly at the grassroots.

Four thematic Areas of governance were covered by the survey. These were: Democracy and Political governance, Economic governance and Management, Socio – Economic Development, and Corporate Governance.

Each thematic area had its set broad objectives which were addressed in the questionnaire. These were mostly the issues addressed by the millennium development goals (MDGS) as domesticated by Nigeria.

The outcome of the results would help to provide National Plan of Action (NPOA) for good governance and poverty reduction by government and could also be used by Research Organizations.

This Report is being recommended to government, programmed managers in the private sector, policy formulators and evaluators, the multi- nationals and other international agencies. However, your further comments on the improvement of this report would be highly welcome.

DR. V. O. Akinyosoye Director General

EXECUTIVE SUMMARY

African Peer Review Mechanism (APRM) is the flagship programme of New Partnership for Africa's Development (NEPAD). APRM is an instrument voluntarily acceded to by member States of the African Union as a self-monitoring mechanism for African States. The mandate of APRM is to ensure that Policies and Practices of Participating States conform to the agreed political, economic and corporate governance values, codes

and standards contained in the Declaration on Democracy, Political, Economic and Corporate Governance. Nigeria acceded to APRM in 2003. In the process of being reviewed, APRM-National Focal Point Secretariat (APRM-NFP) decided to conduct a Mass Household Survey (MHS) in the country in order to provide scientific data on the perceptions of Nigerian citizens on the governance in Nigeria, taking account of the four thematic areas of APRM and the objectives of each of the thematic areas. National Bureau of Statistics was given the responsibility to conduct the MHS. It was specifically charged with the responsibility of capturing the perceptions of Nigerians on governance and socio-economic development, rule of law, national ownership and popular participation in governance, transparency, accountability, credibility, inclusiveness, technical competence, independence of the electoral process and also independence from political manipulation.

Essentially, the survey covered the 36 States of the Federation and the Federal Capital Territory (FCT), Abuja.

All the four Thematic Areas of APRM were covered. These were:

- (a) Democracy and Political Governance
- (b) Economic Governance and Management
- (c) Socio-economic Development
- (d) Corporate Governance

In the Sample Design, three Senatorial Districts/Local Governments Areas were covered. There were 200 households covered in each LGA, and 22,200 households covered throughout the federation.

The Survey was monitored by APRM team of Monitors, the National Orientation Agency (NOA), and NBS Senior Technical Staff.

SUMMARY OF FUNDINGS

Socio- Demographic Characteristics

Gender

The gender issue was taken into consideration among the respondents as 51.5 percent were males and 48.5 percent were females.

Inclusiveness

The youths formed the largest group of respondents as age group 12-24 years constituted 35.5 percent; and 25-35 years formed 22.1 percent of the respondents with the percentage decreasing with other age groups.

Religion

Nigeria being a secular state, NBS tried to categorize the respondents by religion. They were; Muslims (49 percent); Christians (47.7 percent); traditional religion (1.6 percent) and others unspecified (1.7 percent).

General Knowledge about APRM

Only 11.1 percent of the respondents contacted had knowledge about APRM with 88.9 percent claiming ignorance of it. Those who knew about APRM indicated that their source was mainly through radio (78.4 percent), television (34.9 percent) and Newspapers (33.9 percent).

Instruments and Standards

On the extent to which Nigeria has taken measures to sign, ratify, adopt and comply with the international and regional instruments and standards listed in the APRM questionnaire, only 21.5 percent considered the extent as "very high"; "moderate extent" was 26.7 percent; "low extent" was 14.5 percent and "very low" was 16.5 percent while those who "did not know" about it were 20.9 percent. Only 24 percent of the respondents had knowledge of NEPAD and their perceptions on the challenges facing government in implementing the NEPAD Initiative were identified as:

- (i) Political insecurity/instability (70.1 percent)
- (ii) Illiteracy among the people (68.9 percent)
- (iii) Indiscipline (13.2 percent)
 - (iv) Others unspecified (91.5 percent).

Thematic Areas

Democracy and Political Governance

There are nine broad objectives in this thematic area.

Prevention and reduction of intra and inter State conflicts

The major factors contributing to the occurrence and/or increase of internal conflicts in the country were identified as "ethnicity", and "political exclusion/marginalization" (41.0 percent); "poverty and unemployment" (39.3 percent), particularly in the South South and South East geo-political zones.

When the sources of conflicts between African countries were examined, the respondents considered "cross-border crime" as 'very high' (31.0 percent). Others include: "political difference" (like the ownership of Bakassi between Nigeria and Cameroon), "illicit arm trade", "resource control" and racial difference".

Constitutional Democracy, Political Competition, the Rule of Law, Citizen Rights and Supremacy of the Constitution

About one third (37.0 percent) of all the respondents believed that the laws made by the legislatures have positive impact on their lives especially at the State level, such as Niger (71.3 percent), Benue (57.3 percent), Borno (52.9 percent) and Ekiti State (52.7 percent).

It was the considered opinion of the respondents that their political representatives were not representing their interest adequately as they were not satisfied with their performance. On the rule of law, 67 percent of the respondents were of the opinion that the rule of law was not adhered to in Nigeria and that there was inequality in its application.

Promotion and Protection of Political, Civil, Economic, Social and Cultural Rights

Elections conducted in Nigeria in 1999 and 2003 had been described as not being free and fair and particularly worse in 2003 (68.3 percent). About 30.0 percent of the respondents reported that culture, economic, social, civil and political rights are partially protected in the country. The Labour Union was rated highest among the organizations protecting and promoting individual rights in the country.

Fighting Corruption in the Political Sphere

Since the inception of the present Administration, fighting corruption has been one of its major concerns. About 62 percent of the respondents agreed that the fight against corruption has been on the increase. The respondents (53.1 percent) rated the level of corruption as 'very high' in the country, with 30.3 percent considering it as 'high' and 10.9

percent as 'moderate'. *The bottom - line is that* 83.4 *percent of the respondents believe that there is corruption in Nigeria.* They have rated "inadequate welfare" (55 percent) and "poverty" (51 percent) as very serious factors contributing to corruption in the country. Other factors include; "lack of job security" (42 percent); "societal/cultural values" (40 percent) and "unequal distribution of rights" (36 percent).

Among the Institutions established to combat corruption in Nigeria, Economic and Financial Crime Commission (EFCC) was rated highest (64.2 percent), followed by Independent Corrupt Practices and related offences Commission (ICPC), and the Due Process.

Promotion and Protection of the Rights of Women

Giving women equal access to education was seen as a strong measure to promote and protect gender equality. "Economic empowerment" of women and their "appointment into positions of decision-making" were also identified as crucial. About 35 percent of the respondents have said that involvement of women in the executive in all tiers of government and other sectors would help to prevent and protect the rights of women.

Promotion and Protection of the Rights of Vulnerable Groups

Poverty was identified as one of the major factors militating against the promotion of "child rights" in Nigeria. Most of the child abuse and human trafficking have been traced to poverty in the households.

On the attitude of government at all levels towards the Protection of Rights of the vulnerable groups, the present Administration have been scored below 40 percent. However, it is believed that more can still be done by government.

ECONOMIC GOVERNANCE AND MANAGEMENT

Economic Governance and Management focuses on five broad objectives.

Promotion of Macro-economic Policies for Sustainable Development

The objective relates to issues such as inflation rate, exchange rate, growth in real GDP, the fiscal deficit to GDP, and resource mobilization et cetera.

The outcome of the survey showed little or no improvement in the living standards of most Nigerian citizens in the past two years and that the value of the currency (naira) had reduced. The cost of living over the past 2 years had increased with most citizens struggling to survive. Though the inflation rate has reduced officially, the impact was not reported in the survey. Income of some Nigerians has been reported to have increased but the purchasing power remains low. Obtaining credit or loan in the past years had not been easy for most citizens as reported by the respondents because of "inability to provide collaterals" and also because of the "high interest rates" apart from "long loan processing period" by the financial institutions.

In the last five years, the respondents reported increase in the prices of goods despite government's lower rate of inflation. The exchange rate was said to have been fairly stable though with some slight increase.

Promotion of Sound Public Finance Management

The respondents were of the opinion that the "Reforms" carried out in Nigeria Custom Service brought about increase in domestic resource mobilization.

The re-capitalization and re-consolidation of 89 Banks into 25 strong Banks in Nigeria have received the support of Nigerians (50 percent). The respondents believed that businesses could be better if the people have access to micro-credit facilities. The respondents have thrown their weight behind the establishment of Revenue Allocation and Mobilization Committee. The publishing of Statutory Revenue Allocation by the Federal Ministry of Finance was applauded by most respondents as it has encouraged transparency and accountability in Public Finance.

The respondents decried government's not prioritizing its development projects and the way the implementation of the projects were carried out. They complained of not involving external bodies/independent organizations like the Civil Society Organizations in supervising/monitoring and evaluating the development projects. They also complained of not been informed about the financial management of development projects carried out at the State and Local Government Level.

Fighting Corruption and Money Laundering

The survey revealed that corruption was very high in Nigeria and that the process of accountability was inefficient. Some of the Public Officers were reported to be demanding bribes before performing their normal duty. The respondents rated EFCC highest in the fight against corruption in the counting over ICPC, Code of Conduct Bureau, and the "Due Process".

They also commended the efforts of NAFDAC for fighting against "killer drugs" and NDLEA for its role in preventing the smuggling of drugs and narcotics.

Accelerating Regional Integration

About three-quarters of the respondents were aware of regional bodies in Africa such as Economic Commission for West African States, Economic Commission for Africa, African Development Bank (ADB) and African Union (AU). Some respondents believed in the use of the same currency by ECOWAS members-States, who to them, it will promote sub-region economic trade or exchanges in the region.

SOCIO-ECONOMIC DEVELOPMENT

This thematic area focuses on six broad objectives.

Promotion of Self-Reliance and Sustainable Development

The National Poverty Alleviation Programme is seen as a pet of the present Administration to fight poverty in the country. The respondents rated the effectiveness and efficiency of the programme low, as it has not met with the needs of the citizens.

The domesticated Millennium Development Goals (MDGs) and Economic Reforms introduced by the present Administration were seen as good but faulted the application and implementation strategy. NEEDS programme was said to have made some impact in the financial sector all over the country but SEEDS and LEEDS are yet to be fully integrated in the States and LGAs respectively. The level of awareness of LEEDS is very low at the LGA level.

The provision of basic facilities and/or services to the community was seen to be mainly the responsibility of government. The huge allocation of funds to provide facilities/services like education, health care, potable water, energy (electricity supply), financial services were said to be unjustifiable at the end of every financial year. Electricity supply which could have cushioned businesses and generated employment particularly in the "informal sector" was rated 'very low' by the respondents.

The UBE was hailed by most respondents but that the quality of teachers, and the welfare of the pupils should be improved upon.

Accelerating Socio-economic Development

The respondents saw subsistence agriculture as the mainstay of Nigerian economy but would want government to encourage agriculture with the provision of inputs. Commercial agriculture was seen to be practiced by only a few individuals and groups. If there were constant supply of electricity, provision of potable water and other infrastructure like housing, and provision of good roads, the country would have developed better, and more citizens, as reported, would have gone into small-scale businesses.

The level of poverty was rated very high in the country. The factors identified to be responsible for poverty were: Unemployment, Low level of education, Lack of farm input, absence of social infrastructure, non access to loan, and inflation in the country.

Strengthening Policies and Delivery Mechanism

Government policies on education have been described as quite dynamic. Policies on education were applauded but they have to be given time for effective impact in the country.

Water supply is yet to be adequate for Nigerians as most citizens in the South South geo-political zone rely on rivers/stream for their drinking water. Most of the citizens in the same geo-political zone defecate on "surface water" (87 percent), while those in the northern zones still make do with "traditional pit toilet", and "ventilated improved pit latrine". Most of the citizens use "firewood straw" for their cooking with others using "kerosene" frequently.

Progress towards Gender Equality

Government is gender sensitive and has allocated more women to positions of decision-making than in previous administrations. It has also encouraged more women to

go into politics. The respondents gave government "kudos" in this direction, but solicited for more encouragement.

Promote and encourage broad-based participation in development by all stakeholders at all levels

The respondents were of the opinion that the planning and development of programmes, policies and projects, and the budgeting process have not been broad-based. They believed that they have been inhibited by factors like: "bribery and corruption"; "political influence"; "lack of transparency" and "god- fatherism".

CORPORATE GOVERNANCE

Corporate Governance focuses on five broad objectives.

Promotion of enabling environment and effective regulatory framework for economic activities

Nigeria is an agrarian society. Agriculture still remains the mainstay of the economy. Only about 25 percent of the respondents owned a business. However, business ownership varies from one geo-political zone or urban centre to another. More people are into small-scale business in the southern part of Nigeria than in northern part of the country. About half of the respondents confirmed that their business was better today than it was since 2003.

Corporate social responsibility and environmental sustainability

Some Corporations in Nigeria were said to be observing Labour Laws. Most of the Labour Laws existing today were recommended to be revised by the Legislature. Nigerian workers were said not to be adequately protected in their place of work. For environmental protection laws, the respondents were of the opinion that the mechanisms put in place were effective.

Promoting the Adoption of Good Business Ethics

Less than 20.0 percent of the respondents were engaged in "formal" employment. Most of them are engaged in employment in the "informal" sector like it is commonly found among the Nigerian citizens in the South East zone.

Corruption in Nigeria

Like in other thematic areas, corruption was rated "very high" in the country. On the effectiveness of agencies tackling corruption in Nigeria, EFCC was rated highest as been the most effective agency. This was followed by ICPC, Code of Conduct Bureau, and "Due Process". A lot of 'lootings' from the Treasury were said to have been uncovered, and some funds saved through the stringent application of the "Due Process."

Rights of Shareholders and Stakeholders

Only about 2.0 percent of the respondents owned shares in companies compared with 98.0 percent who did not own any. About 60.0 percent of those who own shares confirmed that they received regular information from their companies. About 83.0 percent of those who own shares also reported that they were treated with respect and fairness.

Accountability of Corporations, Directors and Officers

About 66 percent of those who own shares in companies reported that shareholders received audited accounts from their companies every year. About 65.0 percent of the shareholders among the respondents also confirmed that the audited accounts represented the correct position of what transpired in the companies.

CHAPTER 1

Introduction

1.1. Background

African Peer Review Mechanism (APRM) is a flagship programme of New Partnership for Africa's Development (NEPAD). The APRM is an instrument voluntarily acceded to by member States of the African Union as a self- monitoring mechanism for African States. The mandate of the APRM is to ensure that policies and practices of participating States conform to the agreed political, economic and corporate governance values, codes and standards contained in the Declaration on Democracy, Political, Economic and Corporate governance. The primary purpose of the APRM is to foster the adoption of policies, standards and practices that lead to political stability; high economic growth; sustainable development; and accelerated sub-regional and continental economic integration through the sharing of experiences and reinforcement of successful and best practices, including identifying deficiencies and assessing the needs of capacity building. NEPAD is the thought of a concerted effort for Africa's recovery from over-dependence on the support from the colonial powers. The goals and strategies of NEPAD are:

- (i) restoration of peace, security and stability in Africa;
- (ii) entrenchment of good governance in all ramifications;
- (iii) eradication of severe poverty, under-development and acute income disparity
- *(iv)* promotion of economic renewal, accelerated growth and sustainable development;
- (v) reversing Africa's marginalization in the process of globalization.
- (vi) Rehabilitation and construction of infrastructural facilities;
- (vii) Redefinition of relationship with partners;
- (viii) Reconfiguration of global financial architecture and trade regime; and
- *(ix)* Bridging the digital divide between the North and the South.

African leaders were resolute to offer African solutions to African problems having realized that their leadership roles have been strongly criticized on the basis of bad governance. APRM is basically a mutually adopted instrument for self- assessment and monitoring by African countries using agreed African and International standards for enthroning and deepening good governance in the continent. The APRM is therefore a critical instrument for advancing, monitoring and evaluating reforms in governance and socio-economic development and in building capacity to implement the required reforms. Accession to the APRM is voluntary and open to all African Union member States. The mechanism carries neither punishment nor sanctions. No African country is a replica of another and no African society is seen as a mirror image of another. So far, twenty five African countries have acceded to the APRM. Its primary mandate is to encourage acceding countries to adopt policies and practices that conform to the agreed political, economic and corporate governance, values, codes and standards as well as the socio-economic objectives enunciated in the NEPAD Declaration on Democracy, Political, Economic and Corporate Governance document.

By acceding to APRM, Nigeria is also in the pursuit and execution of the Millennium Development Goals (MDGs). MDGs were set up to address International Development programmes such as improving the economic well-being of the people, social and human development and ensuring environmental sustainability and regeneration. United Nations member States are committed to achieving the MDGs by 2015. The MDGs were domesticated for Nigeria.

- Halving the proportion of people whose income is less than one dollar per day.
 Eradicate extreme poverty and hunger.
- ii. Achieve universal primary education (UBE). Reduce the number of unqualified teachers by 80 percent; mobilize community and private sector involvement in education; and completion of UBE programme.
- iii. Reduce maternal mortality to three-quarters and under five (5) children mortality by two-thirds. Halt and reverse the spread of HIV/AIDS, Malaria and other major diseases; and provide special assistance to children orphaned by HIV/AIDS.
- iv. Significantly improve the lives of the millions living in slums by 2020. Provision of affordable housing, water and sanitation, health facilities, build skills and entrepreneurship.
- v. Promote gender equality and empowerment.
- vi. Develop a global partnership for development.

These form the self-assessment account of the MDGs in the process of data collection.

National Bureau of Statistics was the Lead Research Organization (LRO) that partnered with APRM to conduct Mass Household Survey throughout the country. It was specifically charged with the responsibility of capturing the perceptions of Nigerians on governance and socio-economic development, rule of law, national ownership and popular participation in governance, transparency, accountability, inclusiveness, technical competence, credibility and independence from political manipulation. Two surveys were conducted. The first survey was a pretest while the second one was the main survey.

1.2 Objectives

The objectives of the Pretest survey were:

- i. To test adequacy of the survey instruments
- ii. To test the time frame for administering one questionnaire
- iii. To provide responses for coding the open-ended questions in the questionnaire and
- iv. To facilitate data processing arrangement.

The objectives of the main survey were:

- *i.* To capture the perceptions of Nigerians on how democracy and good governance can form the basis for the reduction of poverty and the attainment of sustainable development.
- *ii.* To capture the perceptions of Nigerians on the quality of governance in Nigeria in the four thematic areas contained in the questionnaire.

CHAPTER TWO

Methodology/ Survey Design

2.1 Planning and Preparation

Several meetings were held to discuss the survey design, costs and logistics. Committees were formed to work on specific areas like survey instrumentation, frame compilation and development, sample design, training arrangements and selection of resource persons, trainers and field staff. The survey was designed to be in two phases. These were **pretest** and **main survey**.

2.2 Survey Background

In developing a frame for the survey, the demarcated enumeration area (EA) maps for the country produced by National Population Commission (NPoPC) in 1991 Population Census was used. The NBS adopted the use of the EAs for its surveys and regularly updated them. The Core Welfare Indicator Questionnaire (CWIQ) sample design was adopted for the survey.

2.3 Coverage

The survey covered all the 36 States of the federation and the Federal Capital Territory (FCT), Abuja. The three senatorial districts in each State were covered. One local government was selected from each senatorial district.

2.4 Scope

The Mass Household Survey (MHS) collected information from the four thematic areas of APRM under each objective. These are:

- a. Democracy and Political Governance
- b. Economic Governance and Management
- c. Socio-Economic Development
- d. Corporate Governance.

Each thematic area has its own broad objectives.

2.5 Sample Design

The reporting domain of the MHS was Senatorial district/ Local government area (LGA). One LGA was selected from each senatorial district in each State plus the FCT, Abuja. The LGA at the State capital was automatically selected. Out of the remaining two LGAs one was to be peri-urban while the other was the type with unique feature or peculiarity such as riverine terrain, sandy land mass, hilly landscape, having unique topography, or sharing boundary with another LGA in another State.

2.5.1 Estimation Procedure

Let the probability of selecting the EA be f_j and the probability of selecting the households,

 \mathbf{f}_{k} . Then the product, $\mathbf{f}=\mathbf{f}_{j}\mathbf{f}_{k}=(1/\mathbf{W}_{jk})$

Where
$$\mathbf{f}_{j} = {}^{n} / {}_{N}$$
 and $\mathbf{f}_{k} = {}^{h} / {}_{H}$

For Local Government Area Estimate,

$$\hat{\mathbf{Y}}_{l} = (^{\mathsf{N}}/_{\mathsf{n}})\boldsymbol{\Sigma}^{n}{}_{j=i}(^{\mathsf{H}}/_{\mathsf{h}})\boldsymbol{\Sigma}^{h}{}_{k=i} (\mathbf{X}_{\mathsf{lkj}})$$
$$= (^{\mathsf{N}}/_{\mathsf{n}})(^{\mathsf{H}}/_{\mathsf{h}}) \boldsymbol{\Sigma}^{n}{}_{j=i}\boldsymbol{\Sigma}^{h}{}_{k=i} (\mathbf{X}_{\mathsf{lkj}})$$
$$= \mathbf{w}_{\mathsf{ljk}} \boldsymbol{\Sigma}^{n}{}_{j=i}\boldsymbol{\Sigma}^{h}{}_{k=i} (\mathbf{X}_{\mathsf{lkj}})$$

Note: $w_{ljk} = ({}^{N}/_{n})({}^{H}/_{h})$

Where: $\hat{\mathbf{Y}}_{\mathbf{I}}$ = Estimate for LGA

N = Total number of EAs in the I^{th} LGA

n = Selected number of EAs in the I^{th} LGA

H = Total number of households listed in the j^{th} EA

h = Selected number of EAs in the j^{th} LGA

 X_{lkj} = Value of the element in the K^{th} household of j^{th} EA in the I^{th} LGA

 \mathbf{W}_{ljk} = Weight of the element in \mathbf{K}^{th} household of the \mathbf{j}^{th} EA in the \mathbf{I}^{th} LGA

National Estimate

$$\hat{\mathbf{Y}}_{\mathsf{N}} = \boldsymbol{\Sigma}^{n}{}_{I=I} \boldsymbol{Y}_{I}$$

Where

 $\hat{\mathbf{Y}}_{N \text{ is}}$ the National Estimate; and $\hat{\mathbf{Y}}_{I}$ Is the LGA estimate.

2.5.2 Variance Estimate

Estimating Variances using the jack knife method will require forming replicate from the full sample by randomly eliminating one sample cluster (Enumeration Area (EA)) at a time from an LGA containing **K** EAs, **K** replicated estimates are formed by eliminatg one of these, at a time, and increasing the weight of the remaining (**k-1**) EAs by a factor of ${}^{K}I_{(k-1)}$. This process is repeated for each EA. For a given LGA or reporting domain, the estimate of the variance of a rate, **r**, is given by;

Var (r) = (Se)² =
$${}^{1}/{}_{k(k-1)} \Sigma^{k}{}_{l=i}(r_{i}-r)^{2}$$

Where **(Se)** is the standard error, **k** is the number of EAs in the LGA or reporting domain. **r** is the weighted estimate calculated from the entire sample of EAs in the LGA or reporting domain. r_i is equal to $\mathbf{kr} \cdot (\mathbf{k} \cdot \mathbf{l})\mathbf{r}_i$, where \mathbf{r}_i is the re-weighted estimate calculated from the reduced sample of **k**-1 EAs. To obtain an estimate of the variance at a higher level, say, at the national level, the process is repeated over all LGAs, with **k** redefined to refer to the total number of EAs (as opposed to the number in the LGAs).

Two stage cluster sample design was adopted in each LGA. Enumeration areas formed the first stage or primary *sampling units (PSUs)* while housing units formed the second stage or *secondary ultimate sampling units (SSUs)*.

Selection of the first stage or PSUs was at the E.A level using the updated E.As of the 1991 population census demarcated E.As. A systematic selection of 10 E.As was made in each selected LGA.

The selection of the second stage or SSUs was at the Housing Unit level which provided the frame. Complete housing unit listing was done in each selected EA. A household within the housing unit was selected to represent each housing unit.

As part of the guidelines to all LROs, NBS was instructed to follow a particular demographic inclusiveness that will be gender sensitive and will still include the youths while trying to capture the perceptions of Nigerians. The distribution of respondents in an E.A was to be *8 adult male, 7 adult female, 2 male youth and 3 female youth.*

6

2.6 Sample Size

Pretest

The sample size of the Pretest was quite small.

- One (1) State was selected from each geo-political zone
- One (1) LGA was selected from the selected State
- Two (2) EAs were selected from the LGA one urban, and the other rural
- Ten (10) Households were scientifically selected from each EA.
- 20 Households were covered in each State/LGA
- 120 Households were canvassed for the Nigerian citizens' perceptions.

Main Mass Household Survey

The sample size from the State to the household level was as follows;

3 Senatorial Districts/ LGAs were selected in each State plus the FCT, Abuja.

- 110 LGAs were selected nationwide
- 10 EAs were selected from each LGA
- 1110 EAs were selected nationwide
- 20 Households were scientifically selected from each EA.
- 600 Households were scientifically selected from each State plus the FCT, Abuja.
- 22,200 Households were scientifically selected nationwide.

That was seen as a very robust sample size for such important nationwide survey.

2.7 Survey Instruments

The main survey instruments used for the survey were:

- APRM domesticated Mass Household Survey Questionnaire. The questionnaire contained the Socio- Demographic Characteristics, General knowledge about APRM, Instruments and Standards and the four Thematic Areas.
- ii. Field Staff / Interviewer's Manual.

The Field staff/ Interviewer's manual is an instructional manual that provided relevant explanation on the methodology of the survey. It also provided explanation on the technical terms and concepts contained in the questionnaire.

2.8 Training of Field Staff

Training of Field Staff was at two levels for both the Pretest and the Main Survey.

The first level of training

It was called **Training of Trainers (T.O.T)** while the second level was the **Training of Field staff** at the zonal level. Each T.O.T involved the training of trainers from subjectmatter specialists departments such as Census and Surveys, Field Services and Methodology, and Computer Management and Information Services. The training covered classroom workshop using power point presentation, mock interview and demonstration techniques. The training lasted for two days.

The second level of training or zonal level training

The training at the second level was for the Field Staff - the Enumerators, Supervisors, Editors, State Officers and Zonal Controllers. However, the training at that level was for three days. It must be emphasized here, that the same method of training was adopted for both Pretest and the Main survey.

2.9 Data Collection Arrangement

The data collection arrangements were carried out at two different stages. These were at the Pretest stage and the Main Survey stage.

Data Collection Arrangement during the Pretest stage

The pretest survey was designed and actually covered six States of the federation, with one State from each of the six geo-political zones. Specifically, the States selected were Plateau (North Central), Borno (North East), Kaduna (North West), Enugu (South East), Cross River (South South) and Oyo (South West). The sample size was small. Only one LGA was selected in each of the six States that fell into the sample. With the sample design explained above, only 20 households were canvassed for information in each selected State/LGA and 120 households nationwide.

In the process of collecting the data, two teams of two Enumerators and a Supervisor formed a roving team that covered each LGA. A team worked in each sector. Other personnel that participated in the pretest were the Training Officers from the headquarters, the State Officer and the Zonal Controller. The pretest was monitored by APRM Thematic Coordinators.

At the end of the pretest, it was evident that some of the questions had to be reframed and some technical terms broken down into simpler language for easy understanding and interpretation. The questionnaire itself took an average of three and half to four hours to administer. The MHS questionnaire was found out to be very bulky and *it was like conducting four (4) surveys in one because all the four Thematic Areas were contained in one questionnaire*. NBS technical staffs were mandated to review the questionnaire along with APRM Thematic Coordinators who provided the needed technical support before embarking on the main survey.

Data Collection Arrangements during the Main Survey

The Mass Household Survey covered all the 36 States of the Federation and the F.C.T, Abuja. As explained above in the survey design, 3 LGAs/ 30 EAs were selected in each State. Six hundred (600) households were canvassed for information in each State plus the F.C.T, Abuja with 200 households per LGA. Twelve (12) Interviewers/Enumerators of six roving teams with three (3) Supervisors worked in each State and the F.C.T, Abuja. A supervisor covered two teams of four Interviewers/Enumerators. On the whole, four hundred and forty four (444) Interviewers/ Enumerators plus one hundred and eleven (111) Supervisors were engaged for the field exercise nationwide. Each team covered five (5) EAs and the data collection was completed in twelve (12) days.

2.10 Field Monitoring and Quality Assurance

It is now a universal norm to build independent supervision, monitoring and evaluation into survey/ project planning apart from internal supervision by the senior staff of data collection agencies. This is to give such survey a kind of quality check and quality assurance. The Mass Household Survey was closely monitored by APRM Team of Monitors led by the National Coordinator of APRM, National Orientation Agency (NOA) in all the thirty (36) States plus the F.C.T; Abuja and NBS team of monitors. NOA came in at the instance of APRM. The Senior Staff of NBS comprising Headquarters Staff, Zonal Coordinators, State Officers and Principals of NBS Training Schools formed the internal supervisory and monitoring team. The combined efforts of the monitors helped in no small

measure to improve on the quality of data generated and in ensuring the completion of the survey on schedule.

The idea of monitoring was to check on the quality of training at all levels; to ensure that the personnel used were capable, knowledgeable enough, and sufficiently understand the language/ dialect and culture of the environment where they were to operate. Monitoring Officers were also to watch out for quality of work and level of commitment.

2.11 Retrieval of Records / Questionnaires

The retrieval of records/ questionnaires was done in two stages. The first stage was through NBS Monitoring Officers from the headquarters at the end of the first week of the survey. The second stage was at the end of the survey. At the completion of the MHS on 27th September 2006, the second batch of questionnaires was taken from the States to the zonal headquarters. They were subsequently moved to the national headquarters of NBS, Abuja by the Zonal Controllers.

2.12 Data Processing

Data processing involves three major processes namely, *data editing, data entry and data analysis.*

Data Editing

National Bureau of Statistics constituted a team of Editing Officers to do the editing of the questionnaires returned from the field. Data editing was necessary because of the following:

- I. Wrong entry of options/ codes
- II. Errors of transmission
- III. Errors of omission/ commission
- IV. Errors of double entries
- V. Errors of inconsistencies
- VI. Errors of impossible / unreasonable entries.

The editing of the questionnaires was done manually and it took about 17 days to complete. Precisely, it ended on 12th October 2006.

Data Entry

Data entry from the questionnaire into the computer was the most demanding work because the data analysis depended on the accuracy and quality of data fed into the computer. Data entry began as soon as the manual editing of questionnaires from an EA was completed. The questionnaire was quite bulky as it contained all the four thematic areas. The massiveness of the questionnaire and the size of the sample (22,200) informed NBS to resolve into taking the following decisions:

- i. Hiring of additional external hands.
- ii. Putting trained personnel on 60 computers to do data entry at the headquarters.
- iii. Co-opting members of staff from other Departments/ Units like Censuses and Surveys, Corporate Planning and Technical Coordination, Field Services and Methodology, and Prices unit to join hands with the staff of Computer Management and Information Services for the data entry.
- iv. Carrying questionnaires of 10 States each to Zonal Offices at Kaduna and Ibadan for data entry.

The data entry did not end until 6th November 2006.

Data Analysis

The data processing/ analyses were done centrally at NBS headquarters, Abuja. The data entry screen developed was by using *Integrated Micro computer Processing system* (*IMPs*) software. The data capture was through the use of *Censuses and Survey Processing Systems (CSPro)*. The statistical tables generated were by CSPro and SPSS. Each Thematic Area results were analyzed separately. However, the Lead Research Organizations demanded for the data sets in American *Standard Code for International Interchange (ASCII)* and *Statistical Package for Social Scientists* (*SPSS*) which were made available to them apart from the statistical frequency distribution tables already forwarded to them. The statistical frequency distribution tables were generated row-wise and column-wise in different demographic characteristics.

2.13 Sample Achieved

Twenty two thousand and two hundred (22,200) questionnaires were distributed nationwide with 600 questionnaires per State plus the FCT, Abuja. The retrieval rate was 100 percent in most States except in the following States: Lagos (499 i.e 83 percent); Rivers (532 i.e. 89 percent); Kogi (540 i.e. 90 percent); Bayelsa (571 i.e. 95 percent); Cross River, Enugu, Gombe, Nasarawa, Ogun (580 i.e. 97 percent); Imo (587 i.e. 98 percent); FCT, Abuja (591 i.e. 98.5 percent); Ondo (594 i.e 99 percent); and Kwara (595

i.e. 99 percent). On the whole, 21,808 (i.e. 98.23 percent) questionnaires were retrieved and analyzed. See the attached table. On the basis of geo-political zone, only the North West zone had 100 percent returns Others ranged from 96 percent (South West) to 99 percent (North East and South East).

Summary of Sample Achieved									
			Nur	Numeration Area (EA)			Households (HHs)		
S/No	Zone	No. of State	Expected	Achieved	Response Rate (%)	Expected	Achieved	Response Rate (%)	
1	NW	1	210	210	100	4200	4200	100	
2	NE	6	180	179	99	3600	3580	99	
3	NC	7	210	206	98	4200	4106	98	
4	SW	6	180	176	98	3600	3472	96	
5	SS	6	180	174	97	3600	3483	97	
6	SE	5	150	149	99	3000	2967	99	
Natio	onal	37	1,110	1,094	99	22,200	21,808	98	

Table 2.1.7NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM)NATIONAL MASS HOUSEHOLD SURVEY 2006, STATUS OF RETURNS AT NATIONAL LEVEL

S/NO	STATE	NO OF EAS EXP.	NO OF EAS REC.	RES. RATE (%)	NO OF HH EXP.	NO OF HH REC.	RESPONSE RATE (%)
1	ABIA	30	30	100	600	600	100
2	ADAMAWA	30	30	100	600	600	100
3	AKWA IBOM	30	30	100	600	600	100
4	ANAMBRA	30	30	100	600	600	100
5	BAUCHI	30	30	100	600	600	100
6	BAYELSA	30	28	93	600	571	95
7	BENUE	30	30	100	600	600	100
8	BORON	30	30	100	600	600	100
9	C / RIVER	30	29	97	600	580	97
10	DELTA	30	30	100	600	600	100
11	EBONYI	30	30	100	600	600	100
12	EDO	30	30	100	600	600	100
13	EKITI	30	30	100	600	600	100
14	ENUGU	30	29	97	600	580	97
15	FCT	30	30	100	600	591	99
16	GOMBE	30	29	97	600	580	97
17	IMO	30	30	100	600	587	98
18	JIGAWA	30	30	100	600	600	100
19	KADUNA	30	30	100	600	600	100
20	KANO	30	30	100	600	600	100
21	KATSINA	30	30	100	600	600	100
22	KEBBI	30	30	100	600	600	100
23	KOGI	30	27	90	600	540	90
24	KWARA	30	30	100	600	595	99
25	LAGOS	30	27	90	600	499	83
26	NASARAWA	30	29	97	600	580	97
27	NIGER	30	30	100	600	600	100
28	OGUN	30	29	97	600	580	97
29	ONDO	30	30	100	600	594	99
30	OSUN	30	30	100	600	599	100
31	OYO	30	30	100	600	600	100
32	PLATEAU	30	30	100	600	600	100
33	RIVERS	30	27	90	600	532	89
34	SOKOTO	30	30	100	600	600	100
35	TARABA	30	30	100	600	600	100
36	YOBE	30	30	100	600	600	100
37	ZAMFARA	30	30	100	600	600	100
NA	TIONAL	1,110	1,094	99	22,200	21,808	98

CHAPTER 3 SURVEY RESULTS

3.1 Socio-Demographic Characteristics

This section deals with the demographic information of all persons in the households on selected areas such as:

- i. Age and Sex Distribution of Persons
- ii. Distribution by relationship to head of the household
- iii. Marital Status
- iv. Education
- v. Employment Status
- vi. Occupation and
- vii. Religion

3.1.2 DISTRIBUTION OF RESPONDENTS BY GENDER

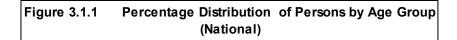
Table 3.1.2.1 shows that 51.5 per cent of all respondents (by households Covered) were males while females constituted 48.5 per cent.

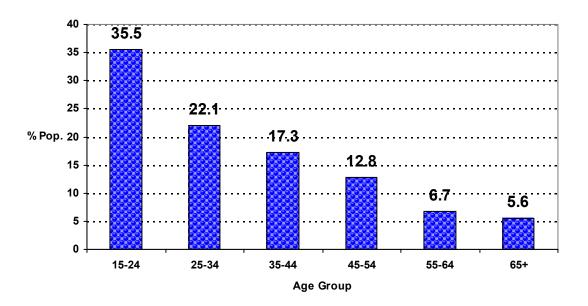
SDC Table 3.1.2.1 Percentage Distribution of Respondents by Gender (National)			
Gender	Gender Percent		
Male	51.5		
Female	Female 48.5		
Total 100.0			

3.1.3 DISTRIBUTION OF PERSONS BY AGE GROUP:

Table 3.1.3.2 indicates that respondents with ages 15-24 years constituted 35.5 per cent (for both sexes) being the highest nationwide. Those who are between ages 25-35 years followed it with 22.1 per cent. Other age groups indicated, as follows, 35-44 years (17.3 per cent), 45-54 years (12.8 per cent), 55-64 years (6.7 per cent) and 65 years and above (5.7 per cent).

SDC Table 3.1.3.2 Percentage Distribution of Respondents by Age Group (National)		
Age Group	Percent	
15 – 24	35.5	
25 – 34	22.1	
35 – 44	17.3	
45 - 54	12.8	
55 - 64	6.7	
65+	5.7	
Total	100.0	





3.1.4 DISTRIBUTION OF RESPONDENTS BY RELATIONSHIP TO HEAD OF THE HOUSEHOLD

Table 3.1.4.3 shows percentage distribution of respondents in relationship to head of household. Among households covered nationwide, "own child" had the highest percentage (54.8 per cent), Head of "households" was next with 21.0 per cent, while those who are "spouse" recorded 17.8 per cent. These figures put together constituted 93.6 per cent of all population estimated. The remaining 6.4 per cent were shared among "other relationships", who maybe regarded as

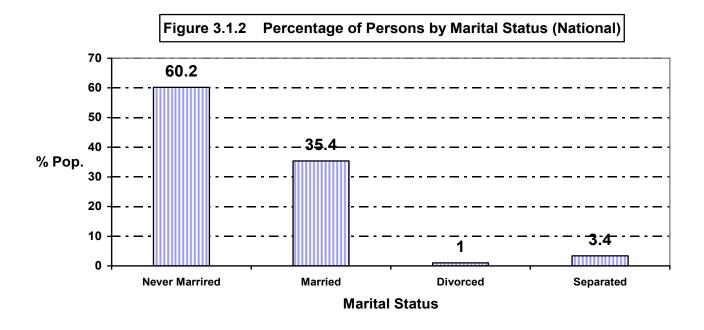
distance relations. For instance "Grand child" recorded 2.0 per cent, Brother/Sister (1.5 per cent), "Parent" (0.4 per cent) etc.

SDC Table 3.1.4.3 Percentage Distribution of Respondents by Relationship to Head of Household (National)				
Relationship	Percent			
Head	21.0			
Spouse	17.8			
Own Child	54.8			
Step Child	0.3			
Grand Child	2.0			
Brother/Sister	1.5			
Niece/Nephew	0.6			
Brother/Sister in Law	0.5			
Parent	0.4			
Parent in Law	0.2			
Other Relatives	0.4			
Maid/House Servant	0.2			
Non Relatives	0.2			
Total	100.0			

3.1.5 DISTRIBUTION OF RESPONDENTS BY MARITAL STATUS

Table 3.1.5.4 below shows that "Never Married" had the highest percentage (60.2 per cent), those who are "married" was next with 35.4 per cent, while "Divorced and Separated" recorded 1.0 and 3.4 per cent respectively nationwide.

SDC Table 3.1.5.4 Percentage Distribution of Respondents by Marital Status (National)			
Marital Status Percent			
Never Married	60.2		
Married	35.4		
Divorced	1.0		
Separated	3.4		
Total	100.0		



3.1.6 DISTRIBUTION OF PERSONS BY EDUCATION

Education is essential in providing people with basic knowledge and needed skills to improve their quality of life.

Table SDC 3.1.6.5 indicates percentage distribution of highest educational level completed. Those who have not completed any known educational level are in overwhelming majority with 45.3 per cent nation-wide. Those who have completed primary school were second with 24.5 per cent, Nursery school had 7.4 per cent while secondary and post secondary schools recorded 16.8 and 6.1 per cent respectively.

(National)		
Education	Percent	
None	45.3	
Nursery	7.4	
Primary	24.5	
Secondary	16.8	
Post Secondary	6.1	
Total	100.0	

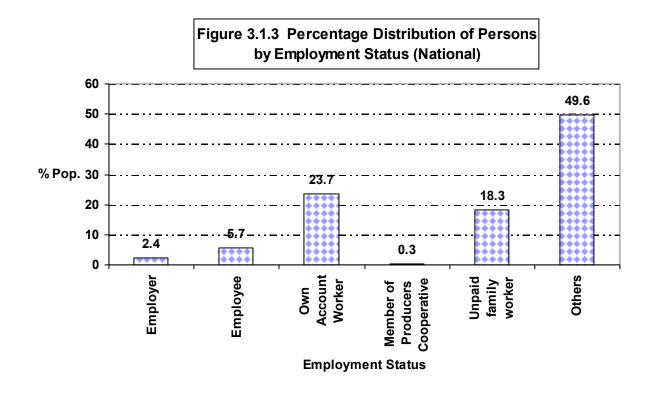
SDC Table 3.1.6.5 Percentage Distribution of Respondents by Education(Highest level completed) (National)

3.1.7 DISTRIBUTION OF RESPONDENTS BY EMPLOYMENT STATUS

The employment status speaks volume about the standard of living in individuals and collective families as a whole.

Table SDC 3.1.7.6 shows percentage distribution of population by employment status. Those who are operating their own jobs or businesses known as own Account workers had 23.7 per cent across the country, which implies that many prefer working for themselves than others.

SDC Table 3.1.7.6 Percentage Distribution of Respondents by Employment Status (National)		
Employment status	Percent	
Employer	2.4	
Employee	5.7	
Own Account worker	23.7	
Member of Producers Cooperative	0.3	
Unpaid Family Worker	18.3	
Others	49.6	
Total	100.0	



Those who are regarded as employers of labour constituted 2.4 per cent while employees on the other hand recorded 5.7 per cent, Member of producers cooperative (0.3 per cent) while 18.3 per cent for unpaid family workers (where you have children mostly students working for their parents during the holidays). However, other unspecified workers recorded as high as 49.6 per cent of the employed, probably because many in this group were not able to classify their (menial) jobs.

3.1.8 DISTRIBUTION OF PERSONS BY MAIN OCCUPATION

Table SDC 3.1.8.7 below shows percentage distribution of the respondents by main occupation. Agriculture being one of the foremost occupations in the country recorded relatively high figure (17.5 per cent) compared to other occupations, like Wholesale and Retail (7.6 per cent), Social and Personal Services (3.1 per cent), Education (2.5 per cent), while Manufacturing and Electricity/Gas, and Water Supply were rated poorly (1.0 and 0.9 per cent respectively). Over half (60.4 per cent) of the working population were engaged in what is described as "informal" activities which were specified as others.

SDC Table 3.1.8.7 Percentage Distribution of Persons by Main Occupation (National)	
Occupation	Percent
Agric. Hunting Forestry	17.5
Fishing	0.8
Mining	0.2
Manufacturing	1.0
Electricity, gas & water supply	0.9
Construction	0.8
Wholesale & Retail Trade	7.6
Hotel & Restaurant	0.3
Transport, Storage and Communication	1.0
Financial Intermediate	0.2
Real EState, Renting & Business Activities	0.3
Public Administration & Defence	2.3
Education	2.5
Health and Social work	0.6
Social & Personal Services	3.1
Private Household with employed person	0.5
Others	60.4
Total	100.0

3.1.9 DISTRIBUTION OF RESPONDENTS BY INSTITUTIONAL SECTOR:

In Table SDC 3.1.9.8 below, it was indicated that 2.5 per cent of the employed respondents was engaged in public company. Those working with the private company were 9.4 per cent; ministries had 6.6 per cent while parastatals engaged 1.4 per cent. However, an overwhelming majority engaged in "informal" activities (which were not clearly defined) recorded as high as 69.1 per cent.

SDC Table 3.1.9.8 Percentage Distribution of Respondents by Institutional Sector (National)		
Sector	Percent	
Not applicable	11.0	
Public Company	2.5	
Private Company	9.4	
Parastatals	1.4	
Ministries	6.6	
Others	69.1	
Total	100.0	

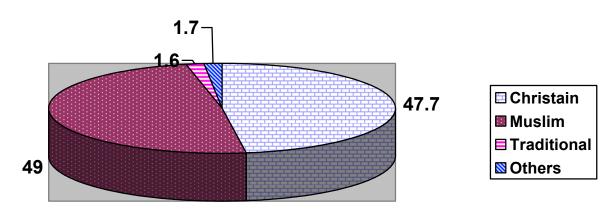
3.1.10 DISTRIBUTION OF PERSONS BY RELIGION

Table SDC 3.1.10.9 indicates that Muslim as a religion was much more popular among the sampled households with 49.0 per cent. Christian religion followed it with 47.7 per cent, while traditional and other religions not specified recorded 1.6 and 1.7 per cent respectively across the country.

Kenglon (National)		
Religion	Percent	
Christian	47.7	
Muslim	49.0	
Traditional	1.6	
Others	1.7	
Total	100.0	

SDC Table 3.1.10.9 Percentage Distribution of Persons by Religion (National)



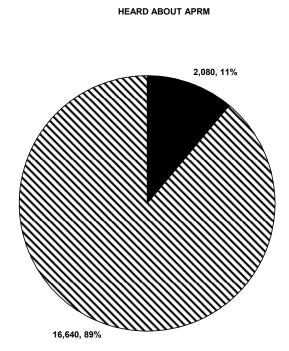


3.2.0 GENERAL KNOWLEDGE ABOUT APRM / INSTRUMENTS AND STANDARDS

3.2.1 General Knowledge about APRM

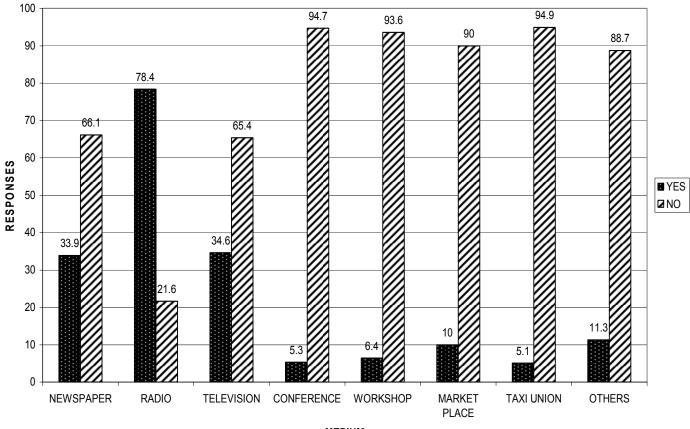
African Peer Review Mechanism (APRM) is a flagship programme of New Partnership for Africa's Development (NEPAD). APRM is an instrument voluntarily acceded to by member States of the African Union as a self-monitoring mechanism for African States. Nigeria is a member of APRM in Africa.

The Mass Household Survey (MHS) sought the opinion of the respondents of their knowledge about APRM. Out of all the respondents (18,720) who provided response to the question, only 11.1 percent (2080) knew about APRM while the rest 88.9 percent (16,640) did not know about it. The implication of the above is that more publicity and public enlightenment programmes should be embarked upon from now on.





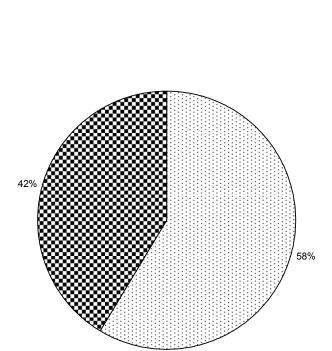
NBS tried to find out the source of medium through which the people knew about APRM. The figure below showed clearly the sources of media. Majority of respondents (78.4 percent) knew through the Radio. Others were through Television (34.6 percent), Newspapers (33.9 percent); from Market Place (10.0 percent); through Workshops (6.4 percent); Conferences (5.3 percent); Taxi Union (5.1 percent) and others unspecified (11.3 percent). The radio has been seen as much cheaper and more networking than other sources of media.



MEDIUM OF AWARENESS ABOUT APRM

MEDIUM

3.2.1.2 Awareness about Nigeria acceding to APRM was another opinion sought from respondents. Of all the respondents contacted, 58.5 percent knew about Nigeria acceding to APRM while 41.5 percent did not know about it.



AWARE THAT NIGERIA ACCEDED TO APRM

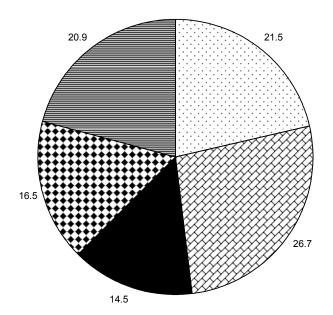
⊡ YES ∎ NO

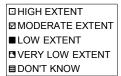
3.2.2 Instruments and Standards

3.2.2.1 Extent of Measures to Sign, Ratify, Adopt and Comply with International and Regional Instruments and Standards

Since Nigeria acceded to APRM about three years, NBS sought to find out from respondents how they would rate the extent to which Nigeria has taken measures to sign, ratify, adopt and comply with the international and regional instruments and standards listed in the APRM Master Questionnaire. The rating was just as shown below: "High extent" (21.5 percent); "Moderate extent" (26.7 percent); "Low extent" (14.5 percent); "Very low" (16.5 percent) and "Don't Know" (20.9 percent).

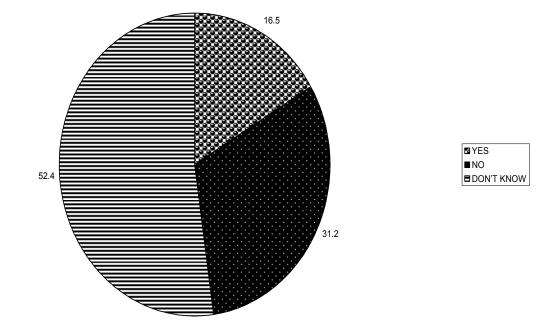
MEASURES TAKEN TO SIGN, ADOPT AND COMPLY WITH INTERNATIONAL AND REGIONAL INSTRUMENTS AND STANDARDS, BY PERCENTAGE DISTRIBUTION





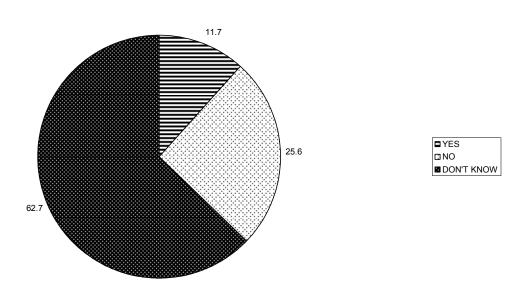
3.2.2.2 Complying with the Objectives of the Millennium Development Goals (MDGs)

Nigerian respondents did not hide their perceptions about the government complying with the objectives of the millennium development goals. About one third of the respondents (31.2 percent) contacted, said Nigeria was not complying with the measures. Only 16.5 percent supported the idea that the country was complying with the objectives of the MDGs while as high as 52.4 percent said they did not know whether the country was complying or not.



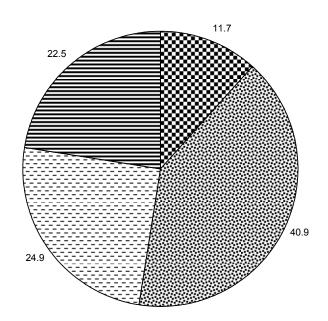
3.2.2.3 On Nigerian government enforcing the African Charter for popular participation of 1990, only 11.7 percent of the respondents answered in the affirmative while 25.6 persons responded negatively and as many as 62.7 percent responded that they did not know.

A PIE CHART SHOWING GOVERNMENT ENFORCING THE AFRICAN CHARTER FOR POPULAR PARTICIPATION OF 1990, 2006



3.2.2.4 On Government complying with the principles of ownership and broad-based participation of NEPAD in its development policy and projects, 40.9 percent of the respondents rated it as "fair"; 24.9 percent as "poor" and 22.5 percent as "very poor". However, 11.7 percent of the respondents still rated Nigeria as good. The fact that 76 percent of the respondents had no knowledge of NEPAD, it was pretty difficult to rate successfully what the respondents did not have knowledge about.

