

# LSMS-Integrated Surveys on Agriculture General Household Survey Panel

2015/2016



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

# **LSMS-Integrated Surveys on Agriculture General Household Survey Panel**

**2015/2016**

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

**2016**

## **Acknowledgments**

The Nigerian National Bureau of Statistics and the World Bank Living Standards Measurement Study (LSMS) team appreciate the financial support of the Bill and Melinda Gates Foundation. The team would also like to acknowledge the technical collaboration with the Federal Ministry of Agriculture and Rural Development and the National Food Reserve Agency.

# Table of Contents

---

<b>Acronyms</b> .....	<b>v</b>
<b>Executive Summary</b> .....	<b>vii</b>
<b>Chapter 1: Survey Objectives, Design, and Implementation</b> .....	<b>1</b>
1.1 Background and Objectives.....	1
1.2 Sample Design.....	2
<b>Chapter 2: Demography, Education and Health</b> .....	<b>7</b>
2.1 Household Demography.....	7
2.1.1 Average Household Size, Age Distribution, and Dependency Ratio.....	7
2.1.2 Marital Status .....	9
2.2 Education .....	9
2.2.1 Literacy.....	9
2.2.2 Enrollment.....	10
2.2.3 School Proximity .....	13
2.2.4 School Expenses and Scholarships .....	14
2.3 Health .....	15
2.3.1 Educational Levels of Those Seeking Medical Care.....	15
2.3.2 Consultation for Health and Type of Facility Visited .....	15
2.3.3 Healthcare Expenditure .....	17
<b>Chapter 3: Housing Characteristics and Household Assets</b> .....	<b>23</b>
3.1 Housing Characteristics: Ownership, Structure and Facilities .....	23
3.1.1 Housing Ownership .....	23

3.1.2	Number of Rooms, Floor, Wall and Roof Characteristics.....	23
3.1.3	Energy Sources.....	26
3.1.4	Water Sources, Sewer and Refuse Facilities.....	28
3.2	Household Assets.....	32
3.2.1	Household Furniture.....	32
3.2.2	Farm Implements.....	32
3.2.3	Information and Communication Technology.....	32
<b>Chapter 4:</b>	<b>Consumption, Food Security and Shocks.....</b>	<b>39</b>
4.1	Consumption and Expenditure.....	39
4.1.1	Food Consumption and Expenditure: Past 7 Days.....	39
4.1.2	Non-Food Expenditures—Non-Durable Goods: One Month.....	41
4.1.3	Non-Food Expenditures—Durable Goods: 6 Months.....	47
4.1.4	Non-Food Expenditures—Durable and Non-Durable Goods: 12 Months.....	47
4.2	Food Security.....	47
4.2.1	Food Availability and Shortages.....	47
4.3	Shocks, Safety Nets and Coping Mechanisms.....	54
4.3.1	Coping Mechanisms and Shocks.....	59
<b>Chapter 5:</b>	<b>Income Generating Activities, Labour and Time Use.....</b>	<b>59</b>
5.1	Labor Participation in Income Generating Activities.....	59
5.2	Collecting Water and Fuel Wood.....	63
5.3	Agricultural Activities.....	64
5.4	Nonfarm Activities.....	64
5.5	Nonfarm Enterprises.....	65
5.6	Remittances and Other Income.....	70
<b>Chapter 6:</b>	<b>Agriculture.....</b>	<b>71</b>
6.1	Farming.....	71
6.2	Animal Holding.....	76
6.3	Extension Services.....	78

## Acronyms

---

BMGF	Bill & Melinda Gates Foundation	LSMS	Living Standards Measurement Survey
EA	Enumeration Areas	LSMS-ISA	Living Standards Measurement Study— Integrated Surveys on Agriculture
FCT	Federal Capital Territory	NBS	National Bureau of Statistics
FMA&RD	Federal Ministry of Agriculture & Rural Development	NFRA	National Food Reserve Agency
GHS-Panel	General Household Survey—Panel Component Survey	PHCN	Power Holding Company of Nigeria
HNLSS	Harmonized National Living Standards Survey	PPS	Probability Proportional to Size
ICT	Information and Communication Technology	PSU	Primary Sampling Unit
		SI	Sampling Interval
		WB	World Bank



## Executive Summary

---

**Survey Objectives and Design:** The Nigerian General Household Survey (GHS) is implemented in collaboration with the World Bank Living Standards Measurement Study (LSMS) team as part of the Integrated Surveys on Agriculture (ISA) program and was revised in 2010 to include a panel component (GHS-Panel). The objectives of the GHS-Panel include the development of an innovative model for collecting agricultural data, inter-institutional collaboration, and comprehensive analysis of welfare indicators and socio-economic characteristics. The GHS-Panel is a nationally representative survey of 5,000 households, which are also representative of the geopolitical zones (at both the urban and rural level). The households included in the GHS-Panel are a sub-sample of the overall GHS sample households. This report presents findings from the third wave of the GHS-Panel, which was implemented in 2015–2016.

**Demographic Characteristics:** The survey finds that average household size is 5.9 and 4.9 persons in rural and urban areas, respectively. The numbers in this wave of the survey do not reflect any significant change in average household size at the national level since Wave 2 of the survey conducted 3 years before in 2012/13. Regionally, the greatest changes occurred in the North East and North West where the average number of household members increased by 0.6 and 0.5 persons respectively. The dependency ratio in rural areas (1.1%) is slightly higher than that in urban areas (0.9%) where it has remained unchanged since Wave 2.

**Education:** The survey captures educational outcomes of household members through self-reported literacy, attendance, and attainment, as well as constraints to school enrollment such as proximity to school and school expenses. Similar to Wave 2, the present survey results show that the highest literacy rates for both males and females occurs among those between 15 to 19 years of age. Between the ages of 5 and 14, 68.7 percent of male children, and 65.4 percent of female children, are enrolled in a type of primary or secondary school; however, government school enrollment far exceeds private. The most cited reasons why children are not enrolled in school are no interest, too young to be in school, and school too far from households dwelling.

**Health:** The questionnaire gathers information on recent illnesses, disability, healthcare utilization, and child anthropometrics. The data shows 13.7 and 15.2 percent of men and women, respectively, reported having an illness in the 4 weeks preceding the survey. For women over 65 years, this number jumps to 38.9 percent. Similar to Wave 2, individuals who reported being ill in the 4 weeks preceding the survey were most likely to seek care at a hospital (27.9% for men and 28.3% for women) or with a chemist (33.2% for men and 35.5% for women). On average, households allocate a larger proportion of health expenditure to drugs (74.7% for male and 71.3% for females) and consultation (14.5% for males and 15.6% for females). More than 50 percent of households live less



than 30 minutes from the nearest hospital or health facility, though a small fraction live more than 2 hours from any sufficient healthcare services. Child anthropometric results indicate that 39.4 percent of boys and 35.4 percent of girls are stunted (low height-for-age). Generally, stunting and underweight prevalence estimates are found to be higher in rural than in urban areas.

**Housing Characteristics:** The GHS-Panel also collected data on housing tenure and characteristics. Findings show that over 68.5 percent of households own their dwelling and 16.6 percent of households rent their homes. Although 63.6 percent of households live in homes with 3 or more rooms, the quality of the building material remains poor. Nationally, more than 59.3 percent of households have electricity (for an average of 35.8 hours per week), with no considerable change from Wave 2. However, there is a large disparity in access between urban and rural areas: 86 percent of urban households have electricity compared to only 41.1 percent of rural households.

**Household Assets:** Households were asked if they owned various assets including farm implements, home furniture, durables, entertainment equipment, and automobiles, among many others. About 94 percent of households own a mattress, 82 percent own a bed, and 76 percent own mats. The data suggest that rudimentary farm implements, such as hoes and cutlasses, are considerably more common than modern tools such as tractors and pickup trucks.

**ICT:** The survey collects information on households' access to information and communication technology (ICT) and patterns of usage. Findings reveal that nearly all persons 10 years or older (89%) have access to a mobile phone. Access to the internet is more prevalent in urban areas than in rural areas (29.0% versus 9.8% of those 10 years or older); the most common uses are to send and receive emails (45.8%) and engage in educational activities (18.4%).

**Consumption, Food Security and Shocks:** The survey included questions on food and non-food expenditure, food shortages, shocks, and coping mechanisms. Overall oil and fat products along with grains and flours are the most commonly consumed food items with over 96 percent of households consuming food items in these groups. This is closely followed by vegetables (96.7%), and meat, fish and animal products (88.9%). Fruits and dairy products continue to be reported as the least prevalent food consumed. While grains and flour are the most commonly consumed food group, average household expenditure is highest for meat, fish, and animal products. Figures from the present survey show an increase in consumption of the most popular food groups compared with the values obtained for Wave 2 of the GHS-Panel. Soap and mobile recharge cards are the most common non-food items consumed by households, with close to 9 out of 10 households reporting soap purchases and 78.3 percent reporting expenditures on recharge cards. Mobile recharge cards also account for the highest national mean expenditure, with a monthly average household expenditure of N17,413.

Households were also asked about their experience with food security and their history of economic shocks. Similar to findings in Wave 2, reported food shortages from this wave are seasonal, with January and February posing the biggest risk of food insecurity. Twenty-six percent of households reported having to reduce the number of meals taken in the past 7 days, with urban households more likely to have reduced their meal intake than rural households (29.8% versus 24.1%). Major shocks that negatively affected households include: increase in the price of food items (12.4%), death or disability of a working household member (5.7%), increase in the price of inputs (3.6%), and nonfarm enterprise failure (3.1%). The most common coping mechanisms reported include receipt of assistance from family and friends (24%) and reduction in food consumption (23.6%).

***Income Generating Activities, Labor and Time***

**Use:** According to survey results, agriculture is the most common income-generating activity, followed by working in a household nonfarm enterprise, and then wage employment. Among working individuals aged 5 to 14, agriculture is the most prevalent income-generating activity. The vast majority of persons with no work activity in the past 7 days are students or women performing household chores and child care. Sixty-seven percent of households operate at least one nonfarm enterprise. The most common types of nonfarm enterprises were retail trade (59.0%) and provision of personal services (10.2%). Households are most likely to acquire the start-up capital for these enterprises through household savings (46%) or friends and relatives (29.1%).

Household members were also asked about time spent collecting fuel wood and water and, as might be expected, more time is allocated to these activities in rural areas than in urban areas. The data show that, nationally, men and women who perform these tasks spend similar amounts of time doing so, though men were less likely to collect firewood than women. Regionally, the difference between male and female participation is generally greater. For example, in the North Central region, 71.3 percent of women collected

firewood the previous day compared to only 42.5 percent of men.

**Agriculture:** The survey's agriculture modules cover crop farming and livestock rearing. Results show that each agricultural household holds an average of 2.6 plots at an average of 0.5 hectares in size. Nationally, only 7 percent of male-managed plots and 2.2 percent of female-managed plots are owned through outright purchase, though almost 31.6 percent of female-managed plots in the North West region were acquired through outright purchase. The most common means of acquiring land is through family inheritance—71 percent of male-managed plots and 69 percent of female-managed plots are acquired through this method. Fertilizer, herbicides, and pesticides are applied in approximately 47.3 percent, 30.5 percent, and 20.7 percent of plots, respectively. Purchased seeds and animal traction are also common forms of agricultural input. The survey data indicates that goat is the most common animal owned among livestock owning households across all regions (67.3%). Overall, male-headed households own more animals than female-headed households. The majority of livestock owning households reported slaughtering (29%) or selling (28.5%) livestock.



# Survey Objectives, Design, and Implementation

1

## Key Messages:

- The General Household Survey panel component (GHS-Panel) is the result of a partnership between NBS, the Federal Ministry of Agriculture and Rural Development (FMA&RD), the National Food Reserve Agency (NFRA), the Bill and Melinda Gates Foundation (BMGF) and the World Bank (WB).
- GHS-Panel is an insightful tool for understanding how agriculture may impact household welfare over time as it allows for a more comprehensive analysis of how households add to their human and physical capital, how education affects earnings, and the role of government policies and programs on poverty, inter alia.
- An important objective of the GHS-Panel survey is the development of an innovative model for collecting agricultural data in conjunction with household data.
- The GHS-Panel is a nationally representative survey of approximately 5,000 households.
- This report presents major findings from Wave 3 (2015–2016)
- Attrition increased from 5.7% in Wave 2 to 8.4% in Wave 3, mostly due to the lack of access caused by the security situation in the North-East.

## 1.1 Background and Objectives

In the past decades, Nigeria has experienced substantial gaps in producing adequate and timely data to inform policy making. In particular, the country lags behind in producing sufficient and accurate statistics on agricultural production. The current set of household and farm surveys administered by the NBS covers a wide range of sectors but, with the exception of the Harmonized National Living Standard Survey (HNLSS) which covers multiple topics, these topics are usually covered in separate surveys. Furthermore, none of these surveys are implemented as a panel. As part of efforts to continue to improve data collection and usability, in 2010 the NBS revised the content of the annual General Household Survey (GHS) and added a panel component (GHS-Panel).