A PIE CHART SHOWING GOVERNMENT COMPLYING WITH PRINCIPLES OF OWNERSHIP AND PARTICIPATION OF NEPAD IN ITS DEVELOPMENT POLICY AND PROJECTS, 2006

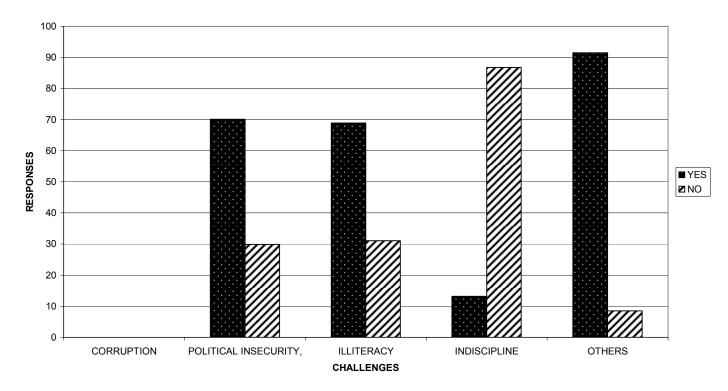




3.2.2.5 Challenges facing government in implementing the NEPAD initiative.

Out of the 24 percent of the respondents who claimed to have knowledge about NEPAD, believed that the challenges facing government in implementing the NEPAD Initiative were as follows:

- (i) Political insecurity/instability (70.1 percent);
- (ii) Illiteracy among the people (68.9 percent);
- (iii) Indiscipline (13.2 percent; and
- (iv) Others, not specified, carried as much as 91.5 percent.



A BAR CHART SHOWING THE CHALLENGES FACING THE NIGERIAN GOVERNMENT IN IMPLEMENTING THE NEPAD INITIATIVE, 2004

Corruption is seen as universal and the bane of the failure of most African leaders in developing their countries.

THEMATIC AREAS

3.3.1. DEMOCRACY AND POLITICAL GOVERNANCE

This section of the questionnaire addresses the main objective of the APRM, which is the promotion of democracy and good political governance as a basis for the reduction of poverty and the attainment of sustainable development.

Democracy and good political governance constitute an important prerequisite for successful economic, corporate and socio-economic governance, touching as they do on the fundamental rights of the citizenry (both individuals and groups), the accountability of government to the governed, and the relative stability of the polity.

It is generally acknowledged that development is impossible in the absence of true democracy, respect for human rights, peace and good governance, the core component of which include political pluralism, allowing for the existence of several political parties and workers' union and fair, open and democratic elections periodically organized to enable people to choose their leaders freely.

The under- listed nine broad objectives tried to address the above issues in the report on democracy and political governance:

- i. Prevention and reduction of intra and inter State conflicts.
- ii. Constitutional Democracy, Political competition, the Rule of law, Citizen Rights and the Supremacy of the Constitution
- iii. Promotion and Protection of Political, Civil, Economic, Social and Cultural rights
- iv. Separation of Powers and Protection of the Independence of the Judiciary and the Legislature.
- v. Accountable, Efficient and Effective Public/ Civil Service
- vi. Fighting Corruption in the Political Sphere
- vii. Promotion and Protection of the Rights of Women
- viii. Promotion and Protection of the Rights of Children and Young Persons

ix. Promotion and protection of the Rights of Vulnerable Groups, including internally Displaced Persons and Refugees.

3.3.1.1. PREVENTION AND REDUCTION OF INTRA AND INTER STATE CONFLICTS

3.3.1.1.1 Contributory Factors to the Occurrence and/or Increase of Internal Conflicts

Table DPG 3.3.1.1.1 showed that about 2 out of every 5 (41.0 per cent) nationwide households interviewed ethnicitv scored and political exclusion/marginalization as serious factors responsible for the occurrence and increase of Internal Conflicts in Nigeria. Almost the same proportion of households (39.3 per cent) in Table DPG 3.3.1.1.2 scored poverty and unemployment as another source of internal conflicts. Almost the same proportion of Households in Zamfara and Niger States reported ethnicity and poverty/unemployment as major sources of Intra and Inter-State conflicts (Table DPG 3.3.1.1.1 and 3.3.1.1.2). Further deseggregation by geo-political zone, (Table DPG 3.3.1.1.3 & 3.3.1.1.4) showed that both South-East (26.6 percent) and South-South (23.9 percent) scored "inequality in distribution of resources" and "Political exclusion/Marginalization" (24.0 per cent and 20.3 per cent respectively) 'very high' as sources of internal conflicts in the country.

Effectiveness of Measures taken by Government in the Prevention and Management of Internal Conflicts

About 31.0 percent of households nationwide (Table DPG 3.31.1.5) and 29.0 percent of the respondents (Table DPG 3.3.1.1.6) reported that "rapid intervention in conflicts situation" and "establishment of inter-religion council" respectively, were the best ways of preventing and managing internal conflicts in Nigeria. At the State level, more households in Zamfara (74.0 percent), Niger

(64.3 percent) and Borno State (52.8 percent) also reported "rapid intervention in conflict" as 'very effective' measure of preventing and managing of internal conflicts. By geo-political zone, more respondents in North-East (28.5 percent) and South-South (18.5 percent) also reported "rapid intervention in conflicts" as 'very effective' measure of preventing and managing of conflicts in the country (Table DPG 3.3.1.1.7).

Sources of Conflicts between Countries in Africa

Table DPG 3.3.1.1.8 revealed that about 35.0 per cent of households in Nigeria scored/ranked "cross-border crime" 'high' as a source of conflicts between countries in Africa. Similarly, Table DPG 3.3.1.9-11 showed that close to 31.0 per cent of all households in the country ranked "political difference", "illicit arm trade", "resource control" and "racial difference" as high source of conflicts between African countries. Further desegregation by zone according to Table DPG 3.3.1.1.12-14 showed that more people in the South-South (SS) reported "illicit arm trade" (22.3 per cent), "racial difference" (21.9 per cent) and "cross border crime" (20.0 per cent) as 'very high' sources of conflicts between countries in Africa. More people in rural than urban areas (Table DPG 3.3.1.1.15-20) reported all the sources i.e. "racial difference", "illicit arm trade", "cross-border crime", "political difference", "resource control" etc as very high sources of conflicts between countries in Africa.

3.3.1.2 CONSTITUTIONAL DEMOCRACY, POLITICAL COMPETITION, THE RULE OF LAW, CITIZEN RIGHTS AND SUPREMACY OF THE CONSTITUTION.

Laws made by the Legislators having positive impact on the lives of Nigerians

Table DPG 3.3.1.2.1 showed that thirty-seven (37.0 per cent) of the households interviewed 'agreed' and another 10.0 per cent 'strongly agreed' that the laws made by the legislatures have positive impact on their lives while about 20.0 per cent and 14.0 per cent 'agreed' and 'strongly disagreed' respectively. By geopolitical zone, Table DPG 3.3.1.2.2 showed that more households in North-East (NE) 27.4 per cent 'strongly agreed', while 23.0 percent 'agreed' that the laws

made by their legislatures have positive impact on their lives than any other zones. More households (23.2 per cent) in the South East (SE) 'strongly disagreed' that laws made by the Legislatures have positive impact on their lives. More households in Niger (71.3 percent), Benue (57.3 percent), Borno (52.9 percent) and Ekiti State (52.7 percent) were satisfied with the laws made by their Legislators (Table DPG 3.3.1.2.1).

Elected Representative Striving to represent the interest of their people

Table DPG 3.3.1.2.3-17 showed that a large proportion of the households in almost all the States reported that their representatives i.e. Councillors, State Assembly, and National Assembly members performed poorly in representing their interest in all areas. However, Table DPG 3.3.1.2.18-32 showed that more households from the North-East (NE) were satisfied with their representatives (Councillors, State Assembly and National Assembly members) represented their interest in all areas. Interestingly, only Zamfara State reported satisfaction with Assembly members (Councillors, State and National) in terms of representing their interest (Table DPG 3.3.1.2.3).

Application of Rule of Law to People in Nigeria

More than 3 out of every 5 households (67.1 percent), interviewed in the country, reported that the rule of law, does not apply equally to everyone in Nigeria (table 3.3.1.2.33). Similarly, more households in North-East (21.0 percent), South-East (16.8 percent) and North-West (16.0 percent) reported inequality in the rule of law. However, more households in South-South (22.4 percent) and north-Central (22.2 percent) were of the opinion that the rule of law applied equally to everyone in Nigeria (Table DPG 3.3.1.2.34).

What is responsible for Partiality?

Table DPG 3.3.1.2.35 & 36) revealed the perceptions of respondents nationwide expressing that the rule of law was not applied equally. About 80.0 per cent gave *corruption* (81.8 percent) and *wealth* (79.2 percent) as the major reasons for partiality. When disaggregated by geo-political zone, more households (21.0

percent) in the North-East reported *personal vendetta* (Table DPG 3.3.1.2.37) and corruption (Table DPG 3.3.1.2.38) as the major reason for partiality in Nigeria.

Creation of States and Local Government Council for Improved Services Delivery and Participatory Governance

Table DPG 3.3.1.2.39 showed that majority (40.3 per cent) of the households in the country agreed that the creation of States and Local Government was responsible for improved services delivery and participatory governance as against low proportion (8.6 per cent) of households who 'strongly disagreed'. The opinion of more households in Zamfara (62.4 percent), Kano (61.5 percent) and Plateau State (51.6 percent) also showed that creation of States and Local Governments was responsible for improved service delivery.

Enough Resources for State and Local Government

About 65.0 percent of the households interviewed nationwide agreed that both States and Local Governments have enough resources to carry out their constitutional responsibilities. Money was not the main issue for lack of development, but probably something else (Table DPG 3.3.1.2.40 and 41). People got to know more of the funding of the States and the LGAs through publications from the Federal Ministry of Finance.

3.3.1.3 PROMOTION AND PROTECTION OF POLITICAL, CIVIL, ECONOMIC, SOCIAL

AND CULTURAL RIGHTS.

Elections conducted in 1999

Table 3.3.1.3.1-5 showed that *almost 46.0 per cent of the households interviewed* in Nigeria reported that Local Government, State Legislative, Governorship, Federal Legislative and Presidential elections conducted in 1999 were *not free and fair* as against about 43.0 per cent who reported that it was free and fair. A breakdown of the result by sector showed that more households

in the *rural sector* (53.0 per cent) than *urban sector* (47.0 per cent) reported that the election was free and fair (Table DPG 3.3.1.3.6-9).

Elections Conducted in 2003

Just as for elections conducted in 1999, Table DPG 3.3.1.3.10-12 showed that more than 68.3 per cent of households in Nigeria reported that the State Legislative, Governorship, Federal Legislative elections conducted in 2003 were not free and fair; with only 21.0 percent reporting that the elections were free and fair. In the same manner, close to 67.0 per cent of the same households reported that, the Presidential election was not free and fair, as against about 22.0 per cent who reported that it was free and fair (Table DPG 3.3.1.3.13). *This shows that the elections conducted by the military administration were much free and fair than those conducted by the politicians themselves.* Nigerians look forward unto the 2007 elections. It is important for government to start to emphasize transparency and accountability to INEC right now.

Community Leaders involvement in Democratic Process

Forty-seven (47.0) per cent of the households interviewed in the country 'agreed' that Community Leaders were actively involved in the democratic process, while 18.0 per cent 'strongly agreed' while 10.5 percent and 7.0 per cent 'strongly disagreed' and 'disagreed' respectively. More community leaders in Zamfara (72.0 percent), 'agreed' to community leadership involvement.

Relevance of Traditional Rulers to Democratic Governance

Close to 55.0 per cent of households interviewed reported that traditional rulers in the country are relevant to democratic governance. About 26.0 per cent of the same people indicated that the traditional rulers are very relevant to democratic governance while about 19.0 per cent respondents don't see them as being relevant. Today, the traditional rulers themselves have bull-dosed themselves into democratic and political relevance. Records showed that traditional rulers in Niger (90.0 percent) and Ekiti (77.0 percent) and Oyo (75.0 percent) were more

involved in democratic process than their counterparts from other States of the Federation (Table DPG 3.3.1.3.15).

Impact of some Factors on the Democratic Process

Table DPG 3.3.1.3.16 showed that about 74.0 per cent of the households in the country reported that monetized politics have impact on the democratic process in the country. Similarly, Table DPG 3.3.1.3.17 & 18 showed that 69.0 per cent of households interviewed reported that apathy and lack of trust, electoral irregularities and manipulation by political elites have serious ('very high' and 'high') impact on the democratic process in the country. It is important that government should use every available institution and mechanism to discourage these negative factors before the elections.

Promotion and Protection of Rights

About 30.0 percent of households interviewed reported that Cultural, Economic, Social, Civil and Political rights are partially protected in the country while only about 2 out of every 10 (20.0 per cent) households reported that Social, Civil, Cultural, and Economic rights were highly protected in the country (Table DPG 3.3.1.3.19-22).

Role of Organizations in the Protection and Promotion of Rights

Table 3.3.1.3.23 showed that among the Organizations established by the Government to Protect and Promote individual rights, *Labour Union* was ranked highest for promoting individual rights, (14.8 percent 'very high', 39.0 per cent as 'high' and 28.1 percent as 'medium') while Non-Governmental Organizations was ranked lowest (29.8 percent). See Table DPG 3.3.1.3.24

Assessment of Various Actors on the Violation of Fundamental Human Rights

More households (79 percent) reported "*ethnic militias and vigilantes group*" *as a major violator* of fundamental human rights in the country. (Table DPG 3.3.1.3.25)

Table DPG 3.3.1.3.3.26-29 also showed that "government officials" (76.7 percent), "other employers of labour" (72.8 percent), "private individuals" (67.8 per cent), and "traditional rulers" (66.1 per cent) were also said to violate fundamental human rights in the country. Looking at the *gender issue, 83.7 percent of the males were said to have been involved in violating fundamental human rights as against 16.7 per cent females.*

3.3.1.6 FIGHTING CORRUPTION IN THE POLITICAL SPHERE

Government Efforts in Fighting Corruption since 1999

About 6 out of every 10 (62.0 per cent) households visited in the Country 'agreed' that there have been increase in the way the Government have been fighting corruption in Nigeria since 1999. (Table DPG 3.3.1.6.1) However, about 24.0 per cent of households also "disagreed" that the fight had been on the increase. The remaining 14.0 percent said they "did not know" about the fight against corruption.

People Targeted by Government in Fighting Corruption

Table DPG 3.3.1.6.2 showed that 46.7 per cent of households in the country agreed that Government efforts in fighting corruption was targeted on "Governors considered unfriendly to the Federal Government", while 34.0 percent of respondents disagreed with the notion. Table DPG 3.3.1.6.3-5 showed that 38.0 percent of respondents believed that government's efforts in fighting corruption were targeted against "members of the cabinet", "business executives", "political party leaders" and "close associates / friends of the government" who along, probably, have toed the line considered not comfortable enough to government.

Willingness of Government to Fight Corruption

Table DPG 3.3.1.6.6 showed that more households (65.0 per cent) agreed that Government has the will to fight corruption. While a small proportion (15.2

per cent) of households reported that Government does not have the will to fight corruption in the country.

Level of Corruption in Nigeria Today

About fifty-three (53.1) per cent of respondents nationwide rated the level of corruption in Nigeria today as 'very high', 30.3 per cent as 'high' and 10.9 per cent as 'moderate'. *In other words, 83.4 percent of the respondents confirmed that the level of corruption is high in Nigeria.* Only 5.7 per cent of respondents believed that the level of corruption was low (Table DPG 3.3.1.6.7). *Gender wise, 83.7 per cent of the males and 16.3% of the females reported that there is corruption in Nigeria* (Table DPG 3.3.1.6.8.). By sector, 53 per cent reported the high level of corruption in the rural areas while 47 per cent accepted same in the urban areas (Table DPG 3.3.1.6.9)

Factors Contributing to Corruption

A little above half (55.1 per cent) of households interviewed in the country, reported *"inadequate welfare" as a 'very serious' factor* contributing to level of corruption in Nigeria. *About 51.0 per cent of the households also rated "poverty" as a' very high' contributing factor to corruption.* Other factors that contributed to corruption in Nigeria include: *"lack of job security" (42.3 per cent); "societal/cultural values" (36.9 per cent) and "unequal distribution of rights" (36.0 per cent).* Table DPG 3.3.1.6.10-14

Effectiveness of Institutions Established by Government to Combat Corruption

Among the institutions established by government to combat corruption, *"Economic and Financial Crimes Commission (EFCC)" was rated highest with 64.2 per cent of the households asserting it to be 'effective',* and 17.5 per cent as 'moderately effective'. Only 6.8 per cent of respondents reported EFCC as 'ineffective'. Also 50.1 per cent of respondents reported that "Independent Corrupt Practices and related offences Commission (ICPC)" was 'effective' and 24.3 per cent reported as 'moderately effective'. Only 10 per cent of respondents reported ICPC as 'ineffective'. Other institutions include "Code of Conduct Bureau" (32.4 per cent) and "Due process" (33.8 per cent) as also 'effective' agencies. (Table DPG 3.3.1.6.15-18)

3.3.1.7 PROMOTION AND PROTECTION OF THE RIGHTS OF WOMEN

Effectiveness of measures in the Promotion of Gender Equality

About 48.0 per cent of the households interviewed throughout the country reported that "*equal access to education" is the most effective measure of promoting gender equality.* About 41.0 per cent of the same households also indicated Economic Empowerment as an effective measure in promoting gender equality. Other measures include; "appointment of more women into positions" (37.0 per cent), "redress of violations of rights" (32.3 per cent), and "special quota for females" (33.6 per cent) Table DPG 3.3.1.7.1-5.

Participation of Women in Governance at all Levels

Close to **35.0** per cent of the households reported 'fair' (medium) participation or involvement of women in the Federal Executive and Legislative Arms of the Government. About the same proportion of households (35.0 per cent) also indicated 'fair' (medium) participation of women in elective position in the Country.

In the same manner, about 34.0 per cent of the respondents reported 'fair' (medium) appointments of women into Federal Judiciary, Executive and the Bureaucracy. Almost the same proportion (35.0 per cent) of households reported 'fair' (medium) participation of women in the State Judiciary and Executive, while about 33.0 per cent of the same respondents indicated 'fair' (medium) appointments of into the State Bureaucracy. (Table DPG 3.3.1.7.6-11)

Factors Working against Gender Balance in Nigeria

More than 3 out of every 10 (36.3 per cent) of households interviewed reported *"high cost of politics" as a major factor militating against gender balance in Nigeria*. Other factors include; "low economic power" (33.8 per cent) and "illiteracy and lack of awareness" (32.5 per cent) Table DPG 3.3.1.7.12-14.

3.3.1.8 PROMOTION AND PROTECTION OF THE RIGHTS OF THE RIGHTS OF CHILDREN

AND YOUNG PERSONS

Factors working against promotion of the child rights in Nigeria

More than three-quarters (75.0 per cent) of the households in the country, reported that "poverty" was the most serious factor militating against the promotion of child rights in Nigeria. Another 67.0 per cent and 65.0 per cent of the households also ranked "illiteracy", and "unequal opportunities" respectively, as other serious factors militating against the promotion of child rights in the country (see Table DPG 3.3.1.8.1-3).Other factors highlighted were "ignorance", and "cultural and value systems".

3.3.1.9 PROMOTION AND PROTECTION OF THE RIGHTS OF VULNERABLE GROUPS

Attitude and Actions of Government at all levels towards the Protection of Rights of the Disabled

The attitude of Government towards the protection of the rights of the disabled in the Country was rated as 'fairly impressive' as reported across the States. The percentage ranges from 35.0 per cent to 38.0 per cent at all levels of Government.

By Age Group

Of all the age groups that were interviewed, age group 35-44 years reported that they were 'very impressed' about the reactions of government towards the rights of the disabled with a percentage of about twenty-six (25.7 per cent). Age groups 15-24 years reported that they were 'not impressed' at all (5.9 per cent). That impression was reported at all levels of Government.

By level of Education

The level of impression of government's reaction towards the rights of the disabled by in the country varies with their level of education. Those with no formal education were 'more impressed' probably as a result of their level of exposure to life (42.2 per cent). Those with nursery education recorded lower percentage than those with post secondary education (13.0 -14.0 per cent).

By Employment Status

Among all the employed respondents that were interviewed, the "own account" workers expressed that they were 'very much impressed' (64.0 per cent) with the Government reactions to the rights of the disabled in the country. The "employers" showed 'very little impression' with (3.0 per cent) at all levels of Government in the country.

Attitude and Actions of Government at all Levels towards the Protection of Rights of the Internally Displaced Persons

The result of the survey showed that between 36.0 and 40.3 per cent of all the people interviewed, indicated that they were 'fairly impressed' about the attitude of the three tiers of the Government towards the protection of the rights of the internally displaced persons in the country.

By Geo Political Zones

Those who felt that they were 'not impressed' accounted for to 21.5 per cent in North Central zone. Others were,19.2 per cent and 18.0 per cent in South East and North-West respectively being the highest within the zones. Also among the zones, 37.1 percent of the respondents from North East and 22.6 per cent from South South zone indicated that they were 'very much impressed' about the attitude and actions of government. Most people in South-West were 'fairly impressed' about the attitude of the Government towards the protection of the rights of the internally displaced persons.

By Age Group

Among the two tiers of government, the ages 45-54 years accounted for 27.3 per cent of those who were 'very much impressed' about government attitude and actions towards the protection of the internally displaced persons in the country. The least of those 'very much impressed' (4.5 per cent) fell among age group 15-24 years of age. Those 'not impressed' accounted for 23.8 per cent within the age bracket 35 – 44 years and the least of those 'not impressed' (6.2 per cent) fell among age group 15-24 years.

Attitude and Actions of Government at all Levels towards the Protection of Rights of Refugees

Less than one eighth (11.3 per cent) of the people interviewed, expressed that they were 'very much impressed' about government actions towards the protection of rights of the refugees in the country while more than one-third (35.8 per cent) of the respondents indicated that they were just 'fairly impressed'.

By Geo-Political Zone

The people that reported government attitude towards the protection of rights of the refugees as 'very impressive' was highest in the North East with a percentage 27.6 per cent and lowest in South-West with a percentage of 11.0 per cent. Those who indicated 'not impressive' were highest in South-East (20.4 per cent) and lowest in North-East (10.1 per cent). This result was almost the same in all the three tiers of the government.

By Age Group

The highest percentage of respondents who indicated being 'very impressive' (26.6 per cent) towards the attitude of government to the protection of the rights of the refugees in the country was recorded among people of age bracket 35 - 44 years while the least (4.9 per cent) was recorded among the youths (15 - 24 years).

3.3.2.0 ECONOMIC GOVERNANCE AND MANAGEMENT

Governance in broad terms signifies the exercise of political, economic and administrative authority to manage a nation's affairs comprising the complex range of mechanisms, processes, relationships and institutions through which citizens and groups articulate their interests, exercise rights and obligations and mediate differences.

Good governance is considered synonymous with sound development management. Good, effective public governance helps to strengthen democracy and human rights, promote economic prosperity and social cohesion, reduce poverty, enhance environmental protection and the sustainable use of natural resources, and deepen confidence in government and public administration.

This survey area focuses on the following five broad objectives.

- i. Promotion of macro-economic policies for sustainable development.
- ii. Implementation of sound transparent and predictable micro-economic policies.
- iii. Promotion of sound, public finance management.
- iv. Fighting of corruption and money laundering.
- v. Accelerating of regional integration.

3.3.2.1 PROMOTION OF MACRO-ECONOMIC POLICIES FOR SUSTAINABLE DEVELOPMENT

This objective relates to issues such as inflation rate, exchange rate, growth in real Growth Domestic Product (GDP), the fiscal deficit to GDP, resource mobilization, et cetera.

Standard of Living within the last 2 years

The survey results showed that only 5.5 per cent of respondents 'agreed' that their *standard of living 'improved a lot' within the last 2 years* while 8.3 per cent believed that it 'became a lot worse'. Improved standard was prominent on 30.1 per cent while 32.9 per cent said their standards of living 'did not change'.

A high percentage of 'improved a lot' was recorded in Niger State with 51.5 per cent while only 0.2 per cent of Abia State respondents acknowledged 'a lot of improved' standard of living. Respondents from Rivers State perceived that their standard of living became 'a lot worse' within the last 2 years and also recorded the highest percentage of 28.5percent. See table EGM (3.3.2.1.1) Only 35.6 per cent Nigerians respondents confirmed their standard of living had improved.

Cost of Living over the past 2 years

National result also showed that 20.5 per cent of respondents accepted that *the cost of living over the past 2 years*, 'had increased', while 21.4 per cent claimed that it decreased a lot based on prices of essential commodities, including flour, sugar, rent and others. The highest percentage came from Bayelsa State (17.8 per cent) claiming that the cost of living had increased a lot. The highest percentage who claimed a lot of decrease in cost of living was from Imo State (54.4 per cent). See table EGM (3.3.2.1.2)

Value of Naira over the past 2 years

With reference to *value of money (Naira) over the past 2 years*, 6.6 per cent of the respondents agreed that it had 'increased a lot', while 16.9 per cent agreed that it had 'increased' while 16.0 per cent claimed it had 'decreased a lot'. Respondents from Bayelsa State claimed it had 'increased a lot' recording the highest percentage of 25.2 per cent. Respondents from Anambra State believed that there was 'a lot of decrease' to the value of Naira with highest percentage of 38.6 percent. See table EGM (3.3.2.1.3)

Income of the people over the past 2 years

It was revealed that 31.5 per cent of Nigerians agreed that there was an *increase in income over the past 2 years* while 6.2 per cent claimed 'a lot of increase'. About 32.3 percent of respondents said that their income had 'not changed' while 22.1 per cent had a 'decrease' in their income. The highest percentage of respondents with 'a lot of decrease' in income was found in Rivers State (22.8 per cent) while the highest percentage of 'increase' in income was recorded in Zamfara State with 84.2 per cent. Respondents from *Katsina State*

44

were said to have indicated the highest percentage (26.3 percent) of "a lot of increase" in income. See table EGM (3.3.2.1.4)

Taxation over the past 2 years

On the *issue of taxation over the past 2 years,* 10.4 per cent of the respondents claimed they had been 'taxed a lot', while 18.1 per cent agreed paying 'less tax'. About 38.2 per cent paid the 'same tax' while 23.5 per cent were 'taxed more'. About 9.8 per cent claimed they paid 'a lot more' tax. When analyzing the results at the state level it was observed that the respondents from Jigawa State claimed they paid 'a lot less' tax (35.3 per cent) while those from Ebonyi State had the highest percentage (40 per cent) claiming 'a lot of increase' in tax. See table EGM (3.3.2.1.5)

Obtaining Credit/ Loan over the past 2 years

On the *issue of obtaining any credit/ loan over the past 2 year,* only about 5.2 per cent of the respondents reported that they had obtained loan or credit in the past 2 years with highest percentage emanating from Benue State (22.2 per cent). No respondent from Zamfara State reported to have obtained loan. See table EGM (3.3.2.1.6). The majority of the respondents (94.8 per cent) reported that they did not obtain credit/Loan.

About 42.3 per cent of respondents who obtained loan in the past 2 years took their loan or credit from "Friends" while "Banks" provided 21.7 per cent of such credit/loan and "Money lenders" provided 10.5 per cent. "Cooperative societies" gave 28.6 per cent of the loan while 11.0 per cent benefited from "Micro credit institutions".

See table EGM (3.3.2.1.7 - 11)

A large percentage of the loan obtained was less than \$100,000.00 (73.6 per cent) while one per cent of the amount borrowed was over \$500,000. See table EGM (3.3.2.1.12)

The highest percentage (33.3 per cent) of the money borrowed was for "business" while only 13.9 per cent was for "social expenses". The amount spent

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on "School fees" was 21.9 per cent while 12.4 per cent of the loan or credit went into "house building". See table EGM (3.3.2.1.13 - 16)

Reason for not borrowing

The **reason for not borrowing** was also addressed by the respondents. Most of those who did not obtain loan claimed that they did not have "collateral" (44.7 **per cent at the national level).** At the state level, the highest percentage was from Akwa-Ibom State (66.8 per cent). At the national level, 34.9 per cent of the respondents said they did not have "guarantors" while 42.5 per cent claimed that they "lack of information on where they can borrow". They also reported that "the loan processing taking too long" (37.3 per cent), while 36.3 per cent complained about the "interest charged being too high".

See table EGM (3.3.2.1.17 - 21)

Access to Credit/ Loan

On the *issue of access to credit/loan*, 36 per cent of the respondents claimed it was 'very difficult' to access credit or loan while just 7.7 per cent said it was easy for them. Those who agreed that it was 'very easy' to get credit were merely 1.9 per cent. At the geo-political zonal level, about 40.0 percent of the respondents in the South South zone agreed that it was 'very easy' to obtain loan (35.9 per cent) while about 19.0 percent of the respondents in the North East zone claimed it was 'difficult' to obtain (18.9 per cent). At the state level, respondents from Bayelsa State claimed that it was 'very easy' (22.5 per cent) to obtain credit/loan. Bayelsa State also had the highest percentage (55.2) claiming it was 'easy' to obtain such credit/loan. For those in Akwa-Ibom State, 53.4 per cent of the respondents reported that it was 'very difficult' to obtain credit/loan. See table EGM (3.3.2.1.22 - 23)

Accessibility to Financial Institutions to obtain Credit/ Loan

On the *issue of accessibility to financial institutions to obtain credit/loan,* 37.8 per cent of the respondents reported to be in the range of 1 – 10 kilometers, while 24.3 per cent said it was more than 40 km away. At the geo-political zonal level, 23.3 per cent in North Central zone claimed less than 10km away while 27.6 per cent of North East zone claimed it was more than 40kms away. At the State level, Borno and Gombe States claimed that financial institutions were

more than 40 km away from the people (55.9 per cent and 56.8 per cent respectively) See table EGM (3.3.2.1.24 and 25). *Financial Institutions should not be too concerned about the provision of collaterals and the interest rate they want to charge, if they actually want to assist in the development small scale enterprises, but should invest in such businesses and be concerned with profit sharing.*

Service Delivery by Government

On the issue of service delivery, only 5.5 per cent of the respondents claimed that the service delivery by the government over the past 2 years had 'improved a lot' while 36.9 per cent agreed that it has 'improved'. Nine per cent claimed that it was 'a lot worse' situation while 31 per cent claimed it had 'not changed.' At the geo-political zonal level, in North Central zone, 32.9 per cent of the respondents accepted that service delivery had "improved a lot" from government while 26.9 per cent from the South East agreed it had become 'a lot worse'. At the State level, 56.6 per cent of the respondents from Niger State, reported that they enjoyed 'a lot of improved service' and that the services 'improved' in Zamfara (68.3 percent), FCT, Abuja (60.2 percent),Kwara (54.5 percent), Ekiti (54.3 percent), Bayelsa (53.8 percent), and Katsina (50.3 percent). On the other hand, respondents from Ebonyi (26.1 percent), Delta (23.8 percent), and Taraba (20.4 percent) claimed that service delivery was 'a lot worse.'

See table EGM (3.3.2.1.26 and 27)

Prices of Commodities in the last 5 years

On the issue of prices of commodities in the last five years, **77.9** per cent of the respondents agreed that prices of commodities were on the 'increase' in the Nigerian economy. At the state level, all the States recorded high percentages in the increase of prices of commodities ranging from 56 per cent in Bayelsa state to 98.1 per cent in Abia State. At the national level, just only 7.8 per cent of the respondents said prices were 'decreasing', while 10.8 per cent believed it was 'static'. See table EGM (3.3.2.1.28)

Exchange Rate

The Exchange rate was said to be on the increase by 36.7 per cent of the respondents at the national level. Only 25.4 per cent agreed that it is 'decreasing' while 12.2 per cent said it was 'static'. See table EGM (3.3.2.1.29)

Volume of imported Goods and Services

On *the volume of imported goods and services*, only 13.3 per cent agreed that imported goods and services exceed the volume of exported goods and services 'to a greater extent', while 8.8 per cent did not agree at all. *About 24.0 per cent of the respondents claimed that they depended more on imported goods in the last five years*. At the State level, Zamfara State had a higher dependent (68.6 per cent) than other States in the federation while the least dependent State was Ebonyi State (5.5 per cent). It was discovered that a higher percentage of the respondents (52.8 per cent) 'strongly agreed' that imported goods are better than locally made goods, while 32 per cent 'strongly agreed' that locally made goods are inferior. About 22.0 percent of the respondents 'strongly agreed' that imported goods were cheaper than the locally made goods. At the State level, Gombe State topped the list in the "agreed" category. See table EGM (3.3.2.1.30-34)

3.3.2.3 PROMOTION OF SOUND PUBLIC FINANCE MANAGEMENT

This objective has to do with the issues of public finance, resource mobilization, allocation and distribution of revenue among the relevant stakeholders in the public and private sectors

Increase in Domestic Resource Mobilization

At the national level, 38.3 per cent of all persons interviewed agreed that "**Port concession**" was part of the efforts towards resource mobilization by the government. By occupation, those in the affirmative were Agriculture (38.0 per cent), Manufacturing (37.2 per cent), Financial Intermediate(50.0 per cent), Education (35.6 per cent), Private Household with employed person (44.4 per cent) etc. See table EGM (3.3.2.3.1).

At the national level, *52.1 per cent agreed that "Nigerian Customs Service Reforms" would increase domestic resource mobilization.* By occupation of the respondents, "Financial Intermediate" had 64.7 per cent as the highest while the least figure (41.2 per cent) came from "Fishing" occupation. However, other type of occupation ranged between 41.2 per cent and 64.7 per cent.

See table EGM (3.3.2.3.2).

At the national level, *46.5 percent of the respondents agreed that "increasing tariffs on utilities" would consequently increase domestic resource mobilization in the country.* Among the different occupations, "Financial Intermediate" still reported the highest percentage (56.3 per cent) while the least 32.7 per cent was by "Fishing" occupation. See table EGM (3.3.2.3.3).

Re-capitalization of Banks

At the national level, 61.8 per cent of the respondents quite agreed that recapitalization of Banks would help in mobilizing domestic resources. Among the different occupations, the figures ranged between 45.2 (Fishing) percent and 70.5 percent (Health) and Social worker. Virtually, all the occupations reported above recorded about 50 per cent in support of Bank re-capitalization reforms by the Federal Government. See table EGM (3.3.2.3.4). The re-capitalization and re-consolidation of 89 banks to 25 strong banks have strengthened the financial sector.

Expansion of business through Micro-credit facilities:

At the national level, 46.4 per cent of the respondents agreed that "expansion of business through micro-credit facilities" could help in mobilizing domestic resources. Across the occupations, Mining occupation had the highest percentage (57.3 per cent), followed by "Financial Intermediate" (58.3 per cent), while the least (40.9 per cent) came from "Hotel and Restaurants". See table EGM (3.3.2.3.5).

Establishment of Revenue allocation and Mobilization Committee:

At the national level, 51.4 per cent of all respondents supported the view that the "establishment of revenue allocation and mobilization committee" should increase domestic resources. Among the different occupations, "Financial Intermediate" had the highest percentage (70.2 percent) while the least percentage was from fishing occupation (39.3 percent). See table EGM (3.3.2.3.6).

Popular Participation in Government affairs at the Local Government level

At the national level, the larger number of respondents (29.6 per cent) said that only a few number of people were 'fairly involved' and really identified with development projects at the local government level. About 24.5 per cent said that the people were 'not involved', while 8.7 per cent were of the opinion that very many people got involved. The details are contained in table EGM (3.3.2.3.7).

At the national level, 27.9 per cent of the respondents said that the people were 'fairly involved' whereas 26.7 per cent said the people were 'not involved' in planning for the development projects. On the contrary, 6.8 per cent of the respondents claimed that people were 'very involved' in the "planning for the development projects".

See table EGM (3.3.2.3.8).

Here, "Not involved reported the highest percentage (30.4 per cent) whereas "very involved" recorded the least 5.0 per cent. Other options like not involved all (15.8 per cent) and involved 15.8 per cent. See table EGM (3.3.2.3.9).

On the implementation of development projects, 29.2 percent of the respondents reported that the people were 'not involved' and followed by 'fairly involved' (28.7 per cent). Those 'not at all involved' constituted 21.3 percent; and those who got 'involved' were 14.7 per cent and 'very involved' constituted 6.1 per cent. See table EGM (3.3.2.3.10).

Monitoring of development projects, particularly by stakeholders had been missing in government development projects. *The number of respondents who said the people were 'not involved' had the highest figure of 29.2 per cent,*

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followed closely by 'fairly involved' (26.6 percent). Others include: 'involved' (15.1 per cent) and "very involved" (5.9 per cent). See table EGM (3.3.2.3.11).

Degree of information about the Financial Management of development projects carried out by Local Government:

At the national level, 61.2 percent of the respondents said that they were "not at all informed" about the financial management of development projects carried out by Local Governments. Those who became 'informed to a small extent' were 15.6 per cent'; 'fairly Informed' (12.4 per cent); "Informed to a large extent' (8.0 percent); while those that were 'fully informed" were just 2.7 per cent. See table EGM (3.3.2.3.12).

3.3.2.4 FIGHTING CORRUPTION AND MONEY LAUNDERING

Corruption and money laundering entail the use and abuse of public office for private gains against public interest and national economic, social and political development.

The survey result showed that 92.4 per cent of Nigerians believed that there was corruption in Nigeria.(Table EGM 3.3.2.4.1). The percentage varied from State to State, with the highest (99.8 per cent) emerging from Bauchi State, while the lowest percentage (53.2 per cent) was from Bayelsa State. See table EGM (3.3.2.4.1). However, three(3.0) percent of the respondents could not indicate whether there was corruption or not in the country.

Sixty-seven percent (67.4 per cent) agreed that the process of accountability was inefficient. Ebonyi State came up with the highest percentage of 86.8 per cent. See table EGM (3.3.2.4.2). *Only 15.4 per cent agreed that the process of accountability in Nigeria was highly efficient.*

Institutions established to fight corruption

Fifteen percent (15.3 percent) of the respondents were of the opinion that Independent Corrupt Practices and Other Related Offences Commission (ICPC) was 'highly effective' for fighting corruption while 33.2 per cent of them said it was 'effective'. Those who believed that it was 'not effective' were 13.0 per cent. See table EGM (3.3.2.4.3)

Thirty per cent of the respondents agreed that Economic and Financial Crime Commission (EFCC) was 'highly effective' for combating crime in Nigeria. Thirty-four per cent agreed that EFCC was 'effective' while only 7.4 per cent believed that it is not effective enough. Anambra State residents had the highest per cent of 16.3 per cent who disagreed that EFCC is 'not effective'. *It was clear from the data that 64.0 percent of the respondents confirmed the effectiveness of EFCC compared to 48.5 per cent by ICPC. See tables EGM 3.3.2.4.4 and EGM 3.3.2.4.3*)

Thirty four percent of the respondents believed that National Agency for Food and Drugs Administration and Control *(NAFDAC)* was 'highly effective' for crime combating while 34.3 per cent only agreed to its effectiveness. Only 6.1 per cent of the people said that NAFDAC was 'not effective' crime fighting agency. See table EGM (3.3.2.4.5)

The use of National Drug Law Enforcement Agency (NDLEA) as crime fighter was agreed to be 'effective' by 33.5 percent while 17.1 per cent agreed that it was 'highly effective'. However, 22 percent of the respondents still believed that it was 'moderately effective' while 11.6 percent said the agency was 'not effective'. See table EGM (3.3.2.4.6)

About twenty six percent (25.8 percent) and 20 percent of the respondents considered the *Faith-Based Organizations as 'effective' and 'moderately effective' for fighting crime.* Only 9.9 per cent agreed to its high effectiveness while 18.0 per cent said that it was 'not effective'.

See table EGM (3.3.2.4.7)

On the issue of *"Due Process Reform"* only 7.9 per cent of the respondents believed in the institution as 'highly effective' measure for combating corruption in the Nigerian public sector. About 23.0 per cent agreed that it was 'effective' while 12.9 per cent of the respondents said it was 'not effective.'

See table EGM (3.3.2.4.8)

A high percentage of the respondents (66.7 per cent) were of the opinion that government officials who enriched themselves through corrupt practices did not get adequate punishment required in fighting corruption. See table EGM (3.3.2.4.9)

About 51.0 percent (50.7 percent) of the respondents agreed with the fact that the federal government is actually fighting corruption. Respondents from Niger State had the highest percentage (86.6 percent) of those agreed with the fact, the lowest percentage emerging from Enugu State (25.3 per cent). Only 37.1 per cent of the respondents disagreed with the fact. See table EGM (3.3.2.4.10)

About thirty-five per cent (35.2 per cent) of the respondents agreed that corruption in the public sector is on the 'increase' while 20.1 per cent of them believed that corruption still remained the same. See table EGM (3.3.2.4.11) Only 5 per cent were of the opinion that it has 'decreased a lot'.

Only four percent of the respondents agreed that 'bribes were not demanded' by government officials for services rendered. More frequently than before, 36.5 per cent agreed that bribed were more frequently demanded. On the other hand, 30.3 per cent agreed that bribes were 'less frequently demanded than before' while 29.3 per cent agreed that it was just as frequently demanded as before. See Table EGM 3.3.2.4.1

3.3.2.5 ACCELERATING REGIONAL INTEGRATION

About 71.6 percent of the respondents were aware of Economic Community of West African States (ECOWAS). Taking a look at the results by geo-political zone, the highest awareness was discovered in North Central (20 per cent) while the least was from the North East zone (13.4 per cent). At the State level, fairly all the States recorded high percentage of awareness except states like Zamfara (18.7 percent), Bayelsa (36.2 percent), Kebbi (41.5 percent), and Ekiti (47.5

percent). The highest percentage of awareness was reported in Niger State (94.5 percent).

See table EGM (3.3.2.5.1-2)

About just 26.0 percent (26.3 per cent) of the respondents said that they were aware of Economic Community for Africa (ECA) nationwide. At the geo-political zonal level, the highest level of awareness was from North West zone (23.8 percent) with the lowest level of awareness emanating from South West zone (9.5 per cent). At the state level, the level of awareness was scored very low in Ekiti and Zamfara States (8 per cent each). See table EGM (3.3.2.5.3-4)

The level of awareness of African Development Bank by the respondents was scored 36.9 per cent nationwide. At the zonal level, the highest level of awareness was from North West zone(23.0 percent) and the lowest was from South West (12.4 per cent). At the state level Kwara (9.6 per cent) reported the lowest level of awareness while the highest level came from Katsina (60.9 percent) among other states.

See table EGM (3.3.2.5.5-6)

Fifty nine per cent of the respondents indicated that they have heard about African Union (AU). At the zonal level, the highest level of awareness was from North West (21.3 percent), and with the South West zone (12.3 percent) recording the lowest. At the state level, Zamfara State had the least level of awareness (28.1 per cent). See table EGM (3.3.2.5.7-8)

Seventeen per cent actually confirmed the knowledge of ECOWAS when further probe was made. With further probing, North East zone (19.7 per cent) recorded the highest percentage while at the state level Imo State (52.5 per cent) recorded the highest. See table EGM (3.3.2.5.9-10)

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Major Benefits of ECOWAS Cooperation

About 41.0 per cent of the respondents agreed that ECOWAS should use the same currency, while almost the same percentage (44.0 per cent) disagreed. Out of those who agreed, the highest percentage was from South West zone (22.2 per cent) with the lowest percentage from South East zone (6.2 per cent). Across the States, the highest percentage of agreement was from Oyo State (73.1 per cent) and least percentage reported from Abia State (7.7 per cent). See table EGM (3.3.2.5.11-12)

About 42.4 per cent of the respondents agreed that the use of single currency by ECOWAS will promote "sub-regional economic trade or exchange in the region". However, at the state level, respondents from States like Ebonyi (60.0 per cent), Enugu (53.5 per cent), Akwa-Ibom (54.3 per cent), Abia (52.9 per cent), Bayelsa (52.3) and Niger (50.7 per cent) did not believe in the use of single currency.

See table EGM (3.3.2.5.13-14)

3.3.3.0 SOCIO-ECONOMIC DEVELOPMENT

This thematic area presents information on the efforts of the government in formulating and strengthening policies and delivery mechanisms to achieve the various socio-economic objectives which deal with issues such as:

- i. Self-reliance in development and accelerated socio-economic development to eradicate poverty
- ii. Ensuring affordable access to public goods and services
- iii. Progress towards gender equality and
- iv. Participation in development by all stakeholders.

The outcome and results of the survey for this theme is therefore presented bearing in mind the broad objective of continuous improvement in the well being and in the standard of living of the people

- i. Promotion of Self-Reliance and Sustainable Development
- ii. Accelerating Socio-Economic Development
- iii. Strengthening Policies and Delivery Mechanism
- iv. Ensuring Affordable Access to Water, Sanitation, Energy and Finance
- v. Progress Towards Gender Equality
- vi. Promote and Encourage Broad- based Participation in Development by all Stakeholders at all levels.

The APRM survey gives high priority to gender equality and representation in its design. Therefore the out tables generated are disaggregated by sex especially at the national level.

3.3.3.1.0 Promotion of Self-Reliance and Sustainable Development

3.3.3.1.1. Effectiveness of Government's Poverty Alleviation Programmes and Projects

At the inception of President Obasanjo-led Administration, poverty alleviation was one of his targets. Poverty rate was as high as 65 percent then. The Administration concentrated on a number of Poverty Alleviation Programmes such as National Agency for Poverty Eradication Programme (NAPEP); National directorate of Employment (NDE); Youth Empowerment Programme (YEP); Agricultural Development Programme (ADP) and others.

Specifically on National Poverty Alleviation Programme, only 8.3 percent of the respondents considered it 'very effective'. Thirty five percent (35.4 percent precisely) considered the programme 'effective', while 37.2 percent said it was 'not effective'; and 19.1 percent could not say whether it was effective or not.('don't know').

The level of awareness of the above-mentioned programmes was also captioned. The under-listed table speaks for itself.

Awareness of Poverty-reduction programmes and projects:

Table SED 3.3.3.1.1 Showing level of Awareness of poverty-reduction programmes 2006.

Programme/ Project	N	APEP	Ν	DE	Y	EP	AD	Ρ	OTH	ERS
Opinion	Yes	No								
Percentage	74.4	25.6	67.1	32.9	40.3	59.7	56.7	43.3	11.5	88.5

3.3.3.1.2. Awareness about NEEDS/SEEDS/LEEDS

The National Economic Empowerment and Development Strategy (NEEDS) was one of the present government's creation to realise part of the Millennium Development Goals (MDGs). Its creation has led to a lot of Economic Reforms. It operated at the Federal level. At the State level, only 23.6 percent of the respondents were aware of the State Economic Empowerment and Development Strategy (SEEDS). *About 45 percent (44.7 percent) indicated that they were not aware of SEEDS and 31.7 percent could not say anything about SEEDS.*

At the LGA level too, only 23.2 percent were aware of Local Government Economic Empowerment and Development Strategy (LEEDS) and 44.9 percent of the respondents were not aware of it, while 31.9 percent indicated they 'did not know'. The Programme was just not on the ground at the LGA level.

The bottom line is that most of government programmes and policies were not properly made available to the public. Appropriate organs or agencies like National Orientation Agency (NOA) could have been used to enlighten the public.

3.3.3.1.3. Provision of Facilities/Services

The Community is seen as the microcosm of the society. Facilities or Services provided to the community are meant to benefit the people. The respondents reacted to having the following facilities as generated in the table below

<u>Table SEED 3.3.3.1.2 showing Provision of Services/Facilities to the Community,</u> 2006

S/No	Facility/Services	Percentage Distribution							
		Total	Yes	No	Don't Know				
1	Education	100	83.1	14.7	2.3				
2	Health	100	67.0	30.4	2.6				
3	Potable Water	100	49.7	50.3	-				
4	Electricity	100	57.7	39.4	2.8				
5	Financial Services	100	34.2	59.5	6.3				

Provision of Facilities/Services was something else and the quality of service delivery was another thing entirely. NBS sought to find out how these facilities/services have benefited the community. The response was quite captivating.

A BAR CHART SHOWING PROVISION OF SERVICES/FACILITIES

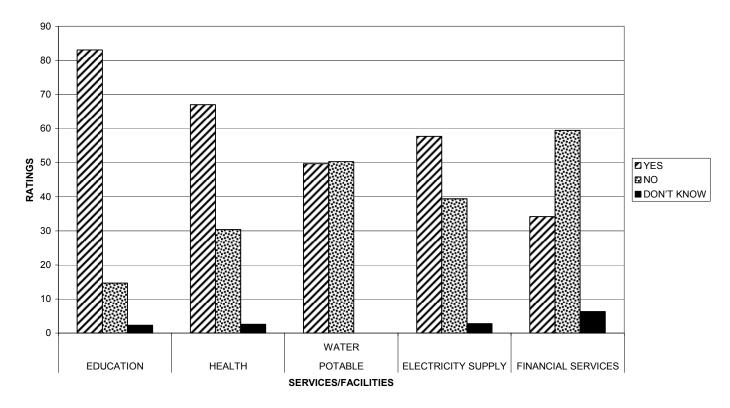
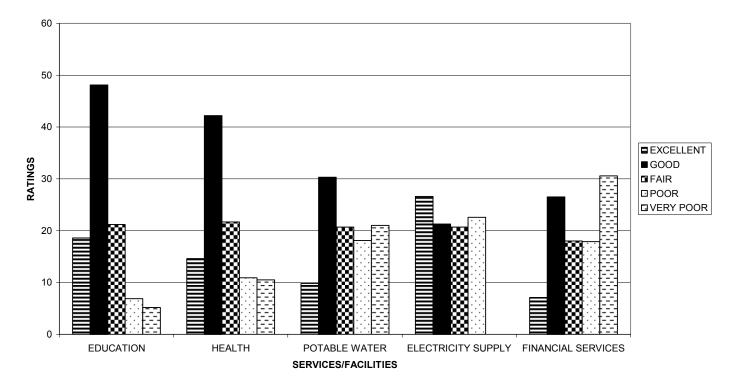


 Table SED 3.3.3.1.3 Percentage Distribution of Services/Facilities and benefits to the Community, 2006

S/No	Facilities/Services	Benefits to the Community									
		Total	Excellent	Good	Fair	Poor	Very Poor				
1	Education	100	18.6	48.1	21.2	6.9	5.2				
2	Health	100	14.6	42.2	21.7	10.9	10.5				
3	Potable Water	100	9.8	30.3	20.7	18.1	21.0				
4	Electricity	100	8.8	26.6	21.3	20.7	22.6				
5	Financial Services	100	7.1	26.5	18.0	17.9	30.6				



A BAR CHART SHOWING PERCENTAGE DISTRIBUTION OF BENEFITS OF SERVICES/FACILITIES TO THE COMMUNITY, 2006

The respondents have indicated that much benefits are been derived from the provision of facilities/services like the introduction of Universal Basic Education (UBE). If the data on 'excellent' and 'good' percentage distribution are added together, then Education (66.7 percent) is seen to have provided the anti-dote against poverty and hunger. However, about one tenth (12.3 percent) still consider such services as poor. About one- fifth (20.0 per cent) of the respondents, were of the opinion that the services/ facilities provided were just 'fair' all over. There is a popular dictum that 'health is wealth'. *The respondents rated Health next to Education from 'excellent' (14.6 percent) to 'good' (42.2 percent). However, 10.5 percent considered health facilities as 'very*

poor' and 10.9 percent as 'poor'. More still has to be done in the area of health care delivery.

Nigeria is surrounded by water and the terrain is also good for the provision of boreholes, wells and lakes/ponds. Only 9.8 percent considered their benefits from potable water supply as 'excellent', 30.3 percent as 'good', while 21 percent considered the supply as 'very poor' and 18.1 percent as 'poor'.

Electricity supply in Nigeria is one thing and the benefit derived from it is another. While 57.7 percent of the respondents reported that they have electricity supply, **only 8.8 percent considered that they derived 'excellent' benefit and just also 26.6 percent rated the services as 'good'.** Those who believed that the services were 'poor' were 20.7 percent and 'very poor' were 22.6 percent. Its epileptic/erratic supply has affected the development of businesses, services and living conditions of Nigerians.

Provision of Financial Services was rated 'poor' (34.2 percent) by the respondents. Looking at the benefits derived from the above, only 7.1 percent considered the services as 'excellent' and 26.5 percent as 'good' while 30.6 percent considered the services as 'very poor'. For example, the people who live on the hill in Koma Community (39 Communities) are Nigerians. They form part of those yet to benefit from all these services, not to talk of those living on the lower ground.