The GHS-Panel survey is a long-term project with the goal of collecting household-level panel information, such as data on household characteristics, welfare and agricultural activity. The survey is the result of a partnership that NBS has established with the Federal Ministry of Agriculture and Rural Development (FMA&RD), the National Food Reserve Agency (NFRA), the Bill and Melinda Gates Foundation (BMGF) and the World Bank (WB). This partnership helped develop a method of collecting agricultural and household data in a way that allows for the study of agriculture's role in household welfare's evolution over time. This GHS-Panel Survey responds directly to the needs of the country addressed above. Given the high dependence of many Nigerian households on agriculture, a centralized body of data on household agricultural activities along with other pertinent information

on the households—such as human capital, access to services and resources, and other economic activities—is key to acquiring a robust view of the state of the Nigerian household. The ability to follow the same households over time makes the GHS-Panel a powerful tool for studying and understanding the role agriculture plays in shaping household welfare over time as well as how households add to their human and physical capital, how education affects earnings, and the impact of government policies and programs on poverty, inter alia.

Thus far, three waves of the GHS-Panel have been conducted: in 2010/11 (Wave 1), 2012/13 (Wave 2), and 2015/16 (Wave 3). This report presents summary statistics from the Wave 3 survey and includes comparisons with Wave 2 results for selected tables.

Benefits that continue to be derived from the revised GHS with a panel component project include:

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

## 1.2 Sample Design

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

of these 22,000 households, 5,000 households from 500 EAs were selected for the panel component and 4,916 households completed their interviews in the first wave. Given the panel nature of the survey, some households had moved from their location and were not able to be located by the time of the Wave 3 visit, resulting in a slightly smaller sample of 4,581 households for Wave 3.

In order to collect detailed and accurate information on agricultural activities, GHS-Panel households are visited twice: first after the planting season (post-planting) between August and October and second after the harvest season (post-harvest) between February and April. All households are visited twice regardless of whether they participated in agricultural activities. Some important factors such as labour, food consumption, and expenditures are collected during both visits. Unless otherwise specified, the majority of the report will focus on the most recent information, collected during the post-harvest visit.

The tables below provide the final sample in the Wave 3 Nigeria GHS-Panel. Tables 1.1 and 1.2 lay out the final sample distribution of households and enumeration areas of those households across zones and urban and rural areas. Table 1.1 lays out the distribution in the post-planting period of Wave 3 while Table 1.2 lays out the distribution in the post-harvest period of Wave 3.

Table 1.1 also recounts the distribution of households across zones and households that moved prior to the first visit (post-planting) of Wave 3, while Table 1.2 recounts the distribution of households that moved between the two visits of Wave 3. Households are defined as having moved if they relocated outside the original 500 EAs sampled in Wave 1.

In order to track households that moved between Wave 2 and Wave 3, as well as between visits within Wave 3, interviewers were required to complete a tracking form for all households that had relocated since the last interview. For households that moved within the

TABLE 1.1 • Final Sample Distribution (Wave 3, Post-Planting Visit)

Zone & State	Excluding Moved Households						Moved Since Wave 2, Visit 2			Total # of HH
	Total		Urban		Rural		Total	Urban	Rural	
	# of EAs	# of HH	# of EAs	# of HH	# of EAs	# of HH	# of HH	# of HH	# of HH	
<b>NORTH CENTRAL</b>										
Benue	16	152	2	18	14	134	3	0	3	155
Kogi	12	118	4	39	8	79	6	2	4	124
Kwara	12	114	6	59	6	55	6	5	1	120
Nasarawa	7	66	1	10	6	56	2	2	0	68
Niger	18	181	4	41	14	140	1	1	0	182
Plateau	11	111	2	21	9	90	0	0	0	111
FCT Abuja	4	35	3	26	1	9	2	2	0	37
<b>NORTH EAST</b>										
Adamawa	12	114	1	10	11	104	1	0	1	115
Bauchi	17	167	3	29	14	138	0	0	0	167
Borno	9	86	2	20	7	66	0	0	0	86
Gombe	8	76	2	16	6	60	1	0	1	77
Taraba	9	84	0	1	9	83	8	0	8	92
Yobe	11	105	3	26	8	79	2	2	0	107
<b>NORTH WEST</b>										
Jigawa	13	125	2	16	11	109	2	1	1	127
Kaduna	12	110	4	35	8	75	2	1	1	112
Kano	20	191	3	28	17	163	3	0	3	194
Katsina	18	176	3	29	15	147	1	0	1	177
Kebbi	10	98	1	10	9	88	1	0	1	99
Sokoto	8	81	2	20	6	61	0	0	0	81
Zamfara	9	91	2	20	7	71	0	0	0	91
<b>SOUTH EAST</b>										
Abia	11	96	4	36	7	60	5	2	3	101
Anambra	22	194	11	91	11	103	10	8	2	204
Ebonyi	14	139	1	10	13	129	3	1	2	142
Enugu	14	123	3	23	11	100	5	3	2	128
Imo	19	181	2	19	17	162	3	2	1	184
<b>SOUTH SOUTH</b>										
Akwa Ibom	15	139	4	38	11	101	7	3	4	146
Bayelsa	7	51	1	11	6	40	7	0	7	58
Cross River	13	120	3	28	10	92	4	2	2	124
Delta	14	124	4	36	10	88	4	1	3	128
Edo	10	93	5	47	5	46	2	1	1	95
Rivers	21	186	7	55	14	131	12	10	2	198
<b>SOUTH WEST</b>										
Ekiti	8	61	6	44	2	17	8	6	2	69
Lagos	17	141	16	131	1	10	14	14	0	155
Ogun	11	86	7	57	4	29	15	13	2	101
Ondo	13	102	6	44	7	58	13	8	5	115
Osun	18	153	14	118	4	35	2	2	0	155
Oyo	23	169	15	111	8	58	16	14	2	185
<b>TOTAL</b>	<b>486</b>	<b>4,439</b>	<b>159</b>	<b>1,373</b>	<b>327</b>	<b>3,066</b>	<b>171</b>	<b>106</b>	<b>65</b>	<b>4,610</b>

TABLE 1.2 • Final Sample Distribution (Wave 3, Post-Harvest Visit)

Zone & State	Excluding Moved Households						Moved since Wave 3, Visit 1			Total # of HH
	Total		Urban		Rural		Total	Urban	Rural	
	# of EAs	# of HH	# of EAs	# of HH	# of EAs	# of HH	# of HH	# of HH	# of HH	
<b>NORTH CENTRAL</b>										
Benue	16	155	2	18	14	137	0	0	0	155
Kogi	12	121	4	41	8	80	1	0	1	122
Kwara	12	115	6	62	6	53	1	0	1	116
Nasarawa	7	68	1	12	6	56	0	0	0	68
Niger	18	182	4	42	14	140	0	0	0	182
Plateau	11	109	2	21	9	88	2	0	2	111
FCT Abuja	4	34	3	25	1	9	3	3	0	37
<b>NORTH EAST</b>										
Adamawa	12	114	1	10	11	104	0	0	0	114
Bauchi	17	165	3	29	14	136	1	0	1	166
Borno	9	84	2	19	7	65	0	0	0	84
Gombe	8	75	2	14	6	61	2	0	2	77
Taraba	9	89	0	1	9	88	2	0	2	91
Yobe	11	107	3	28	8	79	0	0	0	107
<b>NORTH WEST</b>										
Jigawa	13	127	2	17	11	110	0	0	0	127
Kaduna	12	112	4	36	8	76	0	0	0	112
Kano	20	194	3	28	17	166	1	1	0	195
Katsina	18	176	3	28	15	148	0	0	0	176
Kebbi	10	99	1	10	9	89	0	0	0	99
Sokoto	8	81	2	20	6	61	0	0	0	81
Zamfara	9	91	2	20	7	71	0	0	0	91
<b>SOUTH EAST</b>										
Abia	11	100	4	37	7	63	0	0	0	100
Anambra	22	200	11	98	11	102	2	1	1	202
Ebonyi	14	142	1	11	13	131	0	0	0	142
Enugu	14	127	3	25	11	102	0	0	0	127
Imo	19	182	2	21	17	161	0	0	0	182
<b>SOUTH SOUTH</b>										
Akwa Ibom	15	145	4	41	11	104	2	2	0	147
Bayelsa	7	57	1	11	6	46	1	0	1	58
Cross River	13	117	3	29	10	88	5	2	3	122
Delta	14	124	4	36	10	88	0	0	0	124
Edo	10	94	5	47	5	47	1	1	0	95
Rivers	21	198	7	65	14	133	1	0	1	199
<b>SOUTH WEST</b>										
Ekiti	8	69	6	50	2	19	1	1	0	70
Lagos	17	146	16	136	1	10	2	2	0	148
Ogun	11	97	7	68	4	29	5	3	2	102
Ondo	13	112	6	52	7	60	2	0	2	114
Osun	18	154	14	120	4	34	1	1	0	155
Oyo	23	178	15	120	8	58	5	4	1	183
<b>TOTAL</b>	<b>486</b>	<b>4,540</b>	<b>159</b>	<b>1,448</b>	<b>327</b>	<b>3,092</b>	<b>41</b>	<b>21</b>	<b>20</b>	<b>4,581</b>

enumeration area, the interviewers were instructed to administer the questionnaires to the households during the main survey period. However, for those households that moved outside of the original enumeration area, a separate tracking exercise was performed to attempt to trace and interview these households. In Wave 3, tracking was performed after the post-planting visit (from October to November 2015) and after the post-harvest visit (from mid-April to May 2016). Tracked households were administered the standard questionnaire. Tracking activities reveal that 171 households had moved between Wave 2 and the post-planting period in Wave 3. An additional 41 households moved between post-planting and post-harvest visits of Wave 3. The majority of movement between Wave 2 post-harvest and Wave 3 post-planting occurred in the South-West and South-South Zones where 68 and 36 households moved, respectively.

Table 1.3 presents the distribution of the GHS-Panel sample across the three waves. Attrition increased between wave 2 and 3 from about 5.7 percent to 8.4 percent. However, the majority of the decrease in the sample was due to the security situation in the North-East Zone. A total of 14 enumeration areas could not be visited in Borno and Yobe states as a result, leading to the loss of 139 households from the sample. Other households that dropped from the sample refused to be interviewed, were untraceable, or all members had died since Wave 1. The final sample of households interviewed in both visits of Wave 3 is 4,581. This is the sample that is considered in the remainder of this report.

TABLE 1.3 • Final Sample Composition

WAVE 1						
	Post-Planting		Post-Harvest		Final Sample	
	# of EAs	# of HHs	# of EAs	# of HHs	# of EAs	# of HHs
Urban	162	1,617	162	1,570	162	1,569
Rural	338	3,380	338	3,347	338	3,347
NGA	500	4,997	500	4,917	500	4,916
WAVE 2						
	Post-Planting		Post-Harvest		Final Sample	
	# of EAs	# of HHs	# of EAs	# of HHs	# of EAs	# of HHs
Urban	159	1,489	159	1,488	159	1,475
Rural	336	3,260	338	3,282	336	3,241
NGA	495	4,749	497	4,770	495	4,716
WAVE 3						
	Post-Planting		Post-Harvest		Final Sample	
	# of EAs	# of HHs	# of EAs	# of HHs	# of EAs	# of HHs
Urban	159	1,479	159	1,469	159	1,469
Rural	327	3,131	327	3,112	327	3,112
NGA	486	4,610	486	4,581	486	4,581





## Key Messages:

- Average household size in rural and urban areas is 5.9 persons and 4.9 persons, respectively. The dependency ratio in rural areas is higher (1.1) than that of urban areas (0.9).
- Self-reported literacy levels (for reading and writing in any language) peak at 91 percent for males between the ages of 20 and 30 and at 86 percent for females between 15 and 19.
- Almost all children enrolled in school attend a government school. The most common reasons cited for non-enrollment in school are lack of interest, young age and distance to school.
- The average annual expenditure per primary school student is N11,998. Mean annual expenditure per secondary school student is N40,272, which is close to 23 percent of annual household expenditure among households with children enrolled in secondary school.
- Prevalence of illness for the 12 months preceding the survey was most common among individuals 65 years of age and over. This age cohort also sought medical consultations or check-ups most frequently.
- Nationally, 39.4 percent of boys and 35.4 percent of girls are reported as stunted, over 11 percent of boys and 9 percent of girls are reported as wasted, and 22 percent of boys and 16.8 percent of girls are underweight.

## 2.1 Household Demography

### 2.1.1 Average Household Size, Age Distribution, and Dependency Ratio

Tables 2.1 and 2.1a present information about household size, dependency ratio, and age distribution, by region and rural/urban breakdown. The average household size is 5.5 persons. Rural and urban averages are 5.9 and 4.9 persons, respectively. The data also reveal that households in the South tend to be smaller than those in the North; household size in the South ranges from 4.0 to 4.9 persons, while in the North the range is 5.7 to 7.9. There has been some change in the average household size since Wave 2 of the GHS-Panel, the most significant of which occurred in the North East (+0.6) and North West (+0.5).

The dependency ratio in rural areas is higher than in urban areas (1.1 versus 0.9). Regionally, the highest dependency ratios occur in the North West (1.4) and North East (1.1).

As would be expected, Table 2.1 shows that the 15 to 64 age bracket accounts for the largest share of the national population. This is true for all six regions. The second largest group is the 10 to 14 year age group which represents 7.9 and 6.9 percent of the male and female population, respectively. The data also show that 41.3 percent of the population are below 15 years of age versus only 5.4 percent aged 65 and above. Working age (ages 15–64) population makes up 53.3 percent of the population and this group is relatively evenly distributed across men (25.6 %) and

TABLE 2.1 • Household Size, and Percentage Distribution of Individuals by Sex and Age Group

Region	Average HH Size	Dependency Ratio	0-5		6-9		10-14		15-64		65+		Total (by Sex)	
			Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	5.7	0.9	6.1	5.8	7.1	5.4	8.4	7.4	26.4	28.9	2.5	2.0	50.5	49.5
North East	7.9	1.1	8.4	7.1	7.5	6.7	8.5	7.6	25.9	25.6	1.8	1.0	52.0	48.0
North West	7.4	1.4	9.9	9.4	7.6	7.6	9.4	6.9	22.5	23.5	2.3	0.9	51.7	48.3
South East	4.3	0.8	5.5	5.1	4.7	4.4	6.2	5.3	25.6	32.7	4.7	5.8	46.7	53.3
South South	4.9	0.8	5.6	5.1	4.8	5.6	6.9	7.1	29.1	30.5	2.6	2.9	49.0	51.0
South West	4.0	0.9	5.8	6.3	4.8	5.3	6.6	6.5	26.6	29.5	4.1	4.4	47.9	52.1
Urban	4.9	0.9	6.6	6.4	5.4	5.9	7.2	6.7	27.2	29.1	2.9	2.8	49.2	50.8
Rural	5.9	1.1	7.7	7.2	6.8	6.2	8.3	6.9	24.7	26.9	2.9	2.4	50.3	49.7
NGA	5.5	1.0	7.3	6.9	6.3	6.1	7.9	6.9	25.6	27.7	2.9	2.5	49.9	50.1

TABLE 2.1a • Household Size, and Percentage Distribution of Individuals by Sex and Age Group (Change from Wave 2 to Wave 3)

Region	Average HH Size	Dependency Change Ratio	0-5		6-9		10-14		15-64		65+	
			Male	Female	Male	Female	Male	Female	Male	Female		
North Central	↑ 0.0	↓ -0.1	↓ -1.1	↓ -0.3	↓ -0.3	↓ -0.8	↑ 0.6	↑ 0.5	↑ 1.4	↑ 0.3	↓ -0.2	↓ -0.1
North East	↑ 0.6	↑ 0.0	↓ 0.0	↑ 0.1	↑ 0.1	↓ -0.4	↑ 0.9	↑ 0.3	↑ 0.7	↓ -1.0	↓ -0.5	↓ -0.2
North West	↑ 0.5	↑ 0.1	↑ 0.6	↑ 0.5	↓ -1.8	↑ 0.2	↑ 1.7	↓ 0.0	↓ -1.4	↑ 0.1	↑ 0.2	↓ -0.1
South East	↑ 0.1	↓ 0.0	↑ 0.2	↓ -0.5	↓ -0.3	↓ -0.1	↓ -0.3	↑ 0.2	↑ 0.1	↑ 0.4	↑ 0.4	↓ -0.2
South South	↓ -0.1	↑ 0.0	↓ -0.5	↓ -0.6	↓ -0.4	↑ 0.5	↑ 0.0	↑ 0.7	↓ -0.4	↓ -0.1	↑ 0.0	↑ 0.8
South West	↑ 0.1	↑ 0.1	↓ -0.1	↓ -0.4	↓ -0.9	↑ 0.8	↑ 0.5	↑ 0.9	↓ -0.6	↓ -1.2	↑ 0.1	↑ 1.0
Urban	↑ 0.3	↑ 0.0	↑ 0.1	↑ 0.1	↓ -0.8	↓ 0.0	↑ 0.9	↑ 0.2	↓ -0.1	↓ -0.2	↓ -0.1	↑ 0.0
Rural	↑ 0.2	↑ 0.1	↓ 0.0	↓ -0.2	↓ -0.5	↑ 0.5	↑ 0.7	↑ 0.7	↓ -0.8	↓ -0.8	↑ 0.1	↑ 0.3
NGA	↑ 0.2	↑ 0.1	↑ 0.0	↓ 0.0	↓ -0.7	↑ 0.2	↑ 0.8	↑ 0.4	↓ -0.4	↓ -0.5	↓ 0.0	↑ 0.1

TABLE 2.2 • Percentage of Female Headed HH

Region	%
North Central	19.3
North East	8.3
North West	4.5
South East	38.0
South South	29.1
South West	26.2
Urban	23.8
Rural	19.2
NGA	21.1

women (27.7%). Nationally, 21 percent of households are female-headed, with the highest regional occurrence found in the South East (38%).

### 2.1.2 Marital Status

Given that the age distribution above reflects a relatively young population, it follows that a majority of the individuals are unmarried. Table 2.3 shows that 71 percent of men and 56.7 percent of women have never been married. The percentage of men that are unmarried exceeds that of unmarried women in both urban and rural areas. The largest regional percentage of unmarried men (76.3%) occurs in the North East while the largest proportion of unmarried women (60.3%) occurs in the South South. Married men and

women are predominantly monogamous rather than polygamous, and the incidence of divorce and separation is low. There are significantly more widows (8%) than widowers (0.9%).

## 2.2 Education

### 2.2.1 Literacy

Literacy is defined here as the *self-reported* ability to read and write in any language. Tables 2.4 and 2.5 present self-reported data on years of education and rates of literacy for all individuals 5 years and older. The gender disparity for number of years of schooling grows in tandem with the age group classifications. There are very small differences between the years of schooling acquired by males and females inside the younger age brackets, with less than 1 year of schooling difference between genders, on average. However, between the ages of 20 and 30, males reported having approximately 2 more years of schooling than females, and the disparity increased to 3 years at the 30+ age group level.

This same gender pattern is reflected in literacy levels. Table 2.5 shows higher rates of self-reported literacy for males than for females and the gap increases for older individuals. Between the ages of 5 and 9, 42.7 and 46.4 percent of males and females respectively are

TABLE 2.3 • Marital Status, Percentage Distribution of Individuals by Sex and Marital Status Group

Region	Never Married		Married (Mono)		Married (Polygamous)		Divorced		Separated		Widowed	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	71.6	54.9	19.9	26.5	7.1	9.8	0.1	0.2	0.3	0.6	0.9	8.1
North East	76.3	59.6	14.3	16.7	8.7	18.5	0.1	0.4	0.3	0.1	0.3	4.6
North West	74.2	58.0	15.4	22.7	9.6	15.7	0.1	0.1	0.2	0.1	0.5	3.4
South East	67.3	53.7	28.3	26.7	1.8	1.5	0.3	0.3	0.7	0.7	1.7	17.2
South South	71.4	60.3	23.8	24.4	2.5	3.4	0.2	0.9	1.1	1.1	1.0	9.8
South West	62.3	53.0	29.4	29.9	4.9	5.4	0.6	0.0	1.2	1.9	1.5	9.7
Urban	69.2	58.1	24.8	27.0	3.8	5.3	0.2	0.3	0.8	1.2	1.2	8.1
Rural	71.9	55.8	18.6	23.1	8.0	12.5	0.2	0.3	0.5	0.5	0.8	7.9
NGA	71.0	56.7	20.9	24.5	6.5	9.8	0.2	0.3	0.6	0.7	0.9	8.0

TABLE 2.4 • Mean Years of Education by Age Group

Region	5–9		10–14		15–19		20–30		30+		65+		All
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
North Central	1.4	1.4	4.7	4.5	8.2	8.2	11.0	7.5	9.3	4.8	5.5	2.0	5.1
North East	1.6	1.3	4.4	4.0	7.4	7.4	9.9	6.4	7.7	4.0	5.1	1.5	4.3
North West	1.5	1.4	4.0	4.0	6.6	6.2	9.3	4.8	6.0	3.5	3.9	2.6	3.5
South East	1.3	1.3	5.5	5.8	9.6	9.9	11.5	11.9	10.2	9.5	7.2	3.8	6.7
South South	1.4	1.6	5.8	6.3	10.0	10.3	12.0	11.9	10.7	9.4	9.5	5.0	7.5
South West	1.5	1.3	5.4	5.8	10.0	10.3	12.2	11.9	11.1	9.4	8.1	4.9	6.9
Urban	1.4	1.4	5.5	5.7	9.8	10.0	12.2	11.3	11.2	9.4	8.7	5.4	7.0
Rural	1.5	1.3	4.4	4.4	7.7	7.7	10.0	7.0	7.4	4.8	5.2	2.5	4.5
NGA	1.5	1.4	4.7	4.9	8.4	8.6	10.9	8.6	9.0	6.5	6.5	3.7	5.4

TABLE 2.5 • Percentage Reporting Literacy in Any Language by Age Group and Sex

Region	5–9		10–14		15–19		20–30		30+		65+		All
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	
North Central	32.4	32.3	70.0	64.5	84.5	80.6	91.6	61.1	69.7	37.0	35.1	6.0	58.2
North East	20.6	20.8	57.9	54.1	74.5	75.1	83.7	55.8	60.3	33.4	50.5	14.2	51.0
North West	32.8	35.3	67.0	65.9	76.3	70.6	83.2	55.5	65.2	43.8	42.2	22.4	55.8
South East	67.3	68.7	97.8	98.3	98.4	98.5	98.2	96.5	89.4	71.2	60.8	19.5	81.2
South South	61.9	67.6	84.2	90.3	96.4	98.2	95.8	96.3	86.8	71.6	67.2	23.7	82.2
South West	75.3	77.6	95.1	95.4	98.6	98.4	97.8	96.7	92.2	75.4	66.6	31.5	85.0
Urban	65.3	67.1	89.0	90.4	95.1	97.1	96.4	91.1	91.6	76.8	71.0	29.8	83.3
Rural	31.9	35.1	68.4	66.9	82.0	79.1	87.4	64.6	67.5	44.1	45.8	17.3	58.6
NGA	42.7	46.4	75.2	75.3	86.5	86.2	91.0	74.5	77.2	56.6	54.9	22.3	67.7

reported as able to read and write. However, for ages 20 through 30 where 91 percent of men report the ability to read and write, only 74.5 percent of women report being literate. There is also a clear urban and rural divide with significantly more literate individuals across all age brackets in urban areas than in rural.

Literacy levels as reflected in Table 2.5 are very low among the younger age brackets. The numbers improve as age increases and reach a peak at the 20 to 30 bracket for males (91% literate) and at the 15 to 19 bracket for females (86.2% literate). After this point, literacy levels begin to decline and by the 30+ age bracket only 77.2 percent of males and 56.6 percent of females are reported as literate.

## 2.2.2 Enrollment

School enrollment rates among school-aged children are reflected in Table 2.6. Male enrollment in government schools (68.7%) exceeds female (65.4%) by a somewhat narrow margin. The same is true for urban and rural enrollment in government schools. Regionally, the largest gender disparity for enrollment in government schools occurs in the North Central (with 69.1% for males versus 63.1% for females). While enrollment in private schools is not as common as in government, it is most common in the South and within urban areas of the country with an overall urban enrollment of 40.8 and 46.4 percent for males and females respectively, and 51.5 and 55.8 percent enrollment among the same in the South West. It is, however,

TABLE 2.6 • Enrollment of Children 5–14 Years Old (by Government/Private/Other)

Region	Government		Private		Other		Enrolled		All
	Male	Female	Male	Female	Male	Female	Male	Female	
North Central	69.1	63.1	26.7	30.9	4.2	6.1	84.4	84.4	82.9
North East	75.6	79.5	11.0	10.6	13.4	9.9	70.0	70.0	67.5
North West	87.3	85.6	6.0	6.1	6.8	8.3	69.2	69.2	68.1
South East	61.3	57.2	34.3	37.0	4.5	5.8	98.5	98.5	98.8
South South	59.3	57.4	38.5	39.9	2.2	2.7	98.5	98.5	98.2
South West	44.9	42.9	51.5	55.8	3.6	1.3	97.5	97.5	97.4
Urban	56.9	51.9	40.8	46.4	2.2	1.7	96.3	96.3	95.2
Rural	76.1	74.9	15.8	16.8	8.1	8.3	74.7	74.7	74.0
NGA	68.7	65.4	25.5	29.1	5.8	5.6	81.8	81.8	81.2

TABLE 2.6a • Enrollment of Children 5–14 Years Old (by Government/Private)—  
Change from Wave 2 to 3

Region	Government		Private		Other		Enrolled		All
	Male	Female	Male	Female	Male	Female	Male	Female	
North Central	↑ 4.1	↓ -1.6	↑ 0.4	↑ 4.0	↓ -4.5	↓ -2.4	↑ 5.2	↑ 0.6	↑ 3.1
North East	↓ -8.3	↓ -5.8	↑ 1.5	↑ 1.3	↑ 6.8	↑ 4.5	↑ 9.1	↑ 5.2	↑ 7.3
North West	↑ 5.4	↑ 7.8	↓ -2.5	↓ -4.3	↓ -2.9	↓ -3.5	↑ 4.2	↑ 7.5	↑ 5.7
South East	↑ 4.0	↓ -0.1	↓ -1.3	↑ 1.3	↓ -2.7	↓ -1.2	↑ 2.6	↑ 2.2	↑ 2.4
South South	↓ -1.7	↓ -0.7	↑ 5.2	↑ 3.2	↓ -3.5	↓ -2.5	↑ 1.5	↑ 0.6	↑ 1.1
South West	↓ -7.1	↓ -5.1	↑ 5.5	↑ 4.7	↑ 1.6	↑ 0.4	↑ 3.2	↑ 1.0	↑ 2.2
Urban	↑ 0.6	↑ 1.6	↓ -0.3	↓ -1.4	↓ -0.3	↓ -0.2	↑ 3.2	↑ 3.8	↑ 3.5
Rural	↑ 2.9	↓ -0.1	↓ -1.3	↑ 1.9	↓ -1.6	↓ -1.8	↑ 2.5	↑ 0.8	↑ 1.6
NGA	↑ 1.6	↑ 0.9	↓ -0.9	↓ -0.1	↓ -0.8	↓ -0.8	↑ 2.9	↑ 3.0	↑ 2.9

worth noting that the data show an overall increase in government school enrollment of 1.6 percentage point for males and 0.9 percentage point for females between Waves 2 and 3, which was accompanied by an overall decrease in private school enrollment of 0.9 percentage point for males and 0.1 percentage point for females (see change Table 2.6a).