3.3.3.2. ACCELERATING SOCIO-ECONOMIC DEVELOPMENT

3.3.3.2.1. Main Source of Livelihood

Agriculture still remains the main stay of Nigerian economy. About forty percent (39.8 percent) of the respondents considered subsistence agriculture as 'very important' source of livelihood. When the 18.2 percent who said that subsistence agriculture was 'important' to them and 13.0 percent as 'moderate' are added to the 39.8 percent above, then subsistence agriculture therefore provides 71 percent of the main source of livelihood for Nigerians.

Commercial agriculture is practised by only a few individuals and companies/organizations. About 12.0 percent considered commercial agriculture as 'very important' and 45.5 percent saw it as 'not applicable' to them.

Small-scale business has also provided main source of livelihood to most Nigerians more than commercial agriculture. About 19.0 percent (18.7 percent)

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considered it 'very important', 18.7 percent as 'important' and 16.0 percent as 'moderate' source of livelihood; while 38.8 percent see small-scale businesses as 'not applicable' to them. *Since formal employment is not forth coming, small - scale business provides another good main source of livelihood.*

Only a few Nigerians enjoy *formal* employment. While only 14.1 percent of the respondents considered *formal* employment as 'very important', 13.9 percent as 'important' and 10.4 percent as 'moderate' to their main source of livelihood. As many as 51.1 percent of the respondents, affirmed that the issue of *formal* employment was 'not applicable' to them.

Table SED 3.3.3.2.1 showing Percentage Distribution of main sources ofLivelihood (National), 2006

S/N	Source	%	Very Impor- tant	Impor- tant	Mode- rate	Not Impor- tant	Not Appli- cable
1	Subsistence Agriculture	100	39.8	18.2	13.0	4.0	24.9
2	Commercial Agriculture	100	12.3	19.8	14.4	8.1	45.5
3	Small Scale Business	100	18.7	18.7	16.0	7.8	38.8
4	Formal Employment	100	14.1	13.9	10.4	10.6	51.1
5	Others	100	14.2	16.2	8.3	5.2	56.1

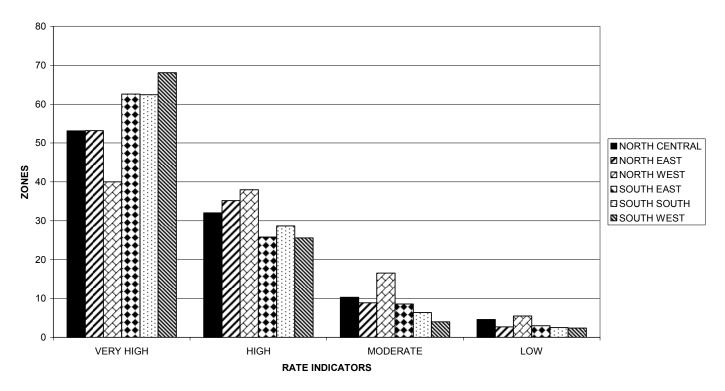
The impact of the above main sources of livelihood on the lives of the people in the last five years has not been quite significant.

3.3.3.2.2. Level of Poverty in the Community

The level of poverty in Nigeria has been quite high over time. The recent Mass Household Survey is just confirming what operates within the Nigerian community. The level of poverty varies from one geo-political zone to another. The table below explains the current level of poverty in Nigeria.

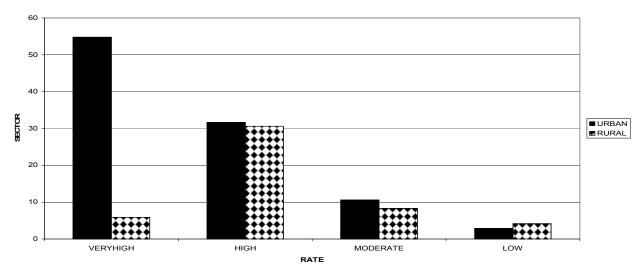
Table SED 3.3.3.2.2 Showing	Percentage	Distribution	of level	of Poverty	/ in the
Community by geo-political zor	nes, 2006				

S/No	Geo-Political Zone/Percentage	Total	Very High	High	Moderate	Low
1	North Central	100	53.1	32.0	10.3	4.6
2	North East	100	53.2	35.2	8.9	2.7
3	North West	100	40.0	38.0	16.5	5.5
4	South East	100	62.6	25.8	8.6	3.0
5	South South	100	62.4	28.7	6.4	2.5
6	South West	100	68.1	25.6	4.0	2.4



A BAR CHART SHOWING PERCENTAGE SHOWING LEVEL OF POVERTY BY GEO-POLITICAL ZONES, 2006

South West geo-political zone took the lead in the area of "very high" level of poverty (68.1 percent) and when 'high' level of poverty was added, the zone recorded 93.7 percent. The North West recorded the lowest (78.0 percent). On the average, when both 'high' and 'very high' level of poverty were combined, the level of poverty was 87.4 percent in Nigeria. *The implication of the above is that government's poverty-reduction programmes and projects have not changed the livelihood of the people.*



A BARCHART SHOWING PERCENTAGE DISTRIBUTION OF LEVEL OF POVERTY BY SECTOR, 2006

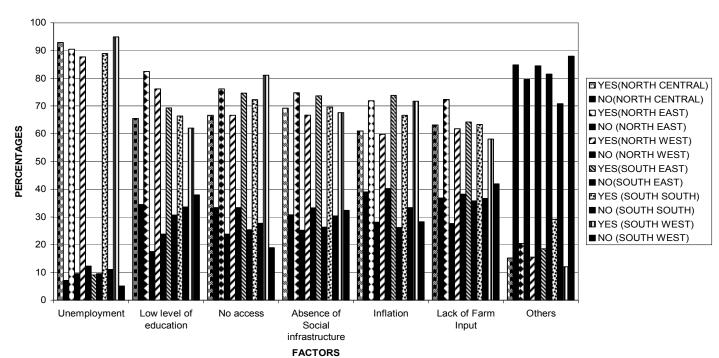
3.3.3.2.3. Factors Responsible for Poverty in the Community

Poverty is one of the problems of African nations arising from bad governance. It has also been a major problem in Nigeria. Looking at the factors responsible for poverty in the community, attention is being drawn to the table below as captioned by geopolitical zones in the country.

Table SED 3.3.3.2.3.	Showing Percentage Distribution of Factors responsible f	or
Poverty by Geo-polit	cal zones, 2006	

FACTORS	AV	Έ	٨	I.C.	N	.E	N	.W	S	5.E		S.S	S	5.W
OPINION	Yes	No	Yes	No										
1.Unemployment	90.9	9.1	92.9	7.1	90.5	9.5	87.7	12.3	90.5	9.5	88.9	11.1	94.9	5.1
2. Low level of Education	70.3	29.7	65.5	34.5	82.5	17.5	76.2	23.8	69.3	30.7	66.4	33.6	62.0	38
3. No access to Loan	72.5	27.5	66.6	33.4	76.2	23.8	66.6	33.4	73.7	26.3	69.6	30.4	67.6	32
4. Absence of Social Infrastructure	70.5	30.0	69.2	30.8	74.8	25.2	66.7	33.3	73.9	26.3	69.6	30.4	67.6	32
5. Inflation	67.0	30.0	61.0	39.0	71.9	28.1	59.8	40.2	73.8	26.2	66.6	33.4	71.7	28
6. Lack of farm input	63.7	36.8	63.2	36.8	72.4	27.6	61.8	38.2	64.2	35.8	63.3	36.7	58.1	41
7. Others	18.6	81.4	15.2	84.8	20.4	79.6	15.5	84.5	18.5	81.5	29.2	70.8	12.0	88

"Unemployment" (90.9 percent) was rated the highest factor responsible for poverty in the community. There is the adage that "an idle hand is the devil's workshop". Unemployment in the country has contributed to youthful violence, ethnic militias, "Area Boys", and several vices in the country. Unemployment is highest in South West (94.9 percent) and lowest in North West Zone (87.7 percent).



A BAR CHART SHOWING PERCENTAGE DISTRIBUTION OF FACTORS RESPONSIBLE FOR POVERTY IN THE COMMUNITY BY GEO-POLITICAL ZONES, 2006

Absence of social infrastructure such as electricity, which is very much erratic/epileptic where available; good roads/ waterways for farmers/fishermen; to move their products out of the farms/riverine areas; potable water and good sanitation; plus good shelter are also a notable factors.

'Low level of education' too, particularly in North East (82.5 percent) and North West (76.2 percent) was also a notable factor. "No access to Loan" from financial institutions, particularly from the Banks, (probably as a result of absence of securities/collaterals) has been the bane of the ordinary person in Nigeria. About 72.0 percent (72.5 percent precisely) on the average, did not have the opportunity of raising

loan from financial institutions. It was 'highest' in South West (81.1 percent) and 'lowest' in North Central and North West (66.6 percent). Also, "inflation" (67.0 percent) and "lack of farm input" (63.7 percent) are contributory factors to poverty especially in North East geo-political zones, and in all parts of Nigeria in general.

3.3.3.3.0. STRENGTHENING POLICIES AND DELIVERY MECHANISM

3.3.3.3.1. Policy on Education

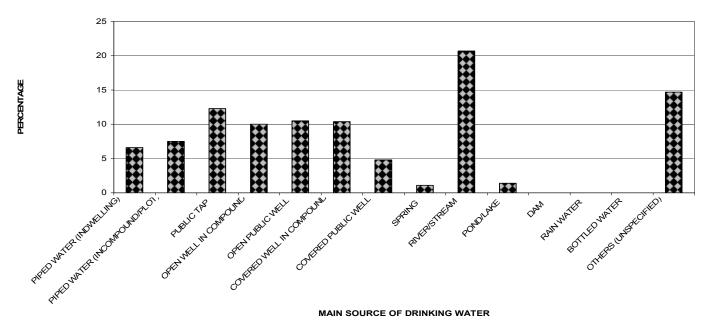
Government Policies towards education have been described as quite dynamic. However, with the frequent changes of chief executives in the Ministry of Education and its agencies, there have been some irregularities in the implementation of programmes and policies. The introduction of Universal Basic Education (UBE) has been described to have strengthened primary school enrolment throughout the country particularly in the northern states of Nigeria. For instance, 75.0 percent male and 69.6 percent female regarded UBE as a good programme, while an average of 25.0 percent saw it as not making any significant impact. Government policy in "ensuring qualified teachers" attracted 69.6 percent of the respondents' rating as a 'good' move. Also "good remuneration" attracted 62.8 percent support; and "improvement of the welfare of the pupils" (65 percent) was seen as a good policy.

On the contrary, "poor remuneration" (72.7 percent), "ineffective monitoring/supervision" (59.8 percent); "inadequate infrastructure/facilities" (64.6 percent) and "public schools not being able to deliver good service" (33 percent) were part of the perceptions of the respondents on educational policies.

3.3.3.3.2. Distribution of Main Sources of Drinking Water

Nigeria is a large country that is also vast in land mass. The main sources of drinking water were identified by respondents as summarised below. Precisely, these are: "Rivers/Stream" (20.7 percent); "Public tap" (12.3 percent); "Open public well" (10.5 percent); "Covered well in compound" (10.4 percent); "Open well in compound" (10.0); "Piped water in compound/Plot" (7.5 percent); "Piped water in dwelling" (6.6 percent); "Covered public well" (4.8 percent); "Pond/Lake" (1.4 percent); "Spring" (1.1 percent) and others (14.7 percent).

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A BAR CHART SHOWING PERCENTAGE DISTRIBUTION OF MAIN SOURCE OF DRINKING WATER (NATIONAL) 2006

3.3.3.3.3. Toilet Facility

At one time, Nigeria was described as one of the dirtiest countries in Africa because of the poor state of sanitation in most of the urban centres. With the improvement on living standards, there has been improvement in the kind of toilet facilities used by the people. NBS decided to look at the toilet facilities by geo-political zones because of the socio-cultural differences and geographical terrain in the country

Table SED 3.3.3.3.1 Showing Percentage Distribution of kind of toilet facility byGeo-Political zones, 2006

S/No	Toilet	Total	NC	NE	NW	SE	SS	SW
	Facility/Percentage							

1	Flush Toilet	100	17.4	7.6	5.9	31.7	20.5	16.9
2	Traditional Pit Toilet	100	15.6	28.9	19.8	10.4	11.8	13.4
3	Ventilated Improved Pit Latrine	100	18.7	20.8	13.8	8.7	16.6	21.4
4	Bush/Field	100	31.5	8.9	13.7	15.9	14.8	15.2
5	Bucket	100	7.3	29.3	12.2	2.4	34.1	14.6
6	Surface Water	100	1.7	0.9	0.9	0.9	87.2	8.3
7	No Facility	100	8.7	10.5	16.4	6.4	12.3	45.7
8	Others	100	14.6	1.5	3.8	3.1	8.5	68.5

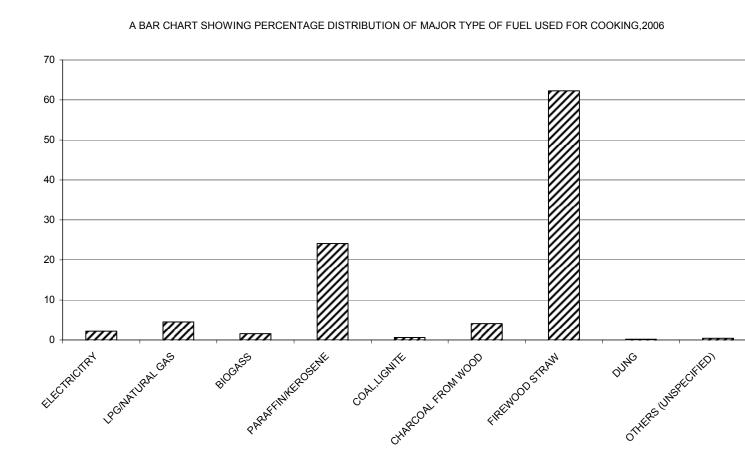
Deffecating on "surface water" (87.2 percent) is the usual practice of the people in the South South zone where about three-quarters of the area is covered by water, and in other riverine areas. The South South zone also has the largest percentage (34.1 percent) of those who still use "bucket" as major toilet facility. Using the "Bush/Field" is still common in North Central zone (31.5 percent). "Traditional pit toilet" (28.9 percent); Bucket (29.3 percent) and "Ventilated Improved Pit" (20.8 percent) are still commonly used in the North East zone. There are also some houses built without the provision of toilet facility for the occupants. The South West zone (45.7 percent) tops the other zones, with the least found in south East zone (6.4 percent). In terms of modern facilities provided in the houses, the South East (31.7 percent) has the largest percentage of "flush toilets" with the least emanating from the North West zone (5.9 percent).

3.3.3.3.4. Fuel Used by Household for Cooking

Nigeria as large a country as it is, the elite is less than 5 percent of the entire population.

The major types of fuel being used for cooking in the household vary according to the living standards of the individual household.

From the outcome of the Survey, "firewood straw" formed the largest source of fuel for household cooking (62.3 percent). That was followed by "Paraffin/Kerosene" (24.1 percent); "LPG/National Gas" (4.5 percent); "Charcoal from wood" (4.1 percent); "Electricity" (2.2 percent); and "Biogas" (1.6 percent). Others are "Coal/Lignite" (0.6 percent); "Dung" (0.2 percent) and "unspecified sources" (0.4 percent).



3.3.3.4.0

ENSURING AFFORDABLE ACESS TO WATER, SANITATION, ENERGY AND FINANCE

3.3.3.4.1

Provision of Basic Needs

Government is responsible mainly for the provision of basic needs for the people. Much as government at all levels have tried to provide these basic needs, the performance varies from one geo-political zone to another.

In terms of shelter, government's performance was rated 'high' in North East zone (63.8 percent), and 'fair' in South South (42.1 percent), and North West (38.5 percent) but 'quite low' in South West (35.0 percent) and North Central (39.0 percent).

In terms of Energy/Light, South South zone was rated 'highest' (45.1 percent), followed by North East zone (42.9 percent) and 'very low' in North Central (23.0 percent) and virtually in all the remaining geo-political zones (South East, South West, and North West zones (15.8 percent).

Potable water supply was rated 'high' in North East (54.8 percent); and North West (44.2 percent); and fair in South West (20.0 percent) but 'very low' in North Central zone (23.1 percent) and South East zone (18.7 percent).

Health services have been rated 'very high' in North East zone (23.7 percent), South West zone (21.1 percent), South South (20.3 percent), but rated 'low' in North West (33.2 percent), South East (34.8 percent); North Central (37.6 percent).

The development of education is quite heart-warming all over the country but in terms of performance, it has been a different ball game entirely. It is most appreciated in the North East (46.5 percent), and South West (38.2 percent), rated 'very low' in North West (20.9 percent) and North Central (19.3 percent). Some States now provide incentives to children for them to attend school.

"Sanitation" was rated 'high' in South South (45.9 percent); North East (45.6 percent); but 'quite low' in North Central (38.7 percent); South East (34.6 percent); North West (32.8 percent) and South West (25.7 percent).

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"Micro-Finance and ability to develop small scale businesses" was rated 'high' in North East (53.3 percent); North West (44.9 percent) and South South (44.7 percent). It was scored 'low' in North Central (38.7 percent). Access to affordable land" to all citizens has been rated 'very low' throughout the country particularly in South East (42.0 percent) and North Central zone (39.1 percent).

Employment generation in terms of farming and related occupation has been rated 'highest' in North East (49.4 percent); North West (45.4 percent) but 'low' in South West (35.1 percent), North Central (35.9 percent) and South South (31.4 percent). People result into petty jobs since *formal* employment was not forth coming.

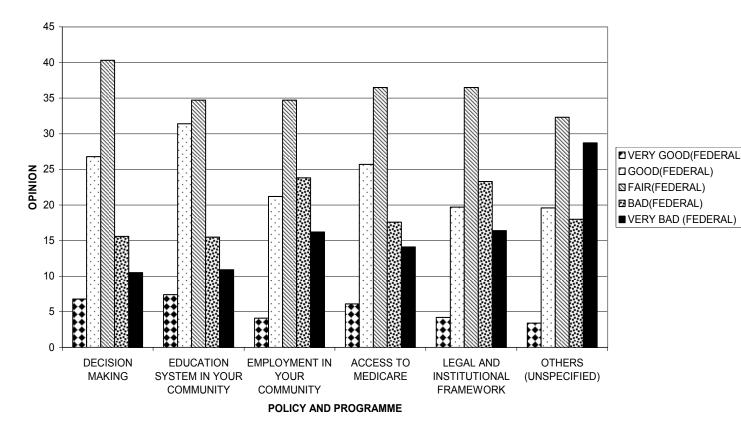
"Information and Communications Technology" (ICT) is new to Nigeria economy. It has been rated 'high' in all the geo-political zones. However, its performance is still 'low' in North East (43.5 percent); North West (35.3 percent) and North Central (39.5 percent).

3.3.3.5.0. PROGRESS TOWARDS GENDER EQUALITY

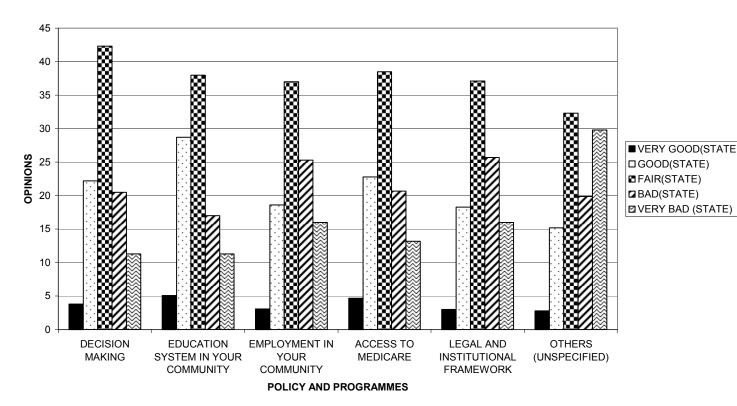
The Obasanjo- led Administration has promoted the gender sensitivity more than any previous Administration. There were more female Ministers, Special Assistants, heads of Parastatals and other agencies in his Administration than in previous ones. Similar promotion towards gender equality is being replicated at the State and Local government level even though not the same as at the Federal level.

The figure below showed government's policies and programmes in promoting gender equality in the following areas at the Federal, State and Local Government Level:

- (i) decision making
- (ii) education system in the community
- (iii) employment in the community
- (iv) access to medicare
- (v) legal and institutional framework
- (vi) others

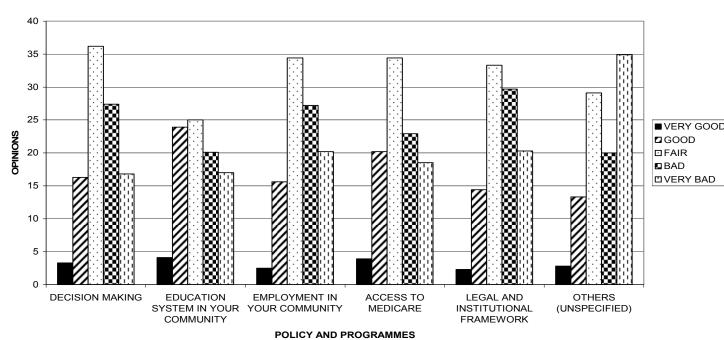


A PERCENTAGE BAR CHART SHOWING DISTRIBUTION OF HOW GOVERNMENTS POLICY AND PROGRAMMES HAVE PROMOTED GENDER EQUALITY, 2006 (FEDERAL)



A BAR CHART SHOWING PERCENTAGE DISTRIBUTION OF HOW GOVERNMENT POLICY AND PROGRAMMES HAVE PROMOTED GENDER EQUALITY, 2006(STATE)

A BAR CHART SHOWING PERCENTAGE DISTRIBUTION OF HOW GOVERNMENT POLICY AND PROGRAMMES HAVE PROMOTED GENDER EQUALITY, 2006 (LOCAL GOVERNMENT AREAS)



From the figure, it is obvious that only a 'fair' attempt was being made throughout the three tiers of government. The rating was between 33'0 and 42.0 percent promotion. However, government has made appreciable progress in the area of "education", "access to medicare", and "legal and institutional framework" judging from the perceptions of the respondents as shown above. That was replicative in all the tiers of government.

The ruling party, Peoples Democratic Party (PDP), encourages more women in participating in gladiatorial politics by making Nomination Form free for those who intend to contest any position in its party from Councillorship to the Presidential. However, there are some inhibiting factors to women in the northern part of the country. In the area of decision- making, the respondents from urban sector have ranked the three tiers of government 'very high' in promoting gender equality – Federal (54 percent), State (50 percent) and local government (48 percent).

3.3.3.6.0

PROMOTE AND ENCOURAGE BROAD BASED PARTICIPATION IN DEVELOPMENT BY ALL STAKEHOLDERS AT ALL LEVELS

3.3.3.6.1 Planning and Development

The Nigeria bureaucracy is very good in planning and Budgeting for programmes and projects. In terms of development, there have always been some gaps. The opinion of the respondents was sought on the path Nigerian government takes to planning and development. In response, 51.4 percent said it was from "top to bottom" while only 14.2 percent agreed that it was from "ground to up" with 34.4 percent saying they "don't know".

Most of the Development projects in the country have failed because the communities was hardly involved in identifying their priority needs before super-imposing projects on them.

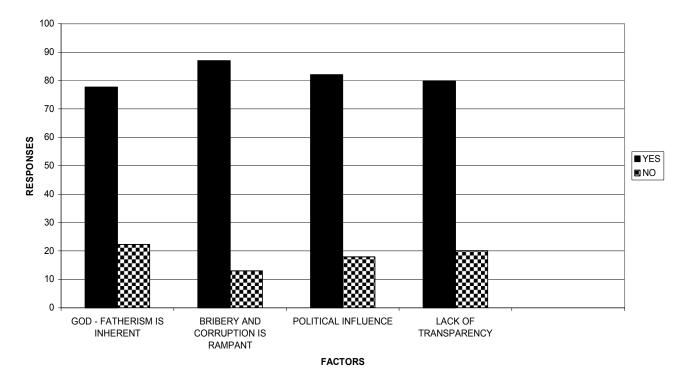
3.3.3.6.2 Encouraging Broad-based Participation

Development process should embrace all stakeholders. While everybody could not participate in the development process, representatives of key stakeholders should form part of the process. The respondents who believed that government was encouraging broad-based participation formed just 22.7 percent. As high as 40.6 percent said they 'did not know' what was happening, while 36.7 percent emphatically said "NO" – that government was not encouraging broad-based participation and ownership of the development process. For Government to succeed in its programmes, projects and policies it needs to carry the people along. The same applies to the Budgeting processes.

The figure below showed clearly some of the major factors inhibiting broad-based budgeting processes. These factors identified by respondents were:

- (i) Bribery and Corruption (87 percent)
- (ii) Political influence (82.1 percent)
- (iii) Lack of transparency (79.9 percent)
- (iv) god-fatherism (77.7 percent)
- (v) Other undisclosed factors (16.9 percent)

All these negative factors have stood solidly as stumbling blocks to the budgeting and development processes in the country.



A BAR CHART SHOWING PERCENTAGE DISTRIBUTION OF FACTORS AFFECTING BROAD-BASED BUDGETING PROCESSES, 2006

3.3.4 CORPORATE GOVERNANCE

In an effort to revive the economy and improve Nigerian's good living conditions, the government emphasizes that the starting point is good governance, improved security and the restoration of the rule of law. This would create an environment, which would promote private sector-led growth and development in the country as it would increase the country's competitiveness as an investment destination for both local and foreign investors.

Therefore, Corporate Governance is a system by which enterprises in both private and public sectors are directed, controlled and held responsible to the shareholders and community in which they operate.

Good corporate governance provides a level of disclosures and transparency regarding the conduct of corporations, their boards and directors that enable the supervision of their accountability.

Good Corporate Governance has seven distinguishing characteristics, namely, Discipline, Independence, Transparency, Accountability, Responsibility, Fairness and Social Responsibility.

The outcome from the Corporate Governance will focus on these five broad objectives:

- i. Promotion of enabling environment and effective regulatory frame work for economic activities.
- ii. Corporate social responsibility and environmental sustainability.
- iii. Promoting the adoption of good business ethnics.
- iv. Rights of Shareholders and Stakeholders Employees.
- v. Accountability of Corporations, Directors and Officers

3.3.4.1 PROMOTION OF ENABLING ENVIRONMENT AND EFFECTIVE REGULATORY FRAMEWORK FOR ECONOMIC ACTIVITIES

Business Ownership:

About 26.5 per cent of respondents nationwide owned a business while 73.5 per cent of the respondents did not own any business. See Table C G 3.3.4.1.1. These were those categorized under 'kiosks' and 'retail shops'. No information was captured for 'manufacturing', 'wholesale shop', 'professional services' and others, probably due to the nature of businesses in the *informal* sector.

South West Zone recorded the highest business owners with 25.4 per cent compared with North-East Zone which recorded the lowest figure of 11.8 per cent. See Table C G 3.3.4.1.2

On the State basis, Osun recorded 46.7 per cent of business ownership in comparison with Taraba and Nasarawa State with both having 9.2 per cent. See Table 3.3.4.1.1. Sector wise, more than half of the respondents (66.0 per cent) interviewed who live in urban areas and 34.0 per cent in rural areas owned businesses See Table C G 3.3.4.1.3

Type of Business:

More than half (56.8 per cent) of the respondents owned' kiosk' type of business compared to 43.2 per cent that recorded ownership of 'retail shops' in Nigeria are shown in Table 3.3.4.1.4. South-West zone recorded the highest business type (kiosk and retail shops 25.2 per cent) compared with North-east that recorded the lowest ownership (11.9 per cent). See Table CG 3.3.4.1.5. Interestingly, Zamfara State from North-west zone, recorded 'highest' number of kiosk business type of 87.1 per cent in comparison with Kwara State that recorded the least 27.3 per cent. On the other hand, Kwara State had the 'highest' number of 'retail shops' (72.7 per cent). Zamfara recorded the 'lowest' figure of 12.9 per cent of 'retail shops'. See Table CG 3.3.4.1.4. Two out of three (66.0 per cent) respondents resided in urban areas while 34.0 per cent lived in rural areas. See Table CG 3.3.4.1.6.

Business Better today than it was in 2003:

Almost half of the respondents (46.4 per cent) interviewed nationally, agreed that their business is better today than it was since 2003, while 45.0 per cent said otherwise, and only 8.6 per cent recorded 'don't know'. See Table 3.3.4.1.7. Still leading the other zones, *South-West recorded the highest figure of 18.8 per cent, where respondents said that their business was better today than it was since 2003. On the contrary, South-East zone recorded the least of 12.1 per cent.* See Table CG 3.3.4.1.8

At the State level, Katsina State recorded the highest percentage (81.3 per cent) number of respondents that said their business was better today than it was in 2003, while Abia State recorded the lowest with 14.4 per cent. See

Table CG 3.3.4.1.7). Two out of three (66.0 per cent) of the respondents whose businesses are better today than they were in 2003 lived in urban areas compared with 34.0 per cent that lived in rural areas. (See Table CG 3.3.4.1.9)

3.3.4.2 CORPORATE SOCIAL RESPONSIBILITY AND ENVIRONMENTAL SUSTAINABILITY:

Do Corporations in Nigeria Observe Labour Laws:

About four in every ten respondents (44.5 per cent) interviewed agreed that corporations in Nigeria observed labour laws while 20.1 per cent disagreed and 35.4 per cent were indifferent. See Table 3.3.4.2.1. North-West zone recorded the highest rate (23.8 per cent) that corporations in Nigeria observe labour laws compared with North East (13.1 per cent) that recorded the least. See Table 3.3.4.2.2

On State basis, respondents in Niger State agreed that corporations observed labour laws (81.7 per cent) whereas 1.5 per cent disagreed and 16.8 per cent could not give categorical answer. In comparison, only 9.6 percent in Zamfara State reported that the corporations were obeying Labour laws while 21.8 per cent reported they did not know. See Table 3.3.4.2.1

In urban areas, 53.3 per cent of the respondents agreed that corporations in Nigeria observe labour laws compared with rural areas which was 46.7 per cent See Table CG 3.3.4.2.3. More male (84.6 per cent) agreed that Nigerian Corporations usually observed labour laws compared with female respondents that recorded 15.4 per cent.. See Table 3.3.4.2.4

Adequate protection of workers in their place of work

About two out of five (17.5 per cent) respondents believed that workers were adequately protected in their place of work in Nigeria while 54.9 per cent disagreed and 27.4 per cent answered 'don't know'. Akwa-Ibom State recorded the highest rate of 50.1 per cent that workers were adequately protected in their place of work. In the same vein, 29.7 per cent of the respondents recorded 'No'

while 20.2 per cent were indifferent. The least rating was from Niger State (4 per cent) with 80 per cent saying 'no.' See Table CG 3.3.4.2.5.

More than half (52.7 per cent) of those that agreed that workers are adequately protected lived in urban areas while 47.3 per cent lived in rural areas. See Table CG 3. 3.4.2.6. Four out of five (84.2 per cent) respondents were male while 15.8 per cent were female. See Table CG 3.3.4.2.7.

Mechanisms in Protecting the Environment:

For environmental protection laws, 65.4 per cent of the respondents agreed that the law is 'effective' (on the average) while 13.9 per cent believed that the law is 'not effective at all'. See Table 3.3.4.2.8.In the North-central zone, 61.0 per cent of the respondents agreed that environmental protection laws were effective compared to North-East zone that recorded the least (47.5 per cent). Likewise, 28.0 per cent of the respondents were of the opinion that the environmental protection laws were not effective at all in North-Central in comparison with North-West zone which recorded the least (9.6 per cent). See Table 3.3.4.2.9 The following States in the frontline burner agreed that environmental protection law mechanisms were 'effective' like Niger (97.6 per cent), Cross River (86.3 per cent), Sokoto (83.0 per cent), and Katsina (85.5 per cent). States like Kwara (48.1 per cent), Nasarawa (36 per cent), Enugu (30.2 per cent) Delta (27 per cent), Taraba (24.6 per cent) and Rivers (20.0 per cent) showed that the laws were not effective. The *'informal'* sector seemed to have pre-dominated. See Table CG 3.3.4.2.8

3.3.4.3 PROMOTING THE ADOPTION OF GOOD BUSINESS ETHICS Currently engaged in formal Sector:

Less than two out of five (15.6 per cent) of respondents interviewed were currently engaged in *formal* employment in Nigeria while 84.4 per cent were not. See Table CG 3.3.4.3.1.

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More than two out of the five (23.1 per cent) respondents interviewed in Northcentral zone were currently engaged in formal employment which is the highest among 6 geopolitical zone of the country compared with south-east which recorded 11.1 per cent of respondents engaged in formal employment. Furthermore, South East had the highest per cent of participation in the *informal sector* (89.0 per cent) followed by South West (86.6 per cent). The least was from North Central (77.0 per cent). See Table 3.3.4.3.2 Looking at the State level, Niger State recorded the highest percentage of respondents currently engaged in formal employment (38.7 percent) compared with Kano State that recorded the least 6.6 per cent. See Table 3.3.4.3.1.

The urban-rural differential of the respondents currently engaged in the *formal* employment were 66.6 per cent and 33.4 per cent respectively. See Table 3.3.4.3.3.

Corruption in Nigeria:

Almost nine out of ten (89.2 per cent) respondents agreed that overall assessment of corruption in Nigeria was very high (on the average), while only 1.4 per cent of the respondents believed that overall assessment of corruption in the country was 'very low'. See Table CG 3.3.4.3.4. At the zonal level, North West zone (39.7 per cent) respondents interviewed were of the opinion that overall assessment of corruption in the country was high. South-East zone recorded the lowest percentage (7.6 per cent). See Table CG 3.3.4.3.5. Abia State recorded the high number of respondents (89.9 per cent) of those who believed that overall assessment of corruption in the country was 'very high' while Niger State recorded the least rate (17.7 per cent). On the other hand, Kwara State recorded the highest number of respondents (15.1 per cent) that said the overall assessment of corruption in the country was 'very low' in comparison with Abia, Adamawa, Ebonyi, Kano and Oyo that recorded 0.2 per cent respectively. See Table 3.3.4.3.4.

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In the urban sector 47.7 per cent of the respondents agreed that overall assessment of corruption in the country was averagely high while 52.3 per cent of the rural sector interviewed agreed with the assessment of corruption. Even within the urban sector, 90.5 per cent of the respondents rated corruption as high while 88.2 per cent within the rural sector also rated it high. On the other hand, only 2.1 per cent in the urban sector and 3.6 per cent in the rural sector responded that corruption was low. In other words, the respondents believed that corruption is highly pervasive in Nigeria. See Table CG 3.3.4.3.6 (a) & See Table CG 3.3.4.3.6 (b)

Effectiveness of Agencies in Tackling Corruption in the Nigeria:

Of all the government anti-corruption agencies in Nigeria, Economic and Financial Crimes Commission recorded (EFCC) was rated 'very effective' (28.7 per cent). See Table 3.3.4.3 while Budget Monitoring and Price Intelligence Unit of the Presidency (Due Process Office) recorded 14.7 per cent which is the highest among the government agencies that fight corruption in Nigeria that is not effective at all. See Table CG 3.3.4.3.7 - 3.3.4.3.10

In North West zone Code of Conduct Bureau topped the lists of government agencies that were fighting corruption in the country with 28.1 per cent of the respondents interviewed said that the agency is 'very effective'.

On the other hand, Economic and Financial Crime Commission (EFCC), Independent Corrupt Practices Commission (ICPC), and Code of Conduct Bureau in North West zone recorded 18.9 per cent of the respondents that said they were 'not effective at all'. See Table CG 3.3.4.3.11 – CG 3.3.4.3.14. Sokoto State believed that Economic and Financial Crime Commission (EFCC) among other agencies that fight corruption in Nigeria was 'very effective' (50.9 per cent) compared with Kwara State that believed that "due process office" was "not effective at all" (49.2 per cent) which was the highest among other States. In Katsina State (55.4 per cent) of the respondents interviewed agreed that Economic Financial Crime Commission (EFCC) was 'very effective' in fighting corruption in Nigeria while 49.2 per cent of respondents interviewed in Kwara State believed that "due process office" was 'not effective at all' among the anti-corruption agencies in Nigeria. See Table CG 3.3.4.3.6 – CG 3.3.4.3.7

The proportion of urban to rural showed that 51.0 per cent of respondents interviewed who were of the opinion that Economic Financial Crime Commission (EFCC) was 'very effective' than all other anti- corruption agencies lived in urban areas compared to 80.8 per cent of the respondents interviewed lived in rural areas Economic Financial Crime Commission (EFCC) was 'not effective'. See Table CG 3.3.4.3.15 – 3.3.4.3.18.

3.3.4.4 **RIGHTS OF SHAREHOLDERS AND STAKEHOLDERS**

Do you own shares in any Company?

About 2.0 per cent of the respondents in Nigeria own shares in companies compared with 98.0 per cent that do not own shares in any company. See Table CG 3.3.4.4.1. In South-East zone the percentage of respondents that owned shares were 30.5 per cent which was the highest in the entire six geo-political zones in the country while North-west zone recorded the lowest percentage (9.6 per cent). About 20.0 percent (19.7 per cent) of the respondents in North West zone did not own shares in any company while 14.0 per cent in South-East recorded the least number of respondents of those that did not own shares in any company compared with other geo-political zones. See Table CG 3.4.4.2. Ownership of shares by individual household, sector- wise, was 74.2 per cent urban and 25.8 per cent rural. See Table CG 3.3.4.4.3

Abia State had about 5.3 per cent of the respondents that own share in any company compared with Kano and Zamfara, States that have 100 per cent of the respondents interviewed that said they did not have. See Table CG 3.3.4.4.1

About 85.7 per cent of male respondents owned shares in any company in Nigeria while only about 14.3 per cent of female had shares. See Table CG 3.3.4.4.4

Getting regular information from Companies

About sixty per cent of the ownership of shares in Nigeria got regular information from their companies while about forty per cent did not get regular information. See Table CG 3.3.4.4.5.

Furthermore, comparing the six geo political zones in Nigeria, 30.7 per cent of ownership of shares in South-East got regular information from their companies while North-East recorded the least of information (6.9 per cent). See Table CG 3.3.4.4.6

The percentage of the respondents interviewed in Anambra recorded the highest percentage of regular information (95.8 per cent) from their companies while the least percentage distribution came from Adamawa (11.1 per cent) and Edo State (11.1 per cent). States like Kano, Taraba, Nasarawa, Niger and Ebonyi States recorded 100 per cent nil. See Table CG 3.3.4.4.5

The proportion of those that got regular information from their companies in urban and rural areas was 84.7 per cent and 15.3 per cent respectively. See Table 3.3.4.4.7 About nine out of ten (89.7 per cent) of male respondents that owned shares got regular information from their companies while the proportion of female in that category was about 10.3 per cent. See Table CG 3.3.4.4.8

Treatment with Respect and Fairness:

About 82.8 per cent of the respondents in Nigeria recorded that companies in which they own shares treated them with respect and fairness while only 17.2 per cent reported "No". See Table CG 3.3.4.4.9

In South-east zone about 32.6 per cent of the respondents that have shares in companies agreed that companies treated them with respect and fairness while

North-east reported the least (5.6 per cent) compared to other geo political zone in the country. See table CG 3.3.4.4.10 The respondents that own shares in any company in Adamawa, Akwa-Ibom, Benue, Borno, Cross River, Rivers, Kaduna, Katsina, Kogi, Kwara, Plateau and Yobe States reported 100 per cent treatment with respect and fairness by their companies. Whereas in Bayelsa State 100 per cent of the respondents agreed that their companies do not treat them with respect and fairness. See Table CG 3.3.4.4.9. About 86.5 per cent and 13.5 per cent of the respondents that have shares in companies lived in urban and rural areas respectively. See Table CG 3.3.4.4.11. About 91.0 per cent and 9.0 per cent of the male and female respondents reported that companies treated them with respect and fairness respectively. See Table CG 3.3.4.4.12

3.3.4.5 ACCOUNTABILITY OF CORPORATIONS, DIRECTORS AND OFFICER Receiving audited accounts from your company every year

About two out of three (65.7 per cent) shareholders received audited accounts from their companies every year while 34.3 per cent did not. However, some States like Bayelsa, Kano, Nasarawa, Taraba and Yobe recorded 100 per cent nil report. In Bauchi, Benue, Ebonyi, Ekiti and Kwara States 100 per cent of the shareholders received audited accounts from their companies every year. See Table CG 3.3.4.5.1. In South-East zone about 33.6 per cent of shareholders received audited accounts from their company every year which was the highest in the six geo-political zones in the country. North-West zone recorded the lowest of 7.3 per cent. See Table CG 3.3.4.5.2.

About 86.6 per cent of the shareholders that received audited account from their companies lived in urban areas compared with about 13.4 per cent living in rural areas. See Table CG 3.3.4.5.3. The proportion of male shareholders that received audited accounts from their company every year was 87.1 per cent while that of female was about 12.9 per cent. See Table CG 3.3.4.5.4

Do account Represents the Correct Position of the Company?

To prove the accountability of the corporations in Nigeria, 64.7 per cent of shareholders believed that the accounts represented the correct position of the companies while 35.3 per cent 'disagreed'. See Table CG 3.3.4.5.5

In South-East zone compared with other geo-political zones in the country, about 32.4 per cent responded that the company account represented the correct position of their companies while North-West zone had the least (8.1 per cent) of the shareholders that agreed that the company's accounts represented their correct position which was the least in the six geo-political zones. See Table CG 3.3.4.5.6

The shareholders in Bauchi, Cross Rivers, Ekiti and Katsina agreed that the company's accounts represented their true position (100 per cent) while Bayelsa, Ebonyi, Kano Nasarawa, Taraba and Yobe have 100 per cent disagreement that their accounts represented the true position of the companies. See Table CG 3.3.4.5.5.

The percentage of shareholders that agreed that companies account represented the correct positions of the companies lived in urban areas (86.9 per cent) while 13.1 per cent lived in rural areas. See Table CG 3.3.4.5.7. Eighty – six per cent of male shareholders agreed that the accounts of their companies represented the correct position of the companies compared with female which was 14.0 per cent. See Table CG 3.3.4.5.8

CHAPTER FOUR

4.1 Observations

- i. The survey design was to cover two LGAs per State at the initial stage before APRM modified it to three LGAs per State and that affected the sample size.
- ii. The questionnaire was quite bulky and it was like conducting four (4) surveys in one.
- iii. The idea of doing a Pretest helped to reduce the time-frame spent on completing a questionnaire on the field and it also helped to pre-code the open-ended questions.
- iv. The NBS Field Staff were adjudged by the Independent Monitors to have performed better on the field than the 'hired' Field Staff most of which were reported not to have performed up to expectation. The close supervision and monitoring helped to enhance the quality of the data generated
- v. Though the costing was reviewed upwards after changing the former sample size, it was not sufficient enough for the running of the survey.
- vi. NBS being made to do Report Writing was not part of the thinking at the initial stage.
- vii. The short time frame was the major part of what affected the quality of work done. Usually, surveys are given sufficient time for planning and execution. More importantly, the time devoted to data processing and analysis was quite insufficient for NBS to come out with full labeled tables.
- viii. Low public awareness about government programmes, policies, and projects affected the quality of response from some key questions

4.2 Conclusions

The Mass Household Survey conducted by NBS in collaboration with APRM was one of the largest surveys conducted in Nigeria and perhaps in entire Africa. It was like conducting four surveys in one as all the four thematic areas were combined in one questionnaire. Twenty two thousand and two hundred (22,200) households were canvassed for their perceptions. *The outcome of the survey served as the scientific method of capturing the perceptions of the*

generality of Nigerians about how government's programmes, policies and projects have faired in achieving the domesticated millennium development goals (MDGs) along with socio- economic reforms. Judging from the results that emanated from the survey, the present Administration was scored low, the way it carried out its major programmes, policies and projects except in very few areas such as health care services, and information and telecommunications technology (ICT). Nigeria is still adjudged as highly corrupt country, disobedient to the rule of law, still unable to attain gender equality in the political process, still having poor business ethics, involved in the violation of human rights, ranked low in the provision of basic needs and infrastructural facilities, and with greater majority of the citizens living in penury and unnecessary untold hardship emanating from bad governance. The survey was found to be very important and crucial at this period of transition to another Administration. It is hoped that the outcome of the exercise would be made available to all tiers of government, to the legislature, the judiciary, the civil society organizations and other stakeholders. It is also hoped that the outcome of the survey would help to re-orientate the value system of the citizenry, bring about personal reforms on the Nigerian leadership ethics and consequently drive towards good governance.

4.3 Recommendation

i. The Planning and execution of subsequent Mass Household Surveys to be conducted by APRM should be given about a year time frame.

ii Subsequent surveys should be given proper costing by a team of experts and enough funding should be allocated.

lii .Special provisions should be made for Independent monitors and Report Writing.

iv. Special budget should also be made for presentation of the Report to Stakeholders for their certification and validation.

v. APRM is advised for its future surveys to use only Research Organizations that have competence, structured outfit with trained professionals, modern scientific equipment and offices spread throughout the country like National Bureau Statistics.

vi. Another Mass Household Survey should be conducted within two years from now.

vii. Government should use appropriate organs for public awareness of its programmes, policies and projects.

APPENDICES

TECHNICAL APPENDICES

Definition of Terms and Concepts

- i. **Household head:** The member who makes key decisions in the household and whose authority is acknowledged by other members. It should be borne in mind that the key decision maker may not necessarily be the oldest. Other factors within the household can determine who the head is, such as what proportion of income is member's to total household income.
- ii. **Spouse:** is the married or partner by mutual consent of the head
- iii. Child refers to biological child.
- iv. **Step-child** is an adopted child by either marriage or other reason will be classified.
- v. Parents of the head of household will be identified as "parent".
- vi. All other relatives will fall in the "other relative" category.
- vii. **Domestic help** (servant, guard, cook, baby-sitter among others) refers to a person who is paid for services rendered (cash or in-kind e.g. training skills, board and lodging) even if they are related to the head of household.
- viii. **None relative** include friends living in household regularly.
- ix. **Marital Status:** The term 'married' may have different meanings in different countries. Married refers to both formal and informal unions such as common-law marriages, free unions, living together. These have been classified further into polygamous, monogamous and living together unions. Check for consistency in married unions. Marital status for couples must be identical.
- x. **Polygamous** unions exclude relationships that are not officially recognized such as mistresses, concubines.
- xi. **Informal/loose** union refers to relationship contracted by two adults living together without civil or traditional recognition. Such people may report that they are married, so probe carefully to find out the actual relationship.
- xii. **Fiscal decentralization/fiscal federalism** Means transfer of more financial responsibilities and resources to states and local governments.

- xiii. **Faith-based organizations** are the churches, mosques and any other religious based organization.
- xiv. **Money laundering** is the concealing of the origin/source of money, usually from illicit business or illegal transaction.
- xv. Nepotism the practice among people with power or influence of favouring their own relative especially by giving them job.
- xvi. Creditors (Secured) People or organization you owe against your property i.e. if you take a loan and you use your car as a security, if you default you loose your car.
- xvii. **Creditor (Unsecured)** For example, if you take a loan without a collateral, if you default your creditor is at a lose.
- xviii. **Gender balance** means having equal considerations for male and female.
- xix. **Political manipulation** could be in form of political incitement, election rigging, result falsification etc.
- xx. **Inferior** refers to comparison of two items and one is better than the other but may not mean that the inferior one is not working or functioning.
- xxi. **Sub-standard** is referring to a situation where the item does not have the standard expected of such item.
- xxii. **Current account balance** is the sum total of differences between import and export goods & services and transfers (grants to overseas countries, subscriptions and contributions to international organizations) less investment (profits in overseas branches, interest and dividends on stocks and shares held in overseas securities, interest on borrowing and lending abroad) income at the international market
- xxiii. **Export and import domestication measures** are ways of controlling our export and import internally, e.g. Tariffs, excise
- xxiv. **Terms of trade** can be defined as the quantities of domestic goods that a country must give up to obtain a unit of imported goods. The terms of trade of a country continually change as export prices and import prices change.
- xxv. **Changes in net foreign asset** can be referred to as the increase or decrease in the assets of a country abroad compared to what was there initially.

- xxvi. **Macroeconomics** is the study of the aggregate (Total) effects of the decisions of households or producers. It looks at national economy or international economy system as a whole, e.g. total output, income and expenditure, unemployment, inflation etc and what economic policies a government can pursue to influence the national economy.
- xxvii. **Value of Money** is otherwise referred to as purchasing power; this is what a certain amount of money can purchase at a particular time.
- xxviii. **Tax** is a compulsory charges levied by the government for the purpose of financing services performed for the common benefit of the people.
- xxix. **Credit** can be refereed to as loan taken from bank or other micro credit source when there is need for it.
- xxx. **Socio-economic Development -** implies continuous improvement in the wellbeing and/or in the standard of living of the people.
- xxxi. Notes: The broad objective of the social sector is to reduce poverty and narrow inequality through employment, empowerment and improving access, affordability and quality of social services. This cuts across education, gender, health and nutrition among other social services.
- xxxii. **Community:** Refers to all the people who live in a particular area and share some Socio-cultural characteristics.
- xxxiii. **Respondent:** Refers to a member of the household who provides information to the interviewer.
- xxxiv. Education: Refers to formal education. It is a key determinant of earnings and therefore an important exit route from poverty. It improves people's ability to take advantage of the opportunities that improve their well-being as individuals and be able to participate more efficiently in the community and markets.
- xxxv. Health: The condition of a person's body or mind. Achievement of good health is critical in enhancing human development. Improving health conditions reduces production losses caused by worker illnesses, increases enrolment of children in schools and also increase learning ability among others. Human capital is improved by increasing their access to basic health care and nutrition.
- xxxvi. Water and Sanitation: Refers to affordable access to water and sanitation.

- xxxvii. **Electricity**: Access to energy. Electricity used for lighting, heating, driving machines, cooking, etc. Reliable supply of electricity is the livelihood of any modern economy.
- xxxviii. **Financial services**: Role of the financial sector in development process is to mobilize financial resources and allocate those resources efficiently in the economy
- xxxix. **Infrastructure** is identified as one of the pillars of any economic recovery program and includes road network, improved safety of urban transport, increased access to water resources, increased availability, reliability and affordability of energy and vibrant information technology.
 - xl. **Development partners**: These are mainly the external donors, both bilateral and multi-lateral.
 - xli. **NGO**: Refers to Non Governmental Organization. These are organizations established with the main objectives of helping communities to address societal problems and are not for profit.
 - xlii. **CBO**: These are community-established organizations registered with the ministry of Culture, Sport and Social services.
 - xliii. **Stakeholders:** All persons or organizations that have an interest in what is at stake. They include; government, civil society, trade unions, youth, private sector, women groups and religious organizations.

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3.3.1.7.10 Percentage Distribution of households rating of women participation at federal bureaucracy (National)

3.3.1.7.11 Percentage Distribution of households rating of women participation at State bureaucracy. (National)

3.3.1.7.12 Percentage Distribution of households rating of high cost of politics as a factor working against Gender balance in Nigeria. (National)

- 3.3.1.7.13 Percentage Distribution of households rating of low economics power as a factor working against Gender balance in Nigeria (National)
- 3.3.1.7.14 Percentage Distribution of households rating of illiteracy and lack of awareness as a factor working against Gender balance in Nigeria. (National)
- 3.3.1.8.1 Percentage Distribution of households rating of poverty as a factor working against promotion of child rights in (National)
- 3.3.1.8.2 Percentage Distribution of households rating of illiteracy as a factor working against promotion of child rights in Nigeria. (National)
- 3.3.1.8.3 Percentage Distribution of households rating of unequal opportunities as a factor working against promotion of child rights in Nigeria (National).

Table SED 3.3.3.1.1 Percentage Distribution of level of awareness of poverty reduction programmes (National), 2006

- Table SED 3.3.3.1.2
 Percentage Distribution of services/facilities to the community (National), 2006
- Table SED 3.3.3.1.3 Percentage Distribution of services/facilities and benefits to the community (National), 2006
- Table SED 3.3.3.2.1. Percentage Distribution of main sources of livelihood (National), 2006.
- Table SED 3.3.3 2.2 Percentage Distribution of level of poverty in the community by geo-political zone, 2006.
- Table SED 3.3.3.2.3 Percentage Distribution of factors responsible for poverty by geopolitical zone,2006
- Table SED 3.3.3.3.1 Percentage Distribution of kind of toilet facility by geo-political zone, 2006
- Table SED3.3.3.4.1Percentage Distribution of availability of services provided by government (National),2006

- Table SED 3.3.3.5.1 Percentage Distribution of how government policies, programmes, and policies have promoted gender equality by federal, state, and local government, 2006.
- Table SED 3.3.3.6.1 Percentage Distribution of factors affecting broad- based budgeting processes, 2006.