Table 2.7 reports the most common reasons recorded among male and female children for non-enrollment in school, and by order of occurrence, the most commonly cited reasons included lack of interest (22% for males and 23.8% for females), too young (21% for males and 22.5 % for females) and distance (18% for males

and females). Other common reasons include lack of parental encouragement and lack of money.

Class repetition on the other hand is relatively uncommon, and only about 3 percent of primary-level and 2 percent of secondary-level children reported repeating a grade. Table 2.8 shows that the few instances of repetition seem to occur mostly at the primary school level, with a higher incidence among males than females across the board. For example, in urban areas, 3.9 percent of repetitions at the primary level occur among males compared to 2.8 percent among females. The disparity persists at the secondary school level with 2.3 percent of males repeating versus 1.9 percent of females.

TABLE 2.7 • Reason Not Enrolled in School (Children 5–14) Percent Distribution by Zones

Reason	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Too young	21.1	15.2	25.0	20.8	19.7	27.8	32.4	100.0	2.9	22.1	0.0	26.7	26.5	38.4	20.4	22.8	21.1	22.5
Too far away	11.4	20.7	15.3	21.8	24.3	19.0	0.0	0.0	0.0	0.0	11.8	32.7	0.0	0.0	21.6	22.2	18.1	18.0
Too expensive	2.5	3.0	0.7	0.1	1.9	2.6	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0	1.6	2.0	1.7	1.8
Working (home or job)	0.0	0.0	1.6	1.6	0.6	1.4	0.0	0.0	0.0	0.0	0.0	0.0	1.5	5.5	0.7	0.8	1.1	1.4
Lack of money	19.7	16.3	9.7	11.4	15.7	9.9	67.6	0.0	35.0	75.5	0.0	25.4	14.8	8.2	14.5	12.2	13.9	11.7
Death of parents	0.0	0.0	0.8	5.7	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	2.1	0.3	1.7
Separation of parents	0.0	0.0	0.4	0.1	3.7	2.7	0.0	0.0	24.3	0.0	0.0	0.0	4.5	1.6	2.3	1.5	2.2	1.2
No interest	19.1	25.0	23.7	20.3	17.4	19.4	0.0	0.0	0.0	0.0	0.0	15.2	10.0	12.9	19.5	20.9	22.0	23.8
Parents think it is not important	14.3	14.6	20.1	16.3	12.9	13.5	0.0	0.0	0.0	0.0	0.0	0.0	10.7	21.8	14.9	13.3	14.1	14.8
Illness	0.8	0.0	0.0	0.4	0.0	1.7	0.0	0.0	0.0	0.0	33.5	0.0	5.0	6.8	0.3	0.4	0.6	0.6
Disability	0.0	0.0	0.8	0.0	0.7	0.0	0.0	0.0	37.9	2.4	54.6	0.0	22.7	0.2	0.2	0.0	0.7	0.1
Conflict (militancy/insurgency)	0.0	0.0	0.8	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	1.1	0.0	0.1	0.3	0.3
Other	11.1	5.3	1.1	0.7	3.0	1.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.4	3.7	1.6	3.9	2.2

TABLE 2.8 • Class Repetition by Level and Gender (%)

	Primary		Secondary		Both Levels	
	Male	Female	Male	Female	Male	Female
North Central	4.1	2.4	1.4	1.7	0.2	0.0
North East	1.7	1.9	1.2	1.4	0.0	0.0
North West	1.1	1.6	0.1	0.5	0.0	0.0
South East	4.0	4.6	1.8	0.9	0.0	0.0
South South	5.2	3.8	2.2	2.5	0.0	0.3
South West	4.8	3.7	5.4	3.1	0.7	0.0
Urban	3.9	2.8	3.1	2.0	0.4	2.0
Rural	3.0	3.1	1.6	1.8	0.0	1.8
NGA	3.3	3.0	2.3	1.9	0.2	0.1

### 2.2.3 School Proximity

Table 2.9 shows about 47.6 percent of male and 51 percent of female children within the sample report a 0 to 15 minute proximity to a primary school. Approximately 38 percent of all children report a 16 to 30 minute proximity and 7.8 percent report a 31 to 45 minute proximity to the nearest primary school. In all regions, less than 1 percent of respondents live more than 90 minutes from a primary school. The North West households report the closest proximity with over 54 and 60.9 percent of male and female children reporting a 0 to 15 minute distance from a primary school.

TABLE 2.9 • Proximity to the Nearest School

	0–15 Min		16–30 Min		31–45 Min		46–60 Min		61–90 Min		91+ Min	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
<b>Primary</b>												
North Central	56.7	59.5	35.3	32.7	4.3	3.9	3.3	2.7	0.4	0.7	0.0	0.5
North East	43.2	44.5	34.0	33.4	12.9	13.0	5.0	6.1	3.5	2.7	1.5	0.2
North West	54.0	60.9	39.7	32.5	4.1	5.1	1.9	1.5	0.1	0.0	0.3	0.0
South East	26.4	22.8	43.5	47.9	17.6	21.5	11.9	6.5	0.5	1.2	0.0	0.0
South South	41.8	41.0	43.5	44.6	9.2	6.7	3.0	4.8	1.1	1.9	1.4	1.0
South West	46.6	57.8	43.3	37.2	8.2	2.9	1.6	1.4	0.0	0.0	0.3	0.7
Urban	42.4	48.0	45.2	43.8	10.1	6.2	1.9	0.7	0.1	0.7	0.3	0.5
Rural	50.3	53.0	36.5	32.5	6.9	8.3	4.5	5.0	1.1	1.0	0.6	0.3
NGA	47.6	51.1	39.5	36.8	8.0	7.5	3.6	3.3	0.8	0.9	0.8	0.9
<b>Secondary</b>												
North Central	34.1	59.5	41.2	32.7	12.1	3.9	4.6	2.7	6.0	0.7	2.0	0.5
North East	16.4	44.5	43.0	33.4	21.9	13.0	11.1	6.1	2.5	2.7	5.0	0.2
North West	27.1	60.9	49.3	32.5	12.4	5.1	4.0	1.5	5.3	0.0	2.0	0.0
South East	16.0	22.8	50.6	47.9	19.3	21.5	9.9	6.5	2.0	1.2	2.2	0.0
South South	26.3	41.0	45.5	44.6	14.1	6.7	7.9	4.8	3.2	1.9	3.0	1.0
South West	37.0	57.8	42.4	37.2	13.9	2.9	4.6	1.4	1.3	0.0	0.8	0.7
Urban	32.6	33.8	47.5	46.9	14.4	12.4	2.4	4.3	1.7	1.3	1.4	1.2
Rural	23.1	26.2	43.9	41.5	15.7	14.6	9.6	11.0	4.6	4.6	3.1	2.2
NGA	27.0	29.6	45.3	43.9	15.2	13.6	6.7	8.0	3.4	3.1	3.4	3.1



The numbers seem to suggest however that secondary schools are less accessible, with 27 and 29.6 percent of male and female children (respectively) reporting a 0 to 15 minute proximity, and an average of 44 percent of respondents reporting a 16 to 30 minute proximity. The data suggest there is a considerably higher percentage of children living farther away from secondary schools than primary schools (Table 2.9).

### 2.2.4 School Expenses and Scholarships

Table 2.10 reports average school expenses, percentage of primary and secondary students with annual school expenses below N5,000, and total school expenditure as a percentage of household expenditure for both primary and secondary school. The overall average

expenditure per enrolled primary school student is reported as N11,998. The Southern region reports the highest rates of expenditure for primary schooling, with the South West reporting the highest mean expenditure per primary school student of N30,481.

The North West reports the highest percentage of enrolled students with expenditure of less than N5,000 (87.7%). Mean urban expenditure far exceeds that of rural, with an urban mean primary school expenditure of N21,812. Rural mean primary school expenditure on the other hand is significantly lower with N6,456 in average expenses.

Secondary school expenditure is almost 4 times higher than primary with the average total annual expenditure per enrolled secondary school student reported

TABLE 2.10 • School Expenses

<b>Primary</b>	<b>Mean Annual Total School Expenditure per Student (among Students Enrolled) in Naira</b>	<b>% of Students Enrolled for Whom Total Annual Expenditure is &lt;5000 Naira</b>
North Central	8,984	55.0
North East	4,369	84.3
North West	3,162	87.7
South East	12,136	49.1
South South	21,021	32.3
South West	30,481	15.2
Urban	21,812	35.5
Rural	6,456	72.3
NGA	11,998	59.0
<b>Secondary</b>	<b>Mean Annual Total School Expenditure per Student (among Students Enrolled) in Naira</b>	<b>% of Students Enrolled for Whom Total Annual Expenditure is &lt;5000 Naira</b>
North Central	32,658	12.7
North East	21,738	44.0
North West	14,068	51.0
South East	36,110	25.0
South South	62,224	10.1
South West	60,037	6.7
Urban	54,203	13.2
Rural	29,781	31.1
NGA	40,272	23.4

as N40,272. Again, the average annual expenditure per secondary school student is twice as high in urban areas as compared to rural areas, with urban expenditure per child totaling N54,203 and rural expenditure totaling N29,781. The South South reports the highest mean annual expenditure per child in the amount of N62,224. The percentage of students with annual expenditure below N5,000 is lowest in the South West at 6.7 percent and highest in the North West at 51 percent.

## 2.3 Health

### 2.3.1 Educational Levels of Those Seeking Medical Care

The series of tables in this section provides detailed information about self-reported health status and healthcare behaviors of household members. Table 2.11 begins by linking individual education levels to likelihood of being ill or having an injury in the 4 weeks preceding the survey. Table 2.11 shows that over 42 percent of males and 49 percent of females who suffered an illness or injury had no education. Over 18.5 percent of males and 14.3 percent of females reporting any illnesses or injuries had acquired only 1 to 5 years of education.

This trend persists at the regional level, where non-educated females were more likely than non-educated males to have been ill in the month preceding the interview in all regions.

### 2.3.2 Consultation for Health and Type of Facility Visited

In Table 2.12 we find that among those who sought medical care in the 4 weeks preceding the survey, the largest proportion visited hospitals (27.9% of males and 28.3% of females) and local chemists (33.2% males and 35.5% females). Moreover, about 5 percent of males and 4 percent of females reported not visiting any facility. In rural areas, there was a considerable difference between those visiting hospitals (24.6% males and females) and those visiting chemists (33.8% males and 35.3% females).

Table 2.13 delves further into respondent's medical history by inquiring about health problems occurring in the 4 weeks prior to the survey. Individuals between 0 and 4 years and over 65 years are most likely to have faced a health problem in the last 4 weeks. 30.3 percent of males and 38.9 percent of females over 65 reported having a health problem in the last 4 weeks, and 26 and 21.8 percent of males and females between 0 and

TABLE 2.11 • Percent Reporting Any Illness or Injury in the Last 4 Weeks

	No Education Level		1–5 Years of Education		Finished Primary		Attended Secondary		Finished High School		Post High School Education	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	46.3	53.8	20.8	14.2	7.4	10.4	9.1	7.3	10.8	8.5	5.6	5.8
North East	51.5	61.4	17.7	14.3	9.6	9.4	5.5	5.5	11.9	6.8	3.8	2.6
North West	61.4	66.2	14.1	12.2	7.9	10.3	8.4	5.7	5.3	4.8	2.9	0.9
South East	25.7	38.8	24.8	15.5	20.2	16.0	6.0	9.5	14.8	13.7	8.5	6.4
South South	24.8	29.7	21.0	16.8	12.9	17.4	9.1	11.6	15.7	15.3	16.4	9.2
South West	30.0	39.8	11.9	12.2	16.3	14.3	13.1	12.2	15.6	14.3	13.1	7.1
Urban	34.1	38.3	19.5	14.4	10.2	13.4	10.4	10.8	14.2	14.1	11.6	9.0
Rural	45.7	53.9	18.1	14.3	12.8	12.8	7.1	7.2	10.4	8.5	5.9	3.2
NGA	42.2	49.1	18.5	14.3	12.0	13.0	8.1	8.4	11.6	10.3	7.6	5.0

TABLE 2.12 • Type of Health Facility Visited, among Those Reporting Any Illness in the Last 4 Weeks

	Hospital		Dispensary		Pharmacy		Chemist		Clinic		Maternity		Traditional		No Facility	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	33.8	31.5	3.5	4.2	3.5	1.5	18.6	22.7	29.0	28.1	2.6	1.2	1.7	0.8	2.2	4.2
North East	25.9	28.2	19.1	19.8	1.0	1.0	28.0	28.9	7.5	5.8	4.8	6.5	3.8	2.3	5.8	4.5
North West	33.6	33.6	18.5	22.1	2.0	2.6	28.9	28.6	3.5	3.5	1.8	0.4	2.0	2.4	3.5	3.3
South East	22.4	24.6	0.6	2.4	5.4	4.0	45.9	46.8	2.4	3.3	1.8	1.6	1.2	1.6	10.6	7.1
South South	20.3	23.9	0.7	0.3	16.1	15.3	40.6	40.7	3.8	2.8	0.3	0.0	2.4	0.9	3.1	0.3
South West	32.5	27.6	0.6	0.0	5.0	3.6	36.3	43.9	2.5	3.1	1.3	1.0	1.9	2.6	11.3	9.2
Urban	35.8	36.5	3.2	1.8	8.7	7.1	31.8	35.7	6.1	5.2	1.1	0.8	0.9	1.1	5.3	4.5
Rural	24.6	24.6	11.1	12.6	3.8	3.6	33.8	35.3	7.8	7.6	2.5	2.1	2.7	2.0	5.9	4.6
NGA	27.9	28.3	8.7	9.3	5.2	4.7	33.2	35.5	7.3	6.9	2.1	1.7	2.2	1.8	5.7	4.6

TABLE 2.13 • Any Health Problems in the Past 4 Weeks (%)

	Ages 0–4		Ages 5–9		Ages 10–14		Ages 15–64		65+		All	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	24.2	18.7	10.8	9.5	9.2	4.7	7.3	11.5	21.2	20.6	10.5	11.2
North East	24.7	27.5	15.2	14.5	8.7	9.0	7.2	11.1	33.5	27.8	12.0	13.6
North West	27.9	21.0	14.1	17.4	9.8	7.9	10.2	13.7	25.9	25.8	14.2	15.0
South East	35.6	31.8	23.7	22.0	16.3	15.6	15.7	22.6	42.3	59.8	21.4	26.6
South South	28.2	24.8	14.7	13.6	14.2	10.4	12.1	15.8	32.2	44.7	15.3	17.0
South West	17.1	14.1	10.0	6.9	10.4	5.6	8.1	10.0	27.9	31.7	11.2	11.3
Urban	25.3	20.1	16.5	14.2	14.6	7.7	10.3	13.8	30.7	38.9	14.6	15.0
Rural	26.3	22.6	12.9	14.0	8.9	8.5	9.6	13.8	30.1	38.9	13.2	15.4
NGA	26.0	21.8	14.1	14.1	10.8	8.2	9.9	13.8	30.3	38.9	13.7	15.2

TABLE 2.13a • Any Health Problems in the Past 4 Weeks (% Point Change from Wave 2 to 3)

	Ages 0–4		Ages 5–9		Ages 10–14		Ages 15–64		65+		All	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	↑ 2.3	↓ -1.9	↑ 0.4	↓ -1.9	↓ -0.9	↓ -5.4	↓ -3.5	↓ -3.6	↑ 2.9	↓ -3.8	↓ -1.8	↓ -3.4
North East	↑ 4.5	↑ 9.4	↑ 4.2	↑ 9.4	↑ 2.0	↑ 1.2	↓ -2.0	↓ -1.0	↑ 4.8	↑ 15.4	↑ 0.6	↑ 1.5
North West	↑ 6.6	↑ 2.3	↑ 3.3	↑ 2.3	↑ 0.4	↑ 0.8	↑ 0.9	↑ 1.1	↑ 4.2	↑ 3.7	↑ 2.4	↑ 2.4
South East	↑ 0.2	↓ -4.0	↑ 7.9	↓ -4.0	↓ -0.7	↑ 2.5	↑ 0.8	↓ -0.6	↓ -1.1	↑ 8.5	↑ 1.7	↑ 0.8
South South	↓ -1.6	↑ 5.7	↓ -1.3	↑ 5.7	↑ 3.1	↑ 0.9	↑ 0.8	↑ 0.2	↓ -2.9	↓ -10.8	↑ 0.4	↑ 0.4
South West	↓ -6.2	↓ -6.4	↑ 1.8	↓ -6.4	↑ 0.3	↓ -2.4	↓ -1.3	↓ -2.9	↓ -2.0	↑ 2.9	↓ -1.2	↓ -2.5
Urban	↑ 3.3	↑ 2.5	↑ 1.6	↑ 2.5	↓ -1.4	↓ -0.1	↓ -0.5	↓ -0.9	↓ -1.8	↑ 1.0	↑ 0.1	↑ 0.3
Rural	↑ 0.6	↓ -1.8	↑ 5.0	↓ -1.8	↑ 4.2	↓ -1.3	↓ -0.8	↓ -1.3	↑ 4.8	↑ 5.4	↑ 1.3	↓ -0.5
NGA	↑ 2.4	↑ 1.0	↑ 2.7	↑ 2.7	↑ 0.5	↓ -0.5	↓ -0.6	↓ -1.0	↑ 0.6	↑ 2.7	↓ -1.5	→ 0.0

TABLE 2.14 • Type of Illness

	Malaria		Common Cold		Typhoid		Injury		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	57.4	57.1	10.0	4.0	9.9	13.4	2.8	2.1	19.9	23.4
North East	64.4	65.1	8.2	8.8	3.4	5.0	7.3	1.6	16.7	19.6
North West	58.2	59.6	8.4	11.1	9.7	9.3	6.9	3.3	16.9	16.6
South East	69.1	70.1	4.7	4.8	5.1	5.0	6.7	3.6	14.4	16.6
South South	60.1	63.2	8.6	7.9	3.9	5.4	8.5	3.8	18.9	19.7
South West	68.4	74.8	4.7	4.3	3.1	1.1	8.2	4.3	15.6	15.6
Urban	64.5	68.9	7.3	6.7	5.2	5.0	7.2	2.1	15.8	17.3
Rural	61.2	62.6	7.5	7.6	7.0	7.3	6.7	3.9	17.6	18.5
NGA	62.4	64.9	7.4	7.3	6.3	6.5	6.9	3.2	16.9	18.0

TABLE 2.15 • Any Health Internment in Past 12 Months (%)

	Ages 0–4		Ages 5–9		Ages 10–14		Ages 15–64		65+	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	3.20	2.56	1.35	0.49	1.12	0.84	2.43	3.80	7.50	4.18
North East	1.17	0.98	0.24	1.07	0.92	0.00	0.87	2.72	8.26	8.67
North West	0.73	0.83	0.82	0.61	0.21	0.93	1.47	1.61	3.95	1.42
South East	1.99	3.38	0.48	1.27	1.88	0.00	1.96	3.22	8.30	12.98
South South	2.61	1.11	1.09	0.00	0.99	0.94	1.62	2.96	7.83	6.27
South West	3.46	1.18	1.20	0.30	0.24	0.30	1.55	3.19	5.72	5.74
Urban	2.47	1.86	1.65	0.33	0.71	0.69	1.74	2.96	5.84	9.37
Rural	1.49	1.10	0.48	0.73	0.70	0.52	1.54	2.73	6.91	5.80
NGA	1.80	1.35	0.86	0.59	0.70	0.58	1.62	2.82	6.52	7.21

4 faced a health problem in this same period. Females are slightly more likely to have been ill, both nationally and in most of the regions. According to change statistics shown in Table 2.13a, the proportion of males reporting facing a health problem in the last 4 weeks decreased between the Waves.

The most common type of illness recorded across all regions was malaria, with high incidence in both urban (67.1% average) and rural (61.6% average) areas. Medical internment is not very common, with a maximum of 7.2 and 6.5 percent incidence occurring among females and males (respectively) aged 65 over the 12 months preceding the survey. As Table 2.15 shows, this is the case across all regions, and in both rural and urban areas.

### 2.3.3 Healthcare Expenditure

The cost of quality medical care was found to be an important consideration for many individuals in the sample. As Table 2.16 demonstrates, when households do spend money on healthcare, the expenditures are usually related to the cost of drugs. In fact, 74.7 percent of total individual health expenditure among males goes towards the cost of medication, while female expenditure is not far behind at 71.3 percent. Males consistently spend more than females on drugs across all regions. Beyond medications, individual health expenditure is allocated to consultation fees (14.5% for males and 15.6% for females) and admission fees (7% for males and 9.1 percent for females). Overall expenditure on other health related matters is relatively

TABLE 2.16 • Health Expenditures, by Categories (as a % of Total Health Expenditure)

	Any Health Expenditures		Type of Expenditure (Share of Total Health Expenditure)							
			Transportation		Drugs		Consultation		Admission	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	2.2	2.5	2.6	2.9	72.8	64.6	14.4	17.8	10.5	14.9
North East	3.5	2.1	8.3	8.5	72.6	66.5	11.8	12.3	7.6	12.9
North West	0.0	1.5	7.9	7.8	65.0	64.2	22.8	24.6	4.8	3.8
South East	4.2	4.9	3.4	3.6	76.2	71.4	13.2	15.1	7.8	10.9
South South	2.5	1.7	2.9	3.8	79.9	73.3	10.1	14.5	7.3	8.6
South West	0.5	1.6	1.6	1.7	79.7	79.7	12.9	10.2	6.1	8.4
Urban	1.2	2.2	2.7	3.0	75.7	74.5	15.1	13.6	6.9	9.2
Rural	2.6	2.2	5.2	5.3	73.9	68.9	14.1	17.1	7.1	9.1
NGA	1.8	2.2	4.1	4.3	74.7	71.3	14.5	15.6	7.0	9.1

Note: The first two columns present the share of individuals with any health expenditures. The remaining columns present the average share of total health expenditures, conditional on having health expenditures.

TABLE 2.16a • Change in Health Expenditures, by Categories (as a % of Total Health Expenditure) between Wave 2 and 3

	Any Health Expenditures		Type of Expenditure (Share of Total Health Expenditure)							
			Transportation		Drugs		Consultation		Admission	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	↓ -1.1	↑ 0.4	↓ -1.4	↓ -1.9	↑ 0.0	↓ -4.5	↑ 1.9	↑ 0.4	↓ -0.5	↑ 6.1
North East	↓ -1.2	↑ 1.3	↑ 2.9	↑ 2.7	↑ 2.9	↓ -3.2	↓ -4.7	↓ -3.3	↓ -1.0	↑ 3.9
North West	↑ 0.5	↑ 0.8	↑ 1.2	↑ 1.2	↓ -3.3	↓ -3.8	↑ 4.5	↑ 4.1	↓ -2.0	↓ -1.1
South East	↑ 0.9	↑ 2.7	↓ -2.1	↓ -0.4	↑ 8.4	↑ 2.2	↓ -4.9	↓ -1.8	↓ -1.0	↑ 0.9
South South	↓ -0.6	↓ -1.6	↓ -0.2	↓ -0.3	↑ 5.1	↑ 0.3	↓ -2.9	↑ 1.4	↓ -2.2	↓ -1.4
South West	↓ -0.4	↓ -0.2	↓ -0.5	↓ -0.8	↓ -3.2	↑ 4.0	↑ 2.9	↓ -1.4	↑ 1.0	↓ -1.9
Urban	↓ -0.3	↑ 0.4	↑ 0.4	↑ 0.3	↑ 2.0	↓ -2.8	↓ -0.2	↑ 2.1	↓ -2.1	↑ 0.8
Rural	↓ -0.2	↑ 0.4	↓ -0.6	↓ -0.3	↓ -1.5	↑ 3.2	↑ 1.2	↓ -2.0	↑ 1.0	↓ -0.8
NGA	↓ -0.2	↑ 0.4	↑ 0.0	↑ 0.0	↑ 0.5	↓ -0.3	↑ 0.4	↑ 0.3	↓ -0.8	↑ 0.1

Note: The first two columns present the share of individuals with any health expenditures. The remaining columns present the average share of total health expenditures, conditional on having health expenditures.

insignificant across urban and rural areas, and is highest in the South East (average of 4.5%). As shown in Table 2.16a, there were no sizeable changes in the distribution of expenditures in the country as a whole, although there were some shifts at the zonal level. For instance, the share of expenditure on drugs increased for males in South East and South South but decreased for females in the northern zones.

According to Table 2.17, most of the money used to defray the cost of healthcare comes either from the individual patient (42.1% for males and females), or from their parents (50.2%). Some households also report receiving financial help from other relatives and from spouses.