DEMOCRACY

AND

POLITICAL GOVERNANCE TABLES

(ECG 3.3.1...)

ECONOMIC **GOVERNANCE AND** MANAGEMENT **TABLES** (ECG 3.3.2...)

Adamawa 12.4% 40.4% 25.9% 12.6% 8.6% 100.0 Akwa- Ibom 1.4% 24.0% 27.7% 31.6% 15.3% 100.0 Aambra .3% 16.8% 22.2% 42.5% 18.2% 100.0 Bauchi 2.5% 41.7% 25.7% 27.3% 2.8% 100.0 Bayelsa 21.3% 48.8% 13.1% 10.4% 9.5% 100.0 Borno 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Ekti 1.8% 43.1% 33.5% 20.2% 16.0% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Katin 1.8% 33.5%				St	andard of living			
Adamawa 12.4% 40.4% 25.9% 12.6% 8.6% 100.0 Akwa- bom 1.4% 24.0% 27.7% 31.6% 15.3% 100.0 Akwa- bom 3.% 16.8% 22.2% 42.5% 18.2% 100.0 Bauchi 2.5% 41.7% 25.7% 27.3% 2.8% 100.0 Bauchi 2.5% 41.7% 25.7% 27.3% 2.8% 100.0 Bauchi 2.5% 41.7% 25.7% 27.3% 2.8% 100.0 Bauchi 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Edo 8.1% 47.6% 25.9% 34.4% 2.2% 100.0 Imo 2.7% 14.3% <th></th> <th></th> <th>Improved a lot</th> <th>Improved</th> <th>Not changed</th> <th></th> <th></th> <th>Total</th>			Improved a lot	Improved	Not changed			Total
Akwa- Ibom I.1.% I.1.% <thi.1.%< th=""> I.1.% I.1.%</thi.1.%<>	STATE	Abia	.2%	7.1%	33.9%	38.2%	20.7%	100.0%
Ibom 1.4% 24.0% 27.7% 31.9% 15.3% 100.0 Anambra .3% 16.8% 22.2% 42.5% 18.2% 100.0 Bauchi 2.5% 41.7% 25.7% 27.3% 2.8% 100.0 Bayelsa 21.3% 48.8% 13.1% 10.0% 6.8% 100.0 Borno 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 21.0%		Adamawa	12.4%	40.4%	25.9%	12.6%	8.6%	100.0%
Bauchi 2.5% 41.7% 22.7% 2.8% 100.0 Bayelsa 21.3% 48.8% 13.1% 10.0% 6.8% 100.0 Benue 8.1% 36.9% 31.1% 14.4% 9.5% 100.0 Borno 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Delta 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Eboryi 8.0% 4.0% 22.7% 16.0% 2.4% 100.0 Etdo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 2.2% 100.0 Kaduna 1.9% 39.6% 34.5%		lbom	1.4%	24.0%	27.7%	31.6%	15.3%	100.0%
Bayelsa 21.3% 48.8% 13.1% 10.0% 6.8% 100.0 Benue 8.1% 36.9% 31.1% 14.4% 9.5% 100.0 Borno 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Delta 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Ekiti 1.8% 43.1% 33.5% 20.2% 1.6% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Katsina 11.8% 51.7%			.3%	16.8%	22.2%	42.5%	18.2%	100.0%
Benue 8.1% 36.9% 31.1% 14.4% 9.5% 100.0 Borno 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 River 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Ekiti 1.8% 43.1% 33.5% 20.2% 1.6% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Kaduna 1.9% 39.6% 34.5% 14.2% 7.2% 100.0 Kaduna 1.9% 37.2% 31.1% 28.4% 2.2% 100.0 Kaduna 1.9% 37.2%		Bauchi	2.5%	41.7%	25.7%	27.3%	2.8%	100.0%
Borno 3.5% 49.2% 28.5% 16.4% 2.3% 100.0 Cross 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Delta 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Katsina 11.8% 51.7%		Bayelsa	21.3%	48.8%	13.1%	10.0%	6.8%	100.0%
Cross River 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Delta 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Delta 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Ekti 1.8% 43.1% 33.5% 20.2% 1.6% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Kaduna 1.9% 37.2% 31.1% 28.4% 2.2% 100.0 Katsina 11.8% 51.7% <td></td> <td>Benue</td> <td>8.1%</td> <td>36.9%</td> <td>31.1%</td> <td>14.4%</td> <td>9.5%</td> <td>100.0%</td>		Benue	8.1%	36.9%	31.1%	14.4%	9.5%	100.0%
River 2.7% 28.8% 42.9% 22.6% 3.0% 100.0 Delta 2.4% 18.1% 31.3% 31.5% 16.7% 100.0 Ebonyi 8.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Ekiti 1.8% 43.1% 33.5% 20.2% 1.6% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Katona 1.9% 39.6% 34.5% 10.1% .5% 100.0 Katona 1.2% 37.2% 31.1% 28.4% 2.2% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Katsina 11.5% 25.8%		Borno	3.5%	49.2%	28.5%	16.4%	2.3%	100.0%
Ebonyi B.0% 4.0% 27.7% 42.8% 17.6% 100.0 Edo 8.1% 47.6% 25.9% 16.0% 2.4% 100.0 Ekiti 1.8% 43.1% 33.5% 20.2% 1.6% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Kataina 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Katsina 11.8% 51.7% 25.8% 36.6% 16.3% 6.8% 100.0 Katsina 11.5% 25.8% 32.1% 34.5% 6.7% 100.0 0.0 Lagos <td></td> <td>River</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>100.0%</td>		River						100.0%
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Ekiti 1.8.% 43.1% 33.5% 20.2% 1.6% 100.0 Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Niger 51.5% 7.3% 39.4%		-	8.0%	4.0%	27.7%	42.8%	17.6%	100.0%
Enugu 5.3% 20.3% 28.9% 37.9% 7.7% 100.0 Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6%			8.1%	47.6%	25.9%	16.0%	2.4%	100.0%
Gombe 11.7% 21.0% 30.0% 22.8% 14.6% 100.0 Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Kano 1.2% 37.2% 31.1% 28.4% 2.2% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6%			1.8%	43.1%	33.5%	20.2%	1.6%	100.0%
Imo 2.7% 14.3% 25.8% 34.4% 22.9% 100.0 Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Kano 1.2% 37.2% 31.1% 28.4% 2.2% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Osun 2.2% 26.4% 42.8%		-	5.3%	20.3%	28.9%	37.9%	7.7%	100.0%
Jigawa 11.7% 47.0% 20.0% 14.2% 7.2% 100.0 Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Kano 1.2% 37.2% 31.1% 28.4% 2.2% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 34.2% <		Gombe	11.7%	21.0%	30.0%	22.8%	14.6%	100.0%
Kaduna 1.9% 39.6% 34.5% 14.8% 9.3% 100.0 Kano 1.2% 37.2% 31.1% 28.4% 2.2% 100.0 Katsina 11.8% 51.7% 25.8% 10.1% .5% 100.0 Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ordo .4% 30.2% 34.2%		Imo	2.7%	14.3%	25.8%	34.4%	22.9%	100.0%
Kano1.2%37.2%31.1%28.4%2.2%100.0Katsina11.8%51.7%25.8%10.1%.5%100.0Kebbi3.3%35.1%46.0%12.3%3.4%100.0Kogi11.5%25.8%39.6%16.3%6.8%100.0Kwara17.0%62.1%13.9%7.0%100.0Lagos13.3%15.0%34.0%32.3%5.4%100.0Nasarawa.9%25.8%32.1%34.5%6.7%100.0Niger51.5%7.3%39.4%1.5%.3%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ogun.5%20.8%34.2%29.4%5.8%100.0Ogun.5%20.8%36.6%26.8%13.4%100.0Ogun.5%20.8%36.6%26.8%100.00.0Ogun.5%20.8%36.6%26.8%100.00.0Osun2.2%26.4%42.8%21.8%6.8%100.0Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Yobe9.8%29.7%45.2%12.1%		Jigawa	11.7%	47.0%	20.0%	14.2%	7.2%	100.0%
Katsina 11.8% 51.7% 25.8% 10.1% 55.7% Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Nasarawa .9% 25.8% 32.1% 34.5% 6.7% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 38.6% 29.4% 5.8% 100.0 Osun 2.2% 26.4% 42.8% 21.8% 6.8% 100.0 Oyo .6% 14.6% 50.7% 30.6% <t< td=""><td></td><td>Kaduna</td><td>1.9%</td><td>39.6%</td><td>34.5%</td><td>14.8%</td><td>9.3%</td><td>100.0%</td></t<>		Kaduna	1.9%	39.6%	34.5%	14.8%	9.3%	100.0%
Kebbi 3.3% 35.1% 46.0% 12.3% 3.4% 100.0 Kogi 11.5% 25.8% 39.6% 16.3% 6.8% 100.0 Kwara 17.0% 62.1% 13.9% 7.0% 100.0 Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Nasarawa .9% 25.8% 32.1% 34.5% 6.7% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Osun 2.2% 26.4% 42.8% 21.8% 6.8% 100.0 Oyo .6% 14.6% 50.7% 30.6% 3.6% 100.0 Plateau 3.9% 23.5% 35.0%		Kano	1.2%	37.2%	31.1%	28.4%	2.2%	100.0%
Kogi11.5%25.8%39.6%16.3%6.8%100.0Kwara17.0%62.1%13.9%7.0%100.0Lagos13.3%15.0%34.0%32.3%5.4%100.0Nasarawa.9%25.8%32.1%34.5%6.7%100.0Niger51.5%7.3%39.4%1.5%.3%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ogun.5%20.8%38.6%26.8%100.0Ogun.5%20.8%38.6%26.8%100.0Ogun.5%20.8%38.6%26.8%100.0Oyo.6%14.6%50.7%30.6%3.6%Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Katsina	11.8%	51.7%	25.8%	10.1%	.5%	100.0%
Kwara17.0%62.1%13.9%7.0%100.0Lagos13.3%15.0%34.0%32.3%5.4%100.0Nasarawa.9%25.8%32.1%34.5%6.7%100.0Niger51.5%7.3%39.4%1.5%.3%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ondo.4%30.2%34.2%29.4%5.8%100.0Osun2.2%26.4%42.8%21.8%6.8%100.0Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Kebbi	3.3%	35.1%	46.0%	12.3%	3.4%	100.0%
Lagos 13.3% 15.0% 34.0% 32.3% 5.4% 100.0 Nasarawa .9% 25.8% 32.1% 34.5% 6.7% 100.0 Niger 51.5% 7.3% 39.4% 1.5% .3% 100.0 Ogun .5% 20.8% 38.6% 26.8% 13.4% 100.0 Ondo .4% 30.2% 34.2% 29.4% 5.8% 100.0 Osun 2.2% 26.4% 42.8% 21.8% 6.8% 100.0 Osun 2.2% 26.4% 42.8% 21.8% 6.8% 100.0 Oyo .6% 14.6% 50.7% 30.6% 3.6% 100.0 Plateau 3.9% 23.5% 35.0% 29.7% 8.0% 100.0 Rivers 1.2% 14.9% 29.3% 26.1% 28.5% 100.0 Sokoto 5.7% 49.4% 26.0% 14.2% 4.7% 100.0 Yobe 9.8% 29.7%		Kogi	11.5%	25.8%	39.6%	16.3%	6.8%	100.0%
Nasarawa.9%25.8%32.1%34.5%6.7%100.0Niger51.5%7.3%39.4%1.5%.3%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ondo.4%30.2%34.2%29.4%5.8%100.0Osun2.2%26.4%42.8%21.8%6.8%100.0Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Kwara		17.0%	62.1%	13.9%	7.0%	100.0%
Niger51.5%7.3%39.4%1.5%.3%100.0Ogun.5%20.8%38.6%26.8%13.4%100.0Ondo.4%30.2%34.2%29.4%5.8%100.0Osun2.2%26.4%42.8%21.8%6.8%100.0Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Lagos	13.3%	15.0%	34.0%	32.3%	5.4%	100.0%
Ogun.5%20.8%38.6%26.8%13.4%100.0Ondo.4%30.2%34.2%29.4%5.8%100.0Osun2.2%26.4%42.8%21.8%6.8%100.0Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Nasarawa	.9%	25.8%	32.1%	34.5%	6.7%	100.0%
Ondo.4%30.2%34.2%29.4%5.8%100.0Osun2.2%26.4%42.8%21.8%6.8%100.0Oyo.6%14.6%50.7%30.6%3.6%100.0Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Niger	51.5%	7.3%	39.4%	1.5%	.3%	100.0%
Osun 2.2% 26.4% 42.8% 21.8% 6.8% 100.0 Oyo .6% 14.6% 50.7% 30.6% 3.6% 100.0 Plateau 3.9% 23.5% 35.0% 29.7% 8.0% 100.0 Rivers 1.2% 14.9% 29.3% 26.1% 28.5% 100.0 Sokoto 5.7% 49.4% 26.0% 14.2% 4.7% 100.0 Taraba 1.2% 40.2% 31.1% 20.2% 7.2% 100.0 Yobe 9.8% 29.7% 45.2% 12.1% 3.2% 100.0 Zamfara 6.9% 87.7% 3.9% 1.5% 100.0		Ogun	.5%	20.8%	38.6%	26.8%	13.4%	100.0%
Oyo .6% 14.6% 50.7% 30.6% 3.6% 100.0 Plateau 3.9% 23.5% 35.0% 29.7% 8.0% 100.0 Rivers 1.2% 14.9% 29.3% 26.1% 28.5% 100.0 Sokoto 5.7% 49.4% 26.0% 14.2% 4.7% 100.0 Taraba 1.2% 40.2% 31.1% 20.2% 7.2% 100.0 Yobe 9.8% 29.7% 45.2% 12.1% 3.2% 100.0 Zamfara 6.9% 87.7% 3.9% 1.5% 100.0		Ondo	.4%	30.2%	34.2%	29.4%	5.8%	100.0%
Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Osun	2.2%	26.4%	42.8%	21.8%	6.8%	100.0%
Plateau3.9%23.5%35.0%29.7%8.0%100.0Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Оуо		14.6%	50.7%			100.0%
Rivers1.2%14.9%29.3%26.1%28.5%100.0Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Plateau						100.0%
Sokoto5.7%49.4%26.0%14.2%4.7%100.0Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Rivers						100.0%
Taraba1.2%40.2%31.1%20.2%7.2%100.0Yobe9.8%29.7%45.2%12.1%3.2%100.0Zamfara6.9%87.7%3.9%1.5%100.0		Sokoto						100.0%
Yobe 9.8% 29.7% 45.2% 12.1% 3.2% 100.0 Zamfara 6.9% 87.7% 3.9% 1.5% 100.0		Taraba						100.0%
Zamfara 6.9% 87.7% 3.9% 1.5% 100.0								100.0%
							0.270	100.0%
FCT Abuja 2.3% 36.7% 40.0% 17.4% 3.7% 100.0							3.7%	100.0%
	Total							100.0%

Table EGM (3.3.2.1.1) Percentage Distribution showing Living Standard/Quality of life lived by State

				Cost of living			
		Increased a lot	Increased	Not changed	Decreased	Decreased a lot	Total
STATE	Abia	2.2%	6.2%	8.5%	44.6%	38.4%	100.0%
	Adamawa	10.4%	23.0%	11.0%	43.2%	12.4%	100.0%
	Akwa- Ibom	7.2%	9.5%	16.2%	32.1%	34.9%	100.0%
	Anambra	16.1%	9.8%	3.7%	43.8%	26.7%	100.0%
	Bauchi	1.8%	10.7%	11.6%	63.2%	12.8%	100.0%
	Bayelsa	17.8%	52.8%	7.3%	11.0%	11.0%	100.0%
	Benue	8.0%	7.0%	20.4%	50.3%	14.2%	100.0%
	Borno	4.8%	23.3%	7.5%	49.1%	15.3%	100.0%
	Cross River	3.0%	15.3%	13.4%	57.3%	11.1%	100.0%
	Delta	13.0%	8.6%	13.9%	44.4%	20.1%	100.0%
	Ebonyi	3.6%	4.5%	7.2%	38.8%	45.8%	100.0%
	Edo	4.5%	21.1%	20.2%	24.5%	29.7%	100.0%
	Ekiti	7.4%	8.2%	10.5%	41.1%	32.7%	100.0%
	Enugu	10.5%	17.1%	9.2%	35.6%	27.6%	100.0%
	Gombe	4.2%	14.6%	8.8%	51.5%	21.0%	100.0%
	Imo	.2%	2.2%	3.8%	39.4%	54.4%	100.0%
	Jigawa	10.1%	29.7%	11.4%	34.5%	14.2%	100.0%
	Kaduna	3.7%	20.5%	10.6%	49.9%	15.3%	100.0%
	Kano	6.8%	15.0%	31.6%	33.4%	13.2%	100.0%
	Katsina	14.5%	12.8%	7.3%	48.4%	17.0%	100.0%
	Kebbi	3.2%	18.1%	12.1%	41.6%	24.9%	100.0%
	Kogi	2.9%	9.7%	23.9%	54.0%	9.5%	100.0%
	Kwara		2.2%	29.7%	55.2%	12.9%	100.0%
	Lagos	1.7%	2.2%	8.2%	62.5%	25.3%	100.0%
	Nasarawa	4.9%	17.3%	7.9%	31.0%	38.8%	100.0%
	Niger	3.0%	5.2%	12.7%	77.9%	1.2%	100.0%
	Ogun	1.5%	14.3%	8.4%	53.2%	22.5%	100.0%
	Ondo	3.3%	11.6%	6.8%	49.8%	28.6%	100.0%
	Osun	8.4%	12.1%	16.2%	53.8%	9.5%	100.0%
	Оуо	5.9%	16.7%	11.7%	52.7%	13.1%	100.0%
	Plateau	6.2%	18.1%	15.8%	42.8%	17.2%	100.0%
	Rivers	12.0%	6.2%	2.0%	50.9%	28.9%	100.0%
	Sokoto	4.1%	27.4%	8.4%	42.5%	17.7%	100.0%
	Taraba	8.1%	13.4%	12.4%	50.3%	15.8%	100.0%
	Yobe	8.9%	19.5%	19.5%	45.1%	6.9%	100.0%
	Zamfara	5.4%	35.3%	5.9%	51.0%	2.5%	100.0%
	FCT Abuja	2.9%	14.0%	18.5%	45.5%	19.1%	100.0%
Total	-	6.1%	14.4%	12.5%	45.5%	21.4%	100.0%

Table EGM (3.3.2.1.2) Percentage Distribution showing Cost of Living by State

			I	Value of	Naira	I	I.	Total
		Increased a lot	Increased	Not changed	Decreased	Decreased a lot	Don't know	
STATE	Abia	1.0%	5.2%	5.7%	48.9%	26.3%	13.0%	100.0%
	Adamawa	10.0%	13.6%	14.4%	28.0%	21.4%	12.7%	100.09
	Akwa-Ibom	5.5%	9.2%	12.0%	41.4%	26.1%	5.8%	100.0
	Anambra	3.0%	2.3%	10.8%	43.5%	38.6%	1.9%	100.0
	Bauchi	4.0%	9.3%	14.0%	51.7%	12.3%	8.8%	100.0
	Bayelsa	25.2%	44.1%	10.2%	14.7%	4.5%	1.3%	100.0
	Benue	1.2%	12.8%	14.0%	28.4%	5.0%	38.5%	100.0
	Borno	6.5%	19.5%	11.2%	42.9%	16.0%	3.8%	100.0
	Cross River	4.7%	14.2%	15.1%	43.4%	16.8%	5.8%	100.0
	Delta	5.0%	4.6%	13.6%	39.1%	22.6%	15.1%	100.0
	Ebonyi	5.2%	3.6%	3.6%	47.8%	36.1%	3.6%	100.0
	Edo	4.3%	30.6%	16.9%	28.5%	10.1%	9.6%	100.0
	Ekiti	11.5%	23.6%	11.9%	32.0%	9.2%	11.7%	100.0
	Enugu	5.8%	17.6%	15.4%	31.5%	22.5%	7.1%	100.0
	Gombe	12.7%	9.4%	9.2%	40.7%	20.8%	7.3%	100.0
	Imo	1.8%	13.8%	8.9%	42.3%	29.8%	3.4%	100.0
	Jigawa	9.6%	25.3%	7.2%	39.9%	16.4%	1.7%	100.0
	Kaduna	7.7%	19.2%	18.2%	46.2%	7.2%	1.5%	100.0
	Kano	16.8%	21.7%	18.8%	25.3%	7.6%	9.7%	100.
	Katsina	12.0%	25.5%	13.5%	36.8%	6.3%	5.8%	100.
	Kebbi	3.4%	18.1%	22.3%	36.7%	13.7%	5.8%	100.
	Kogi	14.6%	10.2%	16.6%	34.7%	8.6%	15.3%	100.
	Kwara		30.4%	2.2%	16.0%	.8%	50.6%	100.
	Lagos	11.2%	18.1%	10.5%	37.0%	20.4%	2.8%	100.
	Nasarawa	2.0%	13.2%	4.7%	26.5%	20.6%	33.0%	100.
	Niger	2.4%	13.0%	9.1%	63.6%	5.8%	6.1%	100.
	Ogun	3.6%	16.6%	30.7%	25.4%	5.5%	18.2%	100.
	Ondo	1.0%	11.8%	9.4%	44.9%	24.9%	8.1%	100.0
	Osun	13.7%	18.2%	13.4%	28.6%	12.4%	13.7%	100.
	Оуо	8.4%	15.4%	14.1%	38.7%	17.3%	6.1%	100.
	Plateau	9.6%	23.0%	20.7%	24.1%	15.4%	7.1%	100.
	Rivers	1.0%	13.4%	8.2%	38.4%	30.2%	8.9%	100.
	Sokoto	9.1%	27.1%	29.6%	16.9%	16.2%	1.1%	100.
	Taraba	1.8%	15.2%	24.4%	24.9%	13.0%	20.6%	100.
	Yobe	8.3%	16.1%	12.4%	33.6%	10.6%	19.0%	100.0
	Zamfara	6.9%	26.5%	46.1%	14.2%	3.9%	2.5%	100.0
	FCT Abuja	3.5%	23.5%	27.2%	20.8%	7.6%	17.5%	100.0
Total		6.6%	16.9%	14.5%	34.8%	16.0%	11.2%	100.0

$Table \; EGM \; (3.3.2.1.3) \quad \text{Percentage Distribution showing Value of Naira by State}$

		Increased a		Income		Decreased a	
		lot	Increased	Not changed	Decreased	lot	Total
STATE	Abia	1.6%	9.5%	38.7%	35.1%	15.1%	100.0
	Adamawa	7.0%	26.7%	27.4%	18.2%	20.7%	100.0
	Akwa- Ibom	3.0%	31.0%	36.5%	22.0%	7.4%	100.0
	Anambra	4.2%	13.8%	27.9%	35.6%	18.5%	100.
	Bauchi	8.1%	47.2%	24.7%	16.5%	3.5%	100.
	Bayelsa	19.2%	57.5%	13.1%	5.2%	5.0%	100.
	Benue	4.7%	38.6%	30.3%	13.4%	12.9%	100.
	Borno	7.1%	37.9%	20.9%	31.1%	3.1%	100.
	Cross River	4.7%	37.6%	34.9%	18.8%	4.0%	100.
	Delta	1.1%	22.0%	38.6%	25.4%	13.0%	100.
	Eboyin	12.3%	22.0%	30.2%	23.3%	12.1%	100.
	Edo	6.7%	40.3%	27.2%	20.8%	5.0%	100.
	Ekiti	.8%	36.9%	48.9%	11.0%	2.4%	100.
	Enugu	5.7%	20.1%	31.4%	24.8%	18.0%	100.
	Gombe	7.2%	34.2%	18.0%	30.8%	9.8%	100.
	Imo	5.1%	18.0%	39.0%	20.3%	17.6%	100.
	Jigawa	17.3%	31.7%	14.0%	32.1%	4.8%	100.
	Kaduna	7.9%	34.2%	36.5%	17.3%	4.0%	100.
	Kano	6.3%	32.7%	37.2%	20.8%	3.0%	100.
	Katsina	26.3%	38.8%	23.5%	8.5%	3.0%	100.
	Kebbi	5.8%	33.8%	45.6%	11.0%	3.9%	100.
	Kogi	3.1%	30.9%	27.8%	33.8%	4.5%	100.
	Kwara		28.9%	49.8%	20.2%	1.0%	100.
	Lagos	3.0%	17.1%	46.7%	26.4%	6.8%	100.
	Nasarawa	3.8%	17.9%	32.5%	37.3%	8.5%	100.
	Niger	2.8%	66.3%	22.6%	7.4%	.9%	100.
	Ogun	.9%	32.9%	43.6%	15.0%	7.7%	100.
	Ondo	1.9%	31.3%	33.7%	32.7%	.4%	100.
	Osun	4.8%	24.8%	38.4%	26.1%	5.9%	100.
	Оуо	1.0%	16.4%	34.9%	33.9%	13.8%	100.
	Plateau	9.4%	22.2%	30.9%	28.0%	9.6%	100.
	Rivers	2.1%	28.7%	30.8%	15.6%	22.8%	100.
	Sokoto	10.1%	43.4%	18.4%	16.4%	11.7%	100.
	Taraba	1.8%	34.6%	33.1%	25.5%	5.0%	100.
	Yobe	10.0%	32.3%	31.1%	25.2%	1.5%	100.
	Zamfara	11.3%	84.2%	3.0%	1.5%		100.
	FCT Abuja	7.5%	41.9%	36.5%	10.4%	3.8%	100.
Total	-	6.2%	31.5%	32.3%	22.1%	7.9%	100.0

$Table \ EGM \ (3.3.2.1.4) \quad \text{Percentage Distribution showing Income Opinion by State}$

				Taxed			
		A lot less	Less	Same as before	More	A lot more	Total
STATE	Abia	4.5%	13.1%	46.1%	23.2%	13.1%	100.0%
	Adamawa	13.5%	13.5%	36.8%	20.6%	15.5%	100.0%
	Akwa- Ibom	5.0%	5.7%	35.0%	37.2%	17.2%	100.0%
	Anambra	2.4%	4.9%	41.6%	34.3%	16.8%	100.0%
	Bauchi	13.3%	17.3%	46.3%	14.2%	8.9%	100.0%
	Bayelsa	23.9%	49.7%	12.9%	7.1%	6.3%	100.0%
	Benue	5.5%	37.9%	32.2%	16.7%	7.7%	100.0%
	Borno	17.4%	32.6%	37.3%	12.2%	.5%	100.0%
	Cross River	4.2%	11.7%	24.4%	44.4%	15.3%	100.0%
	Delta	24.9%	18.3%	34.9%	15.6%	6.2%	100.0%
	Ebonyi	1.7%	10.2%	18.6%	29.5%	40.0%	100.0%
	Edo	10.6%	27.2%	38.8%	8.6%	14.8%	100.0%
	Ekiti	5.2%	6.6%	45.8%	36.0%	6.4%	100.0%
	Enugu	6.4%	20.1%	33.8%	27.3%	12.4%	100.0%
	Gombe	16.6%	16.9%	45.0%	15.0%	6.4%	100.0%
	Imo	13.5%	7.8%	22.3%	45.1%	11.3%	100.0%
	Jigawa	35.3%	36.0%	15.2%	11.1%	2.4%	100.0%
	Kaduna	14.2%	20.1%	46.2%	12.2%	7.3%	100.0%
	Kano	18.9%	39.9%	30.2%	8.2%	2.7%	100.0%
	Katsina	21.2%	28.5%	41.9%	4.0%	4.3%	100.0%
	Kebbi	2.7%	21.5%	50.9%	16.9%	8.0%	100.0%
	Kogi	8.1%	11.2%	34.9%	35.1%	10.6%	100.0%
	Kwara	6.1%	1.0%	57.4%	30.4%	5.1%	100.0%
	Lagos	7.6%	8.0%	44.1%	25.9%	14.4%	100.0%
	Nasarawa	11.0%	14.8%	36.0%	32.5%	5.6%	100.0%
	Niger		8.3%	16.7%	72.5%	2.5%	100.0%
	Ogun	3.2%	13.6%	42.3%	22.5%	18.5%	100.0%
	Ondo	1.0%	4.0%	47.0%	45.4%	2.6%	100.0%
	Osun	13.6%	12.0%	53.1%	15.9%	5.3%	100.0%
	Оуо	7.1%	8.5%	60.8%	14.8%	8.7%	100.0%
	Plateau	2.8%	9.0%	52.7%	25.8%	9.7%	100.0%
	Rivers	5.7%	9.4%	28.4%	38.4%	18.2%	100.0%
	Sokoto	3.6%	22.1%	45.2%	26.3%	2.8%	100.0%
	Taraba	8.2%	16.8%	45.1%	14.3%	15.5%	100.0%
	Yobe	34.0%	30.1%	29.2%	4.8%	1.8%	100.0%
	Zamfara	3.8%	90.9%	4.3%	.5%	.5%	100.0%
	FCT Abuja	12.4%	17.0%	34.3%	30.3%	6.0%	100.0%
Total		10.4%	18.1%	38.2%	23.5%	9.8%	100.0%

$Table \; EGM \; (3.3.2.1.5) \quad \text{Percentage Distribution showing Taxed Opinion by State}$

		Credit	/Loan	Total
		Yes	No	
STATE	Abia	7.8%	92.2%	100.0%
	Adamawa	6.5%	93.5%	100.0%
	Akwa-Ibom	4.0%	96.0%	100.0%
	Anambra	4.9%	95.1%	100.0%
	Bauchi	.7%	99.3%	100.0%
	Bayelsa	14.7%	85.3%	100.0%
	Benue	22.2%	77.8%	100.0%
	Borno	3.1%	96.9%	100.0%
	Cross River	7.6%	92.4%	100.0%
	Delta	8.6%	91.4%	100.0%
	Ebonyi	2.4%	97.6%	100.0%
	Edo	11.8%	88.2%	100.0%
	Ekiti	12.9%	87.1%	100.0%
	Enugu	3.6%	96.4%	100.0%
	Gombe	4.4%	95.6%	100.0%
	Imo	1.5%	98.5%	100.0%
	Jigawa	4.4%	95.6%	100.0%
	Kaduna	5.0%	95.0%	100.0%
	Kano	2.4%	97.6%	100.0%
	Katsina	2.0%	98.0%	100.0%
	Kebbi	3.3%	96.7%	100.0%
	Kogi	4.0%	96.0%	100.0%
	Kwara	1.7%	98.3%	100.0%
	Lagos	13.5%	86.5%	100.0%
	Nasarawa	1.6%	98.4%	100.0%
	Niger	2.1%	97.9%	100.0%
	Ogun	1.9%	98.1%	100.0%
	Ondo	2.2%	97.8%	100.0%
	Osun	6.8%	93.2%	100.0%
	Оуо	6.7%	93.3%	100.0%
	Plateau	2.8%	97.2%	100.0%
	Rivers	3.3%	96.7%	100.0%
	Sokoto	1.1%	98.9%	100.0%
	Taraba	1.0%	99.0%	100.0%
	Yobe	7.7%	92.3%	100.0%
	Zamfara		100.0%	100.0%
	FCT Abuja	1.9%	98.1%	100.0%
Total	-	5.2%	94.8%	100.0%

 Table EGM (3.3.2.1.6)
 Percentage Distribution showing Credit/Loan Obtainable by State

			Bank		
		0	Yes	No	Total
STATE	Abia		8.3%	91.7%	100.0%
	Adamawa		50.0%	50.0%	100.0%
	Akwa- Ibom		13.0%	87.0%	100.0%
	Anambra		14.3%	85.7%	100.0%
	Bauchi		25.0%	75.0%	100.0%
	Bayelsa		33.3%	66.7%	100.0%
	Benue		2.3%	97.7%	100.0%
	Borno		42.1%	57.9%	100.0%
	Cross River		45.9%	54.1%	100.0%
	Delta	1.9%	15.1%	83.0%	100.0%
	Ebonyi		20.0%	80.0%	100.0%
	Edo		13.1%	86.9%	100.0%
	Ekiti		12.1%	87.9%	100.0%
	Enugu		31.6%	68.4%	100.0%
	Gombe		10.0%	90.0%	100.0%
	Imo			100.0%	100.0%
	Jigawa		66.7%	33.3%	100.0%
	Kaduna		35.5%	64.5%	100.0%
	Kano		14.3%	85.7%	100.0%
	Katsina		36.4%	63.6%	100.0%
	Kebbi		33.3%	66.7%	100.0%
	Kogi		54.5%	45.5%	100.0%
	Kwara		18.2%	81.8%	100.0%
	Lagos		2.8%	97.2%	100.0%
	Nasarawa			100.0%	100.0%
	Niger		71.4%	28.6%	100.0%
	Ogun		28.6%	71.4%	100.0%
	Ondo		27.3%	72.7%	100.0%
	Osun		20.7%	79.3%	100.0%
	Оуо		12.1%	87.9%	100.0%
	Plateau		31.3%	68.8%	100.0%
	Rivers		42.9%	57.1%	100.0%
	Sokoto		44.4%	55.6%	100.0%
	Taraba		66.7%	33.3%	100.0%
	Yobe		25.9%	74.1%	100.0%
	FCT Abuja		44.4%	55.6%	100.0%
Total		.1%	21.7%	78.2%	100.0%

 Table EGM (3.3.2.1.8)
 Percentage Distribution showing Bank as source of Credit/Loan by State

		Micro credi	t institution	
		Yes	No	Total
STATE	Abia	13.9%	86.1%	100.0%
	Adamawa	17.4%	82.6%	100.0%
	Akwa-			
	lbom		100.0%	100.0%
	Anambra	21.4%	78.6%	100.0%
	Bauchi		100.0%	100.0%
	Bayelsa	35.1%	64.9%	100.0%
	Benue	1.6%	98.4%	100.0%
	Borno	10.5%	89.5%	100.0%
	Cross River	11.1%	88.9%	100.0%
	Delta	5.7%	94.3%	100.0%
	Ebonyi	23.1%	76.9%	100.0%
	Edo	8.6%	91.4%	100.0%
	Ekiti	1.5%	98.5%	100.0%
	Enugu	35.0%	65.0%	100.0%
	Gombe	15.0%	85.0%	100.0%
	Imo		100.0%	100.0%
	Jigawa	39.1%	60.9%	100.0%
	Kaduna	23.3%	76.7%	100.0%
	Kano	7.1%	92.9%	100.0%
	Katsina	9.1%	90.9%	100.0%
	Kebbi	16.7%	83.3%	100.0%
	Kogi	4.5%	95.5%	100.0%
	Kwara	18.2%	81.8%	100.0%
	Lagos	1.4%	98.6%	100.0%
	Nasarawa		100.0%	100.0%
	Niger	14.3%	85.7%	100.0%
	Ogun	7.1%	92.9%	100.0%
	Ondo	20.0%	80.0%	100.0%
	Osun	6.9%	93.1%	100.0%
	Оуо	3.0%	97.0%	100.0%
	Plateau	20.0%	80.0%	100.0%
	Rivers	16.7%	83.3%	100.0%
	Sokoto	22.2%	77.8%	100.0%
	Taraba		100.0%	100.0%
	Yobe	3.7%	96.3%	100.0%
	FCT Abuja	25.0%	75.0%	100.0%
Total		11.0%	89.0%	100.0%

Table EGM (3.3.2.1.11) Percentage Distribution showing Micro credit as source of Credit/Loan by State

			Money	lender		
		0	Yes	No	3	Total
STATE	Abia		5.7%	94.3%		100.0%
	Adamawa		17.4%	82.6%		100.0%
	Akwa- Ibom		4.3%	95.7%		100.0%
	Anambra		3.6%	96.4%		100.0%
	Bauchi			100.0%		100.0%
	Bayelsa		25.0%	75.0%		100.0%
	Benue			100.0%		100.0%
	Borno		5.3%	94.7%		100.0%
	Cross River		11.1%	88.9%		100.0%
	Delta Ebanui	1.9%	26.4%	71.7%		100.0%
	Ebonyi Edo		7.7%	92.3%		100.0%
	Edo		11.9%	88.1%		100.0%
	Ekiti			100.0%		100.0%
	Enugu		40.0%	55.0%	5.0%	100.0%
	Gombe		10.0%	90.0%		100.0%
	lmo		66.7%	33.3%		100.0%
	Jigawa		30.4%	69.6%		100.0%
	Kaduna		6.7%	93.3%		100.0%
	Kano		14.3%	85.7%		100.0%
	Katsina		9.1%	90.9%		100.0%
	Kebbi			100.0%		100.0%
	Kogi		9.1%	90.9%		100.0%
	Kwara		9.1%	90.9%		100.0%
	Lagos		5.6%	94.4%		100.0%
	Nasarawa		11.1%	88.9%		100.0%
	Niger			100.0%		100.0%
	Ogun		7.7%	92.3%		100.0%
	Ondo			100.0%		100.0%
	Osun		6.9%	93.1%		100.0%
	Оуо			100.0%		100.0%
	Plateau		20.0%	80.0%		100.0%
	Rivers		25.0%	75.0%		100.0%
	Sokoto		22.2%	77.8%		100.0%
	Taraba		16.7%	83.3%		100.0%
	Yobe		7.4%	92.6%		100.0%
	FCT Abuja		42.9%	57.1%		100.0%
Total		.1%	10.5%	89.3%	.1%	100.0%

 Table EGM (3.3.2.1.9)
 Percentage Distribution showing Money lender as source of Credit/Loan by State

		Cooper	ative	
		Yes	No	Total
STATE	Abia	5.7%	94.3%	100.0%
	Adamawa	37.5%	62.5%	100.0%
	Akwa- Ibom	8.7%	91.3%	100.0%
	Anambra	17.9%	82.1%	100.0%
	Bauchi	75.0%	25.0%	100.0%
	Bayelsa	23.2%	76.8%	100.0%
	Benue	3.9%	96.1%	100.0%
	Borno	15.8%	84.2%	100.0%
	Cross River	25.7%	74.3%	100.0%
	Delta	30.8%	69.2%	100.0%
	Ebonyi	7.7%	92.3%	100.0%
	Edo	33.3%	66.7%	100.0%
	Ekiti	69.7%	30.3%	100.0%
	Enugu	36.8%	63.2%	100.0%
	Gombe	10.0%	90.0%	100.0%
	Imo	11.1%	88.9%	100.0%
	Jigawa	34.8%	65.2%	100.0%
	Kaduna	23.3%	76.7%	100.0%
	Kano	14.3%	85.7%	100.0%
	Katsina	9.1%	90.9%	100.0%
	Kebbi	38.9%	61.1%	100.0%
	Kogi	45.5%	54.5%	100.0%
	Kwara	63.6%	36.4%	100.0%
	Lagos	13.9%	86.1%	100.0%
	Nasarawa	22.2%	77.8%	100.0%
	Niger	14.3%	85.7%	100.0%
	Ogun	53.8%	46.2%	100.0%
	Ondo	40.0%	60.0%	100.0%
	Osun	89.7%	10.3%	100.0%
	Оуо	54.5%	45.5%	100.0%
	Plateau	33.3%	66.7%	100.0%
	Rivers	53.8%	46.2%	100.0%
	Sokoto	12.5%	87.5%	100.0%
	Taraba	16.7%	83.3%	100.0%
	Yobe	22.2%	77.8%	100.0%
	FCT Abuja	37.5%	62.5%	100.0%
Total	-	28.6%	71.4%	100.0%

 Table EGM (3.3.2.1.10) Percentage Distribution showing Cooperative as source of Credit/Loan by State

		Frie	nds	
		Yes	No	Total
STATE	Abia	41.7%	58.3%	100.0%
	Adamawa	41.7%	58.3%	100.0%
	Akwa- Ibom	30.4%	69.6%	100.0%
	Anambra	60.7%	39.3%	100.0%
	Bauchi	25.0%	75.0%	100.0%
	Bayelsa	39.3%	60.7%	100.0%
	Benue	77.2%	22.8%	100.0%
	Borno	21.1%	78.9%	100.0%
	Cross River	22.9%	77.1%	100.0%
	Delta	34.6%	65.4%	100.0%
	Ebonyi	53.8%	46.2%	100.0%
	Edo	40.3%	59.7%	100.0%
	Ekiti	19.7%	80.3%	100.0%
	Enugu	42.1%	57.9%	100.0%
	Gombe	75.0%	25.0%	100.0%
	Imo	66.7%	33.3%	100.0%
	Jigawa	39.1%	60.9%	100.0%
	Kaduna	10.0%	90.0%	100.0%
	Kano	78.6%	21.4%	100.0%
	Katsina	45.5%	54.5%	100.0%
	Kebbi	5.6%	94.4%	100.0%
	Kogi	4.5%	95.5%	100.0%
	Kwara		100.0%	100.0%
	Lagos	76.4%	23.6%	100.0%
	Nasarawa	33.3%	66.7%	100.0%
	Niger	28.6%	71.4%	100.0%
	Ogun	15.4%	84.6%	100.0%
	Ondo		100.0%	100.0%
	Osun	13.3%	86.7%	100.0%
	Оуо	39.4%	60.6%	100.0%
	Plateau	46.7%	53.3%	100.0%
	Rivers	25.0%	75.0%	100.0%
	Sokoto	71.4%	28.6%	100.0%
	Taraba	20.0%	80.0%	100.0%
	Yobe	29.6%	70.4%	100.0%
	FCT Abuja	37.5%	62.5%	100.0%
Total		42.3%	57.7%	100.0%

 Table EGM (3.3.2.1.7)
 Percentage Distribution showing Friends as source of Credit/Loan by State

			100000 Or	nuch did you bo 300000 0r	400000 or		
		Less than 100000	less than 200000	less than 400000	less thans 500000	500000 and above	Total
STATE	Abia	78.9%	21.1%				100.0%
	Adamawa	58.6%	37.9%	3.4%			100.0%
	Akwa- Ibom	86.4%	9.1%			4.5%	100.0%
	Anambra	75.0%	17.9%	3.6%		3.6%	100.09
	Bauchi	50.0%	50.0%				100.09
	Bayelsa	39.3%	60.7%				100.09
	Benue	94.5%	3.9%	1.6%			100.09
	Borno	88.9%	5.6%		5.6%		100.09
	Cross River	63.6%	30.3%	6.1%			100.09
	Delta	83.7%	14.3%	2.0%			100.0
	Ebonyi	76.9%	15.4%	7.7%			100.09
	Edo	64.8%	35.2%				100.0
	Ekiti	65.2%	25.8%	6.1%	1.5%	1.5%	100.0
	Enugu	63.2%	36.8%				100.0
	Gombe	80.0%	13.3%		6.7%		100.0
	Imo	55.6%	33.3%		11.1%		100.0
	Jigawa	60.9%	39.1%				100.0
	Kaduna	83.3%	10.0%	3.3%	3.3%		100.0
	Kano	84.6%	7.7%		7.7%		100.0
	Katsina	90.0%	10.0%				100.0
	Kebbi	44.4%	38.9%			16.7%	100.0
	Kogi	50.0%	50.0%				100.0
	Kwara	100.0%					100.0
	Lagos	88.1%	10.4%		1.5%		100.0
	Nasarawa	55.6%	44.4%				100.0
	Niger	83.3%	16.7%				100.0
	Ogun	72.7%	27.3%				100.0
	Ondo	55.6%	33.3%		11.1%		100.0
	Osun	83.9%	12.9%	3.2%			100.0
	Оуо	70.6%	26.5%			2.9%	100.0
	Plateau	50.0%	35.7%	7.1%		7.1%	100.0
	Rivers	83.3%		8.3%		8.3%	100.0
	Sokoto	62.5%	25.0%		12.5%		100.0
	Taraba	80.0%		20.0%			100.0
	Yobe	74.1%	25.9%				100.0
	FCT Abuja	60.0%	40.0%				100.0
Total	-	73.6%	22.7%	1.8%	1.0%	1.0%	100.0

Table EGM (3.3.2.1.12) Percentage Distribution showing how much did you borrowed by State

		Business		
		Yes	No	Total
STATE	Abia	10.3%	89.7%	100.0%
	Adamawa	38.5%	61.5%	100.0%
	Akwa- Ibom		100.0%	100.0%
	Anambra	57.1%	42.9%	100.0%
	Bauchi	75.0%	25.0%	100.0%
	Bayelsa	28.6%	71.4%	100.0%
	Benue	9.4%	90.6%	100.0%
	Borno	44.4%	55.6%	100.0%
	Cross River	18.2%	81.8%	100.0%
	Delta	34.8%	65.2%	100.0%
	Ebonyi	33.3%	66.7%	100.0%
	Edo	31.7%	68.3%	100.0%
	Ekiti	53.0%	47.0%	100.0%
	Enugu	26.3%	73.7%	100.0%
	Gombe	16.7%	83.3%	100.0%
	Imo	12.5%	87.5%	100.0%
	Jigawa	30.4%	69.6%	100.0%
	Kaduna	20.0%	80.0%	100.0%
	Kano	78.6%	21.4%	100.0%
	Katsina	40.0%	60.0%	100.0%
	Kebbi	38.9%	61.1%	100.0%
	Kogi	10.0%	90.0%	100.0%
	Kwara	40.0%	60.0%	100.0%
	Lagos	51.4%	48.6%	100.0%
	Nasarawa	22.2%	77.8%	100.0%
	Niger	42.9%	57.1%	100.0%
	Ogun	53.8%	46.2%	100.0%
	Ondo	40.0%	60.0%	100.0%
	Osun	46.7%	53.3%	100.0%
	Оуо	32.4%	67.6%	100.0%
	Plateau	53.8%	46.2%	100.0%
	Rivers	45.5%	54.5%	100.0%
	Sokoto	100.0%		100.0%
	Taraba	20.0%	80.0%	100.0%
	Yobe	59.3%	40.7%	100.0%
	FCT Abuja	62.5%	37.5%	100.0%
Total	-	33.3%	66.7%	100.0%

 Table EGM (3.3.2.1.13)
 Percentage Distribution showing Business use of Loan/Credit by State

		School fees		
		Yes	No	Total
STATE	Abia	23.1%	76.9%	100.0%
	Adamawa	19.2%	80.8%	100.0%
	Akwa- Ibom		100.0%	100.0%
	Anambra	21.4%	78.6%	100.0%
	Bauchi	25.0%	75.0%	100.0%
	Bayelsa	32.1%	67.9%	100.0%
	Benue	3.1%	96.9%	100.0%
	Borno	16.7%	83.3%	100.0%
	Cross River	42.4%	57.6%	100.0%
	Delta	36.2%	63.8%	100.0%
	Ebonyi		100.0%	100.0%
	Edo	23.8%	76.2%	100.0%
	Ekiti	27.3%	72.7%	100.0%
	Enugu	52.6%	47.4%	100.0%
	Gombe	16.7%	83.3%	100.0%
	Imo	37.5%	62.5%	100.0%
	Jigawa	34.8%	65.2%	100.0%
	Kaduna	3.3%	96.7%	100.0%
	Kano	78.6%	21.4%	100.0%
	Katsina	20.0%	80.0%	100.0%
	Kebbi		100.0%	100.0%
	Kogi	5.0%	95.0%	100.0%
	Kwara		100.0%	100.0%
	Lagos	27.8%	72.2%	100.0%
	Nasarawa	11.1%	88.9%	100.0%
	Niger	14.3%	85.7%	100.0%
	Ogun	38.5%	61.5%	100.0%
	Ondo	18.2%	81.8%	100.0%
	Osun	26.7%	73.3%	100.0%
	Оуо	35.3%	64.7%	100.0%
	Plateau	23.1%	76.9%	100.0%
	Rivers	40.0%	60.0%	100.0%
	Sokoto	14.3%	85.7%	100.0%
	Taraba		100.0%	100.0%
	Yobe	3.7%	96.3%	100.0%
	FCT Abuja	37.5%	62.5%	100.0%
Total	-	21.9%	78.1%	100.0%

 Table EGM (3.3.2.1.15)
 Percentage Distribution showing School fees use of Loan/Credit by State

		House b	ouilding	
		Yes	No	Total
STATE	Abia	5.4%	94.6%	100.0%
	Adamawa	26.9%	73.1%	100.0%
	Akwa- Ibom	4.3%	95.7%	100.0%
	Anambra		100.0%	100.0%
	Bauchi		100.0%	100.0%
	Bayelsa	30.4%	69.6%	100.0%
	Benue	1.6%	98.4%	100.0%
	Borno	16.7%	83.3%	100.0%
	Cross River	15.2%	84.8%	100.0%
	Delta	4.4%	95.6%	100.0%
	Ebonyi		100.0%	100.0%
	Edo	7.9%	92.1%	100.0%
	Ekiti	19.7%	80.3%	100.0%
	Enugu	26.3%	73.7%	100.0%
	Gombe	12.5%	87.5%	100.0%
	Imo	12.5%	87.5%	100.0%
	Jigawa	30.4%	69.6%	100.0%
	Kaduna		100.0%	100.0%
	Kano	78.6%	21.4%	100.0%
	Katsina		100.0%	100.0%
	Kebbi		100.0%	100.0%
	Kogi	5.0%	95.0%	100.0%
	Kwara	10.0%	90.0%	100.0%
	Lagos	2.9%	97.1%	100.0%
	Nasarawa	11.1%	88.9%	100.0%
	Niger	14.3%	85.7%	100.0%
	Ogun	7.7%	92.3%	100.0%
	Ondo	27.3%	72.7%	100.0%
	Osun	24.1%	75.9%	100.0%
	Оуо	17.6%	82.4%	100.0%
	Plateau	25.0%	75.0%	100.0%
	Rivers	30.0%	70.0%	100.0%
	Sokoto	16.7%	83.3%	100.0%
	Taraba	, ,	100.0%	100.0%
	Yobe	7.4%	92.6%	100.0%
	FCT Abuja	28.6%	71.4%	100.0%
Total	-	12.4%	87.6%	100.0%

Table EGM (3.3.2.1.16) Percentage Distribution showing House building use of Loan/Credit by State

		Social ex	xpenses	
		Yes	No	Total
STATE	Abia	22.2%	77.8%	100.0%
	Adamawa	30.4%	69.6%	100.0%
	Akwa- Ibom		100.0%	100.0%
	Anambra	7.1%	92.9%	100.0%
	Bauchi		100.0%	100.0%
	Bayelsa	35.7%	64.3%	100.0%
	Benue	3.2%	96.8%	100.0%
	Borno	31.3%	68.8%	100.0%
	Cross River	27.3%	72.7%	100.0%
	Delta	2.3%	97.7%	100.0%
	Ebonyi		100.0%	100.0%
	Edo	20.6%	79.4%	100.0%
	Ekiti	6.1%	93.9%	100.0%
	Enugu	21.1%	78.9%	100.0%
	Gombe	20.0%	80.0%	100.0%
	Imo	12.5%	87.5%	100.0%
	Jigawa	34.8%	65.2%	100.0%
	Kaduna	13.8%	86.2%	100.0%
	Kano	14.3%	85.7%	100.0%
	Katsina	20.0%	80.0%	100.0%
	Kebbi	5.9%	94.1%	100.0%
	Kogi		100.0%	100.0%
	Kwara	20.0%	80.0%	100.0%
	Lagos	10.3%	89.7%	100.0%
	Nasarawa	22.2%	77.8%	100.0%
	Niger		100.0%	100.0%
	Ogun	15.4%	84.6%	100.0%
	Ondo	10.0%	90.0%	100.0%
	Osun	14.8%	85.2%	100.0%
	Оуо	10.0%	90.0%	100.0%
	Plateau		100.0%	100.0%
	Rivers	44.4%	55.6%	100.0%
	Sokoto	16.7%	83.3%	100.0%
	Taraba		100.0%	100.0%
	Yobe	11.1%	88.9%	100.0%
	FCT Abuja	14.3%	85.7%	100.0%
Total		13.9%	86.1%	100.0%

 Table EGM (3.3.2.1.14)
 Percentage Distribution showing Social use of Loan/Credit by State