As shown in Table 2.18, 54.3 percent of males and 58.8 percent of females report living less than

TABLE 2.17 • Source of Funds for Health Cost, among Households with Any Health Expenditures (%)

	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Self	42.7	23.8	35.6	7.2	39.4	9.6	44.6	38.1	44.1	28.4	44.6	28.6	44.4	28.3	40.4	20.2	42.1	42.1
Spouse	1.5	25.2	0.5	31.2	1.0	40.3	1.4	11.4	1.2	18.9	1.3	20.0	1.3	21.1	1.1	26.2	1.2	1.2
Parent	51.1	44.0	58.1	51.6	53.8	45.0	44.8	34.8	48.0	43.3	47.5	42.2	47.3	42.0	52.3	43.7	50.2	50.2
Other relative	4.4	5.6	5.6	9.6	4.2	4.5	7.4	13.2	3.6	5.7	4.3	8.5	4.4	7.3	5.1	8.2	4.8	4.8
Employer	0.0	0.1	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	1.2	0.3	0.6	0.2	0.0	0.0	0.3	0.3
Government	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0
Other organization	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private health	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
No expenses	0.0	0.1	0.0	0.0	1.4	0.3	0.4	0.2	3.0	1.9	0.0	0.0	1.5	0.5	0.4	0.4	0.9	0.9
Other	0.3	1.0	0.2	0.4	0.2	0.2	1.4	2.3	0.2	1.7	1.1	0.4	0.5	0.5	0.6	1.3	0.6	0.6

TABLE 2.18 • Proximity to the Nearest Hospital/Health Facility (%)

	0-15 Min		16-30 Min		31-45 Min		46-60 Min		61-90 Min		91-120 Min		120+ Min		Mean Time (Min)	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	55.8	58.0	31.9	23.4	6.5	11.5	1.9	5.1	1.4	1.2	0.0	0.0	2.5	0.8	23.6	19.3
North East	50.8	57.4	27.5	25.8	8.4	5.3	1.4	2.4	4.6	5.3	3.8	2.4	3.3	1.4	31.8	21.9
North West	52.0	57.2	27.5	26.6	7.3	8.8	5.1	3.7	4.9	2.5	1.8	0.5	1.3	0.8	23.9	20.4
South East	45.3	49.6	31.1	24.5	10.1	9.8	7.9	9.1	3.8	6.1	1.2	0.5	0.5	0.4	24.5	24.8
South South	59.7	60.8	20.2	17.9	8.2	10.9	3.5	1.5	6.5	6.6	0.6	0.0	1.3	2.3	21.0	23.0
South West	62.3	69.6	22.3	22.6	7.9	4.3	5.1	1.1	1.2	1.2	0.0	0.0	1.1	1.0	18.5	12.8
Urban	62.8	64.6	23.7	22.9	7.1	7.2	2.4	1.1	2.5	3.7	0.4	0.2	1.1	0.3	18.3	16.3
Rural	49.0	54.9	28.3	23.8	8.6	9.2	5.4	5.6	4.9	4.2	1.9	0.7	2.0	1.7	27.2	23.2
NGA	54.3	58.8	26.5	23.4	8.0	8.4	4.3	0.5	4.0	1.1	1.3	0.5	1.6	1.1	23.8	20.4

TABLE 2.18a • Proximity to the Nearest Hospital/Health Facility

	0–15 Min		16–30 Min		31–45 Min		46–60 Min		61–90 Min		91–120 Min		120+ Min		Mean Time (Min)	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	↑ 7.8	↑ 7.8	↑ 7.8	↓ -5.7	↓ -4.7	↓ -4.7	↓ -3.3	↓ -3.3	↓ -1.9	↓ -1.9	↓ -0.1	↓ -0.1	↓ -0.1	↓ -0.1	↓ -8.4	↓ -15.1
North East	↑ 21.1	↑ 21.1	↓ -16.2	↓ -4.0	↓ -1.5	↓ -1.5	↑ 0.6	↑ 0.6	↑ 1.6	↑ 1.6	↓ -1.5	↓ -1.5	↓ -1.5	↓ -1.5	↓ -10.6	↓ -17.2
North West	↓ -1.6	↓ -1.6	↑ 1.2	↓ -0.6	↑ 0.1	↑ 0.1	↑ 2.1	↑ 2.1	↓ -0.5	↓ -0.5	↓ -0.8	↓ -0.8	↓ -0.8	↓ -0.8	↓ -5.7	↓ -7.8
South East	↓ -10.9	↓ -10.9	↑ 7.0	↑ 1.9	↑ 3.7	↑ 3.7	↓ -1.3	↓ -1.3	↑ 0.9	↑ 0.9	↓ -1.3	↓ -1.3	↓ -1.3	↓ -1.3	↓ -1.5	↓ 0.0
South South	↑ 13.6	↑ 13.6	↓ -7.0	↓ -2.5	↓ -2.7	↓ -2.7	↑ 0.2	↑ 0.2	↑ 0.3	↑ 0.3	↓ -1.8	↓ -1.8	↓ -1.8	↓ -1.8	↓ -13.0	↓ -6.5
South West	↑ 5.7	↑ 5.7	↓ -0.4	↓ -1.2	↑ 0.8	↑ 0.8	↓ -0.7	↓ -0.7	↓ -0.9	↓ -0.9	↓ -3.5	↓ -3.5	↓ -3.5	↓ -3.5	↓ -13.1	↓ -6.5
Urban	↓ -0.3	↑ 8.0	↑ 2.7	↓ -4.3	↓ -1.4	↓ -1.4	↑ 0.8	↑ 0.8	↓ -0.6	↓ -0.6	↓ -1.4	↓ -1.4	↓ -1.4	↓ -1.4	↓ -6.7	↓ -7.7
Rural	↑ 11.9	↑ 9.9	↓ -5.6	↓ -9.5	↓ -2.4	↑ 3.3	↓ -0.2	↓ -2.6	↓ -0.1	↓ -0.1	↓ -1.5	↓ -1.5	↓ -1.5	↓ -1.4	↓ -10.5	↓ -7.1
NGA	↑ 4.4	↑ 8.8	↓ -0.5	↓ -6.3	↓ -1.8	↑ 0.6	↓ -0.7	↓ -1.8	↓ -0.2	↑ 0.0	↓ -1.8	↓ -1.8	↓ -1.5	↓ -0.2	↓ -8.1	↓ -7.5

16 minutes from a healthcare facility; over 26 percent of males and 23 percent of females report living between 16 and 30 minutes away. Only about 1.6 percent of males and 1.1 percent of females report a travel time exceeding 120 minutes, and the mean travel time to the nearest health facility is reported as 23.8 minutes for males and 20.4 minutes for females. Highest mean time is reported by males in the North East (31.8 minutes) and by females in the South East (24.8 minutes).

The height and weight of children ages 6 to 59 months were collected and used to calculate key indicators of child health. Stunting is an indicator of chronic malnutrition, or a lack of adequate nutrition over a long period of time. As such, this measure is not sensitive to short term dietary changes. Wasting, on the other hand, is a short-term indicator and captures malnutrition in the period immediately preceding the survey. For example, wasting could result from episodes of acute diarrhea and dehydration. Underweight measurement captures both short- and long-term effects of malnutrition.

Stunting, wasting, and underweight figures are presented in Table 2.19. Nationally, 39.4 percent of boys and 35.4 percent of girls are reported as stunted. Urban numbers, while slightly better, stand at 33.4 percent for stunted boys and 29.5 percent for stunted girls.

TABLE 2.19 • Child (6–59 Month Old)  
Anthropometrics (%)

Region	Stunting		Wasting		Underweight	
	Boy's	Girl's	Boy's	Girl's	Boy's	Girl's
North Central	24.1	25.1	4.8	11.3	12.2	10.5
North East	44.8	44.7	9.4	5.7	20.4	17.3
North West	57.5	48.5	17.8	10.6	33.9	24.0
South East	23.8	24.2	6.3	6.5	12.8	13.5
South South	22.0	16.2	6.8	4.1	12.9	5.0
South West	22.9	21.7	11.2	10.7	14.3	12.6
Urban	33.4	29.5	9.8	8.0	17.5	15.3
Rural	42.2	38.5	12.6	9.6	24.1	17.6
NGA	39.4	35.4	11.7	9.0	22.0	16.8

Rural numbers are worse than the national averages, with 42.2 percent of boys and 38.5 percent of girls being stunted. Wasting, as is often the case in developing countries, is not as prevalent. Nationally, over 11 percent of boys and 9 percent of girls are reported as wasted. Nationally, 22 percent of boys and 16.8 percent of girls are underweight. Again, the figures are slightly better for urban areas with 17.5 percent of boys and 15.3 percent of girls reported as underweight. Regionally, stunting remains the most prevalent issue especially in the Northern regions with 57.5 percent stunting in boys and 48.5 percent in girls in the North West.





# Housing Characteristics and Household Assets

## 3

### Key Messages:

- Over 68 percent of households live in dwellings they own, though home rentals are still common.
- 63.6 percent of households live in homes with 3 or more rooms but the quality of building materials remains poor.
- 59 percent of households have access to electricity at an average annual cost of N26,966.
- Farm implements are important assets for both urban and rural households. However far fewer households own mechanized farming implements relative to manual.
- Radios and cell phones are the most easily accessible ICT tools.
- Over 50% of sample households own a mobile phone while another 34.5 percent can access a mobile phone through a family member.
- 17.4 percent of households have access to the internet and mostly use it to exchange emails, instant messaging, and for educational activities.

## 3.1 Housing Characteristics: Ownership, Structure and Facilities

### 3.1.1 Housing Ownership

Table 3.1 presents a summary of housing ownership characteristics by region and place of residence. Overall, over 68.5 percent of households own the house in which they dwell, with a wide margin between home owners and renters; only 16.6 percent of households rent their homes. Regionally, a higher percentage of households own homes in the North East (90.4%), North West (89.2%), and North Central (77.5%) than in the South with the exception of the South East where 78.2 percent of households live in homes they own.

The pattern for renting homes is reversed; there are higher occurrences of home rentals in both the South West (33%) and South South (20.6%) than in the

North East, North West, and North Central. Rented homes are also significantly more common in urban areas (35.2%) than in rural (5.3%). Authorized use of homes without charge is also a relatively common occurrence in the South with 22.1 and 18.3 percent of the sample occupying free authorized homes in the South West and South South, respectively. This phenomenon is also more common in urban areas (16.3%) than in rural areas (10.7%). Unauthorized occupation of homes without payment is not as common but exhibits the highest prevalence in the South West (3.7%) as well as the South South and North East (1.3%).

### 3.1.2 Number of Rooms, Floor, Wall and Roof Characteristics

Tables 3.2 to 3.5 present information on housing structure, focusing on number of rooms as well as floor, wall, and roofing materials. Overall, based on these

TABLE 3.1 • Household Dwelling Ownership by Place of Residence (%)

Region	Owned	Employer Provided	Free Authorized	Free Unauthorized	Rented
North Central	77.5	0.9	10.8	0.2	10.6
North East	90.4	0.2	4.7	1.3	3.4
North West	89.2	1.2	6.7	0.5	2.5
South East	78.2	0.0	7.3	0.4	14.0
South South	59.3	0.5	18.3	1.3	20.6
South West	38.8	0.2	22.1	3.7	35.2
Urban	48.1	0.9	16.3	1.7	33.0
Rural	82.4	0.3	10.7	1.3	5.3
NGA	68.5	0.5	12.9	1.5	16.6

TABLE 3.2 • Housing Structure—Percent of Households by Place of Residence

Region	Rooms			Rooms per Capita
	One	Two	Three or More	
North Central	8.3	20.7	71.0	0.7
North East	5.4	19.1	75.5	0.5
North West	3.0	16.3	80.7	0.5
South East	9.2	18.1	72.6	0.9
South South	12.8	27.0	60.2	0.7
South West	28.7	33.5	37.8	0.5
Urban	20.1	29.0	50.9	0.6
Rural	7.9	19.7	72.4	0.7
NGA	12.9	23.5	63.6	0.6

criteria, houses are built quite modestly, but are more spacious than would be expected given their modest construction. A large percentage of households live in homes with three or more rooms.<sup>1</sup> Over 72 percent of households in rural areas occupy a home with at least three rooms while over 50 percent of urban households do the same. In comparison, only 7.9 percent and 20.1 percent of rural and urban households, respec-

<sup>1</sup> The number of rooms excludes bathrooms, toilets, storage rooms, and garages.

tively, report living in a 1 room home. The percentages increase with the number of rooms, with 19.7 percent and 29 percent of rural and urban households respectively living in two room homes.

The most common roofing materials are corrugated iron sheet, grass, and asbestos, in that order; about 80 percent of houses in urban areas and 76 percent in rural have corrugated iron sheet roofs. Grass is more common in rural urban areas, with 17.6 percent of rural homes having grass roofs compared to 1.3 percent of urban homes. Asbestos is more common in urban areas (14.4%) than in rural (2.6%).

Smooth cement floors are very popular with 69 percent of households occupying homes that have this type of flooring. It is more common in urban areas (83%) than in rural (59.5%). More expensive flooring materials such as carpet, cement, or polished wood were not reported at all.

Table 3.5 indicates that about 43 percent of the homes in the sample are constructed with cement blocks, 31 percent with mud walls, 15 percent with concrete. Regionally, construction with cement is most common in the South East while construction with mud is most common in the North West.