		Lack of c	collateral	
		Yes	No	Total
STATE	Abia	58.2%	41.8%	100.0%
	Adamawa	47.0%	53.0%	100.0%
	Akwa- Ibom	66.8%	33.2%	100.0%
	Anambra	51.3%	48.7%	100.0%
	Bauchi	34.4%	65.6%	100.0%
	Bayelsa	32.2%	67.8%	100.0%
	Benue	63.0%	37.0%	100.0%
	Borno	58.4%	41.6%	100.0%
	Cross River	66.1%	33.9%	100.0%
	Delta	38.9%	61.1%	100.0%
	Ebonyi	39.7%	60.3%	100.0%
	Edo	56.5%	43.5%	100.0%
	Ekiti	15.6%	84.4%	100.0%
	Enugu	29.8%	70.2%	100.0%
	Gombe	49.9%	50.1%	100.0%
	Imo	65.8%	34.2%	100.0%
	Jigawa	37.4%	62.6%	100.0%
	Kaduna	35.7%	64.3%	100.0%
	Kano	28.6%	71.4%	100.0%
	Katsina	26.6%	73.4%	100.0%
	Kebbi	46.0%	54.0%	100.0%
	Kogi	42.9%	57.1%	100.0%
	Kwara	42.7%	57.3%	100.0%
	Lagos	61.9%	38.1%	100.0%
	Nasarawa	58.1%	41.9%	100.0%
	Niger	78.5%	21.5%	100.0%
	Ogun	48.2%	51.8%	100.0%
	Ondo	47.1%	52.9%	100.0%
	Osun	21.4%	78.6%	100.0%
	Оуо	42.4%	57.6%	100.0%
	Plateau	41.1%	58.9%	100.0%
	Rivers	32.2%	67.8%	100.0%
	Sokoto	44.6%	55.4%	100.0%
	Taraba	31.4%	68.6%	100.0%
	Yobe	29.8%	70.2%	100.0%
	Zamfara	52.4%	47.6%	100.0%
	FCT Abuja	37.4%	62.6%	100.0%
Total		44.7%	55.3%	100.0%

 Table EGM (3.3.2.1.17)
 Percentage Distribution showing Lack of collateral as reason for not obtaining Loan/Credit by State

		Lack of g	uarantors	
		Yes	No	Total
STATE	Abia	55.4%	44.6%	100.0%
	Adamawa	34.5%	65.5%	100.0%
	Akwa- Ibom	54.3%	45.7%	100.0%
	Anambra	38.9%	61.1%	100.0%
	Bauchi	27.0%	73.0%	100.0%
	Bayelsa	32.5%	67.5%	100.0%
	Benue	38.9%	61.1%	100.0%
	Borno	57.4%	42.6%	100.0%
	Cross River	48.6%	51.4%	100.0%
	Delta	24.4%	75.6%	100.0%
	Ebonyi	26.9%	73.1%	100.0%
	Edo	43.9%	56.1%	100.0%
	Ekiti	13.5%	86.5%	100.0%
	Enugu	21.9%	78.1%	100.0%
	Gombe	40.6%	59.4%	100.0%
	Imo	49.1%	50.9%	100.0%
	Jigawa	36.3%	63.7%	100.0%
	Kaduna	34.4%	65.6%	100.0%
	Kano	31.9%	68.1%	100.0%
	Katsina	27.1%	72.9%	100.0%
	Kebbi	41.7%	58.3%	100.0%
	Kogi	39.2%	60.8%	100.0%
	Kwara	15.2%	84.8%	100.0%
	Lagos	32.8%	67.2%	100.0%
	Nasarawa	33.6%	66.4%	100.0%
	Niger	15.3%	84.7%	100.0%
	Ogun	36.9%	63.1%	100.0%
	Ondo	27.5%	72.5%	100.0%
	Osun	11.9%	88.1%	100.0%
	Оуо	42.1%	57.9%	100.0%
	Plateau	36.5%	63.5%	100.0%
	Rivers	26.7%	73.3%	100.0%
	Sokoto	41.3%	58.7%	100.0%
	Taraba	31.4%	68.6%	100.0%
	Yobe	30.4%	69.6%	100.0%
	Zamfara	57.8%	42.2%	100.0%
	FCT Abuja	30.8%	69.2%	100.0%
Total		34.9%	65.1%	100.0%

Table EGM (3.3.2.1.18) Percentage Distribution showing Lack of guarantors as reason for not obtaining Loan/Credit by State

		Lac	ck of informati	ion	
		Yes	No	3	Total
STATE	Abia	51.9%	48.1%		100.0%
	Adamawa	42.2%	57.8%		100.0%
	Akwa- Ibom	33.5%	66.5%		100.0%
	Anambra	29.2%	70.8%		100.0%
	Bauchi	54.9%	45.1%		100.0%
	Bayelsa	41.4%	58.6%		100.0%
	Benue	30.2%	69.8%		100.0%
	Borno	59.5%	40.5%		100.0%
	Cross	40.6%	59.4%		100.0%
	River Delta	38.5%	61.5%		100.0%
	Ebonyi	21.0%	79.0%		100.0%
	Edo	33.4%	66.6%		100.0%
	Ekiti	28.3%	71.7%		100.0%
	Enugu	48.1%	51.9%		100.0%
	Gombe	53.5%	46.5%		100.0%
	Imo	45.8%	54.2%		100.0%
	Jigawa	37.5%	62.5%		100.0%
	Kaduna	41.3%	58.7%		100.0%
	Kano	64.4%	35.6%		100.0%
	Katsina	43.8%	56.2%		100.0%
	Kebbi	45.0%	55.0%		100.0%
	Kogi	44.0%	56.0%		100.0%
	Kwara	21.3%	78.7%		100.0%
	Lagos	29.3%	70.7%		100.0%
	Nasarawa	46.1%	53.9%		100.0%
	Niger	9.7%	90.3%		100.0%
	Ogun	47.7%	52.3%		100.0%
	Ondo	41.3%	58.7%		100.0%
	Osun	36.1%	63.9%		100.0%
	Оуо	47.3%	52.7%		100.0%
	Plateau	55.9%	44.1%		100.0%
	Rivers	53.3%	46.7%		100.0%
	Sokoto	55.0%	45.0%		100.0%
	Taraba	55.6%	44.2%	.2%	100.0%
	Yobe	50.5%	49.5%		100.0%
	Zamfara	59.1%	40.9%		100.0%
Tatal	FCT Abuja	34.6%	65.4%		100.0%
Total		42.5%	57.5%	.0%	100.0%

Table EGM (3.3.2.1.19) Percentage Distribution showing Lack of information as reason for not obtaining Loan/Credit by State

		Loan proce too		
		Yes	No	Total
STATE	Abia	50.0%	50.0%	100.0%
	Adamawa	37.9%	62.1%	100.0%
	Akwa- Ibom	38.7%	61.3%	100.0%
	Anambra	30.5%	69.5%	100.0%
	Bauchi	30.6%	69.4%	100.0%
	Bayelsa	38.2%	61.8%	100.0%
	Benue	36.6%	63.4%	100.0%
	Borno	51.9%	48.1%	100.0%
	Cross River	46.6%	53.4%	100.0%
	Delta	15.6%	84.4%	100.0%
	Ebonyi	21.7%	78.3%	100.0%
	Edo	48.0%	52.0%	100.0%
	Ekiti	27.4%	72.6%	100.0%
	Enugu	44.0%	56.0%	100.0%
	Gombe	63.1%	36.9%	100.0%
	Imo	55.8%	44.2%	100.0%
	Jigawa	34.4%	65.6%	100.0%
	Kaduna	22.6%	77.4%	100.0%
	Kano	29.3%	70.7%	100.0%
	Katsina	55.4%	44.6%	100.0%
	Kebbi	36.2%	63.8%	100.0%
	Kogi	33.5%	66.5%	100.0%
	Kwara	26.7%	73.3%	100.0%
	Lagos	42.0%	58.0%	100.0%
	Nasarawa	37.4%	62.6%	100.0%
	Niger	25.5%	74.5%	100.0%
1	Ogun	46.3%	53.7%	100.0%
	Ondo	41.8%	58.2%	100.0%
	Osun	12.0%	88.0%	100.0%
	Оуо	39.2%	60.8%	100.0%
1	Plateau	31.8%	68.2%	100.0%
	Rivers	24.1%	75.9%	100.0%
	Sokoto	53.2%	46.8%	100.0%
	Taraba	49.3%	50.7%	100.0%
1	Yobe	27.1%	72.9%	100.0%
	Zamfara	60.4%	39.6%	100.0%
	FCT Abuja	23.1%	76.9%	100.0%
Total		37.3%	62.7%	100.0%

Table EGM (3.3.2.1.20) Percentage Distribution showing Loan processing takes too long as reason for not obtaining Loan/Credit by State

 Table EGM (3.3.2.1.21)
 Percentage Distribution showing Interest charged is high as reason for not obtaining Loan/Credit by State

		Interest cha	rged is high	
		Yes	No	Total
STATE	Abia	54.4%	45.6%	100.0%
	Adamawa	36.6%	63.4%	100.0%
	Akwa- Ibom	36.5%	63.5%	100.0%
	Anambra	36.2%	63.8%	100.0%
	Bauchi	25.9%	74.1%	100.0%
	Bayelsa	33.5%	66.5%	100.0%
	Benue	24.6%	75.4%	100.0%
	Borno	47.1%	52.9%	100.0%
	Cross River	47.6%	52.4%	100.0%
	Delta	26.8%	73.2%	100.0%
	Ebonyi	41.4%	58.6%	100.0%
	Edo	45.7%	54.3%	100.0%
	Ekiti	20.0%	80.0%	100.0%
	Enugu	54.1%	45.9%	100.0%
	Gombe	58.8%	41.2%	100.0%
	Imo	64.3%	35.7%	100.0%
	Jigawa	33.3%	66.7%	100.0%
	Kaduna	21.0%	79.0%	100.0%
	Kano	26.2%	73.8%	100.0%
	Katsina	34.6%	65.4%	100.0%
	Kebbi	29.2%	70.8%	100.0%
	Kogi	28.8%	71.2%	100.0%
	Kwara	25.0%	75.0%	100.0%
	Lagos	43.5%	56.5%	100.0%
	Nasarawa	38.8%	61.2%	100.0%
	Niger	70.0%	30.0%	100.0%
	Ogun	44.6%	55.4%	100.0%
	Ondo	37.0%	63.0%	100.0%
	Osun	14.8%	85.2%	100.0%
	Оуо	39.7%	60.3%	100.0%
	Plateau	29.9%	70.1%	100.0%
	Rivers	23.8%	76.2%	100.0%
	Sokoto	43.7%	56.3%	100.0%
	Taraba	32.3%	67.7%	100.0%
	Yobe	14.9%	85.1%	100.0%
	Zamfara	57.5%	42.5%	100.0%
	FCT Abuja	26.7%	73.3%	100.0%
Total		36.3%	63.7%	100.0%

			Ac	cess to credit	t/loan		
		Very easy	Easy	Difficult	Very difficult	Don't know	Total
STATE	Abia	.5%	2.3%	22.7%	42.9%	31.6%	100.0%
	Adamawa	5.2%	12.5%	23.1%	16.6%	42.6%	100.0%
	Akwa- Ibom	1.1%	2.0%	21.9%	53.4%	21.6%	100.0%
	Anambra	.3%	3.0%	32.1%	34.5%	30.1%	100.0%
	Bauchi	.5%	6.9%	30.7%	42.5%	19.4%	100.0%
	Bayelsa	22.5%	55.2%	2.9%	6.3%	13.1%	100.0%
	Benue	.2%	4.7%	51.2%	38.1%	5.9%	100.0%
	Borno		5.7%	39.5%	31.9%	22.9%	100.0%
	Cross River	1.5%	3.1%	31.9%	46.3%	17.3%	100.0%
	Delta	1.9%	2.0%	21.5%	50.2%	24.4%	100.0%
	Ebonyi	.7%	2.0%	28.9%	35.9%	32.5%	100.0%
	Edo	2.9%	4.1%	26.7%	39.9%	26.4%	100.0%
	Ekiti	.8%	16.8%	24.1%	28.8%	29.5%	100.0%
	Enugu	5.9%	17.5%	17.1%	27.4%	32.1%	100.0%
	Gombe	3.8%	7.6%	22.2%	38.6%	27.8%	100.0%
	Imo	.6%	9.3%	27.5%	32.3%	30.3%	100.0%
	Jigawa	5.2%	25.5%	44.7%	14.7%	9.9%	100.0%
	Kaduna		9.8%	37.7%	38.6%	14.0%	100.0%
	Kano	.5%	12.0%	39.2%	31.8%	16.4%	100.0%
	Katsina	3.4%	7.3%	46.3%	25.0%	18.0%	100.0%
	Kebbi	1.3%	7.2%	30.6%	36.1%	24.7%	100.0%
	Kogi	.4%	1.5%	30.1%	40.3%	27.8%	100.0%
	Kwara	.2%	.2%	23.8%	46.7%	29.1%	100.0%
	Lagos	1.8%	1.4%	28.1%	49.9%	18.9%	100.0%
	Nasarawa	.2%	10.1%	20.2%	29.4%	40.1%	100.0%
	Niger		.6%	90.2%	4.6%	4.6%	100.0%
	Ogun		4.4%	21.4%	47.3%	26.9%	100.0%
	Ondo	1.4%	1.4%	38.5%	41.3%	17.5%	100.0%
	Osun	2.2%	8.2%	21.5%	31.2%	36.9%	100.0%
	Оуо	1.2%	5.8%	21.4%	42.1%	29.5%	100.0%
	Plateau	1.8%	6.0%	24.4%	45.1%	22.8%	100.0%
	Rivers	.3%	3.8%	21.7%	29.0%	45.3%	100.0%
	Sokoto	1.6%	13.9%	28.8%	44.5%	11.3%	100.0%
	Taraba	.8%	1.0%	18.2%	46.0%	34.0%	100.0%
	Yobe	1.7%	6.0%	21.7%	24.2%	46.4%	100.0%
	Zamfara	7.8%	17.2%	49.0%	14.7%	11.3%	100.0%
	FCT Abuja	.2%	4.6%	23.8%	38.5%	32.8%	100.0%
Total	, -	1.9%	7.7%	29.5%	36.0%	25.0%	100.0%

Table EGM (3.3.2.1.22) Percentage Distribution Showing Access to Credit/Loan by State

			GEO POLITICAL ZONES						
		NORTH CENTRAL							
Access to credit/loan	Very easy	4.5%	14.0%	23.5%	12.0%	10.1%	35.9%	100.0%	
	Easy	10.3%	12.5%	31.7%	12.6%	13.0%	19.8%	100.0%	
	Difficult	22.5%	13.8%	25.3%	12.7%	13.9%	11.8%	100.0%	
	Very difficult	19.5%	14.6%	16.7%	14.1%	17.8%	17.4%	100.0%	
	Don't know	18.5%	18.9%	12.3%	18.2%	16.7%	15.4%	100.0%	
Total		19.1%	15.2%	19.4%	14.6%	15.9%	15.8%	100.0%	

 $Table \; EGM \; (3.3.2.1.23) \quad \text{Percentage Distribution Showing Access to Credit/Loan by Zone}$

Table EGM (3.3.2.1.24) Percentage Distribution Showing Nearest to financial institution by Zone

			GEO POLITICAL ZONES							
		NORTH CENTRAL								
Nearest to financial institution	1-10 km	23.3%	10.2%	19.1%	13.8%	17.4%	16.3%	100.0%		
	11-20 km	15.9%	10.5%	21.2%	17.5%	15.5%	19.4%	100.0%		
	21-30 km	14.8%	12.0%	26.0%	15.7%	18.4%	13.2%	100.0%		
	31-40 km	14.6%	14.6%	22.4%	15.4%	17.4%	15.5%	100.0%		
	More than 40 km	19.6%	27.6%	16.0%	11.6%	10.4%	14.8%	100.0%		
	6				100.0%			100.0%		
Total		19.4%	15.1%	19.7%	14.3%	15.4%	16.1%	100.0%		

			N	learest to fina	ncial institutio	n		Total
		1-10 km	11-20 km	21-30 km	31-40 km	More than 40 km	6	
STATE	Abia	62.9%	12.7%	8.7%	6.7%	9.0%		100.0%
	Adamawa	16.2%	33.8%	4.3%	5.4%	40.3%		100.0%
	Akwa-Ibom	49.2%	20.2%	11.0%	4.8%	14.9%		100.09
	Anambra	31.3%	41.7%	13.8%	5.0%	8.2%		100.09
	Bauchi	33.2%	24.9%	18.0%	13.6%	10.3%		100.09
	Bayelsa	21.5%	60.7%	2.6%	3.9%	11.3%		100.09
	Benue	43.8%	20.2%	6.9%	1.5%	27.6%		100.0
	Borno	26.8%	6.8%	6.1%	4.4%	55.9%		100.0
	Cross River	32.3%	32.9%	6.8%	12.8%	15.2%		100.0
	Delta	38.1%	7.7%	6.6%	7.8%	39.8%		100.09
	Ebonyi	12.4%	7.9%	23.2%	22.1%	34.3%		100.09
	Edo	53.6%	13.0%	8.7%	7.9%	16.8%		100.09
	Ekiti	75.5%	9.6%	1.3%	3.2%	10.4%		100.0
	Enugu	23.6%	27.4%	10.8%	6.9%	30.9%	.4%	100.0
	Gombe	33.2%	6.3%	1.8%	1.8%	56.8%		100.0
	Imo	50.0%	23.2%	3.5%	4.9%	18.3%		100.0
	Jigawa	36.5%	25.6%	19.0%	10.2%	8.7%		100.0
	Kaduna	27.7%	26.5%	12.7%	19.8%	13.4%		100.0
	Kano	34.0%	11.2%	12.3%	1.3%	41.2%		100.0
	Katsina	58.3%	12.7%	13.6%	2.6%	12.7%		100.0
	Kebbi	31.2%	23.4%	6.1%	16.2%	23.1%		100.0
	Kogi	50.4%	27.5%	8.1%	4.7%	9.3%		100.0
	Kwara	33.7%	7.3%		4.2%	54.8%		100.0
	Lagos	28.7%	30.1%	14.3%	10.9%	16.0%		100.0
	Nasarawa	36.1%	21.7%	14.3%	6.1%	21.8%		100.0
	Niger	98.7%	.6%		.3%	.3%		100.0
	Ogun	23.1%	15.6%	25.8%	7.3%	28.1%		100.0
	Ondo	37.9%	15.2%	8.6%	24.8%	13.5%		100.0
	Osun	51.1%	14.6%	9.6%	6.6%	18.1%		100.0
	Оуо	43.1%	26.9%	16.5%	1.6%	12.0%		100.0
	Plateau	39.5%	13.1%	10.7%	11.4%	25.3%		100.0
	Rivers	26.0%	8.4%	18.4%	10.0%	37.1%		100.0
	Sokoto	40.4%	20.6%	7.6%	7.1%	24.3%		100.0
	Taraba	13.3%	1.5%	8.0%	11.3%	65.8%		100.0
	Yobe	37.2%	9.9%	9.6%	8.2%	35.2%		100.0
	Zamfara	12.3%	21.4%	56.7%	.5%	9.1%		100.0
	FCT Abuja	38.4%	11.5%	16.4%	.0 <i>%</i> 14.5%	19.2%		100.0
Total		37.8%	18.8%	10.4%	8.2%	24.3%	.0%	100.0

Table EGM (3.3.2.1.25) Percentage Distribution Showing Nearest to financial institution by State

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Service delivery	Improved a lot	32.9%	12.6%	26.3%	8.8%	2.5%	17.0%	100.0%
-	Improved	19.2%	16.1%	23.9%	7.6%	14.9%	18.3%	100.0%
Not changed Become worse	19.5%	12.6%	21.7%	13.4%	19.8%	13.0%	100.0%	
	14.3%	16.7%	11.2%	24.9%	19.7%	13.1%	100.0%	
	Become a lot worse	18.4%	16.7%	9.6%	26.9%	9.5%	18.9%	100.0%
Total		19.1%	15.0%	19.8%	14.3%	16.1%	15.7%	100.0%

 $Table \ EGM \ (3.3.2.1.26) \quad \text{Percentage Distribution Showing Service delivery by Zone}$

			S	ervice delivery			Total
		Improved a lot	Improved	Not changed	Become worse	Become a lot worse	
STATE	Abia	4.1%	15.7%	31.0%	30.8%	18.4%	100.09
	Adamawa	7.3%	39.2%	30.0%	15.8%	7.6%	100.09
	Akwa-Ibom	2.2%	39.1%	32.7%	20.6%	5.4%	100.09
	Anambra	.2%	15.0%	33.7%	33.7%	17.4%	100.0
	Bauchi	1.2%	31.9%	28.4%	30.1%	8.5%	100.0
	Bayelsa	22.6%	53.8%	9.2%	7.9%	6.6%	100.0
	Benue	11.4%	36.7%	27.4%	15.7%	8.7%	100.0
	Borno	3.6%	51.4%	28.0%	13.9%	3.2%	100.0
	Cross River	5.6%	49.1%	25.0%	16.6%	3.8%	100.0
	Delta	3.0%	28.5%	32.6%	12.1%	23.8%	100.0
	Ebonyi	5.8%	18.9%	22.8%	26.3%	26.1%	100.0
	Edo	1.7%	47.5%	27.9%	12.5%	10.4%	100.0
	Ekiti	.2%	54.3%	28.5%	15.6%	1.4%	100.0
	Enugu	6.9%	30.2%	36.7%	18.2%	8.0%	100.0
	Gombe	11.9%	30.4%	27.1%	24.7%	6.0%	100.0
	Imo	.2%	19.5%	21.3%	44.1%	14.8%	100.0
	Jigawa	12.9%	48.4%	24.6%	10.7%	3.4%	100.0
	Kaduna	4.0%	46.9%	33.5%	11.7%	4.0%	100.0
	Kano	1.4%	37.0%	52.2%	5.1%	4.3%	100.0
	Katsina	15.4%	50.3%	21.5%	12.0%	.7%	100.0
	Kebbi	5.7%	32.1%	45.9%	9.3%	7.0%	100.0
	Kogi	6.2%	38.5%	26.0%	25.6%	3.7%	100.0
	Kwara	.2%	54.5%	35.4%	.9%	9.1%	100.0
	Lagos	.6%	13.9%	41.7%	31.9%	11.9%	100.0
	Nasarawa	2.2%	23.5%	41.5%	15.5%	17.3%	100.0
	Niger	56.6%	19.9%	21.1%	1.5%	.9%	100.0
	Ogun	.4%	40.3%	30.7%	20.3%	8.3%	100.0
	Ondo	.2%	42.1%	38.5%	14.1%	5.0%	100.0
	Osun	1.4%	25.4%	48.8%	22.7%	1.7%	100.0
	Оуо	2.4%	26.3%	43.7%	25.1%	2.6%	100.0
	Plateau	2.0%	24.7%	39.4%	20.8%	13.2%	100.0
	Rivers	5.1%	43.4%	19.8%	17.2%	14.5%	100.0
	Sokoto	3.8%	47.0%	27.5%	13.3%	8.4%	100.0
	Taraba	1.1%	38.0%	20.2%	20.4%	20.4%	100.0
	Yobe	7.0%	44.4%	22.7%	11.5%	14.4%	100.0
	Zamfara	8.6%	68.3%	19.9%	3.2%		100.0
	FCT Abuja	5.9%	60.2%	23.7%	8.2%	2.1%	100.0
Total	, -	5.5%	36.9%	31.0%	17.6%	9.0%	100.0

Table EGM (3.3.2.1.27) Percentage Distribution Showing Service delivery by State

			Nigeriar	economy		Total
		Increasing	Static	Decreasing	Don't know	
STATE	Abia	98.1%	.7%	.3%	.9%	100.0%
	Adamawa	74.0%	7.8%	14.7%	3.5%	100.0%
	Akwa-Ibom	85.7%	9.5%	3.0%	1.8%	100.0%
	Anambra	95.6%	1.2%	1.4%	1.7%	100.0%
	Bauchi	79.7%	8.2%	10.8%	1.2%	100.0%
	Bayelsa	56.0%	30.1%	10.2%	3.7%	100.0%
	Benue	91.9%	3.4%	3.1%	1.5%	100.0%
	Borno	74.7%	8.8%	15.0%	1.5%	100.0%
	Cross River	70.9%	15.4%	10.2%	3.6%	100.0%
	Delta	92.2%	2.8%	3.6%	1.3%	100.0%
	Ebonyi	91.8%	2.1%	5.9%	.2%	100.0%
	Edo	78.2%	12.3%	2.2%	7.3%	100.0%
	Ekiti	81.7%	9.9%	4.1%	4.3%	100.0%
	Enugu	78.3%	10.7%	8.4%	2.6%	100.0%
	Gombe	73.4%	19.5%	5.3%	1.8%	100.0%
	Imo	96.1%	2.5%	.5%	.9%	100.0%
	Jigawa	60.1%	10.7%	26.2%	3.0%	100.0%
	Kaduna	68.2%	12.9%	18.2%	.7%	100.0%
	Kano	58.4%	28.0%	8.6%	4.9%	100.0%
	Katsina	68.1%	12.0%	16.5%	3.5%	100.0%
	Kebbi	69.6%	18.6%	10.7%	1.0%	100.0%
	Kogi	60.8%	27.4%	8.4%	3.5%	100.0%
	Kwara	63.8%	2.0%	14.7%	19.5%	100.0%
	Lagos	91.0%	7.5%	1.3%	.2%	100.0%
	Nasarawa	62.2%	23.8%	7.0%	7.0%	100.0%
	Niger	86.3%	5.5%	7.3%	.9%	100.0%
	Ogun	83.1%	9.2%	1.7%	6.0%	100.0%
	Ondo	84.9%	10.2%	4.6%	.2%	100.0%
	Osun	76.9%	8.4%	9.4%	5.4%	100.0%
	Оуо	77.5%	14.3%	4.9%	3.4%	100.0%
	Plateau	82.1%	6.7%	7.7%	3.5%	100.0%
	Rivers	82.2%	4.8%	3.9%	9.2%	100.0%
	Sokoto	82.8%	11.0%	4.9%	1.3%	100.0%
	Taraba	79.1%	11.2%	7.0%	2.7%	100.0%
	Yobe	62.6%	10.8%	19.0%	7.6%	100.0%
	Zamfara	78.0%	18.5%	2.9%	.5%	100.0%
	FCT Abuja	79.1%	9.6%	4.1%	7.2%	100.0%
Total		77.9%	10.8%	7.8%	3.5%	100.0%

Table EGM (3.3.2.1.28) Percentage Distribution Showing Opinion about Price in Nigerian economy by State

			Trend in E	xchange rate		Total
		Increasing	Static	Decreasing	Don't know	
STATE	Abia	52.2%	5.0%	20.4%	22.5%	100.0%
	Adamawa	47.5%	7.2%	12.5%	32.8%	100.0%
	Akwa-Ibom	45.2%	9.2%	30.9%	14.7%	100.0%
	Anambra	32.6%	10.1%	50.2%	7.1%	100.0%
	Bauchi	36.9%	16.3%	20.8%	26.0%	100.0%
	Bayelsa	40.3%	26.7%	12.6%	20.4%	100.0%
	Benue	34.4%	11.4%	18.0%	36.2%	100.0%
	Borno	28.0%	5.8%	57.1%	9.1%	100.0%
	Cross River	34.2%	9.4%	38.7%	17.7%	100.0%
	Delta	22.0%	3.1%	34.9%	39.9%	100.0%
	Ebonyi	33.7%	7.5%	26.7%	32.1%	100.0%
	Edo	20.9%	20.0%	24.1%	35.0%	100.0%
	Ekiti	48.1%	6.4%	22.8%	22.6%	100.0%
	Enugu	27.3%	18.5%	24.5%	29.6%	100.0%
	Gombe	30.6%	16.5%	33.3%	19.5%	100.0%
	Imo	39.7%	4.7%	32.4%	23.2%	100.0%
	Jigawa	40.4%	20.7%	33.8%	5.2%	100.0%
	Kaduna	31.8%	20.1%	39.5%	8.7%	100.0%
	Kano	49.3%	8.3%	15.5%	26.9%	100.0%
	Katsina	38.4%	15.8%	23.3%	22.5%	100.0%
	Kebbi	27.6%	19.0%	23.8%	29.6%	100.0%
	Kogi	33.3%	27.2%	21.8%	17.7%	100.0%
	Kwara	21.5%	.7%	24.4%	53.5%	100.0%
	Lagos	44.4%	14.4%	24.1%	17.2%	100.0%
	Nasarawa	26.1%	10.5%	11.7%	51.7%	100.0%
	Niger	67.5%	13.7%	1.2%	17.6%	100.0%
	Ogun	23.2%	13.1%	13.7%	50.0%	100.0%
	Ondo	23.3%	14.8%	33.1%	28.7%	100.0%
	Osun	38.8%	10.5%	24.7%	26.0%	100.0%
	Оуо	43.1%	10.1%	31.3%	15.5%	100.0%
	Plateau	53.4%	17.6%	14.1%	14.8%	100.0%
	Rivers	49.2%	6.3%	15.0%	29.5%	100.0%
	Sokoto	61.7%	7.3%	18.9%	12.1%	100.0%
	Taraba	33.1%	10.5%	30.6%	25.8%	100.0%
	Yobe	21.2%	8.5%	13.6%	56.7%	100.0%
	Zamfara	61.5%	20.5%	17.1%	1.0%	100.0%
	FCT Abuja	29.4%	12.9%	18.2%	39.5%	100.0%
Total		36.7%	12.2%	25.4%	25.7%	100.0%

 Table EGM (3.3.2.1.29)
 Percentage Distribution Showing Opinion about Trend in Exchange rate by State

			Imported	d goods and s	ervices		
		To a greater ext	To a great extent	To a lesser extent	Not at all	Don't know	Total
STATE	Abia	7.1%	16.6%	15.1%	10.4%	50.9%	100.0%
	Adamawa	5.7%	28.2%	12.9%	3.1%	50.1%	100.0%
	Akwa- Ibom	16.1%	25.8%	27.0%	5.3%	25.8%	100.0%
	Anambra	18.7%	30.1%	22.2%	8.5%	20.6%	100.0%
	Bauchi	17.8%	21.1%	14.6%	17.3%	29.2%	100.0%
	Bayelsa	37.0%	37.3%	15.5%	2.1%	8.1%	100.0%
	Benue	3.7%	7.3%	26.3%	5.2%	57.6%	100.0%
	Borno	5.7%	26.9%	30.3%	10.9%	26.1%	100.0%
	Cross River	20.8%	26.3%	17.4%	19.5%	15.9%	100.0%
	Delta	8.8%	19.8%	22.8%	5.1%	43.5%	100.0%
	Ebonyi	10.4%	19.7%	15.2%	9.7%	45.0%	100.0%
	Edo	14.6%	25.6%	14.3%	8.2%	37.3%	100.0%
	Ekiti	7.8%	12.8%	25.1%	6.0%	48.2%	100.0%
	Enugu	12.8%	29.1%	13.7%	6.6%	37.9%	100.0%
	Gombe	5.3%	36.5%	22.4%	14.9%	20.9%	100.0%
	Imo	23.1%	36.8%	16.0%	4.9%	19.3%	100.0%
	Jigawa	18.2%	33.2%	20.2%	19.3%	9.1%	100.0%
	Kaduna	11.2%	27.8%	26.3%	20.2%	14.5%	100.0%
	Kano	12.5%	29.7%	19.3%	5.4%	33.1%	100.0%
	Katsina	20.8%	42.8%	19.1%	8.3%	9.0%	100.0%
	Kebbi	11.8%	18.6%	28.3%	4.8%	36.5%	100.0%
	Kogi	14.0%	34.1%	14.2%	13.1%	24.5%	100.0%
	Kwara	.5%	10.3%	22.8%	6.9%	59.4%	100.0%
	Lagos	25.4%	21.8%	19.1%	5.5%	28.2%	100.0%
	Nasarawa	12.8%	14.1%	25.4%	6.8%	40.9%	100.0%
	Niger	2.4%	71.7%	8.2%	5.2%	12.5%	100.0%
	Ogun	9.0%	27.1%	35.3%	2.6%	25.9%	100.0%
	Ondo	11.6%	20.7%	25.7%	12.2%	29.8%	100.0%
	Osun	13.5%	14.4%	19.7%	7.7%	44.6%	100.0%
	Оуо	22.9%	20.1%	16.4%	10.9%	29.6%	100.0%
	Plateau	5.8%	16.5%	35.3%	10.1%	32.4%	100.0%
	Rivers	14.7%	13.2%	29.3%	3.9%	38.9%	100.0%
	Sokoto	22.1%	29.6%	25.3%	7.5%	15.5%	100.0%
	Taraba	10.4%	10.6%	29.6%	4.4%	44.9%	100.0%
	Yobe	10.5%	21.4%	12.3%	3.7%	52.1%	100.0%
	Zamfara	37.6%	44.4%	5.4%	12.2%	.5%	100.0%
	FCT Abuja	4.3%	12.8%	16.9%	14.0%	52.1%	100.0%
Total		13.3%	24.3%	21.3%	8.8%	32.3%	100.0%

Table EGM (3.3.2.1.30) Percentage Distribution Showing Opinion about volume of Imported goods and services by State

		Impo	orted produc	cts?	Total
		Yes	No	Don't know	
STATE	Abia	22.9%	67.0%	10.1%	100.0%
	Adamawa	17.9%	70.0%	12.0%	100.0%
	Akwa-Ibom	22.3%	63.4%	14.3%	100.0%
	Anambra	40.2%	46.7%	13.1%	100.0%
	Bauchi	24.4%	72.8%	2.8%	100.0%
	Bayelsa	37.0%	49.9%	13.1%	100.0%
	Benue	8.3%	73.8%	17.9%	100.0%
	Borno	24.0%	69.2%	6.8%	100.0%
	Cross River	26.2%	65.1%	8.7%	100.0%
	Delta	39.8%	45.5%	14.7%	100.0%
	Ebonyi	5.5%	84.9%	9.6%	100.0%
	Edo	16.6%	78.9%	4.5%	100.0%
	Ekiti	37.7%	57.0%	5.3%	100.0%
	Enugu	21.8%	70.8%	7.3%	100.0%
	Gombe	18.2%	66.8%	14.9%	100.0%
	Imo	42.1%	56.2%	1.6%	100.0%
	Jigawa	26.8%	68.6%	4.6%	100.0%
	Kaduna	24.0%	73.7%	2.3%	100.0%
	Kano	31.3%	57.6%	11.1%	100.0%
	Katsina	19.9%	78.3%	1.9%	100.0%
	Kebbi	16.9%	73.5%	9.6%	100.0%
	Kogi	17.0%	68.6%	14.4%	100.0%
	Kwara	11.7%	52.9%	35.4%	100.0%
	Lagos	34.0%	60.1%	5.9%	100.0%
	Nasarawa	30.5%	60.4%	9.2%	100.0%
	Niger	20.7%	76.0%	3.3%	100.0%
	Ogun	8.9%	80.9%	10.1%	100.0%
	Ondo	21.5%	75.6%	2.9%	100.0%
	Osun	28.1%	66.7%	5.2%	100.0%
	Оуо	18.4%	77.6%	4.0%	100.0%
	Plateau	18.9%	76.4%	4.7%	100.0%
	Rivers	29.0%	57.8%	13.2%	100.0%
	Sokoto	16.5%	76.3%	7.2%	100.0%
	Taraba	20.5%	60.8%	18.7%	100.0%
	Yobe	22.7%	60.5%	16.8%	100.0%
	Zamfara	68.6%	17.2%	14.2%	100.0%
	FCT Abuja	11.7%	60.5%	27.8%	100.0%
Total		23.5%	66.3%	10.1%	100.0%

 Table EGM (3.3.2.1.31)
 Percentage Distribution Showing Opinion about imported goods by State

			Importe	d goods are	cheaper		Total
		Strongly agree	Agree	Agree to an ext	Not at all	Don't know	
STATE	Abia	8.6%	24.3%	14.3%	45.0%	7.9%	100.0%
	Adamawa	61.7%	25.9%	2.5%	7.4%	2.5%	100.0%
	Akwa-Ibom	27.2%	29.6%	12.8%	28.8%	1.6%	100.0%
	Anambra	20.8%	10.4%	4.5%	62.4%	1.8%	100.0%
	Bauchi	14.5%	59.4%	.7%	23.9%	1.4%	100.0%
	Bayelsa	41.8%	49.6%	7.1%	1.4%		100.0%
	Benue	6.8%	26.0%	12.3%	37.0%	17.8%	100.0%
	Borno	15.0%	58.2%	2.0%	21.6%	3.3%	100.0%
	Cross River	25.0%	27.2%	16.9%	28.7%	2.2%	100.0%
	Delta	16.0%	24.3%	17.3%	30.0%	12.3%	100.0%
	Ebonyi	50.0%	20.0%	3.3%	26.7%		100.0%
	Edo	20.7%	27.9%	10.8%	36.9%	3.6%	100.0%
	Ekiti	12.3%	7.7%	25.1%	52.3%	2.6%	100.0%
	Enugu	13.2%	38.0%	2.3%	41.9%	4.7%	100.0%
	Gombe	50.6%	6.2%	18.5%	23.5%	1.2%	100.0%
	Imo	32.5%	12.0%	19.7%	32.1%	3.8%	100.0%
	Jigawa	49.3%	36.8%	4.2%	9.7%		100.0%
	Kaduna	5.9%	20.0%	10.4%	61.5%	2.2%	100.0%
	Kano	36.2%	45.9%	9.7%	5.4%	2.7%	100.0%
	Katsina	14.2%	41.7%	13.3%	30.0%	.8%	100.0%
	Kebbi	4.3%	25.0%	34.5%	33.6%	2.6%	100.0%
	Kogi	20.5%	9.6%	2.4%	63.9%	3.6%	100.0%
	Kwara		11.0%	1.2%	72.0%	15.9%	100.0%
	Lagos	23.9%	19.4%	19.4%	36.7%	.6%	100.0%
	Nasarawa	46.2%	17.8%	8.3%	24.9%	3.0%	100.0%
	Niger	1.5%		29.4%	69.1%		100.0%
	Ogun	12.0%	18.0%	4.0%	62.0%	4.0%	100.0%
	Ondo	13.3%	25.7%	14.3%	45.7%	1.0%	100.0%
	Osun	23.4%	34.7%	11.3%	28.2%	2.4%	100.0%
	Оуо	9.8%	9.8%	45.7%	34.8%		100.0%
	Plateau	26.8%	36.6%	11.6%	23.2%	1.8%	100.0%
	Rivers	21.6%	12.9%	20.7%	34.5%	10.3%	100.0%
	Sokoto	27.9%	16.3%	46.5%	5.8%	3.5%	100.0%
	Taraba	22.3%	31.5%	13.1%	20.0%	13.1%	100.0%
	Yobe	17.8%	16.4%	38.4%	26.0%	1.4%	100.0%
	Zamfara	3.6%	12.9%	20.0%	63.6%		100.0%
	FCT Abuja	18.5%	55.6%	11.1%	11.1%	3.7%	100.0%
Total		22.2%	25.9%	14.3%	33.8%	3.8%	100.0%

Table EGM (3.3.2.1.32) Percentage Distribution Showing that Imported Goods are cheaper by State

			Impo	rted goods is	better		Total
		Strongly		Agree to			
STATE	Abio	agree	Agree	an ext	Not at all	Don't know	100.0
STATE	Abia	64.3%	27.9%	3.6%		4.3%	100.0
	Adamawa	56.8%	40.7%	1.2%	1.2%		100.0
	Akwa-Ibom	60.5%	30.6%	5.6%	2.4%	.8%	100.0
	Anambra	64.4%	27.6%	4.9%	2.7%	.4%	100.0
	Bauchi	68.6%	30.0%	.7%		.7%	100.0
	Bayelsa	45.4%	51.1%	3.5%			100.0
	Benue	32.4%	21.6%	18.9%	12.2%	14.9%	100.0
	Borno	47.4%	44.8%	.6%	4.5%	2.6%	100.0
	Cross River	61.6%	25.4%	8.0%	5.1%		100.0
	Delta	75.2%	22.3%	2.1%		.4%	100.0
	Ebonyi	48.3%	51.7%				100.0
	Edo	48.1%	34.9%	12.3%	2.8%	1.9%	100.0
	Ekiti	58.5%	30.8%	9.7%		1.0%	100.0
	Enugu	47.2%	36.2%	5.5%	7.9%	3.1%	100.0
	Gombe	62.8%	16.7%	12.8%	7.7%		100.0
	Imo	58.1%	22.0%	12.7%	5.9%	1.3%	100.0
	Jigawa	50.7%	25.0%	8.3%	16.0%		100.0
	Kaduna	31.3%	59.0%	5.2%	1.5%	3.0%	100.0
	Kano	44.3%	38.4%	4.3%	11.4%	1.6%	100.0
	Katsina	30.3%	54.6%	13.4%	1.7%		100.0
	Kebbi	27.5%	26.7%	32.5%	11.7%	1.7%	100.0
	Kogi	42.0%	48.1%	8.6%		1.2%	100.0
	Kwara	50.0%	30.5%	2.4%		17.1%	100.0
	Lagos	52.0%	39.7%	5.0%	2.8%	.6%	100.0
	Nasarawa	52.7%	35.5%	9.5%	.6%	1.8%	100.0
	Niger	50.0%	19.1%	30.9%			100.0
	Ogun	72.0%	16.0%	8.0%		4.0%	100.0
	Ondo	38.5%	40.4%	13.8%	6.4%	.9%	100.0
	Osun	65.1%	28.7%	4.7%	.8%	.8%	100.0
	Оуо	30.9%	60.6%	8.5%			100.0
	Plateau	29.1%	53.6%	11.8%	4.5%	.9%	100.0
	Rivers	69.4%	22.3%	1.7%	.8%	5.8%	100.0
	Sokoto	51.7%	14.6%	25.8%	6.7%	1.1%	100.0
	Taraba	43.1%	31.5%	15.4%	1.5%	8.5%	100.0
	Yobe	50.0%	35.1%	10.4%	2.7%	1.4%	100.0
	Zamfara	82.7%	9.4%	7.2%	2.1 /0	.7%	100.0
	FCT Abuja	20.0%	9.4 % 63.6%	16.4%		.770	100.0
Total		52.8%	33.3%	8.6%	3.4%	2.0%	100.0

 Table EGM (3.3.2.1.33)
 Percentage Distribution Showing that Imported Goods are better by State

				Locally good	ls are inferior			Total
		0	Strongly	A	Agree to		Devilt	
STATE	Abia	0	agree 39.3%	Agree 29.3%	an ext 26.4%	Not at all .7%	Don't know 4.3%	100.0%
SIAIL	Adamawa					.1%		
	Akwa-Ibom		37.0%	54.3%	7.4%	E 70/	1.2%	100.09
	Anambra		41.5%	38.2%	13.8%	5.7%	.8%	100.09
	Bauchi		47.8%	25.9%	17.9%	4.9%	3.6%	100.09
	Bayelsa		17.6%	47.8% 46.1%	9.6%	22.8%	2.2%	100.0
	Benue		40.4% 23.9%	46.1% 26.8%	12.1% 18.3%	1.4% 15.5%	15 50/	100.0 100.0
	Borno						15.5%	
	Cross River		28.3%	51.3%	12.5%	5.3%	2.6%	100.0
	Delta		48.6%	34.1%	10.1%	2.9%	4.3%	100.0
	Ebonyi		55.8%	8.7%	28.5%	6.2%	.8%	100.0
	Edo		44.8%	41.4%	13.8% 29.8%	F 00/	1.00/	100.0
	Ekiti		39.4%	23.1%		5.8%	1.9%	100.0
	Enugu		24.7%	43.3%	27.8%	1.5%	2.6%	100.0
	Gombe		23.6%	47.2%	15.7%	11.0%	2.4%	100.0
	Imo		45.5%	23.4%	19.5%	10.4%	1.3%	100.0
	Jigawa		17.8%	51.3%	19.1%	10.4%	1.3%	100.0
	Kaduna		24.3%	40.3%	22.2%	8.3%	4.9%	100.0
	Kano		11.9%	34.3%	28.4%	23.1%	2.2%	100.0
	Katsina	4 70/	20.8%	36.1%	16.4%	24.0%	2.7%	100.0
	Kebbi	1.7%	13.6%	34.7%	37.3%	6.8%	5.9%	100.0
			23.5%	41.2%	28.6%	5.0%	1.7%	100.0
	Kogi		37.5%	50.0%	3.8%	7.5%	1.3%	100.0
	Kwara		17.1%	43.9%	23.2%		15.9%	100.0
	Lagos		34.6%	44.1%	9.5%	11.2%	.6%	100.0
	Nasarawa		24.9%	20.7%	36.7%	7.7%	10.1%	100.0
	Niger		45.6%	22.1%	30.9%	1.5%		100.0
	Ogun Ondo		72.0%	16.0%	6.0%	2.0%	4.0%	100.0
			19.3%	37.6%	31.2%	5.5%	6.4%	100.0
	Osun		44.7%	29.3%	14.6%	8.1%	3.3%	100.0
	Oyo		54.3%	30.9%	11.7%	2.1%	1.1%	100.0
	Plateau		27.1%	45.8%	20.6%	5.6%	.9%	100.0
	Rivers		37.7%	40.4%	12.3%	.9%	8.8%	100.0
	Sokoto		47.0%	10.8%	32.5%	6.0%	3.6%	100.0
	Taraba		27.7%	33.1%	23.8%	3.1%	12.3%	100.0
	Yobe		30.0%	52.9%	14.3%		2.9%	100.0
	Zamfara		7.9%	7.9%	82.0%	1.4%	.7%	100.0
T-4-1	FCT Abuja		17.9%	32.1%	19.6%	28.6%	1.8%	100.0
Total		.0%	32.0%	34.9%	22.1%	7.4%	3.5%	100.0

 Table EGM (3.3.2.1.34)
 Percentage Distribution Showing that Locally goods are inferior by State

		Port con	cession	Total
		Yes	No	
OCCUPATION	Agric. Hunting Forestry	38.0%	62.0%	100.0%
	Fishing	27.7%	72.3%	100.0%
	Mining	42.7%	57.3%	100.0%
	Manufacturing	37.2%	62.8%	100.0%
	Electricity, gas & water supply	35.4%	64.6%	100.0%
	Construction	37.3%	62.7%	100.0%
	Wholesale & Retail Trade	38.1%	61.9%	100.0%
	Hotel & Restaurant	34.4%	65.6%	100.0%
	Transport, Storage and Communication	37.4%	62.6%	100.0%
	Financial Intermediate	50.4%	49.6%	100.0%
	Real EState, Renting & Business Activities	49.7%	50.3%	100.0%
	Public Administration & defence	43.5%	56.5%	100.0%
	Education	35.6%	64.4%	100.0%
	Health and Social work	36.6%	63.4%	100.0%
	Social & Personal Services	33.7%	66.3%	100.0%
	Private Household with employed person	44.4%	55.6%	100.0%
	Others	40.5%	59.5%	100.0%
Total		38.3%	61.7%	100.0%

Table EGM (3.3.2.3.1) Percentage Distribution of Opinion on Port concession by Occupation

		Nigerian o service r		Total
		Yes	No	
OCCUPATION	Agric. Hunting Forestry	50.4%	49.6%	100.0%
	Fishing	41.2%	58.8%	100.0%
	Mining	53.6%	46.4%	100.0%
	Manufacturing	56.6%	43.4%	100.0%
	Electricity, gas & water supply	51.4%	48.6%	100.0%
	Construction	55.1%	44.9%	100.0%
	Wholesale & Retail Trade	53.0%	47.0%	100.0%
	Hotel & Restaurant	52.7%	47.3%	100.0%
	Transport, Storage and Communication	54.3%	45.7%	100.0%
	Financial Intermediate	64.7%	35.3%	100.0%
	Real EState, Renting & Business Activities	67.1%	32.9%	100.0%
	Public Administration & defense	57.3%	42.7%	100.0%
	Education	52.7%	47.3%	100.0%
	Health and Social work	52.8%	47.2%	100.0%
	Social & Personal Services	47.9%	52.1%	100.0%
	Private Household with employed person	61.5%	38.5%	100.0%
	Others	52.3%	47.7%	100.0%
Total		52.1%	47.9%	100.0%

Table EGM (3.3.2.3.2) Percentage Distribution of Opinion on Nigerian customs service reforms by Occupation

		Increase tariff	s on utilities	Total
		Yes	No	
OCCUPATION	Agric. Hunting Forestry	45.3%	54.7%	100.0%
	Fishing	32.7%	67.3%	100.0%
	Mining	49.1%	50.9%	100.0%
	Manufacturing	52.6%	47.4%	100.0%
	Electricity, gas & water supply	48.6%	51.4%	100.0%
	Construction	50.0%	50.0%	100.0%
	Wholesale & Retail Trade	47.7%	52.3%	100.0%
	Hotel & Restaurant	45.2%	54.8%	100.0%
	Transport, Storage and Communication	45.5%	54.5%	100.0%
	Financial Intermediate	56.3%	43.7%	100.0%
	Real EState, Renting & Business Activities	55.1%	44.9%	100.0%
	Public Administration & defence	51.9%	48.1%	100.0%
	Education	47.8%	52.2%	100.0%
	Health and Social work	48.2%	51.8%	100.0%
	Social & Personal Services	42.0%	58.0%	100.0%
	Private Household with employed person	51.3%	48.7%	100.0%
	Others	46.8%	53.2%	100.0%
Total		46.5%	53.5%	100.0%

Table EGM (3.3.2.3.3) Percentage Distribution of Opinion on Increase tariffs on utilities by Occupation

		Re-capita bar	lization of	Total
		Dai	ING	i otai
		Yes	No	
OCCUPATION	Agric. Hunting Forestry	56.5%	43.5%	100.0%
	Fishing	45.2%	54.8%	100.0%
	Mining	66.4%	33.6%	100.0%
	Manufacturing	66.5%	33.5%	100.0%
	Electricity, gas & water supply	51.6%	48.4%	100.0%
	Construction	65.3%	34.7%	100.0%
	Wholesale & Retail Trade	66.7%	33.3%	100.0%
	Hotel & Restaurant	67.7%	32.3%	100.0%
	Transport, Storage and Communication	64.3%	35.7%	100.0%
	Financial Intermediate	67.2%	32.8%	100.0%
	Real EState, Renting & Business Activities	65.6%	34.4%	100.0%
	Public Administration & defence	70.2%	29.8%	100.0%
	Education	64.7%	35.3%	100.0%
	Health and Social work	70.5%	29.5%	100.0%
	Social & Personal Services	62.1%	37.9%	100.0%
	Private Household with employed person	69.5%	30.5%	100.0%
	Others	66.3%	33.7%	100.0%
Total		61.8%	38.2%	100.0%

Table EGM (3.3.2.3.4) Percentage Distribution of Opinion on Re-capitalization of banks by Occupation

		allocation a	ent of revenue Ind mobilization nmittee	Total
				rotai
		Yes	No	
OCCUPATION	Agric. Hunting Forestry	51.3%	48.7%	100.0%
	Fishing	39.3%	60.7%	100.0%
	Mining	51.8%	48.2%	100.0%
	Manufacturing	54.6%	45.4%	100.0%
	Electricity, gas & water supply	47.4%	52.6%	100.0%
	Construction	51.0%	49.0%	100.0%
	Wholesale & Retail Trade	50.5%	49.5%	100.0%
	Hotel & Restaurant	41.3%	58.7%	100.0%
	Transport, Storage and Communication	49.7%	50.3%	100.0%
	Financial Intermediate	70.2%	29.8%	100.0%
	Real EState, Renting & Business Activities	55.8%	44.2%	100.0%
	Public Administration & defence	57.6%	42.4%	100.0%
	Education	52.6%	47.4%	100.0%
	Health and Social work	55.5%	44.5%	100.0%
	Social & Personal Services	46.8%	53.2%	100.0%
	Private Household with employed person	55.6%	44.4%	100.0%
	Others	51.6%	48.4%	100.0%
Total		51.4%	48.6%	100.0%

Table EGM (3.3.2.3.6) Percentage Distribution of Opinion on Establishment of revenue allocation and mobilization committee by Occupation

		Expansion of through m facili	icro-credit	Total
		Yes	No	
OCCUPATION	Agric. Hunting Forestry	47.6%	52.4%	100.0%
	Fishing	39.6%	60.4%	100.0%
	Mining	57.3%	42.7%	100.0%
	Manufacturing	43.3%	56.7%	100.0%
	Electricity, gas & water supply	41.7%	58.3%	100.0%
	Construction	49.2%	50.8%	100.0%
	Wholesale & Retail Trade	43.1%	56.9%	100.0%
	Hotel & Restaurant	40.9%	59.1%	100.0%
	Transport, Storage and Communication	44.1%	55.9%	100.0%
	Financial Intermediate	58.3%	41.7%	100.0%
	Real EState, Renting & Business Activities	52.3%	47.7%	100.0%
	Public Administration & defence	49.5%	50.5%	100.0%
	Education	46.3%	53.7%	100.0%
	Health and Social work	50.0%	50.0%	100.0%
	Social & Personal Services	44.7%	55.3%	100.0%
	Private Household with employed person	46.6%	53.4%	100.0%
	Others	45.8%	54.2%	100.0%
Total		46.4%	53.6%	100.0%

Table EGM (3.3.2.3.5) Percentage Distribution of Opinion on Expansion of business through microcredit facilities by Occupation

			Identifying	development	projects		Total
		Very involved	Involved	Fairly involved	Not involved	Not at all involved	
OCCUPATION	Agric. Hunting Forestry	8.5%	16.8%	28.9%	25.4%	20.4%	100.0%
	Fishing	13.2%	21.9%	15.1%	23.8%	26.0%	100.0%
	Mining	7.8%	16.5%	40.9%	19.1%	15.7%	100.0%
	Manufacturing	7.3%	20.8%	28.4%	25.8%	17.6%	100.0%
	Electricity, gas & water supply	8.4%	19.9%	28.3%	27.0%	16.4%	100.0%
	Construction	8.9%	17.5%	26.2%	26.4%	21.1%	100.0%
	Wholesale & Retail Trade	8.4%	19.7%	33.0%	22.6%	16.4%	100.0%
	Hotel & Restaurant	12.5%	17.7%	28.1%	19.8%	21.9%	100.0%
	Transport, Storage and Communication	7.2%	16.9%	30.9%	23.9%	21.0%	100.0%
	Financial Intermediate	7.1%	33.3%	28.6%	18.3%	12.7%	100.0%
	Real EState, Renting & Business Activities	8.5%	25.6%	31.7%	20.1%	14.0%	100.0%
	Public Administration & defence	7.8%	19.7%	30.5%	26.1%	16.0%	100.0%
	Education	11.5%	21.5%	29.4%	19.9%	17.7%	100.0%
	Health and Social work	8.8%	20.5%	24.6%	32.7%	13.5%	100.0%
	Social & Personal Services	8.1%	19.8%	30.7%	25.7%	15.7%	100.0%
	Private Household with employed person	13.8%	17.9%	30.9%	21.1%	16.3%	100.0%
	Others	9.4%	17.4%	29.8%	23.2%	20.1%	100.0%
Total		8.7%	18.4%	29.6%	24.5%	18.8%	100.0%

Table EGM (3.3.2.3.7) Percentage Distribution on Identifying development projects by Occupation

		F	Planning for	the developm	nent project	s	Total
		Very involved	Involved	Fairly involved	Not involved	Not at all involved	
OCCUPATION	Agric. Hunting Forestry	7.3%	16.2%	27.2%	27.4%	22.0%	100.0%
	Fishing	11.5%	21.9%	16.7%	22.5%	27.4%	100.0%
	Mining	6.1%	22.6%	32.2%	24.3%	14.8%	100.0%
	Manufacturing	5.9%	16.2%	30.1%	27.7%	20.1%	100.0%
	Electricity, gas & water supply	7.1%	20.4%	29.6%	26.1%	16.8%	100.0%
	Construction	6.4%	19.1%	24.6%	26.8%	23.1%	100.0%
	Wholesale & Retail Trade	6.2%	21.2%	30.3%	24.5%	17.8%	100.0%
	Hotel & Restaurant	5.3%	16.8%	28.4%	24.2%	25.3%	100.0%
	Transport, Storage and Communication	5.0%	18.1%	25.6%	27.9%	23.5%	100.0%
	Financial Intermediate	3.2%	31.2%	34.4%	19.2%	12.0%	100.0%
	Real EState, Renting & Business Activities Public	9.8%	23.8%	29.9%	21.3%	15.2%	100.0%
	Administration & defence	5.8%	18.6%	29.2%	29.5%	16.9%	100.0%
	Education	7.9%	21.0%	28.4%	23.6%	19.1%	100.0%
	Health and Social work	5.1%	19.6%	25.3%	36.1%	13.9%	100.0%
	Social & Personal Services	5.0%	21.0%	28.1%	28.0%	17.9%	100.0%
	Private Household with employed person	10.7%	18.9%	27.0%	24.6%	18.9%	100.0%
	Others	7.3%	16.9%	28.2%	26.1%	21.5%	100.0%
Total		6.8%	18.2%	27.9%	26.7%	20.4%	100.0%

Table EGM (3.3.2.3.8) Percentage Distribution on Planning for the development projects by Occupation

		F	Prioritizing th	ne developr	nent project	ts	Total
		Very involved	Involved	Fairly involved	Not involved	Not at all involved	
OCCUPATION	Agric. Hunting Forestry	5.1%	14.0%	27.3%	31.3%	22.3%	100.0%
	Fishing	9.9%	18.7%	19.5%	23.9%	28.0%	100.0%
	Mining	5.2%	16.5%	34.8%	29.6%	13.9%	100.0%
	Manufacturing	3.8%	15.4%	26.6%	32.8%	21.3%	100.0%
	Electricity, gas & water supply	6.3%	15.6%	30.8%	27.2%	20.1%	100.0%
	Construction	5.5%	15.7%	25.5%	28.9%	24.3%	100.0%
	Wholesale & Retail Trade	4.2%	19.2%	29.1%	28.9%	18.7%	100.0%
	Hotel & Restaurant	6.3%	12.6%	33.7%	23.2%	24.2%	100.0%
	Transport, Storage and Communication	2.8%	16.6%	25.0%	31.3%	24.3%	100.0%
	Financial Intermediate	5.6%	31.2%	29.6%	20.8%	12.8%	100.0%
	Real EState, Renting & Business Activities	6.7%	16.5%	29.3%	29.3%	18.3%	100.0%
	Public Administration & defence	4.5%	15.9%	29.4%	32.0%	18.3%	100.0%
	Education	5.6%	18.8%	28.0%	26.2%	21.4%	100.0%
	Health and Social work	4.4%	18.2%	22.6%	39.9%	14.9%	100.0%
	Social & Personal Services	4.7%	15.2%	27.8%	32.2%	20.1%	100.0%
	Private Household with employed person	6.6%	19.7%	28.7%	27.9%	17.2%	100.0%
	Others	5.3%	15.2%	27.5%	29.7%	22.2%	100.0%
Total		5.0%	15.8%	27.6%	30.4%	21.2%	100.0%

Table EGM (3.3.2.3.9) Percentage Distribution on Prioritizing the development projects by Occupation

		Imp	olementatio	n of the dev	elopment p	roject	Total
		Very involved	Involved	Fairly involved	Not involved	Not at all involved	
OCCUPATION	Agric. Hunting Forestry	5.9%	13.8%	28.6%	29.5%	22.2%	100.0%
	Fishing	12.4%	18.4%	15.9%	26.1%	27.2%	100.0%
	Mining	7.8%	14.8%	32.2%	27.0%	18.3%	100.0%
	Manufacturing	4.7%	12.4%	28.6%	33.6%	20.6%	100.0%
	Electricity, gas & water supply	6.2%	13.3%	31.1%	27.1%	22.2%	100.0%
	Construction	6.4%	14.7%	25.8%	27.9%	25.2%	100.0%
	Wholesale & Retail Trade	6.2%	16.3%	30.9%	27.2%	19.4%	100.0%
	Hotel & Restaurant	6.3%	13.5%	29.2%	26.0%	25.0%	100.0%
	Transport, Storage and Communication	4.4%	13.3%	27.6%	30.8%	23.9%	100.0%
	Financial Intermediate	3.3%	30.1%	29.3%	25.2%	12.2%	100.0%
	Real EState, Renting & Business Activities	6.7%	16.5%	29.9%	31.1%	15.9%	100.0%
	Public Administration & defence	5.0%	16.1%	28.4%	32.6%	17.8%	100.0%
	Education	6.0%	18.9%	32.0%	23.6%	19.5%	100.0%
	Health and Social work	4.4%	14.2%	24.7%	40.3%	16.3%	100.0%
	Social & Personal Services	5.7%	14.2%	28.7%	31.2%	20.4%	100.0%
	Private Household with employed person	13.1%	17.2%	26.2%	25.4%	18.0%	100.0%
	Others	6.9%	13.0%	28.7%	28.0%	23.4%	100.0%
Total		6.1%	14.7%	28.7%	29.2%	21.3%	100.0%

Table EGM (3.3.2.3.10) Percentage Distribution on Implementation of the development project by Occupation

		Super	vision/mon	itoring of de	evelopment	projects	Total
		Very involved	Involved	Fairly involved	Not involved	Not at all involved	
OCCUPATION	Agric. Hunting Forestry	5.5%	15.0%	25.7%	29.6%	24.3%	100.0%
	Fishing	10.3%	18.7%	17.0%	24.0%	30.1%	100.0%
	Mining	7.0%	15.8%	31.6%	26.3%	19.3%	100.0%
	Manufacturing	4.2%	14.2%	27.1%	31.0%	23.5%	100.0%
	Electricity, gas & water supply	5.0%	13.6%	30.8%	26.2%	24.4%	100.0%
	Construction	6.6%	14.9%	25.4%	26.8%	26.3%	100.0%
	Wholesale & Retail Trade	6.2%	15.4%	29.1%	28.5%	20.9%	100.0%
	Hotel & Restaurant	5.4%	16.1%	24.7%	29.0%	24.7%	100.0%
	Transport, Storage and Communication	4.8%	12.9%	26.3%	30.5%	25.5%	100.0%
	Financial Intermediate	3.3%	36.7%	26.7%	19.2%	14.2%	100.0%
	Real EState, Renting & Business Activities	5.6%	18.6%	29.8%	27.3%	18.6%	100.0%
	Public Administration & defence	5.5%	14.7%	27.9%	31.8%	20.1%	100.0%
	Education	7.2%	19.8%	28.4%	22.5%	22.0%	100.0%
	Health and Social work	4.8%	17.0%	22.8%	36.7%	18.7%	100.0%
	Social & Personal Services	4.8%	14.0%	27.3%	33.3%	20.6%	100.0%
	Private Household with employed person	16.4%	14.8%	23.8%	27.0%	18.0%	100.0%
	Others	6.8%	13.4%	27.1%	28.0%	24.7%	100.0%
Total		5.9%	15.1%	26.6%	29.2%	23.1%	100.0%

Table EGM (3.3.2.3.11) Percentage Distribution on Supervision/monitoring of development projects by Occupation

		Degree of	developmen	t project car	ried out by	your LGA	Total
		Fully	Informed to a large extent	Fairly	Informe d to a small extent	Not at all informed	
OCCUPATION	Agric. Hunting Forestry	2.7%	8.7%	12.1%	16.7%	59.8%	100.0%
	Fishing	5.7%	19.8%	8.1%	7.3%	59.1%	100.0%
	Mining	3.5%	5.3%	11.5%	18.6%	61.1%	100.0%
	Manufacturing	1.8%	5.9%	13.2%	15.2%	63.9%	100.0%
	Electricity, gas & water supply	4.5%	9.4%	8.5%	15.6%	62.1%	100.0%
	Construction	3.8%	7.6%	11.0%	12.9%	64.7%	100.0%
	Wholesale & Retail Trade	2.4%	6.4%	13.6%	15.5%	62.2%	100.0%
	Hotel & Restaurant	2.1%	4.1%	11.3%	18.6%	63.9%	100.0%
	Transport, Storage and Communication	2.5%	4.7%	12.3%	13.4%	67.0%	100.0%
	Financial Intermediate	2.3%	14.8%	13.3%	18.0%	51.6%	100.0%
	Real EState, Renting & Business Activities	3.6%	10.8%	13.9%	17.5%	54.2%	100.0%
	Public Administration & defence	2.8%	5.5%	11.6%	15.2%	64.9%	100.0%
	Education	3.9%	10.2%	14.7%	13.0%	58.2%	100.0%
	Health and Social work	2.0%	7.1%	11.2%	17.0%	62.6%	100.0%
	Social & Personal Services	2.6%	7.8%	13.0%	15.5%	61.2%	100.0%
	Private Household with employed person	3.3%	13.1%	13.9%	10.7%	59.0%	100.0%
	Others	2.3%	7.1%	12.8%	15.7%	62.0%	100.0%
Total		2.7%	8.0%	12.4%	15.6%	61.2%	100.0%

Table EGM (3.3.2.3.12) Percentage Distribution on Degree of development project carried out by your LGA by Occupation

		Corr	uption in Nig	geria	Total
		Yes	No	Don't Know	
STATE	Abia	98.1%	1.1%	.9%	100.0%
	Adamawa	91.1%	7.3%	1.5%	100.0%
	Akwa-Ibom	97.4%	2.1%	.5%	100.0%
	Anambra	98.8%	.9%	.3%	100.0%
	Bauchi	99.8%	.2%		100.0%
	Bayelsa	53.2%	36.6%	10.3%	100.0%
	Benue	94.7%	3.3%	2.1%	100.0%
	Borno	97.5%	1.3%	1.2%	100.0%
	Cross River	85.5%	10.8%	3.8%	100.0%
	Delta	94.8%	1.7%	3.5%	100.0%
	Ebonyi	94.6%	2.1%	3.2%	100.0%
	Edo	91.8%	5.3%	2.9%	100.0%
	Ekiti	97.3%	1.2%	1.6%	100.0%
	Enugu	82.0%	14.7%	3.4%	100.0%
	Gombe	91.0%	6.6%	2.4%	100.0%
	Imo	98.9%	.7%	.4%	100.0%
	Jigawa	80.3%	14.7%	5.0%	100.0%
	Kaduna	96.5%	2.7%	.8%	100.0%
	Kano	94.7%	4.6%	.7%	100.0%
	Katsina	96.7%	2.3%	1.0%	100.0%
	Kebbi	92.8%	5.0%	2.2%	100.0%
	Kogi	89.8%	3.3%	6.9%	100.0%
	Kwara	82.3%	.7%	17.0%	100.0%
	Lagos	98.7%	.8%	.6%	100.0%
	Nasarawa	89.7%	2.7%	7.6%	100.0%
	Niger	97.3%	2.7%		100.0%
	Ogun	96.4%	.3%	3.2%	100.0%
	Ondo	97.9%	.8%	1.4%	100.0%
	Osun	95.4%	2.4%	2.2%	100.0%
	Оуо	96.1%	3.0%	.9%	100.0%
	Plateau	93.3%	4.2%	2.5%	100.0%
	Rivers	90.8%	2.7%	6.5%	100.0%
	Sokoto	93.5%	2.7%	3.8%	100.0%
	Taraba	92.4%	3.9%	3.7%	100.0%
	Yobe	85.8%	9.1%	5.1%	100.0%
	Zamfara	74.5%	22.1%	3.4%	100.0%
	FCT Abuja	89.5%	3.9%	6.6%	100.0%
Total		92.4%	4.5%	3.1%	100.0%

Table EGM (3.3.2.4.1) Percentage Distribution of opinion on Corruption in Nigeria by State

			cess of Accou	untability in Niger	ia	
		Highly efficient	Inefficient	Don't Know	5	Total
STATE	Abia	6.5%	83.5%	10.0%		100.0
	Adamawa	20.7%	64.6%	14.7%		100.0
	Akwa- Ibom	20.5%	70.9%	8.6%		100.0
	Anambra	3.3%	86.0%	10.7%		100.0
	Bauchi	7.3%	85.4%	7.3%		100.0
	Bayelsa	28.9%	53.9%	17.1%		100.0
	Benue	6.3%	84.6%	9.1%		100.0
	Borno	40.0%	44.1%	15.9%		100.0
	Cross River	9.5%	74.6%	15.9%		100.0
	Delta	12.4%	64.0%	23.6%		100.0
	Ebonyi	3.9%	86.8%	9.3%		100.0
	Edo	28.7%	53.7%	17.6%		100.0
	Ekiti	13.6%	63.8%	22.6%		100.0
	Enugu	10.9%	73.5%	15.6%		100.0
	Gombe	40.3%	53.4%	6.3%		100.0
	Imo	5.3%	76.9%	17.9%		100.0
	Jigawa	16.3%	76.5%	7.2%		100.0
	Kaduna	19.2%	72.3%	8.6%		100.0
	Kano	19.7%	64.7%	15.6%		100.0
	Katsina	29.3%	65.9%	4.8%		100.0
	Kebbi	11.2%	59.5%	29.4%		100.0
	Kogi	12.0%	49.1%	38.9%		100.0
	Kwara	1.0%	69.9%	29.0%		100.0
	Lagos	14.9%	77.0%	8.1%		100.0
	Nasarawa	20.4%	52.3%	27.3%		100.0
	Niger	7.0%	81.4%	11.6%		100.0
	Ogun	14.8%	61.8%	23.3%		100.0
	Ondo	5.8%	74.9%	19.3%		100.0
	Osun	17.1%	59.1%	23.9%		100.0
	Оуо	12.2%	77.0%	10.7%		100.0
	Plateau	27.7%	61.1%	11.2%		100.0
	Rivers	6.5%	70.5%	22.9%		100.0
	Sokoto	27.7%	65.4%	6.9%		100.0
	Taraba	17.3%	59.8%	22.6%	.3%	100.0
	Yobe	13.6%	47.9%	38.5%		100.0
	Zamfara	6.9%	76.8%	16.3%		100.0
	Fct Abuja	10.9%	47.7%	41.4%		100.0
Total		15.4%	67.4%	17.2%	.0%	100.0

Table EGM (3.3.2.4.2) Percentage Distribution of opinion on Process of Accountability in Nigeria by State

				ICPC			
		Highly		Moderately			
07175		Effective	Effective	Effective	Not effective	Don't Know	Total
STATE	Abia	7.9%	37.0%	23.9%	17.1%	14.1%	100.0%
	Adamawa	8.0%	46.6%	7.4%	25.6%	12.4%	100.0%
	Akwa- Ibom	12.5%	29.6%	34.6%	16.0%	7.2%	100.0%
	Anambra	3.2%	39.5%	28.1%	14.6%	14.7%	100.0%
	Bauchi	9.9%	11.5%	25.6%	36.4%	16.6%	100.0%
	Bayelsa	26.1%	47.2%	7.1%	8.4%	11.1%	100.0%
	Benue	12.5%	25.2%	46.6%	10.4%	5.3%	100.0%
	Borno	23.7%	46.0%	12.5%	4.5%	13.3%	100.0%
	Cross River	20.2%	35.7%	23.6%	4.9%	15.5%	100.0%
	Delta	8.6%	18.4%	26.2%	14.0%	32.7%	100.0%
	Ebonyi	20.7%	24.1%	27.6%	18.7%	8.8%	100.0%
	Edo	11.5%	45.0%	19.7%	3.9%	19.9%	100.0%
	Ekiti	10.7%	37.9%	27.6%	3.9%	19.8%	100.0%
	Enugu	13.0%	30.2%	14.9%	16.4%	25.5%	100.0%
	Gombe	26.4%	39.6%	25.6%	6.9%	1.6%	100.0%
	Imo	21.9%	23.7%	22.8%	25.8%	5.8%	100.0%
	Jigawa	13.9%	38.5%	29.4%	9.9%	8.4%	100.0%
	Kaduna	21.5%	41.4%	26.2%	6.0%	4.8%	100.0%
	Kano	21.3%	25.2%	28.6%	4.9%	19.9%	100.0%
	Katsina	32.7%	34.1%	30.2%	1.2%	1.8%	100.0%
	Kebbi	22.1%	24.6%	35.8%	9.9%	7.5%	100.0%
	Kogi	13.2%	27.6%	25.3%	9.6%	24.3%	100.0%
	Kwara	10.7%	22.6%	27.2%	5.4%	34.1%	100.0%
	Lagos	5.1%	31.0%	29.1%	19.7%	15.0%	100.0%
	Nasarawa	9.7%	33.6%	13.5%	14.4%	28.7%	100.0%
	Niger	8.5%	3.7%	28.4%	58.8%	.6%	100.0%
	Ogun	16.0%	29.9%	19.8%	17.7%	16.6%	100.0%
	Ondo	6.8%	56.8%	12.0%	8.7%	15.7%	100.0%
	Osun	20.0%	47.7%	11.5%	5.9%	14.8%	100.0%
	Оуо	21.3%	48.2%	10.2%	5.4%	15.0%	100.0%
	Plateau	16.3%	34.1%	25.4%	11.0%	13.1%	100.0%
	Rivers	6.8%	11.6%	43.4%	8.1%	30.1%	100.0%
	Sokoto	32.5%	33.1%	16.9%	17.1%	.4%	100.0%
	Taraba	15.2%	29.0%	9.1%	24.2%	22.6%	100.0%
	Yobe	13.4%	27.7%	14.0%	14.0%	30.9%	100.0%
	Zamfara	5.4%	77.5%	.5%	5.4%	11.3%	100.0%
	FCT Abuja	5.9%	38.5%	20.5%	7.0%	28.1%	100.0%
Total		15.3%	33.2%	23.1%	13.0%	15.4%	100.0%

Table EGM (3.3.2.4.3) Percentage Distribution of opinion on ICPC by State

				EFCC			
		Highly Effective	Effective	Moderately Effective	Not effective	Don't Know	Total
STATE	Abia	32.2%	32.0%	12.3%	12.7%	10.7%	100.0%
	Adamawa	39.2%	28.4%	13.9%	12.6%	6.1%	100.0%
	Akwa- Ibom	23.1%	27.2%	37.8%	4.3%	7.6%	100.0%
	Anambra	12.6%	37.4%	25.5%	16.3%	8.2%	100.0%
	Bauchi	21.9%	30.7%	30.5%	14.8%	2.1%	100.0%
	Bayelsa	24.0%	46.2%	12.1%	9.2%	8.4%	100.0%
	Benue	38.9%	43.8%	7.0%	5.8%	4.5%	100.0%
	Borno	31.3%	39.6%	11.6%	4.5%	13.0%	100.0%
	Cross River	30.6%	43.3%	14.9%	4.2%	7.0%	100.0%
	Delta	26.7%	20.8%	8.1%	13.8%	30.6%	100.0%
	Ebonyi	21.8%	34.3%	28.7%	12.1%	3.1%	100.0%
	Edo	26.4%	41.3%	16.4%	2.4%	13.5%	100.0%
	Ekiti	37.7%	42.8%	8.8%	1.2%	9.5%	100.0%
	Enugu	24.6%	28.0%	13.8%	14.2%	19.5%	100.0%
	Gombe	47.5%	35.9%	12.7%	2.9%	1.1%	100.0%
	Imo	25.1%	32.6%	23.1%	15.8%	3.4%	100.0%
	Jigawa	21.4%	47.1%	19.0%	8.8%	3.7%	100.0%
	Kaduna	36.7%	38.4%	18.4%	4.5%	2.0%	100.0%
	Kano	36.8%	28.2%	21.9%	7.1%	5.9%	100.0%
	Katsina	54.9%	26.1%	15.2%	2.8%	.8%	100.0%
	Kebbi	23.9%	23.2%	37.2%	10.3%	5.4%	100.0%
	Kogi	31.0%	35.4%	15.6%	3.1%	14.9%	100.0%
	Kwara	27.8%	29.9%	5.9%	2.0%	34.3%	100.0%
	Lagos	20.9%	36.7%	22.4%	9.4%	10.7%	100.0%
	Nasarawa	14.8%	32.9%	15.0%	11.9%	25.5%	100.0%
	Niger	10.7%	13.1%	74.4%		1.8%	100.0%
	Ogun	42.5%	32.5%	8.7%	1.4%	14.9%	100.0%
	Ondo	44.8%	26.8%	15.3%	5.2%	7.9%	100.0%
	Osun	25.9%	50.0%	8.0%	5.4%	10.7%	100.0%
	Оуо	36.5%	37.3%	14.3%	1.5%	10.4%	100.0%
	Plateau	29.8%	32.1%	22.3%	8.7%	7.1%	100.0%
	Rivers	19.0%	18.5%	32.2%	9.6%	20.6%	100.0%
	Sokoto	58.4%	21.5%	6.8%	12.7%	.6%	100.0%
	Taraba	28.3%	37.2%	11.8%	5.1%	17.7%	100.0%
	Yobe	30.3%	43.4%	12.9%	2.3%	11.1%	100.0%
	Zamfara	10.3%	73.4%	1.0%	5.4%	9.9%	100.0%
	FCT Abuja	23.1%	34.2%	13.7%	3.5%	25.6%	100.0%
Total		30.0%	34.0%	18.0%	7.4%	10.7%	100.0%

Table EGM (3.3.2.4.4) Percentage Distribution of opinion on EFCC by State

		NAFDAC					
		Highly Effective	Effective	Moderately Effective	Not effective	Don't Know	Total
STATE	Abia	40.7%	36.3%	7.6%	8.3%	7.2%	100.0%
	Adamawa	14.3%	43.5%	17.8%	12.4%	12.0%	100.0%
	Akwa- Ibom	35.4%	26.2%	28.5%	2.8%	7.1%	100.0%
	Anambra	42.4%	29.5%	12.7%	9.4%	5.9%	100.0%
	Bauchi	17.7%	24.6%	28.0%	22.1%	7.6%	100.0%
	Bayelsa	27.8%	46.6%	10.6%	6.6%	8.5%	100.0%
	Benue	40.3%	46.8%	6.2%	2.2%	4.5%	100.0%
	Borno	22.4%	49.0%	11.4%	4.5%	12.6%	100.0%
	Cross River	54.1%	30.6%	10.0%	1.7%	3.6%	100.0%
	Delta	29.2%	20.8%	6.8%	15.3%	27.8%	100.0%
	Ebonyi	31.3%	39.3%	18.5%	6.2%	4.7%	100.0%
	Edo	35.3%	29.3%	20.7%	1.7%	13.0%	100.0%
	Ekiti	32.1%	38.5%	14.2%	1.8%	13.4%	100.0%
	Enugu	40.7%	29.0%	8.3%	6.4%	15.5%	100.0%
	Gombe	47.8%	39.3%	9.5%	2.1%	1.3%	100.0%
	Imo	45.8%	36.0%	8.4%	7.1%	2.6%	100.0%
	Jigawa	30.7%	36.8%	19.9%	6.5%	6.1%	100.0%
	Kaduna	24.2%	46.7%	18.4%	5.8%	4.8%	100.0%
	Kano	29.8%	29.0%	25.9%	7.6%	7.8%	100.0%
	Katsina	33.3%	43.0%	22.0%	.3%	1.4%	100.0%
	Kebbi	37.6%	29.6%	20.6%	6.0%	6.0%	100.0%
	Kogi	29.2%	38.9%	16.6%	1.5%	13.8%	100.0%
	Kwara	38.7%	17.0%	12.4%	.2%	31.7%	100.0%
	Lagos	35.3%	41.2%	9.6%	5.5%	8.5%	100.0%
	Nasarawa	30.3%	27.4%	8.5%	7.9%	25.8%	100.0%
	Niger	20.7%	54.6%	22.6%	.3%	1.8%	100.0%
	Ogun	30.7%	39.6%	8.2%	5.7%	15.9%	100.0%
	Ondo	54.8%	26.2%	7.0%	4.8%	7.2%	100.0%
	Osun	35.9%	39.6%	7.2%	4.3%	13.0%	100.0%
	Оуо	40.7%	35.1%	14.1%	2.3%	7.7%	100.0%
	Plateau	27.9%	33.6%	24.2%	7.1%	7.3%	100.0%
	Rivers	32.5%	14.3%	28.4%	3.8%	21.0%	100.0%
	Sokoto	56.1%	22.4%	6.8%	14.3%	.4%	100.0%
	Taraba	29.7%	21.8%	10.6%	15.2%	22.6%	100.0%
	Yobe	16.3%	39.7%	22.6%	3.4%	18.0%	100.0%
	Zamfara	8.4%	74.4%	1.5%	5.4%	10.3%	100.0%
	FCT Abuja	35.2%	29.4%	7.4%	2.0%	26.0%	100.0%
Total		34.0%	34.3%	14.6%	6.1%	11.0%	100.0%

Table EGM (3.3.2.4.5) Percentage Distribution of opinion on NAFDAC by State

		Lliebbe		NDLEA			Total
		Highly Effective	Effective	Moderately Effective	Not effective	Don't Know	
STATE	Abia	11.3%	37.1%	17.2%	21.1%	13.3%	100.0%
	Adamawa	6.6%	40.3%	21.9%	18.2%	13.1%	100.0%
	Akwa-Ibom	13.1%	28.0%	37.9%	11.9%	9.0%	100.0%
	Anambra	4.0%	38.1%	25.9%	21.7%	10.3%	100.0%
	Bauchi	13.7%	20.5%	28.7%	31.6%	5.5%	100.0%
	Bayelsa	28.0%	42.1%	9.8%	9.3%	10.8%	100.0%
	Benue	19.6%	31.4%	36.1%	4.5%	8.4%	100.0%
	Borno	16.7%	42.9%	17.3%	8.9%	14.1%	100.0%
	Cross River	30.4%	30.1%	17.2%	10.8%	11.5%	100.0%
	Delta	9.9%	20.3%	21.5%	15.1%	33.2%	100.0%
	Ebonyi	9.5%	27.7%	34.3%	19.2%	9.3%	100.0%
	Edo	17.3%	39.4%	23.9%	1.7%	17.6%	100.0%
	Ekiti	16.7%	38.5%	21.4%	3.1%	20.2%	100.0%
	Enugu	13.0%	38.2%	10.9%	12.0%	26.0%	100.0%
	Gombe	19.9%	41.1%	24.9%	11.4%	2.7%	100.0%
	Imo	27.7%	23.8%	20.0%	20.4%	8.1%	100.0%
	Jigawa	18.3%	34.8%	22.9%	8.3%	15.7%	100.0%
	Kaduna	19.1%	36.1%	33.7%	5.9%	5.2%	100.0%
	Kano	15.4%	32.4%	27.6%	7.8%	16.8%	100.0%
	Katsina	21.1%	52.3%	22.8%	1.2%	2.7%	100.0%
	Kebbi	25.0%	26.2%	30.7%	7.7%	10.4%	100.0%
	Kogi	19.3%	32.1%	19.7%	8.6%	20.4%	100.0%
	Kwara	5.6%	30.8%	6.6%	.9%	56.0%	100.0%
	Lagos	16.2%	36.8%	25.2%	9.8%	12.0%	100.0%
	Nasarawa	12.5%	37.5%	8.5%	12.4%	29.1%	100.0%
	Niger	11.9%	5.2%	25.0%	56.7%	1.2%	100.0%
	Ogun	18.6%	42.0%	18.6%	3.1%	17.7%	100.0%
	Ondo	19.8%	33.0%	24.9%	10.1%	12.2%	100.0%
	Osun	18.8%	34.6%	14.7%	6.8%	25.2%	100.0%
	Оуо	26.3%	38.3%	14.9%	3.3%	17.1%	100.0%
	Plateau	16.6%	30.3%	30.5%	10.5%	12.1%	100.0%
	Rivers	20.2%	12.8%	32.5%	9.7%	24.8%	100.0%
	Sokoto	35.9%	29.2%	16.0%	17.6%	1.4%	100.0%
	Taraba	13.0%	29.4%	13.0%	19.3%	25.3%	100.0%
	Yobe	13.1%	34.0%	20.0%	11.1%	21.7%	100.0%
	Zamfara	8.4%	72.9%	1.5%	6.4%	10.8%	100.0%
	FCT Abuja	16.8%	34.4%	13.9%	4.5%	30.3%	100.0%
Total		17.1%	33.5%	21.9%	11.6%	16.0%	100.0%

Table EGM (3.3.2.4.6) Percentage Distribution of opinion on NDLEA by State

			Fa	ith Based Organ	isation		Total
		Highly Effective	Effective	Moderately Effective	Not effective	Don't Know	
STATE	Abia	3.9%	11.8%	12.4%	37.2%	34.6%	100.0%
	Adamawa	5.2%	36.3%	13.2%	27.1%	18.2%	100.0%
	Akwa-Ibom	18.7%	26.6%	28.0%	11.3%	15.4%	100.0%
	Anambra	2.1%	36.5%	31.9%	14.4%	15.1%	100.0%
	Bauchi	4.0%	6.1%	22.2%	32.2%	35.5%	100.09
	Bayelsa	24.9%	43.7%	13.0%	8.7%	9.8%	100.09
	Benue	5.0%	22.0%	20.9%	10.6%	41.4%	100.09
	Borno	10.4%	37.3%	12.8%	21.2%	18.3%	100.09
	Cross River	24.5%	28.1%	17.9%	9.8%	19.7%	100.09
	Delta	2.9%	16.3%	21.4%	25.3%	34.2%	100.09
	Ebonyi	10.3%	16.2%	34.7%	28.9%	9.9%	100.09
	Edo	9.9%	36.4%	25.8%	8.0%	20.0%	100.09
	Ekiti	2.0%	15.4%	16.8%	8.0%	57.8%	100.09
	Enugu	12.9%	30.2%	9.2%	18.1%	29.6%	100.09
	Gombe	12.8%	35.5%	25.7%	13.7%	12.3%	100.0
	Imo	10.6%	18.1%	13.3%	40.8%	17.1%	100.0
	Jigawa	11.0%	44.0%	25.2%	11.9%	7.8%	100.0
	Kaduna	10.1%	24.2%	34.6%	15.7%	15.4%	100.0
	Kano	8.5%	29.6%	28.0%	7.2%	26.6%	100.0
	Katsina	10.4%	41.9%	26.2%	13.2%	8.3%	100.0
	Kebbi	15.1%	23.9%	25.8%	17.2%	18.1%	100.0
	Kogi	8.1%	25.0%	15.9%	26.2%	24.8%	100.0
	Kwara	7.2%	17.5%	9.9%	1.9%	63.5%	100.0
	Lagos	3.5%	21.5%	17.3%	30.9%	26.9%	100.0
	Nasarawa	5.5%	19.2%	14.7%	13.7%	46.9%	100.0
	Niger	.6%	13.7%	17.7%	62.2%	5.8%	100.0
	Ogun	12.4%	19.7%	23.2%	9.2%	35.5%	100.0
	Ondo	11.4%	13.8%	24.8%	16.1%	33.9%	100.0
	Osun	4.4%	17.1%	12.2%	15.9%	50.5%	100.0
	Оуо	6.4%	28.3%	10.0%	22.0%	33.3%	100.0
	Plateau	8.5%	26.1%	29.0%	14.5%	21.9%	100.0
	Rivers	14.9%	21.1%	30.2%	7.2%	26.5%	100.0
	Sokoto	28.5%	34.2%	14.6%	14.6%	8.1%	100.0
	Taraba	7.1%	25.0%	13.1%	21.9%	32.8%	100.0
	Yobe	11.3%	23.0%	13.1%	20.1%	32.6%	100.0
	Zamfara	8.9%	73.4%	1.0%	5.9%	10.8%	100.0
	FCT Abuja	14.8%	27.2%	16.9%	7.6%	33.5%	100.0
Total	-	9.9%	25.8%	20.1%	18.0%	26.3%	100.0

 Table EGM (3.3.2.4.7)
 Percentage Distribution of opinion on Faith Based Organization by State

			Comb	ating Corruption	in Nigeria		Total
		Highly Effective	Effective	Moderately Effective	Not effective	Don't Know	
STATE	Abia	8.8%	16.5%	12.4%	25.2%	37.1%	100.0%
	Adamawa	12.2%	31.3%	20.0%	10.0%	26.5%	100.0%
	Akwa-Ibom	8.1%	10.8%	33.2%	19.0%	28.9%	100.0%
	Anambra	3.5%	24.0%	29.2%	11.0%	32.2%	100.09
	Bauchi	3.8%	7.0%	41.0%	32.1%	16.1%	100.09
	Bayelsa	25.9%	42.9%	9.8%	5.6%	15.9%	100.09
	Benue	2.4%	26.3%	28.4%	16.4%	26.5%	100.09
	Borno	5.6%	33.5%	28.3%	14.8%	17.8%	100.09
	Cross River	8.7%	28.5%	23.4%	8.6%	30.8%	100.09
	Delta	4.6%	11.8%	22.4%	18.5%	42.7%	100.09
	Ebonyi	3.8%	5.2%	35.8%	16.2%	39.0%	100.09
	Edo	6.5%	31.8%	23.1%	8.1%	30.5%	100.09
	Ekiti	1.8%	20.3%	18.3%	5.5%	54.2%	100.09
	Enugu	11.0%	17.1%	10.4%	26.2%	35.4%	100.09
	Gombe	4.6%	15.5%	36.4%	13.3%	30.2%	100.09
	Imo	11.4%	21.8%	19.0%	15.2%	32.6%	100.0
	Jigawa	12.8%	29.1%	31.1%	12.0%	15.0%	100.0
	Kaduna	10.7%	32.3%	41.2%	9.5%	6.2%	100.0
	Kano	9.2%	31.6%	29.5%	8.1%	21.6%	100.0
	Katsina	10.5%	24.7%	51.4%	6.8%	6.8%	100.0
	Kebbi	3.8%	16.7%	36.5%	19.6%	23.4%	100.0
	Kogi	6.5%	17.3%	20.1%	22.3%	33.8%	100.0
	Kwara	5.8%	29.0%	16.1%	.3%	48.7%	100.0
	Lagos	1.9%	18.7%	24.3%	16.4%	38.7%	100.0
	Nasarawa	14.1%	20.0%	19.5%	11.2%	35.2%	100.0
	Niger	8.5%	5.2%	71.6%	3.4%	11.3%	100.0
	Ogun	4.3%	13.3%	32.8%	16.9%	32.8%	100.0
	Ondo	3.5%	22.5%	41.6%	13.4%	19.0%	100.0
	Osun	2.9%	18.9%	24.3%	8.8%	45.2%	100.0
	Оуо	6.3%	40.0%	23.9%	3.6%	26.2%	100.0
	Plateau	9.6%	20.4%	39.8%	3.9%	26.3%	100.0
	Rivers	5.4%	6.1%	33.2%	12.3%	43.0%	100.0
	Sokoto	21.8%	37.9%	21.8%	6.5%	12.0%	100.0
	Taraba	3.8%	24.1%	15.2%	26.0%	30.9%	100.0
	Yobe	13.1%	22.3%	20.0%	2.6%	42.0%	100.0
	Zamfara	14.4%	62.4%	1.0%	5.9%	16.3%	100.0
	FCT Abuja	14.8%	29.0%	20.3%	4.5%	31.4%	100.0
Total	,	7.9%	22.9%	27.5%	12.9%	28.8%	100.0

Table EGM (3.3.2.4.8) Percentage Distribution of opinion on Combating Corruption in Nigeria by State

		Corrupt	practices get punishment		
		Yes	No	Don't Know	Total
STATE	Abia	10.5%	79.1%	10.4%	100.0%
	Adamawa	18.3%	70.3%	11.4%	100.0%
	Akwa- Ibom	9.9%	81.6%	8.5%	100.0%
	Anambra	3.0%	80.7%	16.3%	100.0%
	Bauchi	20.9%	68.5%	10.6%	100.0%
	Bayelsa	25.8%	67.6%	6.6%	100.0%
	Benue	7.4%	67.2%	25.4%	100.0%
	Borno	14.2%	70.5%	15.3%	100.0%
	Cross River	27.7%	52.2%	20.1%	100.0%
	Delta	6.3%	74.5%	19.2%	100.0%
	Ebonyi	5.4%	91.9%	2.7%	100.0%
	Edo	14.5%	76.8%	8.8%	100.0%
	Ekiti	17.4%	62.7%	19.9%	100.0%
	Enugu	14.6%	70.9%	14.4%	100.0%
	Gombe	27.5%	63.4%	9.1%	100.0%
	Imo	9.0%	79.9%	11.0%	100.0%
	Jigawa	36.2%	57.3%	6.5%	100.0%
	Kaduna	25.6%	72.1%	2.3%	100.0%
	Kano	25.7%	52.2%	22.1%	100.0%
	Katsina	18.5%	73.0%	8.5%	100.0%
	Kebbi	19.1%	67.7%	13.2%	100.0%
	Kogi	24.6%	43.0%	32.4%	100.0%
	Kwara	8.1%	64.9%	27.0%	100.0%
	Lagos	10.3%	75.9%	13.8%	100.0%
	Nasarawa	21.9%	53.5%	24.6%	100.0%
	Niger	12.5%	86.0%	1.5%	100.0%
	Ogun	45.1%	41.1%	13.9%	100.0%
	Ondo	5.6%	75.7%	18.7%	100.0%
	Osun	29.9%	52.3%	17.8%	100.0%
	Оуо	13.3%	81.4%	5.3%	100.0%
	Plateau	25.5%	69.1%	5.3%	100.0%
	Rivers	7.5%	74.1%	18.3%	100.0%
	Sokoto	24.1%	68.0%	7.9%	100.0%
	Taraba	29.9%	49.5%	20.6%	100.0%
	Yobe	22.1%	50.6%	27.3%	100.0%
	Zamfara	73.0%	15.7%	11.3%	100.0%
	FCT Abuja	16.7%	54.7%	28.6%	100.0%
Total		18.7%	66.7%	14.6%	100.0%

Table EGM (3.3.2.4.9) Percentage Distribution of opinion on corrupt practices with adequate punishment by State

			the Nigeria of the Nigeria of the Nigeria of the	overnment is	
		Yes	No	Don't Know	Total
STATE	Abia	27.7%	54.5%	17.8%	100.0%
	Adamawa	51.6%	44.7%	3.7%	100.0%
	Akwa- Ibom	58.3%	32.9%	8.8%	100.0%
	Anambra	31.3%	60.2%	8.4%	100.0%
	Bauchi	46.7%	50.5%	2.8%	100.0%
	Bayelsa	29.2%	62.4%	8.4%	100.0%
	Benue	72.8%	18.7%	8.6%	100.0%
	Borno	67.6%	17.7%	14.7%	100.0%
	Cross River	56.4%	30.2%	13.5%	100.0%
	Delta	36.6%	49.6%	13.8%	100.0%
	Ebonyi	31.3%	63.0%	5.7%	100.0%
	Edo	72.9%	18.5%	8.6%	100.0%
	Ekiti	57.9%	30.2%	11.9%	100.0%
	Enugu	25.3%	58.4%	16.3%	100.0%
	Gombe	54.8%	36.7%	8.5%	100.0%
	Imo	46.7%	48.9%	4.4%	100.0%
	Jigawa	42.0%	53.1%	4.8%	100.0%
	Kaduna	54.2%	36.6%	9.2%	100.0%
	Kano	54.3%	36.0%	9.7%	100.0%
	Katsina	55.5%	34.3%	10.2%	100.0%
	Kebbi	39.9%	43.0%	17.2%	100.0%
	Kogi	51.9%	31.5%	16.6%	100.0%
	Kwara	37.5%	33.2%	29.3%	100.0%
	Lagos	38.1%	49.0%	12.8%	100.0%
	Nasarawa	41.0%	34.8%	24.2%	100.0%
	Niger	86.6%	9.7%	3.6%	100.0%
	Ogun	76.3%	19.9%	3.8%	100.0%
	Ondo	47.9%	35.4%	16.7%	100.0%
	Osun	62.7%	27.5%	9.8%	100.0%
	Оуо	61.8%	35.6%	2.6%	100.0%
	Plateau	62.1%	34.2%	3.7%	100.0%
	Rivers	42.7%	32.3%	25.0%	100.0%
	Sokoto	52.3%	39.1%	8.6%	100.0%
	Taraba	51.3%	31.0%	17.7%	100.0%
	Yobe	54.1%	20.7%	25.2%	100.0%
	Zamfara	74.5%	15.2%	10.3%	100.0%
	FCT Abuja	46.4%	19.9%	33.7%	100.0%
Total	-	50.7%	37.1%	12.1%	100.0%

Table EGM (3.3.2.4.10) Percentage Distribution of opinion on if Nigerian Government is actually fighting corruption by State

			Corrup	tion in the public	sector		
		Decreased a		Remained the			- · ·
		lot	Decreased	same	Increased	Increase a lot	Total
STATE	Abia	1.2%	6.3%	18.0%	40.7%	33.7%	100.0
	Adamawa	5.5%	35.7%	5.7%	33.9%	19.2%	100.0
	Akwa- Ibom	1.2%	16.1%	21.5%	47.5%	13.7%	100.0
	Anambra	1.1%	5.1%	13.2%	50.4%	30.2%	100.0
	Bauchi	2.5%	25.4%	21.1%	42.7%	8.4%	100.0
	Bayelsa	32.6%	39.2%	9.5%	7.4%	11.3%	100.0
	Benue	.5%	17.9%	34.7%	29.1%	17.8%	100.0
	Borno	8.1%	15.8%	13.6%	42.7%	19.8%	100.0
	Cross River	9.8%	20.9%	23.2%	36.7%	9.4%	100.0
	Delta	2.4%	6.6%	26.7%	37.7%	26.7%	100.0
	Eboyin	.9%	5.0%	17.1%	45.1%	31.8%	100.0
	Edo	4.5%	28.6%	23.3%	27.6%	16.0%	100.0
	Ekiti	1.2%	34.3%	22.8%	38.4%	3.3%	100.0
	Enugu	9.4%	14.3%	10.4%	37.7%	28.1%	100.0
	Gombe	1.7%	18.8%	21.3%	35.2%	23.0%	100.0
	Imo	2.6%	3.3%	15.0%	41.3%	37.8%	100.0
	Jigawa	8.3%	30.1%	9.0%	43.2%	9.4%	100.0
	Kaduna	2.2%	28.6%	23.7%	31.1%	14.5%	100.0
	Kano	6.4%	29.1%	27.2%	24.4%	13.0%	100.0
	Katsina	6.7%	26.1%	24.9%	35.7%	6.6%	100.0
	Kebbi	5.5%	14.9%	19.7%	31.4%	28.4%	100.0
	Kogi	13.8%	35.6%	6.2%	29.2%	15.2%	100.0
	Kwara	.2%	31.0%	27.4%	26.9%	14.5%	100.0
	Lagos	2.9%	10.4%	15.8%	54.4%	16.5%	100.0
	Nasarawa	4.5%	21.3%	13.4%	33.2%	27.6%	100.0
	Niger	.6%	14.0%	72.6%	11.9%	.9%	100.0
	Ogun	.7%	41.8%	18.7%	27.8%	11.0%	100.0
	Ondo	9.4%	27.1%	13.1%	40.0%	10.4%	100.0
	Osun	3.4%	23.6%	16.7%	43.9%	12.4%	100.0
	Оуо	5.9%	20.6%	22.3%	35.0%	16.2%	100.0
	Plateau	4.4%	22.7%	14.5%	43.6%	14.7%	100.0
	Rivers	3.3%	22.0%	14.9%	31.5%	28.3%	100.0
	Sokoto	3.6%	44.1%	16.5%	23.9%	11.9%	100.0
	Taraba	2.4%	28.1%	17.5%	42.8%	9.3%	100.0
	Yobe	9.9%	25.9%	21.9%	25.9%	16.3%	100.0
	Zamfara	11.6%	18.0%	56.1%	5.8%	8.5%	100.0
	Fct Abuja	4.0%	34.7%	29.5%	27.2%	4.6%	100.0
Total		4.9%	22.7%	20.1%	35.2%	17.1%	100.0

 Table EGM (3.3.2.4.11)
 Percentage Distribution of opinion on Corruption in the public sector by State

		Bribes are not demanded	Less frequently than before	Just as frequently as before	More frequently than before	Total
STATE	Abia	1.1%	13.6%	18.3%	67.0%	100.0
01112	Adamawa	6.8%	45.2%	22.6%	25.3%	100.0
	Akwa-					
	lbom	1.1%	21.1%	30.1%	47.8%	100.0
	Anambra	.7%	5.8%	38.1%	55.4%	100.0
	Bauchi	1.3%	35.4%	29.4%	33.8%	100.0
	Bayelsa	18.9%	46.3%	11.3%	23.4%	100.0
	Benue	1.7%	24.0%	45.0%	29.2%	100.0
	Borno	7.3%	27.3%	23.9%	41.4%	100.0
	Cross River	5.3%	36.6%	16.2%	41.9%	100.0
	Delta	2.2%	25.2%	18.6%	54.0%	100.0
	Ebonyi	.5%	9.0%	19.5%	70.9%	100.0
	Edo	5.2%	46.8%	19.2%	28.8%	100.0
	Ekiti	1.4%	37.1%	24.9%	36.7%	100.0
	Enugu	6.9%	16.2%	29.3%	47.6%	100.0
	Gombe	2.4%	18.3%	32.8%	46.4%	100.0
	Imo	.4%	7.5%	24.3%	67.9%	100.0
	Jigawa	9.3%	45.9%	16.6%	28.2%	100.0
	Kaduna	5.1%	34.8%	30.5%	29.6%	100.0
	Kano	4.1%	33.6%	41.1%	21.3%	100.0
	Katsina	2.5%	33.2%	28.5%	35.8%	100.0
	Kebbi	2.4%	34.4%	26.0%	37.1%	100.0
	Kogi	.2%	45.6%	30.3%	23.9%	100.0
	Kwara	2.6%	46.2%	38.2%	13.1%	100.0
	Lagos	1.0%	14.9%	26.6%	57.5%	100.0
	Nasarawa	6.0%	16.1%	31.6%	46.3%	100.0
	Niger	2.1%	17.6%	74.5%	5.8%	100.0
	Ogun	3.6%	43.4%	37.9%	15.0%	100.0
	Ondo	4.3%	30.0%	35.9%	29.8%	100.0
	Osun	4.7%	30.0%	36.5%	28.9%	100.0
	Оуо	2.3%	29.2%	44.9%	23.5%	100.0
	Plateau	3.9%	17.6%	43.8%	34.7%	100.0
	Rivers	9.4%	27.0%	17.5%	46.1%	100.0
	Sokoto	2.1%	49.9%	12.4%	35.6%	100.0
	Taraba	1.4%	41.1%	25.4%	32.0%	100.0
	Yobe	6.3%	38.1%	35.2%	20.3%	100.0
	Zamfara	11.7%	25.4%	10.7%	52.2%	100.0
	FCT Abuja	11.4%	49.6%	35.4%	3.6%	100.0
Total		4.0%	30.3%	29.3%	36.5%	100.0

Table EGM (3.3.2.4.12) Percentage Distribution of opinion on Bribes are demanded for services rendered by the govt. by State

			G	EO POLITI	CAL ZONE	S		Total
		NORTH	NORTH	NORTH	SOUTH	SOUTH	SOUTH	
		CENTRAL	EAST	WEST	EAST	WEST	SOUTH	
ECOWAS	Yes	20.0%	13.4%	18.2%	16.7%	15.1%	16.6%	100.0%
	No	16.5%	14.8%	26.8%	11.2%	16.6%	14.1%	100.0%
Total		19.0%	13.8%	20.7%	15.2%	15.5%	15.9%	100.0%

Table EGM (3.3.2.5.2) Percentage Distribution of Knowledge of ECOWAS by Zone

Table EGM (3.3.2.5.4) Percentage Distribution of Knowledge of ECA by Zone

				GEO POLITIO	CAL ZONES	3		Total
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
ECA	Yes	14.0%	15.1%	23.8%	17.6%	9.5%	20.1%	100.0%
	No	19.4%	13.8%	20.3%	15.0%	16.9%	14.7%	100.0%
Total		18.0%	14.1%	21.2%	15.6%	14.9%	16.1%	100.0%

Table EGM (3.3.2.5.6) Percentage Distribution of Knowledge of ADB by Zone

				GEO POLITIO	CAL ZONES	3		Total
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
ADB	Yes	15.7%	13.4%	23.0%	16.9%	12.4%	18.7%	100.0%
	No	19.7%	14.2%	20.1%	14.9%	16.4%	14.7%	100.0%
Total		18.2%	13.9%	21.1%	15.6%	14.9%	16.2%	100.0%

Table EGM (3.3.2.5.8)	Percentage Distribution of Knowledge of AU by Zone
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			Total					
		NORTH CENTR AL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
AU	Yes	17.4%	14.1%	21.3%	16.7%	12.3%	18.2%	100.0%
	No	19.6%	13.5%	21.0%	14.1%	18.8%	13.1%	100.0%
Total		18.3%	13.8%	21.2%	15.6%	15.0%	16.1%	100.0%

Table EGM (3.3.2.5.10) Percentage Distribution "Are you aware of ECOWAS" by Zone

% within Are you aware of ECOWAS

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Are you aware of ECOWAS	Yes	26.0%	19.7%	14.3%	13.2%	11.8%	15.0%	100.0%
	No	16.9%	19.9%	27.0%	8.6%	16.0%	11.6%	100.0%
	Don't know	24.1%	14.9%	11.3%	13.2%	19.3%	17.2%	100.0%
Total		20.2%	18.6%	21.0%	10.5%	16.1%	13.6%	100.0%

Table EGM (3.3.2.5.12) Percentage Distribution of agreeing ECOWAS Use of same currency by Zone

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Use of same currency	Yes	21.8%	15.3%	18.1%	6.2%	22.2%	16.5%	100.0%
	No	16.6%	10.8%	16.5%	26.7%	11.3%	18.0%	100.0%
	Don't know	16.4%	13.3%	18.5%	18.6%	15.0%	18.3%	100.0%
	5						100.0%	100.0%
Total		18.7%	13.0%	17.4%	17.1%	16.3%	17.4%	100.0%