TABLE 3.3 • Housing Structure: Roofing Material (Percent of Households by Place of Residence)

Roofing Material	Region							Urban	Rural	NGA
	North Central	North East	North West	South East	South South	South West				
Grass	13.3	33.9	18.8	3.6	3.6	3.1	1.3	17.6	11.0	
Iron sheets	80.4	63.0	71.9	86.3	85.8	76.8	80.4	75.9	77.7	
Clay tiles	0.2	1.6	2.5	0.0	0.0	0.2	0.3	1.1	0.7	
Concrete	2.2	0.0	1.2	0.3	0.3	1.2	1.3	0.7	0.9	
Plastic sheeting	0.7	0.4	1.3	0.4	0.3	0.9	1.1	0.5	0.7	
Asbestos sheet	3.0	0.9	0.4	9.0	7.6	17.0	14.4	2.6	7.4	
Others	0.2	0.2	3.9	0.4	2.4	0.9	1.3	1.7	1.5	

TABLE 3.4 • Housing Structure: Flooring Material (Percent of Households by Place of Residence)

Flooring Material	Region							Urban	Rural	NGA
	North Central	North East	North West	South East	South South	South West				
Sand/earth/straw	7.0	9.1	17.8	2.2	2.2	1.5	1.5	10.0	6.5	
Smoothed mud	16.2	31.1	34.5	9.2	12.7	9.4	4.7	27.3	18.1	
Smooth cement	72.3	58.4	45.6	83.6	71.6	80.2	83.0	59.5	69.0	
Wood	0.3	0.0	0.9	0.0	0.0	2.1	0.7	0.8	0.8	
Tile	4.3	1.3	1.1	5.0	13.2	6.5	10.0	2.4	5.5	
Others	0.0	0.0	0.1	0.0	0.3	0.2	0.1	0.1	0.1	

TABLE 3.5 • Housing Structure: Wall Material (Percent of Households by Place of Residence)

Wall Material	Region							Urban	Rural	NGA
	North Central	North East	North West	South East	South South	South West				
Grass	1.0	11.7	6.3	0.0	0.3	0.0	0.1	4.3	2.6	
Mud	45.6	55.5	62.0	9.4	18.8	10.3	9.1	46.7	31.4	
Compacted earth	2.2	2.3	3.9	1.0	2.4	0.3	1.0	2.6	2.0	
Mud brick (unfired)	6.8	3.2	8.0	0.5	0.4	2.4	1.6	5.0	3.6	
Burnt bricks	1.9	0.5	1.1	0.3	0.4	0.9	0.7	1.0	0.9	
Concrete	9.7	6.3	3.9	5.7	13.6	36.1	25.8	7.5	14.9	
Wood	0.0	0.1	0.0	0.0	0.8	1.1	0.3	0.5	0.4	
Iron sheets	0.1	0.3	0.5	0.0	2.8	0.8	0.8	0.8	0.8	
Concrete or cement blocks	32.7	20.2	14.3	83.2	60.4	47.8	60.7	31.4	43.3	
Others	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.1	0.1	

TABLE 3.6 • Lighting Fuel by Region

Region	Fuel Type									
	Collected Firewood	Purchased Firewood	Grass	Kerosene	Electricity/ PHCN	Generator	Gas	Battery/ Dry Cell (Torch)	Candles	Others
North Central	4.9	1.1	0.1	9.1	35.9	5.8	0.0	41.4	1.5	0.2
North East	5.4	2.0	0.2	8.5	19.5	2.8	0.0	61.4	0.3	0.0
North West	10.1	2.8	0.3	8.6	25.4	2.0	0.2	49.4	0.4	0.9
South East	2.1	0.8	0.0	36.3	54.1	3.1	0.0	2.7	0.4	0.3
South South	2.2	0.3	0.0	21.3	54.4	9.5	0.3	7.1	0.7	4.2
South West	0.9	1.0	0.0	16.0	63.7	4.8	0.3	12.4	0.5	0.5
Urban	1.2	1.2	0.1	9.7	72.9	4.9	0.3	9.1	0.5	0.2
Rural	6.2	1.4	0.1	21.2	25.6	4.5	0.1	38.5	0.7	1.6
NGA	4.1	1.3	0.1	16.6	44.8	4.7	0.2	26.6	0.6	1.1

TABLE 3.6a • Change in Lighting Fuel between Wave 3 and Wave 2 (% Point Change)

Region	Fuel Type									
	Collected Firewood	Purchased Firewood	Grass	Kerosene	Electricity/ PHCN	Generator	Gas	Battery/ Dry Cell	Candles	Others
North Central	↓ -2.1	↑ 0.4	↓ -0.8	↓ -11.8	↓ -0.8	↑ 1.1	→ 0.0	↑ 15.7	↓ -1.2	↓ -0.5
North East	↓ -1.0	↑ 0.4	↑ 0.1	↓ -6.6	↓ -1.6	↓ -0.6	→ 0.0	↑ 10.6	↓ -0.4	↓ -1.0
North West	↑ 3.9	↑ 1.3	↓ -0.1	↓ -7.8	↑ 0.4	↑ 0.4	↑ 0.2	↑ 2.9	↓ -0.2	↓ -1.0
South East	↑ 0.2	↑ 0.4	↓ -0.4	↓ -7.9	↑ 5.2	↓ -0.3	→ 0.0	↑ 2.2	↑ 0.3	↑ 0.2
South South	↑ 0.0	↑ 0.0	↓ -0.2	↓ -16.5	↑ 7.6	↑ 4.0	↓ -0.5	↑ 4.5	↑ 0.1	↑ 1.0
South West	↓ -0.2	↑ 0.9	↓ -0.2	↓ -6.0	↓ -5.6	↑ 1.9	↑ 0.3	↑ 8.0	↑ 0.4	↑ 0.5
Urban	↑ 0.5	↑ 0.7	↓ -0.3	↓ -6.0	↓ -6.7	↑ 1.5	↑ 0.1	↑ 4.0	↓ -0.1	↑ 0.1
Rural	↑ 0.2	↑ 0.6	↓ -0.3	↓ -12.8	↑ 0.9	↑ 0.8	↓ -0.1	↑ 8.6	↓ -0.1	↓ -0.2
NGA	↑ 0.5	↑ 0.7	↓ -0.3	↓ -9.1	↓ -0.5	↑ 1.3	↑ 0.0	↑ 7.4	↓ -0.1	↓ 0.0

### 3.1.3 Energy Sources

Tables 3.6 to 3.12 provide details on sources of lighting fuel, firewood, and electricity. Electricity (44.8%), dry cell batteries (26.6%) and kerosene (16.6%) are the most common sources of lighting fuel. As expected, electricity, the most modern of the three utilities, is more prevalent in urban areas (72.9%) than in rural (25.6%); following the same logic, kerosene is more frequently used in rural areas (21.2%) than in urban (9.7%). Other crude sources of lighting are also more popular in rural areas. Collected wood, for example, is used by 6.2 percent of households in rural areas

compared to 1.2 percent in urban areas. Table 3.6 also shows that people are more likely to forage for the wood they use for lighting (4.1%) as opposed to purchasing it (1.3%). It is worth noting that the data show an overall decrease in the use of electricity (down by 0.5% point) and an increase in the use of generators (1.3% point) and dry cell batteries (7.4% point) since Wave 2, while the use of rudimentary sources such as firewood (both purchased and collected) have increased (see change Table 3.6a).

As Table 3.7 shows, most of the collected firewood comes from unfarmed areas of the community

TABLE 3.7 • Source of Firewood by Region

	Own Woodlot	Community Woodlot	Forest Reserve	Unfarmed Area of Community	Other
North Central	31.0	18.6	9.1	40.8	0.4
North East	5.6	31.8	11.3	51.0	0.3
North West	34.0	29.4	10.5	25.9	0.1
South East	32.0	24.8	12.2	28.0	3.0
South South	28.1	24.3	8.4	29.0	10.1
South West	43.9	19.4	6.6	24.7	5.4
Urban	26.2	19.4	5.9	37.4	11.2
Rural	30.2	26.1	10.6	31.6	1.5
NGA	29.6	25.0	9.8	32.6	3.1

TABLE 3.8 • Electricity Access

Regions	Electricity in Dwelling (%)	Weekly Electricity Hours	Yearly Cost of Electricity
North Central	44.8	44.1	23,165
North East	25.9	32.2	25,057
North West	39.3	29.9	30,724
South East	71.1	25.7	26,013
South South	82.3	29.7	29,900
South West	75.3	45.8	25,498
Urban	86.0	41.4	28,388
Rural	41.1	27.9	24,713
NGA	59.3	35.8	26,966

(32.6%) and woodlots owned by the household (29.6%). Some individuals report collecting firewood from community woodlots and forest reserves, but do so at lower levels than households utilizing the first two methods.

Table 3.8 shows approximately 59.3 percent of households have electricity in their dwellings, with an average of 35.8 hours a week of electricity. The annual average cost of electricity is N26,966. However, as expected, electricity availability is much higher in urban areas (86%) than in rural (41.1%). The hours of electricity availability reported are also considerably different in urban and rural areas. Electricity in urban areas is approximately N4,000 more expensive than in rural areas. Regionally, Southern households have better

TABLE 3.8a • Change in Electricity Access from Wave 2 to 3 (% Point Change)

Regions	Electricity in Dwelling (%)	Weekly Electricity Hours	Yearly Cost of Electricity
North Central	↑ 0.2	↑ 3.9	↑ 4,633
North East	↓ -2.6	↓ -4.2	↑ 3,578
North West	↓ -2.8	↑ 8.7	↑ 14,504
South East	↑ 0.6	↑ 4.1	↓ -2,523
South South	↑ 3.4	↓ -23.0	↑ 13,448
South West	↓ -0.3	↑ 10.9	↓ -7,300
Urban	↓ -2.4	↑ 6.0	↑ 174
Rural	↑ 1.0	↓ -6.9	↑ 5,933
NGA	↓ -0.8	↑ 0.7	↑ 2,338

access to electricity and fewer average hours of availability than Northern households, but at a higher commensurate cost.

It is interesting to note that while a lower percentage of households in Wave 3 report access to electricity in the dwelling compared to Wave 2, there is an increase from Wave 2 to Wave 3 in the average number of hours of electricity per week among rural households (see change Table 3.8a).

The source of this electricity is also of interest. Table 3.9 shows that 95.9 percent of the households acquire electricity from the Power Holding Company of Nigeria (PHCN) with similar percentages in both urban and

TABLE 3.9 • Source of Electricity (among Those Reporting Electricity)

Regions	PHCN (NEPA) Only	Rural Electrification/Generator
North Central	98.1	1.9
North East	98.7	1.3
North West	91.6	8.4
South East	96.1	3.9
South South	91.5	8.5
South West	99.7	0.3
Urban	98.7	1.3
Rural	92.0	8.0
NGA	95.9	4.1

TABLE 3.10a • Change in Frequency of Blackouts between Wave 2 and 3 (% Point Change)

Regions	Never	Every Day	Several Times a Week	Several Times a Month	Several Times a Year
North Central	↓ -1.6	↑ 1.1	↓ -2.4	↑ 0.1	↑ 2.8
North East	↑ 3.0	↓ -15.0	↓ -5.0	↑ 2.2	↑ 14.8
North West	↑ 0.7	↓ -28.2	↑ 18.5	↑ 6.0	↑ 3.1
South East	↓ -1.1	↓ -21.3	↑ 6.5	↑ 6.3	↑ 9.6
South South	↓ -1.3	↓ -6.9	↑ 4.0	↑ 6.6	↓ -2.5
South West	↑ 2.0	↑ 7.5	↓ -12.5	↑ 1.1	↑ 2.0
Urban	↑ 0.9	↑ 0.4	↓ -6.2	↑ 3.4	↑ 1.5
Rural	↓ -0.7	↓ -17.9	↑ 8.7	↑ 4.5	↑ 5.4
NGA	↑ 0.2	↓ -7.0	↓ -0.3	↑ 4.0	↑ 3.2

rural areas reporting PHCN usage. The regions with the lowest use of PHCN facilities seem to supplement their electricity using rural electrification methods and generators.

Table 3.10 shows over 49.6 percent of households face daily blackouts, with 41.4 and 55.4 percent reporting daily blackouts in rural and urban areas, respectively. The incidence of daily blackouts has however declined nationally and in rural areas. Based on change Table 3.10a, we see a 17.9 percentage point decrease

TABLE 3.10 • Frequency of Blackouts (%)

Regions	Never	Every Day	Several Times a Week	Several Times a Month	Several Times a Year
North Central	1.6	64.6	24.2	6.5	3.0
North East	4.5	56.3	18.6	5.8	14.8
North West	5.7	43.4	35.9	11.3	3.8
South East	0.3	38.9	35.6	15.4	9.8
South South	1.8	42.8	29.9	19.7	5.7
South West	6.2	56.9	28.3	5.4	3.1
Urban	4.6	55.4	28.9	8.1	3.0
Rural	2.2	41.4	31.8	15.6	9.0
NGA	3.6	49.6	30.1	11.2	5.5

in households reporting daily blackouts in rural areas. Respondents in urban areas report an increase of 0.4 percentage point.

Most households use firewood (45%) and kerosene based appliances (43.1%) for cooking in the absence of electricity. Lighting without electricity is mostly by rechargeable lamps (32.3%), generator (23.7%) and kerosene appliances (21.7%). As detailed in Table 3.12, over 27.3 percent of households report not having electricity due to unreliable services, while 24.4 percent blame high connection fees for their lack of electricity.

### 3.1.4 Water Sources, Sewer and Refuse Facilities

Tables 3.13 to 3.16 provide details on water sources as well as sewage and refuse disposal. Table 3.13 indicates that about 24.3 percent of homes do not have a toilet facility, with the highest occurrence in rural areas (32.7%) and the North Central region (53%). A larger percentage reports the presence of a covered pit latrine (32.4%). There are some flush to septic tank systems, but only in approximately 17 percent of the sample households. Very few households have toilet-on-water (2.9%) and flush-to-sewage systems (9.2%).