Table EGM (3.3.2.5.14) Percentage Distribution of people who believed single currency will promote sub-region economic trade or exchanges in the region by Zone

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Promote sub-region economic trade or exchanges in the region	Yes	21.1%	15.7%	19.2%	7.6%	21.5%	14.9%	100.0%
-	No	16.2%	12.3%	16.5%	23.5%	11.4%	20.1%	100.0%
	Don't know	18.0%	9.9%	16.4%	23.9%	13.4%	18.4%	100.0%
Total		18.7%	13.2%	17.6%	16.9%	16.1%	17.5%	100.0%

		EC	OWAS	Total
		Yes	No	
STATE	Abia	80.3%	19.7%	100.0%
	Adamawa	66.7%	33.3%	100.0%
	Akwa-Ibom	87.7%	12.3%	100.0%
	Anambra	81.3%	18.7%	100.0%
	Bauchi	62.3%	37.7%	100.0%
	Bayelsa	36.2%	63.8%	100.0%
	Benue	92.9%	7.1%	100.0%
	Borno	79.8%	20.2%	100.0%
	Cross River	83.9%	16.1%	100.0%
	Delta	74.0%	26.0%	100.0%
	Ebonyi	77.3%	22.7%	100.0%
	Edo	77.0%	23.0%	100.0%
	Ekiti	47.5%	52.5%	100.0%
	Enugu	67.0%	33.0%	100.0%
	Gombe	54.4%	45.6%	100.0%
	Imo	86.7%	13.3%	100.0%
	Jigawa	69.1%	30.9%	100.0%
	Kaduna	73.8%	26.2%	100.0%
	Kano	48.2%	51.8%	100.0%
	Katsina	74.7%	25.3%	100.0%
	Kebbi	41.5%	58.5%	100.0%
	Kogi	69.8%	30.2%	100.0%
	Kwara	57.4%	42.6%	100.0%
	Lagos	90.5%	9.5%	100.0%
	Nasarawa	58.5%	41.5%	100.0%
	Niger	94.5%	5.5%	100.0%
	Ogun	67.0%	33.0%	100.0%
	Ondo	78.1%	21.9%	100.0%
	Osun	69.0%	31.0%	100.0%
	Оуо	68.8%	31.2%	100.0%
	Plateau	76.9%	23.1%	100.0%
	Rivers	77.0%	23.0%	100.0%
	Sokoto	84.3%	15.7%	100.0%
	Taraba	83.5%	16.5%	100.0%
	Yobe	67.5%	32.5%	100.0%
	Zamfara	18.7%	81.3%	100.0%
	FCT Abuja	83.3%	16.7%	100.0%
Total		71.6%	28.4%	100.0%

Table EGM (3.3.2.5.1) Percentage Distribution of Knowledge of ECOWAS by State

		E	CA	Total
		Yes	No	
STATE	Abia	23.2%	76.8%	100.0%
	Adamawa	41.9%	58.1%	100.0%
	Akwa-Ibom	23.9%	76.1%	100.0%
	Anambra	31.1%	68.9%	100.0%
	Bauchi	8.8%	91.2%	100.0%
	Bayelsa	38.4%	61.6%	100.0%
	Benue	22.7%	77.3%	100.0%
	Borno	38.5%	61.5%	100.0%
	Cross River	40.8%	59.2%	100.0%
	Delta	35.7%	64.3%	100.0%
	Ebonyi	30.1%	69.9%	100.0%
	Edo	34.1%	65.9%	100.0%
	Ekiti	8.0%	92.0%	100.0%
	Enugu	24.1%	75.9%	100.0%
	Gombe	20.9%	79.1%	100.0%
	Imo	37.9%	62.1%	100.0%
	Jigawa	30.8%	69.2%	100.0%
	Kaduna	18.4%	81.6%	100.0%
	Kano	40.0%	60.0%	100.0%
	Katsina	34.1%	65.9%	100.0%
	Kebbi	15.4%	84.6%	100.0%
	Kogi	25.7%	74.3%	100.0%
	Kwara	13.0%	87.0%	100.0%
	Lagos	26.8%	73.2%	100.0%
	Nasarawa	13.1%	86.9%	100.0%
	Niger	18.9%	81.1%	100.0%
	Ogun	9.6%	90.4%	100.0%
	Ondo	27.2%	72.8%	100.0%
	Osun	11.9%	88.1%	100.0%
	Оуо	21.3%	78.7%	100.0%
	Plateau	18.4%	81.6%	100.0%
	Rivers	20.9%	79.1%	100.0%
	Sokoto	46.7%	53.3%	100.0%
	Taraba	35.9%	64.1%	100.0%
	Yobe	20.1%	79.9%	100.0%
	Zamfara	8.0%	92.0%	100.0%
	FCT Abuja	35.9%	64.1%	100.0%
Total		26.3%	73.7%	100.0%

 $Table \; EGM \; (3.3.2.5.3) \quad \text{Percentage Distribution of Knowledge of ECA by State}$

		ADI	В	Total
		Yes	No	
STATE	Abia	31.8%	68.2%	100.0%
	Adamawa	47.2%	52.8%	100.0%
	Akwa-Ibom	38.4%	61.6%	100.0%
	Anambra	45.2%	54.8%	100.0%
	Bauchi	22.1%	77.9%	100.0%
	Bayelsa	35.7%	64.3%	100.0%
	Benue	46.8%	53.2%	100.0%
	Borno	42.9%	57.1%	100.0%
	Cross River	46.3%	53.7%	100.0%
	Delta	45.6%	54.4%	100.0%
	Ebonyi	40.6%	59.4%	100.0%
	Edo	51.8%	48.2%	100.0%
	Ekiti	34.2%	65.8%	100.0%
	Enugu	27.9%	72.1%	100.0%
	Gombe	31.1%	68.9%	100.0%
	Imo	50.5%	49.5%	100.0%
	Jigawa	34.9%	65.1%	100.0%
	Kaduna	22.6%	77.4%	100.0%
	Kano	56.2%	43.8%	100.0%
	Katsina	60.9%	39.1%	100.0%
	Kebbi	18.8%	81.2%	100.0%
	Kogi	48.6%	51.4%	100.0%
	Kwara	9.6%	90.4%	100.0%
	Lagos	43.6%	56.4%	100.0%
	Nasarawa	22.8%	77.2%	100.0%
	Niger	16.2%	83.8%	100.0%
	Ogun	16.3%	83.7%	100.0%
	Ondo	46.0%	54.0%	100.0%
	Osun	19.5%	80.5%	100.0%
	Оуо	29.1%	70.9%	100.0%
	Plateau	29.8%	70.2%	100.0%
	Rivers	32.5%	67.5%	100.0%
	Sokoto	54.7%	45.3%	100.0%
	Taraba	41.9%	58.1%	100.0%
	Yobe	23.5%	76.5%	100.0%
	Zamfara	13.9%	86.1%	100.0%
	FCT Abuja	45.9%	54.1%	100.0%
Total		36.9%	63.1%	100.0%

Table EGM (3.3.2.5.5) Percentage Distribution of Knowledge of ADB by State

		А	Total	
		Yes	No	
STATE	Abia	70.7%	29.3%	100.0%
	Adamawa	52.8%	47.2%	100.0%
	Akwa-Ibom	63.9%	36.1%	100.0%
	Anambra	48.9%	51.1%	100.0%
	Bauchi	60.5%	39.5%	100.0%
	Bayelsa	41.7%	58.3%	100.0%
	Benue	52.2%	47.8%	100.0%
	Borno	55.8%	44.2%	100.0%
	Cross River	75.5%	24.5%	100.0%
	Delta	66.0%	34.0%	100.0%
	Ebonyi	69.5%	30.5%	100.0%
	Edo	84.3%	15.7%	100.0%
	Ekiti	43.9%	56.1%	100.0%
	Enugu	57.6%	42.4%	100.0%
	Gombe	61.4%	38.6%	100.0%
	Imo	70.6%	29.4%	100.0%
	Jigawa	31.2%	68.8%	100.0%
	Kaduna	61.9%	38.1%	100.0%
	Kano	69.5%	30.5%	100.0%
	Katsina	73.3%	26.7%	100.0%
	Kebbi	58.0%	42.0%	100.0%
	Kogi	64.6%	35.4%	100.0%
	Kwara	37.8%	62.2%	100.0%
	Lagos	64.8%	35.2%	100.0%
	Nasarawa	47.0%	53.0%	100.0%
	Niger	86.7%	13.3%	100.0%
	Ogun	31.2%	68.8%	100.0%
	Ondo	48.3%	51.7%	100.0%
	Osun	56.4%	43.6%	100.0%
	Оуо	51.5%	48.5%	100.0%
	Plateau	52.7%	47.3%	100.0%
	Rivers	56.6%	43.4%	100.0%
	Sokoto	67.3%	32.7%	100.0%
	Taraba	77.6%	22.4%	100.0%
	Yobe	42.0%	58.0%	100.0%
	Zamfara	28.1%	71.9%	100.0%
	FCT Abuja	61.6%	38.4%	100.0%
Total	-	59.0%	41.0%	100.0%

Table EGM (3.3.2.5.7) Percentage Distribution of Knowledge of AU by State

Table EGM (3.3.2.5.9) Percentage Distribution "Are you aware of ECOWAS" by

State

		Are you	Total		
		Yes	No	Don't know	
STATE	Abia	7.5%	39.9%	52.6%	100.0%
	Adamawa	16.5%	61.9%	21.6%	100.0%
	Akwa-Ibom	18.6%	42.4%	39.0%	100.0%
	Anambra	39.6%	49.5%	10.8%	100.0%
	Bauchi	11.6%	78.0%	10.4%	100.0%
	Bayelsa	23.6%	66.4%	10.0%	100.0%
	Benue	25.2%	61.2%	13.7%	100.0%
	Borno	33.9%	47.3%	18.8%	100.0%
	Cross River	8.4%	63.9%	27.7%	100.0%
	Delta	17.8%	46.2%	36.0%	100.0%
	Ebonyi	4.1%	50.8%	45.0%	100.0%
	Edo	24.8%	35.7%	39.5%	100.0%
	Ekiti	8.3%	60.7%	31.0%	100.0%
	Enugu	24.8%	55.6%	19.6%	100.0%
	Gombe	24.7%	61.2%	14.1%	100.0%
	Imo	52.5%	37.3%	10.2%	100.0%
	Jigawa	26.6%	68.5%	5.0%	100.0%
	Kaduna	13.8%	78.1%	8.1%	100.0%
	Kano	5.8%	88.3%	5.8%	100.0%
	Katsina	18.2%	60.4%	21.4%	100.0%
	Kebbi	6.5%	75.1%	18.4%	100.0%
	Kogi	12.3%	67.3%	20.5%	100.0%
	Kwara	7.0%	32.2%	60.8%	100.0%
	Lagos	6.9%	84.0%	9.1%	100.0%
	Nasarawa	44.3%	50.0%	5.7%	100.0%
	Niger	5.9%	91.2%	2.9%	100.0%
	Ogun	3.5%	56.6%	39.8%	100.0%
	Ondo	14.6%	61.0%	24.4%	100.0%
	Osun	8.2%	59.0%	32.8%	100.0%
	Оуо	28.9%	39.0%	32.1%	100.0%
	Plateau	7.5%	73.6%	18.9%	100.0%
	Rivers	7.6%	54.5%	37.9%	100.0%
	Sokoto	10.7%	68.4%	20.9%	100.0%
	Taraba	7.9%	57.0%	35.1%	100.0%
	Yobe	6.2%	76.4%	17.4%	100.0%
	Zamfara	6.2%	81.9%	11.9%	100.0%
	FCT Abuja	27.0%	18.1%	54.9%	100.0%
Total		17.0%	58.7%	24.3%	100.0%

			Use of sar	ne currency		Total
		Yes	No	Don't know	5	
STATE	Abia	7.7%	74.3%	18.0%		100.0%
	Adamawa	43.5%	30.1%	26.4%		100.0%
	Akwa-Ibom	18.4%	69.3%	12.1%	.2%	100.0%
	Anambra	17.1%	66.9%	15.9%		100.0%
	Bauchi	50.4%	31.4%	18.2%		100.0%
	Bayelsa	42.0%	50.0%	8.0%		100.0%
	Benue	64.0%	26.1%	10.0%		100.0%
	Borno	48.7%	40.6%	10.7%		100.0%
	Cross River	42.3%	42.1%	15.6%		100.0%
	Delta	43.6%	43.3%	13.1%		100.0%
	Ebonyi	12.4%	67.2%	20.4%		100.0%
	Edo	55.8%	21.1%	23.2%		100.0%
	Ekiti	65.9%	24.5%	9.5%		100.0%
	Enugu	14.8%	66.7%	18.5%		100.0%
	Gombe	38.5%	56.1%	5.3%		100.0%
	Imo	21.3%	68.9%	9.9%		100.0%
	Jigawa	20.5%	62.7%	16.9%		100.0%
	Kaduna	41.9%	43.6%	14.5%		100.0%
	Kano	27.4%	44.0%	28.6%		100.0%
	Katsina	65.0%	27.6%	7.4%		100.0%
	Kebbi	27.7%	50.7%	21.6%		100.0%
	Kogi	51.6%	37.3%	11.1%		100.0%
	Kwara	55.0%	37.0%	8.0%		100.0%
	Lagos	63.2%	32.1%	4.7%		100.0%
	Nasarawa	33.8%	45.3%	20.9%		100.0%
	Niger	34.7%	52.0%	13.3%		100.0%
	Ogun	54.2%	24.2%	21.6%		100.0%
	Ondo	48.3%	26.1%	25.5%		100.0%
	Osun	30.7%	59.4%	9.9%		100.0%
	Оуо	73.1%	19.3%	7.6%		100.0%
	Plateau	51.7%	35.1%	13.2%		100.0%
	Rivers	37.6%	44.4%	17.9%		100.0%
	Sokoto	60.8%	30.1%	9.1%		100.0%
	Taraba	51.4%	34.7%	14.0%		100.0%
	Yobe	56.0%	29.1%	14.9%		100.0%
	Zamfara	13.5%	37.8%	48.6%		100.0%
	FCT Abuja	37.7%	48.2%	14.1%		100.0%
Total		41.2%	44.0%	14.7%	.0%	100.0%

Table EGM (3.3.2.5.11) Percentage Distribution of agreeing ECOWAS Use of same currency by State

		Promote sul exch	Total		
		Yes	No	Don't know	
STATE	Abia	14.6%	52.9%	32.5%	100.0%
	Adamawa	44.4%	29.6%	25.9%	100.0%
	Akwa-Ibom	15.5%	54.3%	30.3%	100.0%
	Anambra	23.9%	30.2%	46.0%	100.0%
	Bauchi	59.1%	19.0%	21.9%	100.0%
	Bayelsa	38.5%	52.3%	9.2%	100.0%
	Benue	61.6%	17.8%	20.6%	100.0%
	Borno	51.5%	32.9%	15.5%	100.0%
	Cross River	41.8%	40.2%	18.0%	100.0%
	Delta	29.1%	45.3%	25.6%	100.0%
	Ebonyi	13.1%	66.0%	21.0%	100.0%
	Edo	46.1%	25.5%	28.4%	100.0%
	Ekiti	66.4%	22.3%	11.4%	100.0%
	Enugu	15.6%	53.5%	30.9%	100.0%
	Gombe	39.5%	50.5%	10.0%	100.0%
	Imo	24.4%	51.2%	24.4%	100.0%
	Jigawa	24.7%	46.7%	28.6%	100.0%
	Kaduna	49.9%	28.3%	21.9%	100.0%
	Kano	23.7%	48.1%	28.2%	100.0%
	Katsina	69.3%	20.8%	9.9%	100.0%
	Kebbi	32.9%	44.1%	23.0%	100.0%
	Kogi	48.7%	29.1%	22.2%	100.0%
	Kwara	58.3%	23.0%	18.6%	100.0%
	Lagos	65.2%	26.6%	8.2%	100.0%
	Nasarawa	33.4%	41.8%	24.7%	100.0%
	Niger	35.7%	50.7%	13.6%	100.0%
	Ogun	53.8%	24.7%	21.5%	100.0%
	Ondo	46.0%	20.9%	33.1%	100.0%
	Osun	34.6%	38.6%	26.8%	100.0%
	Оуо	72.5%	16.7%	10.8%	100.0%
	Plateau	52.9%	29.8%	17.3%	100.0%
	Rivers	56.0%	21.8%	22.2%	100.0%
	Sokoto	61.0%	21.1%	18.0%	100.0%
	Taraba	51.5%	34.6%	13.9%	100.0%
	Yobe	54.2%	31.1%	14.7%	100.0%
	Zamfara	24.3%	37.8%	37.8%	100.0%
	FCT Abuja	38.5%	26.2%	35.2%	100.0%
Total	-	42.4%	35.0%	22.6%	100.0%

Table EGM (3.3.2.5.13) Percentage Distribution of people who believed single currency will promote sub-region economic trade or exchanges in the region by State

SOCIO-ECONOMIC DEVELOPMENT

TABLES

(CG 3.3.3...)

Table SED (3.3.3.1.1) Percentage Distribution showing households rating of	
effectiveness of Government Poverty Alleviation Programme by sex	

		SE	ΞX	
		Male	Female	Total
Poverty Alleviation	Very effective	86.4%	13.6%	100.0%
	Effective	85.7%	14.3%	100.0%
	Not effective	83.6%	16.4%	100.0%
	Don't know	78.8%	21.2%	100.0%
Total		83.6%	16.4%	100.0%

Poverty Alleviation * Geo-Political Zone Crosstabulation

% within Poverty Alleviation

			Geo-Political Zone					
		North Central	North West	North East	South East	South West	South South	
Poverty Alleviation	Very effective	19.8%	16.6%	37.2%	7.9%	10.0%	8.4%	100.0%
	Effective	18.5%	16.2%	27.5%	10.1%	16.0%	11.7%	100.0%
	Not effective	16.8%	14.1%	13.6%	18.5%	17.8%	19.2%	100.0%
	Don't know	22.7%	15.6%	7.8%	17.3%	15.8%	20.7%	100.0%
Total		18.8%	15.3%	19.3%	14.4%	16.2%	15.9%	100.0%

STATE * Poverty Alleviation Cross tabulation % within STATE

			Poverty A	Alleviation		
		Very effective	Effective	Not effective	Don't know	Total
STATE	Abia	5.0%	33.4%	39.3%	22.2%	100.0%
	Adamawa	1.3%	32.3%	33.3%	33.1%	100.0%
	Akwa- Ibom	6.3%	41.1%	34.0%	18.5%	100.0%
	Anambra	2.6%	15.4%	62.5%	19.5%	100.0%
	Bauchi	3.9%	30.5%	54.5%	11.1%	100.0%
	Bayelsa	2.8%	19.3%	65.7%	12.1%	100.09
	Benue	2.6%	17.7%	64.8%	14.9%	100.09
	Borno	16.5%	46.8%	22.7%	14.0%	100.09
	Cross River	5.6%	33.5%	49.5%	11.3%	100.09
	Delta	4.1%	17.2%	35.7%	43.0%	100.09
	Ebonyi	5.2%	19.5%	45.8%	29.5%	100.09
	Edo	3.1%	22.6%	45.1%	29.2%	100.09
	Ekiti	4.7%	50.5%	24.9%	20.0%	100.09
	Enugu	2.1%	18.4%	59.6%	20.0%	100.09
	Gombe	9.0%	42.9%	37.8%	10.2%	100.0
Imo	7.9%	36.9%	31.7%	23.6%	100.0	
	Jigawa	14.1%	59.6%	19.1%	7.2%	100.09
	Kaduna	13.3%	47.3%	34.3%	5.0%	100.0
	Kano	11.3%	43.3%	29.3%	16.1%	100.09
	Katsina	22.6%	59.4%	16.3%	1.7%	100.09
	Kebbi	9.3%	53.7%	27.4%	9.5%	100.09
	Kogi	8.8%	50.5%	20.5%	20.3%	100.09
	Kwara	5.4%	24.4%	31.6%	38.5%	100.09
	Lagos	1.1%	22.9%	66.0%	10.0%	100.09
	Nasarawa	7.6%	34.2%	23.2%	35.1%	100.09
	Niger	23.6%	56.4%	13.6%	6.4%	100.09
	Ogun	4.3%	38.5%	38.8%	18.4%	100.09
	Ondo	6.3%	28.4%	46.1%	19.2%	100.09
	Osun	6.7%	36.3%	31.2%	25.8%	100.09
	Оуо	8.2%	33.6%	38.1%	20.1%	100.09
	Plateau	8.9%	40.3%	36.1%	14.7%	100.09
	Rivers	3.8%	19.5%	46.1%	30.6%	100.09
	Sokoto	32.6%	49.1%	15.4%	3.0%	100.09
	Taraba	12.7%	44.1%	22.3%	20.9%	100.09
	Yobe	8.2%	21.0%	38.2%	32.6%	100.09
	Zamfara	.5%	18.6%	64.2%	16.7%	100.09
	Fct Abuja	11.1%	30.9%	32.8%	25.2%	100.09
Total		8.3%	35.4%	37.2%	19.1%	100.09

Poverty Alleviation * SECTOR Cross tabulation

% within Poverty Alleviation

		SEC	TOR	
		urban	rural	Total
Poverty Alleviation	Very effective	56.1%	43.9%	100.0%
	Effective	53.7%	46.3%	100.0%
	Not effective	42.7%	57.3%	100.0%
	Don't know	38.9%	61.1%	100.0%
Total		47.0%	53.0%	100.0%

Needs * SEX Cross tabulation

		SE		
		Male	Female	Total
Needs	Yes	87.6%	12.4%	100.0%
	No	82.7%	17.3%	100.0%
	Don't know	81.7%	18.3%	100.0%
Total		83.6%	16.4%	100.0%

Needs * Geo-Political Zone Cross tabulation

			Geo-Political Zone					
		North Central	North West	North East	South East	South West	South South	Total
Needs	Yes	18.9%	14.3%	25.0%	12.7%	14.9%	14.2%	100.0%
	No	14.1%	15.0%	23.0%	15.0%	18.5%	14.4%	100.0%
	Don't know	25.4%	16.8%	9.4%	14.9%	14.0%	19.5%	100.0%
Total		18.8%	15.4%	19.3%	14.4%	16.2%	15.9%	100.0%

External monitoring by the government * SECTOR Crosstabulation

		SEC		
		urban	rural	Total
External monitoring by	Yes	49.4%	50.6%	100.0%
the government	No	45.0%	55.0%	100.0%
Total		47.1%	52.9%	100.0%

% within External monitoring by the government

Others (Specify) * SECTOR Crosstabulation

% within Others (Specify)

		SEC		
		urban	rural	Total
Others	Yes	41.4%	58.6%	100.0%
(Specify)	No	48.1%	51.9%	100.0%
Total		47.4%	52.6%	100.0%

Needs * SECTOR Crosstabulation

% within Needs

		SEC	TOR	
		urban	Total	
Needs	Yes	63.8%	36.2%	100.0%
	No	44.9%	55.1%	100.0%
	Don't know	35.9%	64.1%	100.0%
Total		46.9%	53.1%	100.0%

Seeds * SECTOR Crosstabulation

% within Seeds

		SEC	TOR	
		urban	Total	
Seeds	Yes	64.1%	35.9%	100.0%
	No	45.6%	54.4%	100.0%
	Don't know	35.9%	64.1%	100.0%
Total		46.9%	53.1%	100.0%

		Geo-Political Zone						
		North Central	North West	North East	South East	South West	South South	Total
Enlightenm Yes	Yes	18.7%	16.8%	20.2%	14.6%	15.2%	14.6%	100.0%
ent/Sensitiz ation	No	17.6%	13.3%	19.8%	15.0%	17.5%	16.8%	100.0%
Total		18.4%	15.7%	20.0%	14.7%	15.9%	15.3%	100.0%

Enlightenment/Sensitization * Geo-Political Zone Crosstabulation

Employment Generation * Geo-Political Zone Crosstabulation

			Geo-Political Zone					
		North Central	North West	North East	South East	South West	South South	Total
Employme nt	Yes No	15.0%	16.0%	20.9%	15.2%	17.7%	15.2%	100.0%
Generatio n	NU	27.6%	14.7%	17.8%	13.3%	11.1%	15.6%	100.0%
Total		18.4%	15.7%	20.0%	14.7%	15.9%	15.3%	100.0%

Practical Implementation * Geo-Political Zone Crosstabulation

% within Practical Implementation

		Geo-Political Zone							
		North Central	North West	North East	South East	South West	South South	Т	
Practical	Yes	16.1%	16.3%	20.6%	17.2%	15.6%	14.3%	1	
Implementation	No	22.8%	14.6%	18.9%	9.8%	16.6%	17.3%		
Total		18.3%	15.7%	20.1%	14.7%	15.9%	15.3%	1	

External monitoring by the government * Geo-Political Zone Crosstabulation

% within External monitoring by the government

			Geo-Political Zone					
		North Central	North West	North East	South East	South West	South South	Total
External monitoring by	Yes	17.7%	16.0%	20.3%	13.9%	16.7%	15.3%	100.0%
the government	No	18.5%	15.5%	19.8%	15.8%	15.1%	15.4%	100.0%
Total		18.1%	15.8%	20.1%	14.9%	15.9%	15.3%	100.0%

Others (Specify) * Geo-Political Zone Crosstabulation

% within Others (Specify)

	Geo-Political Zone							
		North Central	North West	North East	South East	South West	South South	Total
Others	Yes	13.3%	13.6%	19.4%	15.4%	11.4%	26.8%	100.0%
(Specify)	No	19.2%	14.8%	19.3%	15.7%	15.5%	15.5%	100.0%
Total		18.6%	14.7%	19.3%	15.7%	15.1%	16.7%	100.0%

CORPORATE GOVERNANCE TABLES

(CG 3.3.4...)

		Do you own a	a business	Total
		Yes	No	
STATE	Abia	35.1%	64.9%	100.0%
	Adamawa	12.0%	88.0%	100.0%
	Akwa-Ibom	45.1%	54.9%	100.0%
	Anambra	42.4%	57.6%	100.0%
	Bauchi	38.8%	61.2%	100.0%
	Bayelsa	18.4%	81.6%	100.0%
	Benue	12.7%	87.3%	100.0%
	Borno	24.8%	75.2%	100.0%
	Cross River	13.0%	87.0%	100.0%
	Delta	22.9%	77.1%	100.0%
	Eboyin	20.5%	79.5%	100.0%
	Edo	24.9%	75.1%	100.0%
	Ekiti	27.6%	72.4%	100.0%
	Enugu	17.7%	82.3%	100.0%
	Gombe	17.2%	82.8%	100.0%
	Imo	42.8%	57.2%	100.0%
	Jigawa	10.7%	89.3%	100.0%
	Kaduna	24.1%	75.9%	100.0%
	Kano	24.4%	75.6%	100.0%
	Katsina	27.0%	73.0%	100.0%
	Kebbi	12.7%	87.3%	100.0%
	Kogi	41.5%	58.5%	100.0%
	Kwara	33.7%	66.3%	100.0%
	Lagos	57.9%	42.1%	100.0%
	Nasarawa	9.2%	90.8%	100.0%
	Niger	26.4%	73.6%	100.0%
	Ogun	41.7%	58.3%	100.0%
	Ondo	29.5%	70.5%	100.0%
	Osun	46.7%	53.3%	100.0%
	Оуо	46.1%	53.9%	100.0%
	Plateau	18.4%	81.6%	100.0%
	Rivers	25.6%	74.4%	100.0%
	Sokoto	14.6%	85.4%	100.0%
	Taraba	9.2%	90.8%	100.0%
	Yobe	18.2%	81.8%	100.0%
	Zamfara	13.7%	86.3%	100.0%
	Fct Abuja	21.2%	78.8%	100.0%
Total		26.5%	73.5%	100.0%

Table CG 3.3.4.1.1.- Percentage Distribution showing ownership of Business by State

			GEO POLITICAL ZONES							
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH			
Do you own a business	Yes	16.5%	11.8%	13.7%	17.4%	25.4%	15.2%	100.0%		
Total	No	19.8% 18.9%	16.5% 15.3%	21.5% 19.4%	13.4% 14.4%	12.8% 16.2%	16.0% 15.8%	100.0% 100.0%		

Table CG 3.3.4.1.2 – Percentage Distribution showing ownership of Business by geo-political zone.

Table CG 3.3.4.1.3 – Percentage Distribution showing ownership of Business by sector

		SEC		
		urban	Rural	Total
Do you	Yes	66.1%	33.9%	100.0%
own a business	No	40.0%	60.0%	100.0%
Total		47.0%	53.0%	100.0%

			of business do I own	
		Kiosk	Retail shop	Total
STATE	Abia	39.6%	60.4%	100.0%
_	Adamawa	36.8%	63.2%	100.0%
	Akwa-			
	lbom	55.8%	44.2%	100.0%
	Anambra	46.9%	53.1%	100.0%
	Bauchi	75.0%	25.0%	100.0%
	Bayelsa	42.9%	57.1%	100.0%
	Benue	83.3%	16.7%	100.0%
	Borno	69.7%	30.3%	100.0%
	Cross River	82.4%	17.6%	100.0%
	Delta	62.6%	37.4%	100.0%
	Eboyin	67.0%	33.0%	100.0%
	Edo	68.2%	31.8%	100.0%
	Ekiti	63.3%	36.7%	100.0%
	Enugu	40.6%	59.4%	100.0%
	Gombe	78.8%	21.2%	100.0%
	Imo	33.9%	66.1%	100.0%
	Jigawa	68.9%	31.1%	100.0%
	Kaduna	69.0%	31.0%	100.0%
	Kano	68.1%	31.9%	100.0%
	Katsina	79.5%	20.5%	100.0%
	Kebbi	59.1%	40.9%	100.0%
	Kogi	53.1%	46.9%	100.0%
	Kwara	27.3%	72.7%	100.0%
	Lagos	55.2%	44.8%	100.0%
	Nasarawa	51.0%	49.0%	100.0%
	Niger	71.3%	28.7%	100.0%
	Ogun	49.6%	50.4%	100.0%
	Ondo	47.0%	53.0%	100.0%
	Osun	45.8%	54.2%	100.0%
	Оуо	63.9%	36.1%	100.0%
	Plateau	47.1%	52.9%	100.0%
	Rivers	53.5%	46.5%	100.0%
	Sokoto	78.8%	21.3%	100.0%
	Taraba	29.6%	70.4%	100.0%
	Yobe	68.2%	31.8%	100.0%
	Zamfara	87.1%	12.9%	100.0%
	Fct Abuja	69.3%	30.7%	100.0%
Total		56.8%	43.2%	100.0%

			GEO POLITICAL ZONES					Total
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
What type of business do you own	Kiosk	15.1%	13.8%	17.4%	13.4%	24.0%	16.3%	100.0%
	Retail shop	17.9%	9.4%	9.0%	22.8%	26.8%	14.1%	100.0%
Total	F	16.3%	11.9%	13.8%	17.4%	25.2%	15.3%	100.0%

Table CG 3.3.4.1.5 – Percentage Distribution showing type of business ownership by Geo-political zones

Table CG 3.3.4.1.6 – Percentage Distribution showing type of business ownership by sector

		SECT		
		urban	rural	Total
What type of	Kiosk	66.2%	33.8%	100.0%
business do you own	Retail shop	65.7%	34.3%	100.0%
Total		66.0%	34.0%	100.0%

Table CG 3.3.4.1.8 – Percentage Distribution showing business performance better today than it was since 2003 by geo-political zone.

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
How is your business performing	Very well	23.1%	11.4%	26.6%	11.4%	10.5%	17.1%	100.0%
	Well	17.8%	21.0%	24.1%	8.8%	16.7%	11.6%	100.0%
	Fair	16.6%	10.4%	10.0%	18.1%	28.4%	16.4%	100.0%
	Badly	10.6%	3.6%	5.5%	29.9%	34.0%	16.4%	100.0%
	Very badly	10.9%	1.8%	3.6%	31.8%	31.8%	20.0%	100.0%
Total	-	16.4%	11.9%	13.8%	17.4%	25.3%	15.4%	100.0%

Table CG 3.3.4.1.9 – Percentage Distribution showing business performance better today than it was since 2003 by sector

			SECTOR			
		Urban	rural	Total		
ls your business better today	Yes	62.4%	37.6%	100.0%		
	No	69.9%	30.1%	100.0%		
	Don't know	66.0%	34.0%	100.0%		
Total		66.1%	33.9%	100.0%		

		ls your	business bett	er today	
		Yes	No	Don't know	Total
STATE	Abia	14.4%	79.1%	6.5%	100.0%
	Adamawa	70.7%	22.4%	6.9%	100.0%
	Akwa- Ibom	44.7%	47.4%	7.9%	100.0%
	Anambra	30.6%	58.3%	11.2%	100.0%
	Bauchi	77.5%	20.2%	2.3%	100.0%
	Bayelsa	32.9%	58.6%	8.6%	100.0%
	Benue	51.4%	40.3%	8.3%	100.0%
	Borno	59.0%	38.9%	2.1%	100.0%
	Cross River	59.7%	28.4%	11.9%	100.0%
	Delta	43.9%	45.3%	10.8%	100.0%
	Eboyin	29.8%	65.8%	4.4%	100.0%
	Edo	62.8%	32.4%	4.7%	100.0%
	Ekiti	60.4%	33.8%	5.8%	100.0%
	Enugu	19.1%	76.6%	4.3%	100.0%
	Gombe	71.2%	15.2%	13.6%	100.0%
	Imo	56.2%	42.6%	1.3%	100.0%
	Jigawa	52.5%	44.1%	3.4%	100.0%
	Kaduna	59.2%	38.7%	2.1%	100.0%
	Kano	32.6%	63.9%	3.5%	100.0%
	Katsina	81.3%	18.1%	.6%	100.0%
	Kebbi	54.5%	31.8%	13.6%	100.0%
	Kogi	62.2%	35.1%	2.7%	100.0%
	Kwara	24.1%	22.1%	53.8%	100.0%
	Lagos	15.4%	63.9%	20.7%	100.0%
	Nasarawa	64.7%	33.3%	2.0%	100.0%
	Niger	77.0%	12.6%	10.3%	100.0%
	Ogun	60.2%	32.0%	7.8%	100.0%
	Ondo	31.3%	68.0%	.7%	100.0%
	Osun	27.0%	68.2%	4.7%	100.0%
	Оуо	26.1%	71.0%	2.9%	100.0%
	Plateau	50.0%	45.1%	4.9%	100.0%
	Rivers	43.0%	42.0%	15.0%	100.0%
	Sokoto	58.0%	19.8%	22.2%	100.0%
	Taraba	52.8%	37.7%	9.4%	100.0%
	Yobe	77.3%	18.2%	4.5%	100.0%
	Zamfara	80.6%	19.4%		100.0%
	Fct Abuja	53.1%	43.9%	3.1%	100.0%
Total		46.4%	45.0%	8.6%	100.0%

Table CG 3.3.4.1.7 – Percentage Distribution showing business performance better today than it was since 2003 by State.

	geria by State.		a observe labo	our laws	
		Yes	No	Don't Know	Total
STATE	Abia	42.6%	16.1%	41.3%	100.0%
	Adamawa	40.4%	30.9%	28.7%	100.0%
	Akwa- Ibom	62.1%	10.0%	27.9%	100.0%
	Anambra	36.7%	15.6%	47.6%	100.0%
	Bauchi	30.7%	38.0%	31.3%	100.0%
	Bayelsa	30.1%	47.3%	22.6%	100.0%
	Benue	44.1%	10.5%	45.3%	100.0%
	Borno	48.3%	7.9%	43.8%	100.0%
	Cross River	35.1%	22.5%	42.4%	100.0%
	Delta	47.8%	17.8%	34.4%	100.0%
	Eboyin	36.2%	18.8%	45.0%	100.0%
	Edo	30.5%	21.1%	48.4%	100.0%
	Ekiti	51.9%	6.6%	41.4%	100.0%
	Enugu	42.8%	29.8%	27.4%	100.0%
	Gombe	29.8%	19.4%	50.8%	100.0%
	Imo	54.0%	15.1%	30.9%	100.0%
	Jigawa	58.2%	21.7%	20.1%	100.0%
	Kaduna	48.6%	31.5%	19.9%	100.0%
	Kano	57.3%	15.8%	26.9%	100.0%
	Katsina	67.4%	27.8%	4.8%	100.0%
	Kebbi	50.0%	22.3%	27.7%	100.0%
	Kogi	58.7%	12.0%	29.3%	100.0%
	Kwara	20.8%	6.8%	72.4%	100.0%
	Lagos	31.8%	32.1%	36.1%	100.0%
	Nasarawa	42.2%	26.8%	31.0%	100.0%
	Niger	81.7%	1.5%	16.8%	100.0%
	Ogun	37.0%	14.6%	48.4%	100.0%
	Ondo	40.5%	27.3%	32.3%	100.0%
	Osun	42.5%	9.3%	48.2%	100.0%
	Оуо	47.9%	14.8%	37.4%	100.0%
	Plateau	55.5%	18.3%	26.2%	100.0%
	Rivers	33.0%	22.1%	44.9%	100.0%
	Sokoto	60.9%	19.3%	19.7%	100.0%
	Taraba	33.9%	29.1%	37.0%	100.0%
	Yobe	45.8%	4.0%	50.1%	100.0%
	Zamfara	9.6%	68.5%	21.8%	100.0%
	Fct Abuja	33.8%	18.1%	48.1%	100.0%
Total		44.5%	20.1%	35.4%	100.0%

Table CG 3.3.4.2.1. – Percentage Distribution showing observation of labour laws by corporations in Nigeria by State.

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Nigeria observe labour laws	Yes	19.7%	13.1%	23.8%	13.8%	15.3%	14.3%	100.0%
	No	13.3%	17.0%	24.9%	13.7%	14.3%	16.9%	100.0%
	Don't Know	21.4%	17.0%	11.1%	15.8%	18.7%	16.0%	100.0%
Total		19.0%	15.2%	19.5%	14.5%	16.3%	15.4%	100.0%

Table CG 3.3.4.2.2 – Percentage Distribution showing observation of labour law by corporations in Nigeria by geo-political zone.

 Table CG 3.3.4.2.3 – Percentage Distribution showing observation of labour laws by corporations in Nigeria

 by sector.

			SECTOR			
		urban	rural	Total		
Nigeria observe labour laws	Yes	53.3%	46.7%	100.0%		
	No	43.8%	56.2%	100.0%		
	Don't Know	41.3%	58.7%	100.0%		
Total		47.2%	52.8%	100.0%		

 Table C G 3.3.4.2.4 – Percentage Distribution showing observation of labour laws by corporations in Nigeria

 by gender.

		SE		
		Male	Female	Total
Nigeria	Yes	84.6%	15.4%	100.0%
observe labour laws	No	85.8%	14.2%	100.0%
	Don't Know	81.6%	18.4%	100.0%
Total		83.8%	16.2%	100.0%

State.		ls worke			
		Yes	No	Don't Know	Total
STATE	Abia	5.8%	61.3%	32.9%	100.0%
	Adamawa	8.2%	61.2%	30.6%	100.0%
	Akwa- Ibom	50.1%	29.7%	20.2%	100.0%
	Anambra	2.6%	80.4%	17.0%	100.0%
	Bauchi	3.1%	75.9%	21.0%	100.0%
	Bayelsa	16.4%	59.4%	24.1%	100.0%
	Benue	20.0%	59.0%	21.0%	100.0%
	Borno	20.5%	58.8%	20.7%	100.0%
	Cross River	29.8%	48.9%	21.3%	100.0%
	Delta	16.6%	46.5%	36.9%	100.0%
	Eboyin	4.4%	65.9%	29.7%	100.0%
	Edo	15.7%	54.2%	30.1%	100.0%
	Ekiti	17.2%	43.1%	39.8%	100.0%
	Enugu	13.6%	56.2%	30.2%	100.0%
	Gombe	12.1%	70.9%	17.0%	100.0%
	Imo	17.7%	54.4%	28.0%	100.0%
	Jigawa	19.4%	61.1%	19.4%	100.0%
	Kaduna	24.2%	65.1%	10.7%	100.0%
	Kano	16.6%	62.4%	21.0%	100.0%
	Katsina	39.1%	56.1%	4.8%	100.0%
	Kebbi	12.6%	48.1%	39.4%	100.0%
	Kogi	31.5%	34.2%	34.2%	100.0%
	Kwara	18.3%	29.2%	52.5%	100.0%
	Lagos	5.0%	67.8%	27.2%	100.0%
	Nasarawa	18.7%	37.0%	44.3%	100.0%
	Niger	4.0%	80.3%	15.7%	100.0%
	Ogun	29.7%	31.3%	39.0%	100.0%
	Ondo	24.4%	52.6%	23.0%	100.0%
	Osun	15.4%	51.8%	32.8%	100.0%
	Оуо	14.4%	59.4%	26.2%	100.0%
	Plateau	15.3%	55.2%	29.5%	100.0%
	Rivers	13.4%	47.9%	38.6%	100.0%
	Sokoto	24.9%	58.2%	16.9%	100.0%
	Taraba	7.5%	66.5%	26.0%	100.0%
	Yobe	14.0%	43.0%	43.0%	100.0%
	Zamfara	9.3%	80.0%	10.7%	100.0%
	Fct Abuja	25.9%	45.0%	29.0%	100.0%
Total		17.7%	54.9%	27.4%	100.0%

 Table C G 3.3.4.2.5 – Percentage Distribution showing Nigerian workers protection in their place of work by

 State.

Table CG 3.3.4.2.6 – Percentage Distribution showing Nigerian workers protection in their place of	
work by sector	

		SEC		
		urban	rural	Total
Is workers	Yes	52.7%	47.3%	100.0%
adequately protected	No	48.5%	51.5%	100.0%
protected	Don't Know	40.4%	59.6%	100.0%
Total		47.0%	53.0%	100.0%

Table CG 3.3.4.2.7 – Percentage Distribution showing Nigerian workers protection in their place of work by gender

		SE		
		Male	Female	Total
Is workers adequately protected	Yes	84.2%	15.8%	100.0%
	No	85.1%	14.9%	100.0%
	Don't Know	81.0%	19.0%	100.0%
Total		83.8%	16.2%	100.0%

Table CG 3.3.4.2.9 – Percentage Distribution showing rate of environmental protection by geo-political zone.

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Environment	Very Effective	25.5%	15.2%	25.1%	9.6%	5.2%	19.4%	100.0%
al Protection Law	ction Effective	14.9%	18.2%	20.7%	11.9%	17.4%	16.9%	100.0%
Law	Moderately Effective	20.6%	14.1%	15.6%	15.2%	19.9%	14.6%	100.0%
	Poorly Effective	22.0%	18.6%	13.5%	17.9%	13.9%	14.2%	100.0%
	Not Effective at all	28.0%	18.7%	9.6%	17.0%	12.1%	14.6%	100.0%
Total		20.9%	16.9%	16.6%	14.6%	15.4%	15.6%	100.0%

		Environmental Protection Law					
				Moderately	Poorly	Not Effective	
		Very Effective	Effective	Effective	Effective	at all	Total
STATE	Abia	1.8%	13.8%	26.6%	34.8%	23.0%	100.0%
	Adamawa	10.7%	31.6%	22.5%	16.0%	19.3%	100.0%
	Akwa- Ibom	5.2%	22.5%	36.4%	23.5%	12.3%	100.0%
	Anambra	14.6%	12.4%	29.7%	30.8%	12.4%	100.0%
	Bauchi	18.5%	14.6%	21.0%	30.6%	15.3%	100.0%
	Bayelsa	20.0%	37.3%	22.0%	12.7%	8.0%	100.0%
	Benue	20.5%	13.7%	17.5%	39.1%	9.3%	100.0%
	Borno	2.9%	42.5%	18.3%	27.8%	8.5%	100.0%
	Cross River	13.4%	42.2%	30.7%	12.7%	1.0%	100.0%
	Delta	17.9%	13.3%	27.9%	14.2%	26.7%	100.0%
	Eboyin	6.2%	16.4%	39.1%	31.0%	7.3%	100.0%
	Edo	3.1%	41.3%	8.1%	32.5%	15.0%	100.0%
	Ekiti	.4%	30.4%	52.1%	13.6%	3.6%	100.0%
	Enugu	13.5%	20.0%	18.6%	17.7%	30.2%	100.0%
	Gombe	10.3%	17.4%	42.9%	26.1%	3.3%	100.0%
	Imo	1.7%	38.1%	32.0%	18.4%	9.9%	100.0%
	Jigawa	17.8%	34.3%	27.2%	10.1%	10.7%	100.0%
	Kaduna	14.0%	18.8%	34.9%	24.7%	7.5%	100.0%
	Kano	2.1%	30.8%	44.1%	23.1%		100.0%
	Katsina	5.4%	51.9%	28.2%	11.7%	2.8%	100.0%
	Kebbi	22.5%	8.2%	23.2%	27.7%	18.4%	100.0%
	Kogi	4.3%	26.1%	23.9%	39.5%	6.2%	100.0%
	Kwara	25.1%	5.8%	9.5%	11.5%	48.1%	100.0%
	Lagos	3.3%	29.3%	17.8%	20.2%	29.3%	100.0%
	Nasarawa	6.1%	22.9%	28.6%	6.5%	35.9%	100.0%
	Niger		3.7%	93.9%	2.4%		100.0%
	Ogun	3.8%	34.6%	37.9%	15.4%	8.3%	100.0%
	Ondo	3.2%	30.0%	37.9%	25.3%	3.6%	100.0%
	Osun	10.5%	21.1%	40.8%	13.8%	13.8%	100.0%
	Оуо	2.0%	25.2%	31.8%	32.5%	8.6%	100.0%
	Plateau	4.7%	14.0%	46.0%	23.0%	12.4%	100.0%
	Rivers	20.8%	11.7%	19.5%	27.9%	20.1%	100.0%
	Sokoto	37.9%	22.8%	22.3%	13.6%	3.4%	100.0%
	Taraba	3.1%	33.6%	21.1%	17.6%	24.6%	100.0%
	Yobe	10.2%	22.8%	24.6%	21.0%	21.6%	100.0%
	Zamfara	3.0%	65.2%	6.8%	12.1%	12.9%	100.0%
	Fct Abuja	14.5%	41.5%	23.7%	14.5%	5.8%	100.0%
Total		10.1%	25.8%	28.5%	21.7%	13.9%	100.0%

Table CG 3.3.4.2.8 – Percentage Distribution showing rate of environmental protection by State

State		Currently er		
			iployment	Total
İ				
STATE	Abia	Yes	No	400.001
STATE		8.4%	91.6%	100.0%
	Adamawa	17.2%	82.8%	100.0%
	Akwa-Ibom	14.2%	85.8%	100.0%
	Anambra	14.5%	85.5%	100.0%
	Bauchi	16.2%	83.8%	100.0%
	Bayelsa	25.3%	74.7%	100.0%
	Benue	14.3%	85.7%	100.0%
	Borno	19.3%	80.7%	100.0%
	Cross River	22.2%	77.8%	100.0%
	Delta	11.1%	88.9%	100.0%
	Ebonyi	12.2%	87.8%	100.0%
	Edo	12.3%	87.7%	100.0%
	Ekiti	12.3%	87.7%	100.0%
	Enugu	13.5%	86.5%	100.0%
	Gombe	22.6%	77.4%	100.0%
	Imo	11.5%	88.5%	100.0%
	Jigawa	9.6%	90.4%	100.0%
	Kaduna	13.0%	87.0%	100.0%
	Kano	6.6%	93.4%	100.0%
	Katsina	20.7%	79.3%	100.0%
	Kebbi	11.7%	88.3%	100.0%
	Kogi	21.2%	78.8%	100.0%
	Kwara	8.2%	91.8%	100.0%
	Lagos	19.7%	80.3%	100.0%
	Nasarawa	21.0%	79.0%	100.0%
	Niger	38.7%	61.3%	100.0%
	Ogun	8.5%	91.5%	100.0%
	Ondo	13.3%	86.7%	100.0%
	Osun	9.3%	90.7%	100.0%
	Оуо	14.4%	85.6%	100.0%
	Plateau	9.4%	90.6%	100.0%
	Rivers	20.9%	79.1%	100.0%
	Sokoto	9.0%	91.0%	100.0%
	Taraba	34.5%	65.5%	100.0%
	Yobe	12.5%	87.5%	100.0%
	Zamfara	9.9%	90.1%	100.0%
	FCT Abuja	31.8%	68.2%	100.0%
Total		15.6%	84.4%	100.0%
10101		15.0 //	04.4 /0	100.0 //

Table C G 3.3.4.3.1 – Percentage Distribution showing persons engaged in a formal employment by State

		GEO POLITICAL ZONES						
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Currently engaged in a formal employment	Yes	23.1%	20.3%	14.8%	11.1%	13.4%	17.2%	100.0%
	No	18.0%	14.0%	20.5%	15.0%	16.7%	15.7%	100.0%
Total		18.8%	15.0%	19.6%	14.4%	16.2%	16.0%	100.0%

Table C G 3.3.4.3.2 – Percentage Distribution showing persons engaged in a formal employment by geo-political zone

Table C G 3.3.4.3.3 – Percentage Distribution showing persons engaged in a formal employment by sector

		SECTOR		
		urban	rural	Total
Currently	Yes	66.6%	33.4%	100.0%
engaged in a formal employment	No	43.5%	56.5%	100.0%
Total		47.1%	52.9%	100.0%

State		Ove	rall assessme	ent of corruptic	on in the cour	ntrv	
		Very high	High	Medium	Low	Very low	Total
STATE	Abia	89.9%	9.2%	.7%		.2%	100.0%
	Adamawa	49.5%	43.8%	5.9%	.5%	.2%	100.0%
	Akwa- Ibom	57.0%	35.3%	6.7%	.4%	.5%	100.0%
	Anambra	71.5%	27.8%	.4%		.4%	100.0%
	Bauchi	40.5%	43.5%	14.5%	1.4%		100.0%
	Bayelsa	41.4%	48.3%	6.9%	.8%	2.7%	100.0%
	Benue	77.2%	15.6%	6.2%	1.0%		100.0%
	Borno	55.2%	27.2%	14.8%	2.5%	.3%	100.0%
	Cross River	61.3%	26.0%	10.0%	1.9%	.8%	100.0%
	Delta	63.7%	31.9%	3.4%	.2%	.8%	100.0%
	Eboyin	83.4%	15.8%	.4%	.2%	.2%	100.0%
	Edo	68.6%	16.2%	12.4%	1.7%	1.0%	100.0%
	Ekiti	62.0%	35.0%	2.5%	.4%		100.0%
	Enugu	71.4%	24.2%	2.7%	.2%	1.5%	100.0%
	Gombe	51.3%	39.9%	5.5%	2.6%	.6%	100.0%
	Imo	77.9%	17.1%	3.6%	1.0%	.4%	100.0%
	Jigawa	40.0%	44.1%	12.0%	3.5%	.4%	100.0%
	Kaduna	45.2%	45.6%	7.5%	1.7%		100.0%
	Kano	36.3%	55.5%	7.3%	.7%	.2%	100.0%
	Katsina	49.7%	34.3%	15.1%	1.0%		100.0%
	Kebbi	49.6%	33.9%	13.4%	2.5%	.6%	100.0%
	Kogi	45.7%	28.7%	19.5%	5.2%	.9%	100.0%
	Kwara	23.8%	42.1%	17.7%	1.4%	15.1%	100.0%
	Lagos	69.2%	14.2%	1.8%	.8%	14.0%	100.0%
	Nasarawa	54.2%	32.3%	7.6%	4.5%	1.4%	100.0%
	Niger	17.7%	81.7%	.6%			100.0%
	Ogun	47.2%	45.9%	6.0%	.3%	.5%	100.0%
	Ondo	63.4%	32.8%	1.2%	1.6%	1.0%	100.0%
	Osun	46.5%	45.2%	7.3%	.9%		100.0%
	Оуо	66.7%	28.0%	4.5%	.6%	.2%	100.0%
	Plateau	52.7%	44.0%	1.8%	1.2%	.4%	100.0%
	Rivers	72.8%	19.9%	6.0%	.3%	1.0%	100.0%
	Sokoto	56.0%	27.3%	7.1%	6.2%	3.4%	100.0%
	Taraba	45.2%	39.8%	13.4%	.8%	.8%	100.0%
	Yobe	43.1%	37.7%	14.9%	4.0%	.3%	100.0%
	Zamfara	74.0%	23.5%	1.5%		1.0%	100.0%
	Fct Abuja	24.3%	56.1%	16.9%	1.9%	.8%	100.0%
Total		55.4%	33.8%	7.8%	1.5%	1.4%	100.0%

 Table C G 3.3.4.3.4 – Percentage Distribution showing overall assessment of corruption in the country by

 State

			GI	EO POLITICA	L ZONES			Total		
		NORTH CENTRAL								
Overall assessment of corruption in the country	Very high	15.2%	13.0%	16.9%	20.2%	17.2%	17.6%	100.0%		
,	High	22.5%	17.2%	22.8%	7.9%	16.0%	13.6%	100.0%		
	Medium	25.4%	23.2%	25.2%	2.7%	8.0%	15.5%	100.0%		
	Low	29.4%	18.8%	31.6%	2.5%	8.2%	9.6%	100.0%		
	Very low	39.7%	4.0%	9.9%	5.1%	29.4%	11.8%	100.0%		
Total		19.0%	15.2%	19.6%	14.2%	16.1%	15.9%	100.0%		

Table C G 3.3.4.3.5 – Percentage Distribution showing overall assessment of corruption in the country by geo-political zone.

Table C G 3.3.4.3.6 – Percentage Distribution showing overall assessment of corruption in the country by sector

		SEC	TOR	
		urban	rural	Total
Overall	Very high	46.9%	53.1%	100.0%
assessment of corruption in the	High	48.5%	51.5%	100.0%
country	Medium	43.8%	56.2%	100.0%
5	Low	42.2%	57.8%	100.0%
	Very low	26.1%	73.9%	100.0%
Total		46.8%	53.2%	100.0%

Overall assessment of corruption in the country * SECTOR Crosstabulation

		%	within SECTO	DR
		SEC	TOR	
		urban	rural	Total
Overall	Very high	55.5%	55.4%	55.4%
assessment of corruption in the	High	35.0%	32.8%	33.8%
country	Medium	7.3%	8.3%	7.8%
	Low	1.3%	1.6%	1.5%
	Very low	.8%	2.0%	1.4%
Tota	I	100.0%	100.0%	100.0%

				EFCC			
				Moderately	Poorly	Not effective	Tetel
OTATE	Abia	Very effective	Effective	effective	effective	at all	Total
STATE	Abia	32.5%	28.4%	17.2%	19.3%	2.6%	100.0%
	Adamawa	50.1%	32.4%	1.7%	9.7%	6.1%	100.0%
	Akwa- Ibom	18.1%	37.9%	28.9%	13.0%	2.1%	100.0%
	Anambra	12.2%	41.2%	33.1%	12.6%	.9%	100.0%
	Bauchi	22.3%	24.0%	32.0%	20.1%	1.6%	100.0%
	Bayelsa	31.8%	39.8%	12.5%	7.0%	8.9%	100.0%
	Benue	37.3%	49.9%	3.8%	6.9%	2.1%	100.0%
	Borno	32.6%	35.3%	14.5%	9.7%	7.9%	100.0%
	Cross River	22.6%	45.0%	21.3%	7.9%	3.3%	100.0%
	Delta	40.3%	20.3%	15.0%	5.3%	19.1%	100.0%
	Eboyin	18.7%	37.6%	21.7%	19.3%	2.6%	100.0%
	Edo	26.8%	47.2%	11.2%	11.7%	3.0%	100.0%
	Ekiti	44.9%	39.2%	10.6%	2.6%	2.8%	100.0%
	Enugu	27.8%	28.4%	18.2%	9.0%	16.7%	100.0%
	Gombe	30.6%	46.3%	17.1%	5.6%	.3%	100.0%
	Imo	13.8%	53.3%	12.1%	11.4%	9.3%	100.0%
	Jigawa	13.7%	53.1%	20.7%	8.1%	4.3%	100.0%
	Kaduna	23.3%	47.7%	23.2%	4.2%	1.7%	100.0%
	Kano	19.5%	39.1%	31.1%	1.5%	8.9%	100.0%
	Katsina	55.4%	26.9%	15.5%	1.7%	.5%	100.0%
	Kebbi	20.3%	15.4%	48.7%	13.0%	2.7%	100.0%
	Kogi	26.7%	34.2%	19.5%	15.1%	4.6%	100.0%
	Kwara	21.8%	37.1%	5.9%	.2%	35.0%	100.0%
	Lagos	20.9%	42.6%	25.1%	10.3%	1.1%	100.0%
	Nasarawa	26.1%	19.1%	24.5%	19.3%	11.0%	100.0%
	Niger	13.1%	13.8%	65.7%	6.7%	.6%	100.0%
	Ogun	33.7%	33.9%	23.4%	7.3%	1.7%	100.0%
	Ondo	48.7%	29.1%	18.3%	3.7%	.2%	100.0%
	Osun	30.4%	49.5%	13.6%	1.8%	4.6%	100.0%
	Оуо	39.2%	26.3%	28.3%	2.0%	4.2%	100.0%
	Plateau	34.7%	37.4%	17.3%	3.6%	7.1%	100.0%
	Rivers	13.6%	19.2%	30.2%	26.3%	10.7%	100.0%
	Sokoto	50.9%	26.1%	11.6%	1.3%	10.0%	100.0%
	Taraba	32.2%	43.2%	15.6%	7.0%	2.1%	100.0%
	Yobe	29.1%	49.1%	14.7%	4.6%	2.5%	100.0%
	Zamfara	18.8%	69.8%	2.0%	8.4%	1.0%	100.0%
	Fct Abuja	21.1%	48.2%	15.1%	9.2%	6.4%	100.0%
Total	, - '	28.7%	36.4%	20.2%	8.8%	5.9%	100.0%

 Table C G 3.3.4.3.7 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by State (EFCC)

 Table C G 3.3.4.3.8 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by State (Due Process)

			C	ue process office	9		
		Very effective	Effective	Moderately effective	Poorly effective	Not effective at all	Total
STATE	Abia	8.2%	22.8%	18.2%	35.6%	15.3%	100.0%
	Adamawa	17.4%	18.4%	29.1%	15.0%	20.1%	100.0%
	Akwa- Ibom	7.1%	25.3%	24.6%	30.3%	12.7%	100.0%
	Anambra	3.8%	34.2%	30.5%	21.8%	9.7%	100.0%
	Bauchi	1.1%	10.6%	31.0%	48.4%	9.0%	100.0%
	Bayelsa	31.6%	40.5%	9.5%	8.4%	10.1%	100.0%
	Benue	7.1%	25.1%	34.8%	25.3%	7.7%	100.0%
	Borno	5.5%	36.4%	35.3%	14.6%	8.2%	100.0%
	Cross River	11.2%	30.3%	34.8%	15.3%	8.4%	100.0%
	Delta	8.9%	12.9%	26.7%	24.7%	26.7%	100.0%
	Eboyin	2.5%	14.4%	37.0%	32.3%	13.9%	100.0%
	Edo	11.7%	33.7%	20.0%	26.3%	8.3%	100.0%
	Ekiti	1.8%	31.6%	37.2%	15.7%	13.7%	100.0%
	Enugu	11.2%	19.2%	14.7%	24.6%	30.4%	100.0%
	Gombe	5.2%	35.2%	35.4%	19.6%	4.6%	100.0%
	Imo	5.2%	20.0%	24.8%	24.4%	25.7%	100.0%
	Jigawa	16.9%	32.6%	27.8%	13.3%	9.4%	100.0%
	Kaduna	2.0%	28.8%	44.0%	17.5%	7.6%	100.0%
	Kano	5.5%	20.8%	42.0%	10.4%	21.4%	100.0%
	Katsina	10.4%	21.8%	40.2%	17.4%	10.2%	100.0%
	Kebbi	11.8%	17.2%	40.3%	22.8%	8.0%	100.0%
	Kogi	1.9%	26.7%	18.9%	30.5%	22.0%	100.0%
	Kwara	5.4%	7.8%	8.3%	29.2%	49.2%	100.0%
	Lagos	4.0%	29.4%	30.0%	23.8%	12.9%	100.0%
	Nasarawa	9.7%	17.8%	24.1%	23.4%	24.9%	100.0%
	Niger	3.4%	4.9%	19.0%	68.5%	4.3%	100.0%
	Ogun	6.5%	24.4%	42.8%	18.2%	8.2%	100.0%
	Ondo	14.0%	24.4%	39.6%	13.8%	8.3%	100.0%
	Osun	7.3%	32.4%	25.1%	14.9%	20.3%	100.0%
	Оуо	5.6%	38.7%	36.2%	7.7%	11.7%	100.0%
	Plateau	15.2%	33.0%	24.2%	18.4%	9.3%	100.0%
	Rivers	6.8%	5.2%	38.8%	24.9%	24.3%	100.0%
	Sokoto	16.6%	31.0%	33.1%	4.2%	15.0%	100.0%
	Taraba	7.3%	31.4%	18.5%	27.2%	15.6%	100.0%
	Yobe	6.5%	36.2%	29.1%	14.6%	13.6%	100.0%
	Zamfara	8.0%	76.0%	6.0%	8.0%	2.0%	100.0%
	Fct Abuja	5.1%	37.4%	31.2%	15.5%	10.8%	100.0%
Total		8.2%	25.8%	29.3%	21.9%	14.7%	100.0%

 Table C G 3.3.4.3.9 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by State (ICPC)

				ICPC			
		Very effective	Effective	Moderately effective	Poorly effective	Not effective at all	Total
STATE	Abia	10.5%	31.5%	26.2%	28.6%	3.1%	100.0%
	Adamawa	14.7%	34.2%	20.2%	16.4%	14.5%	100.0%
	Akwa- Ibom	7.9%	35.1%	30.5%	22.9%	3.5%	100.0%
	Anambra	6.7%	42.8%	32.2%	17.3%	.9%	100.0%
	Bauchi	7.6%	9.4%	29.2%	48.9%	4.9%	100.0%
	Bayelsa	30.1%	41.5%	10.0%	8.6%	9.7%	100.0%
	Benue	12.0%	57.5%	19.6%	8.7%	2.3%	100.0%
	Borno	22.0%	44.9%	14.1%	11.9%	7.1%	100.0%
	Cross River	22.8%	37.9%	29.0%	7.9%	2.3%	100.0%
	Delta	16.1%	26.7%	27.8%	9.1%	20.3%	100.0%
	Eboyin	8.7%	28.4%	31.8%	24.8%	6.4%	100.0%
	Edo	15.0%	41.7%	21.4%	16.9%	5.0%	100.0%
	Ekiti	8.7%	45.3%	36.0%	6.7%	3.3%	100.0%
	Enugu	21.6%	31.4%	12.7%	16.6%	17.7%	100.0%
	Gombe	17.5%	45.6%	23.9%	12.1%	.8%	100.0%
	Imo	7.5%	45.0%	22.0%	12.8%	12.8%	100.0%
	Jigawa	20.2%	38.0%	26.7%	10.7%	4.4%	100.0%
	Kaduna	12.1%	49.8%	29.9%	5.9%	2.3%	100.0%
	Kano	9.2%	35.4%	35.9%	2.7%	16.8%	100.0%
	Katsina	34.1%	36.1%	26.8%	2.4%	.7%	100.0%
	Kebbi	12.3%	19.2%	51.9%	13.5%	3.1%	100.0%
	Kogi	14.0%	30.7%	23.9%	17.8%	13.6%	100.0%
	Kwara	5.4%	36.9%	16.1%	6.4%	35.2%	100.0%
	Lagos	2.3%	40.5%	32.1%	19.8%	5.3%	100.0%
	Nasarawa	15.3%	24.7%	23.6%	24.3%	12.1%	100.0%
	Niger	3.7%	9.8%	33.0%	53.5%		100.0%
	Ogun	8.2%	36.6%	28.1%	23.9%	3.1%	100.0%
	Ondo	20.3%	41.8%	27.3%	7.2%	3.3%	100.0%
	Osun	18.7%	49.8%	21.2%	5.3%	5.1%	100.0%
	Оуо	8.4%	51.9%	32.1%	2.7%	4.9%	100.0%
	Plateau	19.8%	44.3%	22.7%	9.7%	3.4%	100.0%
	Rivers	9.2%	11.6%	37.0%	30.9%	11.3%	100.0%
	Sokoto	30.7%	37.3%	18.9%	2.7%	10.4%	100.0%
	Taraba	15.0%	34.3%	11.0%	24.8%	14.9%	100.0%
	Yobe	11.3%	34.4%	31.9%	16.6%	5.8%	100.0%
	Zamfara	5.4%	77.7%	6.4%	9.4%	1.0%	100.0%
	Fct Abuja	5.8%	46.9%	27.6%	11.0%	8.6%	100.0%
Total		13.9%	37.0%	26.1%	15.1%	7.8%	100.0%

 Table C G 3.3.4.3.10– Percentage Distribution showing effectiveness of government agencies in tackling corruption by State (Code of Conduct Bureau)

			Cod	e of conduct bure	eau		
		Very effective	Effective	Moderately effective	Poorly effective	Not effective at all	Total
STATE	Abia	4.2%	24.0%	16.4%	39.1%	16.4%	100.0%
	Adamawa	8.4%	21.6%	33.2%	18.4%	18.4%	100.0%
	Akwa- Ibom	2.6%	25.9%	28.9%	25.4%	17.1%	100.0%
	Anambra	1.9%	29.7%	27.4%	31.2%	9.7%	100.0%
	Bauchi	1.2%	3.7%	32.0%	51.8%	11.3%	100.0%
	Bayelsa	27.1%	39.9%	12.3%	9.2%	11.5%	100.0%
	Benue	4.2%	38.3%	28.7%	14.4%	14.4%	100.0%
	Borno	6.7%	40.5%	27.6%	17.6%	7.6%	100.0%
	Cross River	9.7%	33.3%	32.9%	18.1%	6.0%	100.0%
	Delta	8.1%	17.1%	23.9%	26.6%	24.3%	100.0%
	Eboyin	3.2%	19.7%	24.4%	39.6%	13.1%	100.0%
	Edo	8.8%	34.3%	24.6%	24.5%	7.9%	100.0%
	Ekiti	3.0%	30.8%	34.7%	19.8%	11.7%	100.0%
	Enugu	13.0%	19.1%	12.6%	27.8%	27.6%	100.0%
	Gombe	5.4%	33.2%	39.2%	19.7%	2.5%	100.0%
	Imo	1.7%	11.0%	26.8%	30.2%	30.4%	100.0%
	Jigawa	8.7%	42.1%	29.7%	13.7%	5.8%	100.0%
	Kaduna	3.0%	26.2%	48.3%	18.0%	4.5%	100.0%
	Kano	6.1%	23.6%	39.8%	8.2%	22.2%	100.0%
	Katsina	14.1%	26.5%	37.5%	20.0%	1.9%	100.0%
	Kebbi	11.0%	17.2%	41.0%	23.1%	7.7%	100.0%
	Kogi	9.2%	29.1%	22.5%	17.9%	21.4%	100.0%
	Kwara	5.2%	4.1%	22.2%	20.8%	47.7%	100.0%
	Lagos	3.4%	16.2%	51.4%	22.9%	6.1%	100.0%
	Nasarawa	7.0%	19.1%	29.9%	23.1%	20.9%	100.0%
	Niger	3.1%	6.4%	28.4%	57.5%	4.6%	100.0%
	Ogun	3.8%	32.1%	29.5%	25.8%	8.7%	100.0%
	Ondo	7.1%	19.3%	50.1%	10.2%	13.3%	100.0%
	Osun	13.5%	33.2%	22.7%	12.5%	18.1%	100.0%
	Оуо	3.1%	34.2%	33.4%	12.2%	17.0%	100.0%
	Plateau	15.6%	31.6%	24.4%	18.0%	10.4%	100.0%
	Rivers	6.8%	6.5%	40.9%	23.8%	22.1%	100.0%
	Sokoto	22.5%	35.8%	18.2%	10.8%	12.7%	100.0%
	Taraba	7.7%	30.5%	17.5%	25.3%	19.0%	100.0%
	Yobe	11.7%	22.4%	26.7%	28.8%	10.4%	100.0%
	Zamfara	8.9%	73.3%	3.5%	13.4%	1.0%	100.0%
	Fct Abuja	5.0%	33.6%	35.9%	15.7%	9.8%	100.0%
Total		7.5%	26.0%	29.7%	22.6%	14.3%	100.0%

Table C G 3.3.4.3.11 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by geo-political zone (EFCC)

			GEO POLITICAL ZONES							
		NORTH CENTRAL								
EFCC	Very effective	18.0%	17.0%	20.3%	10.3%	20.3%	14.1%	100.0%		
	Effective	18.7%	15.4%	19.6%	14.8%	16.2%	15.2%	100.0%		
	Moderately effective	17.9%	12.4%	24.1%	14.5%	16.0%	15.1%	100.0%		
	Poorly effective	19.0%	17.4%	12.0%	23.1%	8.7%	19.8%	100.0%		
	Not effective at all	34.2%	9.4%	14.6%	15.0%	6.5%	20.3%	100.0%		
Total		19.3%	15.1%	19.8%	14.2%	16.1%	15.6%	100.0%		

Table C G 3.3.4.3.12 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by geo-political zone (ICPC)

			GEO POLITICAL ZONES								
		NORTH CENTRAL									
ICPC	Very effective	15.8%	16.1%	26.5%	11.0%	12.4%	18.3%	100.0%			
	Effective	19.5%	13.5%	20.3%	13.8%	19.1%	13.9%	100.0%			
	Moderately effective	17.0%	12.0%	23.5%	13.7%	18.2%	15.6%	100.0%			
	Poorly effective	21.2%	23.1%	8.7%	18.8%	12.2%	16.0%	100.0%			
	Not effective at all	28.8%	16.3%	15.0%	14.4%	8.6%	16.9%	100.0%			
Total		19.3%	15.1%	19.8%	14.2%	16.1%	15.5%	100.0%			

Table C G 3.3.4.3.13 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by geo-political zone (Code of Conduct)

			GEO POLITICAL ZONES							
		NORTH CENTRAL								
Code of conduct bureau	Very effective	18.8%	13.0%	28.1%	8.7%	11.6%	19.9%	100.0%		
	Effective	17.7%	14.8%	23.2%	11.4%	17.0%	15.9%	100.0%		
	Moderately effective	17.7%	14.6%	23.0%	10.4%	20.2%	14.2%	100.0%		
	Poorly effective	18.8%	18.6%	13.9%	21.1%	12.6%	15.1%	100.0%		
	Not effective at all	26.9%	12.6%	11.9%	19.0%	13.7%	15.9%	100.0%		
Total		19.3%	15.1%	19.8%	14.1%	16.1%	15.5%	100.0%		

Table C G 3.3.4.3.14 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by geo-political zone (Due Process)

			GEO POLITICAL ZONES							
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH			
Due process office	Very effective	16.7%	12.6%	24.6%	10.5%	12.7%	23.0%	100.0%		
	Effective	16.6%	16.1%	21.3%	12.3%	18.7%	15.1%	100.0%		
	Moderately effective	15.1%	15.1%	24.5%	12.2%	19.5%	13.6%	100.0%		
	Poorly effective	24.8%	16.8%	12.9%	17.9%	11.6%	15.9%	100.0%		
	Not effective at all	25.9%	12.1%	15.0%	18.0%	13.4%	15.6%	100.0%		
Total		19.3%	15.1%	19.7%	14.2%	16.1%	15.6%	100.0%		

 Table C G 3.3.4.3.15 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by sector (EFCC)

		SEC		
		urban	rural	Total
EFCC	Very effective	51.0%	49.0%	100.0%
	Effective	49.0%	51.0%	100.0%
	Moderately effective	50.8%	49.2%	100.0%
	Poorly effective	38.5%	61.5%	100.0%
	Not effective at all	19.2%	80.8%	100.0%
Total		47.2%	52.8%	100.0%

Table C G 3.3.4.3.16 -	Percentage Distribution showing effectiveness of government agencies in tackling
corruption by sector	(ICPC)

		SEC		
		urban	rural	Total
ICPC	Very effective	46.5%	53.5%	100.0%
	Effective	51.9%	48.1%	100.0%
	Moderately effective	51.3%	48.7%	100.0%
	Poorly effective	40.3%	59.7%	100.0%
	Not effective at all	25.9%	74.1%	100.0%
Total		47.2%	52.8%	100.0%

		SEC	TOR	
		urban	rural	Total
Code of conduct	Very effective	44.8%	55.2%	100.0%
bureau	Effective	49.8%	50.2%	100.0%
	Moderately effective Poorly effective	53.7%	46.3%	100.0%
		44.7%	55.3%	100.0%
	Not effective at all	34.4%	65.6%	100.0%
Total		47.2%	52.8%	100.0%

 Table C G 3.3.4.3.17 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by sector (Code of Conduct)

Table C G 3.3.4.3.18 – Percentage Distribution showing effectiveness of government agencies in tackling corruption by sector (Due Process)

		SEC		
		urban	rural	Total
Due process	Very effective	46.8%	53.2%	100.0%
office	Effective	52.6%	47.4%	100.0%
	Moderately effective Poorly effective	52.5%	47.5%	100.0%
		42.9%	57.1%	100.0%
	Not effective at all	33.9%	66.1%	100.0%
Total		47.2%	52.8%	100.0%

		Do you ow any co		
		any co	inpany	
		Yes	No	Total
STATE	Abia	5.3%	94.7%	100.0%
	Adamawa	3.8%	96.2%	100.0%
	Akwa- Ibom	1.2%	98.8%	100.0%
	Anambra	4.0%	96.0%	100.0%
	Bauchi	1.6%	98.4%	100.0%
	Bayelsa	.3%	99.7%	100.0%
	Benue	2.8%	97.2%	100.0%
	Borno	1.9%	98.1%	100.0%
	Cross River	1.3%	98.7%	100.0%
	Delta	.8%	99.2%	100.0%
	Eboyin	4.2%	95.8%	100.0%
	Edo	.5%	99.5%	100.0%
	Ekiti	1.0%	99.0%	100.0%
	Enugu	3.0%	97.0%	100.0%
	Gombe	1.9%	98.1%	100.0%
	Imo	4.8%	95.2%	100.0%
	Jigawa	1.7%	98.3%	100.0%
	Kaduna	1.5%	98.5%	100.0%
	Kano		100.0%	100.0%
	Katsina	1.0%	99.0%	100.0%
	Kebbi	.7%	99.3%	100.0%
	Kogi	2.4%	97.6%	100.0%
	Kwara	.5%	99.5%	100.0%
	Lagos	4.3%	95.7%	100.0%
	Nasarawa	.5%	99.5%	100.0%
	Niger	.3%	99.7%	100.0%
	Ogun	.9%	99.1%	100.0%
	Ondo	2.2%	97.8%	100.0%
	Osun	1.8%	98.2%	100.0%
	Оуо	3.2%	96.8%	100.0%
	Plateau	3.0%	97.0%	100.0%
	Rivers	5.7%	94.3%	100.0%
	Sokoto	1.5%	98.5%	100.0%
	Taraba	.9%	99.1%	100.0%
	Yobe	.9%	99.1%	100.0%
	Zamfara		100.0%	100.0%
	Fct Abuja	2.7%	97.3%	100.0%
Total		2.0%	98.0%	100.0%

Table CG 3.3.4.4.1 – Percentage Distribution showing ownership of shares by State

			GEO POLITICAL ZONES					
		NORTHNORTHNORTHSOUTHSOUTHCENTRALEASTWESTEASTWESTSOUTH						
Do you own shares in any company	Yes	17.2%	13.5%	9.6%	30.5%	17.4%	11.7%	100.0%
	No	19.2%	15.1%	19.7%	14.0%	15.9%	16.0%	100.0%
Total		19.1%	15.1%	19.5%	14.4%	16.0%	15.9%	100.0%

Table CG 3.3.4.4.3 – Percentage Distribution showing ownership of shares by sector

		SEC		
		urban	rural	Total
Do you own	Yes	74.2%	25.8%	100.0%
shares in any company	No	46.2%	53.8%	100.0%
Total		46.8%	53.2%	100.0%

Table CG 3.3.4.4.4 – Percentage Distribution showing ownership of shares by gender

		SE		
		Male	Female	Total
Do you own shares in any company	Yes	85.7%	14.3%	100.0%
	No	83.6%	16.4%	100.0%
Total		83.7%	16.3%	100.0%

 Table CG 3.3.4.4.5 – Percentage Distribution showing ownership of shares who received regular information from their companies by State

	ompanies by	Do you ge		
		information comp		
		Yes	No	Total
STATE	Abia	63.3%	36.7%	100.0%
	Adamawa	11.1%	88.9%	100.0%
	Akwa- Ibom	66.7%	33.3%	100.0%
	Anambra	95.8%	4.2%	100.0%
	Bauchi	63.6%	36.4%	100.0%
	Bayelsa	50.0%	50.0%	100.0%
	Benue	88.2%	11.8%	100.0%
	Borno	40.0%	60.0%	100.0%
	Cross River	71.4%	28.6%	100.0%
	Delta	71.4%	28.6%	100.0%
	Ebonyi		100.0%	100.0%
	Edo	11.1%	88.9%	100.0%
	Ekiti	71.4%	28.6%	100.0%
	Enugu	81.3%	18.8%	100.0%
	Gombe	44.4%	55.6%	100.0%
	Imo	92.6%	7.4%	100.0%
	Jigawa	77.8%	22.2%	100.0%
	Kaduna	77.8%	22.2%	100.0%
	Kano		100.0%	100.0%
	Katsina	60.0%	40.0%	100.0%
	Kebbi	31.3%	68.8%	100.0%
	Kogi	23.1%	76.9%	100.0%
	Kwara	50.0%	50.0%	100.0%
	Lagos	87.0%	13.0%	100.0%
	Nasarawa		100.0%	100.0%
	Niger		100.0%	100.0%
	Ogun	28.6%	71.4%	100.0%
	Ondo	83.3%	16.7%	100.0%
	Osun	80.0%	20.0%	100.0%
	Оуо	66.7%	33.3%	100.0%
	Plateau	73.7%	26.3%	100.0%
	Rivers	57.9%	42.1%	100.0%
	Sokoto	50.0%	50.0%	100.0%
	Taraba		100.0%	100.0%
	Yobe	33.3%	66.7%	100.0%
	Fct Abuja	92.9%	7.1%	100.0%
Total		59.9%	40.1%	100.0%

Table CG 3.3.4.4.6 – Percentage Distribution showing ownership of shares who received regular information from their companies by geo-political zone.

			GEO POLITICAL ZONES					
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Do you get regular information from your companies	Yes	18.4%	6.9%	11.1%	30.7%	21.8%	11.1%	100.0%
	No	14.3%	22.3%	15.4%	22.9%	11.4%	13.7%	100.0%
Total		16.7%	13.1%	12.8%	27.5%	17.7%	12.2%	100.0%

Table CG 3.3.4.4.7 – Percentage Distribution showing ownership of shares who received regular information from their companies by sector

		SEC	TOR	
		urban	rural	Total
Do you get regular information from your companies	Yes	84.7%	15.3%	100.0%
	No	44.0%	56.0%	100.0%
Total		68.3%	31.7%	100.0%

Table CG 3.3.4.4.8 – Percentage Distribution showing ownership of shares who received regular information from their companies by gender

		SE	EX	
		Male	Female	Total
Do you get regular information from your companies	Yes	89.7%	10.3%	100.0%
	No	79.4%	20.6%	100.0%
Total		85.6%	14.4%	100.0%

		Respect ar	nd Fairness	
		Yes	No	Total
STATE	Abia	93.8%	6.3%	100.0%
	Adamawa	100.0%		100.0%
	Akwa- Ibom	100.0%		100.0%
	Anambra	91.3%	8.7%	100.0%
	Bauchi	33.3%	66.7%	100.0%
	Bayelsa		100.0%	100.0%
	Benue	100.0%		100.0%
	Borno	100.0%		100.0%
	Cross River	100.0%		100.0%
	Delta	100.0%		100.0%
	Ekiti	66.7%	33.3%	100.0%
	Enugu	54.5%	45.5%	100.0%
	Gombe	40.0%	60.0%	100.0%
	Imo	76.2%	23.8%	100.0%
	Jigawa	71.4%	28.6%	100.0%
	Kaduna	100.0%		100.0%
	Katsina	100.0%		100.0%
	Kebbi	66.7%	33.3%	100.0%
	Kogi	100.0%		100.0%
	Kwara	100.0%		100.0%
	Lagos	73.3%	26.7%	100.0%
	Ogun	50.0%	50.0%	100.0%
	Ondo	88.9%	11.1%	100.0%
	Osun	80.0%	20.0%	100.0%
	Оуо	88.9%	11.1%	100.0%
	Plateau	100.0%		100.0%
	Rivers	85.7%	14.3%	100.0%
	Sokoto	80.0%	20.0%	100.0%
	Yobe	100.0%		100.0%
	Fct Abuja	81.8%	18.2%	100.0%
Total		82.8%	17.2%	100.0%

 Table C G 3.3.4.4.9 – Percentage Distribution showing companies and organizations treating their stakeholders with respect and fairness by State.

Table C G 3.3.4.4.10 – Percentage Distribution showing companies and organizations treating their stakeholders with respect and fairness by geo-political zone.

			GEO POLITICAL ZONES					
		NORTH CENTRAL						
Respect and Fairness	Yes	21.3%	5.6%	9.6%	32.6%	19.1%	11.8%	100.0%
	No	5.4%	18.9%	10.8%	35.1%	24.3%	5.4%	100.0%
Total		18.6%	7.9%	9.8%	33.0%	20.0%	10.7%	100.0%

Table C G 3.3.4.4.11 – Percentage Distribution showing companies and organizations treating their stakeholders with respect and fairness by sector.

		SEC		
		urban	rural	Total
Respect	Yes	86.5%	13.5%	100.0%
and Fairness	No	83.8%	16.2%	100.0%
Total		86.0%	14.0%	100.0%

 Table C G 3.3.4.4.12 – Percentage Distribution showing companies and organizations treating their stakeholders with respect and fairness by Gender.

		SE	SEX		
		Male	Female	Total	
Respect and Fairness	Yes	91.0%	9.0%	100.0%	
	No	86.5%	13.5%	100.0%	
Total		90.2%	9.8%	100.0%	

			eive audited from your	
		company e	every year	•
		Yes	No	Total
STATE	Abia	80.8%	19.2%	100.0%
	Adamawa	60.0%	40.0%	100.0%
	Akwa- Ibom	83.3%	16.7%	100.0%
	Anambra	92.0%	8.0%	100.0%
	Bauchi	100.0%		100.0%
	Bayelsa		100.0%	100.0%
	Benue	100.0%		100.0%
	Borno	71.4%	28.6%	100.0%
	Cross River	83.3%	16.7%	100.0%
	Delta	85.7%	14.3%	100.0%
	Eboyin	100.0%		100.0%
	Edo	33.3%	66.7%	100.0%
	Ekiti	100.0%		100.0%
	Enugu	45.0%	55.0%	100.0%
	Gombe	27.3%	72.7%	100.0%
	Imo	96.0%	4.0%	100.0%
	Jigawa	14.3%	85.7%	100.0%
	Kaduna	66.7%	33.3%	100.0%
	Kano		100.0%	100.0%
	Katsina	80.0%	20.0%	100.0%
	Kebbi	60.0%	40.0%	100.0%
	Kogi	12.5%	87.5%	100.0%
	Kwara	100.0%		100.0%
	Lagos	69.6%	30.4%	100.0%
	Nasarawa		100.0%	100.0%
	Ogun	40.0%	60.0%	100.0%
	Ondo	90.9%	9.1%	100.0%
	Osun	71.4%	28.6%	100.0%
	Оуо	29.0%	71.0%	100.0%
	Plateau	73.3%	26.7%	100.0%
	Rivers	50.0%	50.0%	100.0%
	Sokoto	33.3%	66.7%	100.0%
	Taraba	55.570	100.0%	100.0%
	Yobe		100.0%	100.0%
	Fct Abuja	92.3%	7.7%	100.0%
Total		65.7%	34.3%	100.0%

Table C G 3.3.4.5.1 – Percentage Distribution showing receipt of audited accounts by shareholders by State

			GEO POLITICAL ZONES					Total
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Do you receive audited accounts from your company every year	Yes	17.2%	10.3%	7.3%	33.6%	20.3%	11.2%	100.0%
	No	12.4%	18.2%	16.5%	15.7%	28.9%	8.3%	100.0%
Total		15.6%	13.0%	10.5%	27.5%	23.2%	10.2%	100.0%

Table C G 3.3.4.5.2 – Percentage Distribution showing receipt of audited accounts by shareholders by geo-political zone

Table C G 3.3.4.5.3 – Percentage Distribution showing receipt of audited accounts by shareholders by sector

		SEC	TOR	
		urban	rural	Total
Do you receive audited accounts from your company every year	Yes No	86.6%	13.4%	100.0%
		57.0%	43.0%	100.0%
Total		76.5%	23.5%	100.0%

Table C G 3.3.4.5.4 – Percentage Distribution showing receipt of audited accounts by shareholders by gender

		SE		
		Male	Female	Total
Do you receive audited accounts from your company every year	Yes	87.1%	12.9%	100.0%
	No	86.8%	13.2%	100.0%
Total		87.0%	13.0%	100.0%

 Table 3.3.4.5.5. – Percentage Distribution showing accounts representing the correct position of the company by State

		Do the a	accounts	
		represent	the correct	
		position of t	the compan	
		Vaa	Ne	Total
STATE	Abia	Yes	No	
SIAIL	Adamawa	92.3%	7.7%	100.0%
	Adamawa Akwa-	60.0%	40.0%	100.0%
	lbom	100.0%		100.0%
	Anambra	82.6%	17.4%	100.0%
	Bauchi	100.0%		100.0%
	Bayelsa		100.0%	100.0%
	Benue	86.7%	13.3%	100.0%
	Borno	71.4%	28.6%	100.0%
	Cross River	100.0%		100.0%
	Delta	85.7%	14.3%	100.0%
	Eboyin		100.0%	100.0%
	Edo	33.3%	66.7%	100.0%
	Ekiti	100.0%		100.0%
	Enugu	35.0%	65.0%	100.0%
	Gombe	30.0%	70.0%	100.0%
	Imo	88.0%	12.0%	100.0%
	Jigawa	28.6%	71.4%	100.0%
	Kaduna	66.7%	33.3%	100.0%
	Kano		100.0%	100.0%
	Katsina	100.0%		100.0%
	Kebbi	60.0%	40.0%	100.0%
	Kogi	28.6%	71.4%	100.0%
	Kwara	100.0%		100.0%
	Lagos	68.2%	31.8%	100.0%
	Nasarawa		100.0%	100.0%
	Ogun	40.0%	60.0%	100.0%
	Ondo	81.8%	18.2%	100.0%
	Osun	71.4%	28.6%	100.0%
	Оуо	22.6%	77.4%	100.0%
	Plateau	66.7%	33.3%	100.0%
	Rivers	80.0%	20.0%	100.0%
	Sokoto	42.9%	57.1%	100.0%
	Taraba		100.0%	100.0%
	Yobe		100.0%	100.0%
	Fct Abuja	84.6%	15.4%	100.0%
Total	-	64.7%	35.3%	100.0%

Table 3.3.4.5.6. – Percentage Distribution showing accounts representing the correct position of the company by geo-political zone.

			GEO POLITICAL ZONES				Total	
		NORTH CENTRAL	NORTH EAST	NORTH WEST	SOUTH EAST	SOUTH WEST	SOUTH SOUTH	
Do the accounts represent the correct position of the company	Yes	16.7%	10.8%	8.1%	32.4%	19.4%	12.6%	100.0%
	No	14.0%	17.4%	13.2%	19.0%	31.4%	5.0%	100.0%
Total		15.7%	13.1%	9.9%	27.7%	23.6%	9.9%	100.0%

Table 3.3.4.5.7. – Percentage Distribution showing accounts representing the correct position of the company by sector

		SEC		
		urban	rural	Total
Do the accounts	Yes	86.9%	13.1%	100.0%
represent the correct position of the compan	No	56.2%	43.8%	100.0%
Total		76.1%	23.9%	100.0%

Table 3.3.4.5.8. – Percentage Distribution showing accounts representing the correct position of the company by gender

		SE	SEX			
		Male	Female	Total		
Do the accounts	Yes	86.0%	14.0%	100.0%		
represent the correct position of the compan	No	88.4%	11.6%	100.0%		
Total		86.9%	13.1%	100.0%		

Table EGM (3.3.2.1.1) Percentage Distribution showing Living Standard/Quality of life lived by State Percentage Distribution showing Cost of Living by State Table EGM (3.3.2.1.2) Table EGM (3.3.2.1.3) Percentage Distribution showing Value of Naira by State Table EGM (3.3.2.1.4) Percentage Distribution showing Income Opinion by State Table EGM (3.3.2.1.5) Percentage Distribution showing Taxed Opinion by State Percentage Distribution showing Credit/Loan Obtainable by State Table EGM (3.3.2.1.6) Table EGM (3.3.2.1.7) Percentage Distribution showing Friends as source of Credit/Loan by State Table EGM (3.3.2.1.8) Percentage Distribution showing Bank as source of Credit/Loan by State Table EGM (3.3.2.1.9) Percentage Distribution showing Money lender as source of Credit/Loan by State Table EGM (3.3.2.1.10) Percentage Distribution showing Cooperative as source of Credit/Loan by State Table EGM (3.3.2.1.11) Percentage Distribution showing Micro credit as source of Credit/Loan by State Table EGM (3.3.2.1.12) Percentage Distribution showing how much did you borrowed by State Table EGM (3.3.2.1.13) Percentage Distribution showing Business use of Loan/Credit by State Table EGM (3.3.2.1.14) Percentage Distribution showing Social use of Loan/Credit by State Table EGM (3.3.2.1.15) Percentage Distribution showing School fees use of Loan/Credit by State Table EGM (3.3.2.1.16) Percentage Distribution showing House building use of Loan/Credit by State Percentage Distribution showing Lack of collateral as reason for not obtaining Table EGM (3.3.2.1.17) Loan/Credit by State

Percentage Distribution showing Lack of guarantors as reason for not obtaining

Percentage Distribution showing Lack of information as reason for not obtaining

Percentage Distribution showing Loan processing takes too long as reason for not

State

Percentage Distribution showing Interest charged is high as reason for not obtaining

Percentage Distribution Showing Access to Credit/Loan by State Percentage Distribution Showing Access to Credit/Loan by Zone Percentage Distribution Showing Nearest to financial institution by Zone Percentage Distribution Showing Nearest to financial institution by State Percentage Distribution Showing Service delivery by Zone Percentage Distribution Showing Service delivery by State Percentage Distribution Showing Opinion about Price in Nigerian economy by State Percentage Distribution Showing Opinion about Trend in Exchange rate by State Percentage Distribution Showing Opinion about volume of Imported goods and

Percentage Distribution Showing Opinion about imported goods by State Percentage Distribution Showing that Imported Goods are cheaper by State Percentage Distribution Showing that Imported Goods are better by State Percentage Distribution Showing that locally goods are inferior by State Percentage Distribution of Opinion on Port concession by Occupation

Loan/Credit by State Table EGM (3.3.2.1.22) Table EGM (3.3.2.1.23) Table EGM (3.3.2.1.24) Table EGM (3.3.2.1.25) Table EGM (3.3.2.1.26) Table EGM (3.3.2.1.27) Table EGM (3.3.2.1.28) Table EGM (3.3.2.1.29) Table EGM (3.3.2.1.30) Services by State Table EGM (3.3.2.1.31) Table EGM (3.3.2.1.32) Table EGM (3.3.2.1.33)

Table EGM (3.3.2.3.1)

Table EGM (3.3.2.1.18)

Table EGM (3.3.2.1.19) Loan/Credit by State Table EGM (3.3.2.1.20)

obtaining Loan/Credit by

Table EGM (3.3.2.1.21)

Loan/Credit by State

Table EGM (3.3.2.3.2)	Percentage Distribution of Opinion on Nigerian customs service reforms by
	Occupation
Table EGM (3.3.2.3.3)	Percentage Distribution of Opinion on Increase tariffs on utilities by Occupation
Table EGM (3.3.2.3.4)	Percentage Distribution of Opinion on Re-capitalization of banks by Occupation
Table EGM (3.3.2.3.5)	Percentage Distribution of Opinion on Expansion of business through micro-credit facilities by Occupation
Table EGM (3.3.2.3.6)	Percentage Distribution of Opinion on Establishment of revenue allocation and
	mobilization committee by Occupation
Table EGM (3.3.2.3.7)	Percentage Distribution on Identifying development projects by Occupation
Table EGM (3.3.2.3.8)	Percentage Distribution on Planning for the development projects by Occupation
Table EGM (3.3.2.3.9)	Percentage Distribution on prioritizing the development projects by Occupation
Table EGM(3.3.2.3.10)	Percentage Distribution on Implementation of the development project by Occupation
Table EGM (3.3.2.3.11)	Percentage Distribution on Supervision/monitoring of development projects by
Occupation	
Table EGM (3.3.2.3.12)	Percentage Distribution on Degree of development project carried out by your LGA
by Occupation	
Table EGM (3.3.2.4.1)	Percentage Distribution of opinion on Corruption in Nigeria by State
Table EGM (3.3.2.4.2)	Percentage Distribution of opinion on Process of Accountability in Nigeria by State
Table EGM (3.3.2.4.3)	Percentage Distribution of opinion on ICPC by State
Table EGM (3.3.2.4.4)	Percentage Distribution of opinion on EFCC by State
Table EGM (3.3.2.4.5)	Percentage Distribution of opinion on NAFDAC by State
Table EGM (3.3.2.4.6)	Percentage Distribution of opinion on NDLEA by State
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NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM) NATIONAL MASS HOUSEHOLD SURVEY 2006 STATUS OF RETURNS BY ZONE AND SENATORIAL DISTRICT AS AT 20 /10 /06

NO OF EAS EXPECTE RESPONSE SENATORIAL SELECTED NO OF EAS RESPONSE NO OF HH NO OF HH S/NO STATE DISTRICTS RECEIVED **RATE (%)** EXPECTED RECEIVED **RATE (%)** LGA D 1. Kaduna North Makarfi **KADUNA** 2. Kaduna Central Kaduna South 3. Kaduna south Zangon Kataf SUB TOTAL 1. Kastina North Daura **KATSINA** 2. Kastina South Malumfa shi 3. Kastina Central Katsina SUB TOTAL 1. Zamfara North Zurmu ZAMFARA 2. Zamfara Central Gusau 3. Zamfara West Bukkugum SUB TOTAL 1. Sokoto East Gmadabawa SOKOTO 2. Sokoto North Sokoto South 3. Sokoto South Yabo SUB TOTAL 1. Kebbi North Arugungu KEBBI 2. Kebbi Central Birnin Kebbi 3. Kebbi South Zuru SUB TOTAL 1. Kano Central Kano Municipal KANO 2. Kano North Tsanyawa 3. Kano South Wudil SUB TOTAL 1. Jigawa S. W Dutse 2. Jigawa N. E Hadejia JIGAWA 3. Jigawa N. W Kazaure SUB TOTAL 4,200 4,200 **GRAND TOTAL**

NORTH WEST ZONE

NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM) NATIONAL MASS HOUSEHOLD SURVEY 2006 STATUS OF RETURNS BY ZONE AND SENATORIAL DISTRICT AS AT 20 /10 /06

NORTH EAST ZONE

		SENATORIAL	SELECTED	NO OF EAS	NO OF EAS	RES. RATE	NO OF HH	NO OF HH	RESPONSE
S/NO	STATE	DISTRICTS	LGA	EXPECTED	RECEIVED	(%)	EXPECTED	RECEIVED	RATE (%)
		1. Borno North	Moguno	10	10	100	200	200	100
1	BORNO	Borno Central	Metropolitan	10	10	100	200	200	100
		3. Borno South	Biu	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Yobe East	Damaturu	10	10	100	200	200	100
2	YOBE	2. Yobe North	Yusufari	10	10	100	200	200	100
		3. Yobe South	Fika	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Bauchi South	Bauchi	10	10	100	200	200	100
3	BAUCHI	2. Bauchi Central	Ningi	10	10	100	200	200	100
		3. Bauchi North	Gamawa	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Gombe Central	Yamatu/Deba	10	9	90	200	180	90
	GOMBE	2. Gombe South	Balanga	10	10	100	200	200	100
4		3. Gombe North	Gombe	10	10	100	200	200	100
	SUB TOTAL			30	29	97	600	580	97
		1. Adamawa North							
5		2. Adamawa South	Michika	10	10	100	200	200	100
	ADAMAWA	3. Adamawa	Toungo	10	10	100	200	200	100
		Central	Yola south	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Taraba south	lbi	10	10	100	200	200	100
6	TARABA	2. Taraba Central	Gashaka	10	10	100	200	200	100
		3. Taraba North	Jalingo	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
	GRAND TOTAL			180	179	99	3,600	3,580	99

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NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM) NATIONAL MASS HOUSEHOLD SURVEY 2006 STATUS OF RETURNS BY ZONE AND SENATORIAL DISTRICT AS AT 20 /10 /06

S/NO	STATE	SENATORIAL	SELECTED	NO OF EAS	NO OF EAS	RES. RATE	NO OF HH	NO OF HH	RESPONSE
		DISTRICTS	LGA	EXPECTED	RECEIVED	(%)	EXPECTED	RECEIVED	RATE (%)
		1. Kogi Central	Okene	10	9	90	200	180	90
1	KOGI	2. Kogi East	Idah	10	9	90	200	180	90
		Kogi West	Lokoja	10	9	90	200	180	90
	SUB TOTAL			30	27	90	600	540	90
		1. Benue N. E	Vandeikya	10	10	100	200	200	100
2	BENUE	2. Benue N.W	Makurdi	10	10	100	200	200	100
		3. Benue South	Ogbadibo	10	10	100	200	200	100
	SUB TOTAL		-	30	30	100	600	600	100
		1. Nasarawa	Wamba	10	9	90	200	180	90
3		North	Karu	10	10	100	200	200	100
		2. Nasarawa	Lafia	10	10	100	200	200	100
	NASARAWA	west		30	29	97	600	580	97
		3. Nasarawa							
	SUB TOTAL	South							
		1. Kwara North	Baruten	10	10	100	200	180	90
4	KWARA	2. Kwara Cental	Ilorin West	10	10	100	200	200	100
		3. Kwara South	Ekiti	10	10	100	200	195	98
	SUB TOTAL			30	30	100	600	595	99
		1. Niger East	Chachanga	10	10	100	200	200	100
5	NIGER	2. Niger North	Kontagora	10	10	100	200	200	100
		3. Niger South	Bida	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Plateau South	Lantang	10	10	100	200	200	100
6	PLATEAU	2. Plateau	North	10	10	100	200	200	100
		Central	Bokkos	10	10	100	200	200	100
	SUB TOTAL	3. Plateau North	Jos North	30	30	100	600	600	100
			1. AMAC	10	10	100	200	200	100
7	FCT	Fed. Capital	2. Abaji	10	10	100	200	191	96
		Territory	3. Buiari	10	10	100	200	200	100
	SUB TOTAL	-		30	30	100	600	591	99
			•						
	GRA	ND TOTAL		210	206	98	4,200	4,106	98

NORTH CENTRAL ZONE

Table 2.1.3

NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM) NATIONAL MASS HOUSEHOLD SURVEY 2006 STATUS OF RETURNS BY ZONE AND SENATORIAL DISTRICT AS AT 20 /10 /06

SOUTH WEST ZONE

S/NO	STATE	SENATORIAL	SELECTED LGA	NO OF EAS	NO OF EAS	RES. RATE	NO OF HH	NO OF HH	RESPONSE
		DISTRICTS		EXPECTED	RECEIVED	(%)	EXPECTED	RECEIVED	RATE (%)
		1. Ekiti North	Ido/Osi	10	10	100	200	200	100
1	EKITI	2. Ekiti Central	Ado Ekiti	10	10	100	200	200	100
		3. Ekiti South	Ikere	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Lagos Central	Арара	10	9	90	200	183	92
2	LAGOS	2. Lagos East	Epe	10	10	100	200	195	98
		3. Lagos West	Ikeja	10	8	80	200	121	81
	SUB TOTAL			30	27	90	600	499	83
		1. Ogun Central	Abeokuta South	10	9	90	200	180	90
3	OGUN	2. Ogun East	Ikenne	10	10	100	200	200	100
		3. Ogun West	Egbado North	10	10	100	200	200	100
	SUB TOTAL			30	29	97	600	580	97
		1. Ondo North	Akoko N.E	10	10	100	200	200	100
4	ONDO	2. Ondo Central	Akure South	10	10	100	200	194	99
		3. Ondo South	Irele	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	594	99
		1. Oyo Central	Oyo East	10	10	100	200	200	100
5	ΟΥΟ	2. Oyo North	Saki West	10	10	100	200	200	100
		3. Oyo South	Ibadan N. E	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Osun Central	Oshogbo	10	10	100	200	199	100
6	OSUN	2. Osun East	Ife East	10	10	100	200	200	100
		3. Osun West	Irewole	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	599	100
GRAND TOTAL		180	176	98	3,600	3,472	96		

NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM) NATIONAL MASS HOUSEHOLD SURVEY 2006 STATUS OF RETURNS BY ZONE AND SENATORIAL DISTRICT AS AT 20 /10 /06

SOUTH SOUTH ZONE

S/NO	STATE	SENATORIAL DISTRICTS	SELECTED LGA	NO OF EAS EXPECTED	NO OF EAS RECEIVED	RES. RATE	NO OF HH EXPECTED	NO OF HH RECEIVED	
		1. A/Ibom N.E	Lhio	10	10	(%) 100		200	RATE (%) 100
4	AKWA IBOM		Uyo Ikat Eknana	10			200		100
1		2. A/Ibom N.W	Ikot Ekpene		10	100	200	200	
		3. A/Ibom South	Oron	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		 Bayelsa East 	Brass	10	10	100	200	200	100
2	BAYELSA	2. Bayelsa Central	Yenagoa	10	8	80	200	171	86
		3. Bayelsa West	Sagbama	10	10	100	200	200	100
	SUB TOTAL			30	28	93	600	571	95
		1. C/River North	Ogoja	10	10	100	200	200	100
3	C / RIVER	2. C/River Central	Ikom	10	10	100	200	200	100
		3. C/River South	Calabar Municipal	10	9	90	200	180	97
	SUB TOTAL			30	29	97	600	580	97
		1. Rivers East	Port Harcourt	10	8	80	200	160	80
4	RIVERS	2. Rivers S.E	Gokana	10	10	100	200	200	100
		Rivers West	Ahoada East	10	9	90	200	172	86
	SUB TOTAL			30	27	90	600	532	89
		1. Delta	Ughelli North	10	10	100	200	200	100
5	DELTA	2. Delta North	Oshimili South	10	10	100	200	200	100
		3. Delta south	Warri S. W	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Edo Central	Igueben	10	10	100	200	200	100
6	EDO	2. Edo North	Oulan West	10	10	100	200	200	100
		3. Edo South	Oredo	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
	•	•							
GRAND TOTAL			180	174	97	3,600	3,483	97	

NATIONAL BUREAU OF STATISTICS (NBS) /AFRICAN PEER REVIEW MECHANISM (APRM) NATIONAL MASS HOUSEHOLD SURVEY 2006 STATUS OF RETURNS BY ZONE AND SENATORIAL DISTRICT AS AT 20 /10 /06

SOUTH EAST ZONE

S/NO	STATE	SENATORIAL DISTRICTS	SELECTED LGA	NO OF EAS EXPECTED	NO OF EAS RECEIVED	RES. RATE (%)	NO OF HH EXPECTED	NO OF HH RECEIVED	RESPONSE RATE (%)
		1. Abia North	Isuikwuato	10	10	100	200	200	100
1	ABIA	2. Abia Central	Umuahia North	10	10	100	200	200	100
		3. Abia South	Aba North	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Anambra North	Onitsha North	10	10	100	200	200	100
2	ANAMBRA	2. Anambra Central	Awka south	10	10	100	200	200	100
		3. Anambra South	Nnewi North	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Ebonyi North	Abakaliki	10	10	100	200	200	100
3	EBONYI	2. Ebonyi Central	Ishielu	10	10	100	200	200	100
		3. Ebonyi South	Ohaozara	10	10	100	200	200	100
	SUB TOTAL			30	30	100	600	600	100
		1. Enugu East	Enugu south	10	10	100	200	200	100
4	ENUGU	2. Enugu West	Ezeagu	10	9	90	200	180	90
		3. Enugu North	Nsukka	10	10	100	200	200	100
	SUB TOTAL	-		30	29	97	600	580	97
		1. Imo East	Owerri Municipal	10	10	100	200	190	95
5	IMO	2. Imo West	Nkwerre	10	10	100	200	197	99
		3. Imo North	Okigwe	10	10	100	200	200	100
	SUB TOTAL		-	30	30	100	600	587	98
		•							
GRAND TOTAL			150	149	99	3,000	2,967	99	