TABLE 3.11 • Source of Energy in Blackout (%)

	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
<b>Lighting</b>									
Firewood	0.9	0.0	1.0	0.0	0.2	0.0	0.3	0.3	0.3
Kerosene	6.7	10.9	7.6	48.7	29.5	13.8	14.0	32.5	21.7
Rechargeable lamp	31.5	27.9	27.2	23.5	29.3	42.1	38.5	23.4	32.3
Generator	18.4	16.1	10.4	22.9	28.8	28.8	27.2	18.6	23.7
Candle	5.5	1.6	1.6	1.2	3.8	2.9	3.6	1.9	2.9
Battery/dry cell (torch)	36.8	43.5	52.2	3.4	8.2	11.9	16.1	23.2	19.0
Others	0.2	0.0	0.0	0.3	0.1	0.4	0.3	0.2	0.2
<b>Cooking</b>									
Charcoal	17.7	9.4	6.3	1.8	1.0	3.0	4.6	4.7	4.6
Firewood	49.8	79.3	85.4	59.8	44.7	14.3	26.8	71.0	45.0
Gas	3.8	1.4	0.9	5.1	10.7	8.0	8.4	3.5	6.4
Kerosene	27.3	7.6	6.2	33.0	43.1	73.8	59.2	20.2	43.1
Generator	0.4	0.9	0.8	0.0	0.5	0.2	0.4	0.3	0.4
Others	1.0	1.4	0.4	0.3	0.0	0.6	0.6	0.3	0.5

TABLE 3.11a • Change in Source of Energy in Blackout between Wave 2 and 3 (% Point Change)

	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
<b>Lighting</b>									
Firewood	↓ -2.1	↓ -0.6	↓ -1.1	↓ -0.2	↓ -0.3	→ 0.0	↓ -0.2	↓ -0.9	↓ -0.5
Kerosene	↓ -28.2	↓ -8.6	↓ -7.3	↓ -3.7	↓ -14.7	↓ -25.3	↓ -18.2	↓ -13.8	↓ -16.1
Rechargeable lamp	↑ 7.5	↑ 12.6	↑ 9.0	↓ -5.9	↑ 6.0	↑ 21.5	↑ 14.2	↑ 4.2	↑ 10.0
Generator	↓ -0.2	↓ -4.5	↑ 1.9	↑ 6.5	↑ 3.6	↓ -3.3	↓ -1.6	↑ 4.6	↑ 0.6
Candle	↑ 3.1	↓ -0.8	↓ -0.1	↑ 0.8	↑ 0.4	↓ -0.4	↑ 0.5	↑ 0.2	↑ 0.4
Battery/dry cell (torch)	↑ 19.8	↑ 1.9	↓ -2.3	↑ 2.3	↑ 4.8	↑ 7.1	↑ 5.0	↑ 5.6	↑ 5.4
Others	↑ 0.0	→ 0.0	→ 0.0	↑ 0.3	↑ 0.1	↑ 0.4	↑ 0.2	↑ 0.2	↑ 0.2
<b>Cooking</b>									
Charcoal	↑ 2.7	↑ 5.8	↑ 1.4	↓ -0.2	↑ 0.3	↓ -0.1	↑ 0.1	↑ 2.0	↑ 0.8
Firewood	↓ -4.6	↓ -0.7	↑ 3.7	↑ 0.6	↑ 0.3	↓ -4.6	↓ -0.8	↓ -2.6	↓ -0.5
Gas	↑ 2.9	↑ 0.2	↓ -0.1	↑ 1.7	↑ 4.7	↑ 5.0	↑ 4.3	↑ 1.9	↑ 3.3
Kerosene	↓ -2.0	↓ -5.3	↓ -0.4	↓ -1.3	↓ -5.5	↓ -0.1	↓ -2.9	↓ -0.6	↓ -2.9
Generator	↑ 0.2	↑ 0.3	↑ 0.8	↓ -0.8	↑ 0.4	↓ -0.5	↓ -0.2	↑ 0.1	↓ -0.1
Others	↑ 0.9	↓ -0.2	↓ -5.4	↑ 0.0	↓ -0.2	↑ 0.2	↓ -0.5	↓ -0.8	↓ -0.6



TABLE 3.12 • Why No Access to Electricity? (%)

	Region								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Unaffordable connection fee	19.3	27.8	34.8	29.8	14.5	14.6	12.2	30.3	24.4
No need for electricity	41.9	15.9	8.1	19.4	16.7	19.9	32.0	10.2	17.3
Dwelling inappropriate for	0.0	15.8	15.3	19.9	17.4	1.9	6.7	17.1	13.7
Application pending	21.4	5.6	14.6	3.0	0.0	0.0	5.9	4.8	5.2
Service too unreliable	17.3	27.8	27.2	18.1	35.1	35.1	27.8	27.1	27.3
Other	0.0	7.1	0.0	9.9	16.3	28.6	15.3	10.5	12.1

TABLE 3.13 • Toilet Facilities by Place of Residence

	Region								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
None	53.0	17.7	14.5	23.7	13.9	25.9	12.0	32.7	24.3
Toilet on water	2.4	1.0	1.3	0.8	7.1	3.9	4.0	2.2	2.9
Flush to sewage	10.2	1.6	1.5	2.4	13.5	19.0	18.5	2.9	9.2
Flush to septic tank	8.7	0.5	1.0	31.5	28.2	27.3	31.8	7.7	17.4
Pail/bucket	0.3	0.4	1.5	1.8	0.7	0.5	0.6	1.1	0.9
Covered pit latrine	20.2	49.1	48.6	31.4	31.8	20.5	27.6	35.7	32.4
Uncovered pit latrine	4.9	28.1	28.1	7.4	4.9	2.3	4.4	16.5	11.6
VIP latrine	0.3	1.7	3.6	1.1	0.0	0.7	1.2	1.3	1.3

Water sources detailed in Tables 3.14 show the presence of improved and unimproved sources of drinking water. Most households rely on private boreholes for both dry (38.4%) and wet season (32.3%), with some reliance on protected wells/wellsprings (at least 15.2%) and water pipelines (9.6%). Unprotected well/spring is the most common unimproved water source overall (at least 13.1%) and in rural areas (19.7%). However some households in urban areas still rely on tanker

trucks (3.7%), which are found to be more common in urban areas than in rural. The average distance from the dwelling to a water source is 18.5 minutes.

Thirty-one percent of households do not have a designated refuse disposal site. 29.1 percent utilize unauthorized refuse disposal heaps, and 21.4 percent dispose of refuse within the family compound. Only 11.3 percent of households use a government collected refuse bin.

TABLE 3.14 • Source of Drinking Water, by Season and Place of Residence (%)

Characteristics	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
<b>Dry Season</b>									
Pipe borne water treated	6.7	8.9	13.3	4.3	10.4	11.0	15.3	5.7	9.6
Pipe borne water untreated	5.3	2.2	3.6	3.8	4.6	2.0	3.3	3.6	3.5
Borhole/hand pump	23.7	28.5	21.0	58.8	57.4	40.5	43.5	34.9	38.4
Well/spring protected	24.3	12.0	19.9	2.6	3.7	22.2	17.2	13.8	15.2
Well/spring unprotected	8.6	27.2	33.7	5.8	4.8	3.1	3.4	19.7	13.1
River/spring	21.8	12.6	3.7	8.9	8.4	7.7	1.0	15.6	9.7
Lake/reservoir	0.4	0.9	0.6	0.8	1.2	0.2	0.6	0.7	0.6
Rain water	1.5	0.5	0.7	1.5	0.7	0.6	1.0	0.8	0.9
Tanker/truck/vendor	4.6	6.6	2.0	5.6	0.4	0.2	3.7	1.9	2.6
Satchet water	2.9	0.6	0.7	7.0	8.4	12.4	10.7	2.9	6.1
Bottled water	0.1	0.0	0.7	0.8	0.1	0.2	0.2	0.5	0.3
Other	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
<b>Wet Season</b>									
Pipe borne water treated	5.2	8.1	10.0	3.2	10.0	9.4	13.4	4.3	8.0
Pipe borne water untreated	3.7	2.2	5.1	3.0	4.8	1.4	3.1	3.5	3.3
Borhole/hand pump	15.8	25.1	19.8	41.2	51.9	36.4	41.1	26.3	32.3
Well/spring protected	13.5	11.9	18.2	1.1	4.1	14.9	11.4	11.3	11.3
Well/spring unprotected	6.3	25.3	31.5	2.0	4.6	2.0	2.7	17.1	11.2
River/spring	11.2	13.8	4.5	3.6	6.4	4.2	0.8	10.4	6.5
Lake/reservoir	0.3	0.9	0.5	0.6	0.4	0.0	0.1	0.5	0.4
Rain water	40.2	6.9	7.2	36.4	9.9	23.1	16.6	23.2	20.5
Tanker/truck/vendor	1.0	5.2	1.6	2.3	0.4	0.2	2.1	1.0	1.4
Satchet water	2.2	0.4	0.9	5.5	7.3	8.1	8.7	1.8	4.6
Bottled water	0.1	0.2	0.6	1.0	0.1	0.2	0.1	0.6	0.4
Other	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1

TABLE 3.15 • Distance to Water Source from Your Dwelling (Time)

Regions	Average Time (Minutes)
North Central	14.1
North East	25.6
North West	27.1
South East	19.1
South South	14.2
South West	13.1
Urban	12.3
Rural	22.0
NGA	18.5

TABLE 3.16 • Type of Refuse Disposal (%)

	Region								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
None	30.9	41.9	27.3	32.0	25.8	31.1	20.8	37.5	30.7
Govt collected bin	3.6	1.2	2.7	10.0	8.7	28.8	25.2	1.8	11.3
Private collected bin	2.9	0.0	1.0	1.5	5.2	7.5	8.0	0.5	3.6
Government bin or shed	2.2	1.1	1.0	5.5	3.0	1.0	4.1	0.8	2.1
Disposal in compound	7.9	9.0	39.0	27.6	27.6	12.6	13.3	27.0	21.4
Unauthorized refuse heap	49.4	46.7	28.1	21.3	27.2	17.3	26.5	30.8	29.1
Other	3.1	0.1	0.9	2.0	2.4	1.8	2.0	1.6	1.7

## 3.2 Household Assets

Asset ownership is often used as a key welfare indicator. Asset acquisition may reflect an improvement in living standards and vice versa. Tables 3.17 to 3.21 summarize the percentage of households with various types of assets, including modern and traditional farm implements, home furniture, household durables as well as ICT, communication and entertainment equipment.

### 3.2.1 Household Furniture

Based on Table 3.17, the most commonly owned assets include mattresses (94.4%), beds (81.8%), and mobile phones (78.9%). These are closely followed by mats (76.1%) and radios (61.2%).

### 3.2.2 Farm Implements

As one might expect, Table 3.18 demonstrates the high rates of ownership for rudimentary farm implements such as hoes (94.1% of agricultural households) and cutlasses (88%), with minimal differences in ownership between rural and urban areas. Modern, mechanized appliances such as tractors are highly uncommon with only 0.2 percent of agricultural households reporting ownership of a tractor.

### 3.2.3 Information and Communication Technology

The mobile phone is most commonly used information and communication technology (ICT) devices.

While the numbers in Table 3.17 suggest very low overall access to some key ICT devices, 79 percent of households own a mobile phone; an increase of 8 percentage points nationally and 12.4 percentage points in rural areas since Wave 2 (see change table 3.17a). This is closely followed by radio ownership (61.2%) and television ownership (50.2%). While radios are almost as popular in rural (64.7%) as in urban areas (56.0%), cell phones are clearly more common in urban areas (89.5%) than in rural (71.7%).

Access to personal computers (8.3% versus 2.5%) and internet (29.0% versus 9.8%) is more prevalent in urban areas than in rural areas. The same is true for access to mobile phones. According to Table 3.19, about 88.7 percent of Nigerian households report having access to a mobile phone and 17.4 percent have access to the internet. Table 3.20 outlines the source of access to mobile phones and the internet for adults 10 years or older. The majority of adults own their mobile phones (58.5%). Those that do not own gain access to mobile phones and the internet through their family members and neighbors. Business centers are also still a common source of internet access (10.5% of persons with internet access). The internet is most commonly used to send and receive emails (45.8%), engage in educational activities (18.4%) and exchange instant messages (15.4%).



TABLE 3.17a • Change in Household Assets between Wave 2 and 3 (% Point Change)

Assets	Region								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Furniture (3/4 piece sofa set)	↑ 2.1	↑ 4.5	↓ -1.0	↑ 4.1	↑ 10.4	↑ 2.1	↑ 5.1	↑ 1.8	→ 0.0
Furniture (chairs)	↓ -5.0	↑ 5.2	↑ 4.7	↓ -4.7	↓ -0.5	↓ -10.0	↓ -6.9	↑ 0.2	→ 0.0
Furniture (tables)	↓ -2.9	↑ 10.2	↓ -2.3	↓ -8.3	↑ 3.9	↓ -8.4	↓ -7.1	↓ 0.0	↓ -3.2
Mattress	↓ -0.4	↓ -0.3	↓ -1.2	↑ 2.7	↑ 0.3	↑ 1.4	↓ -0.4	↑ 1.3	↑ 0.6
Bed	↓ -5.3	↑ 2.8	↓ -1.6	↓ -4.1	↓ -2.0	↓ -0.9	↓ -1.4	↓ -2.0	↓ -1.8
Mat	↑ 5.9	↓ -0.8	↑ 1.1	↑ 3.3	↑ 0.6	↓ -2.5	↑ 1.0	↑ 1.3	↑ 1.4
Sewing machine	↓ -1.9	↑ 1.9	↑ 0.2	↑ 1.6	↑ 1.3	↑ 0.4	↑ 1.3	↑ 0.1	↑ 0.5
Gas cooker	↑ 1.1	↑ 0.5	↑ 0.4	↓ -0.1	↑ 4.5	↑ 1.7	↑ 2.5	↑ 0.6	↑ 1.3
Stove (electric)	↑ 0.1	↓ -0.3	↑ 0.6	↑ 0.1	↓ -0.3	↑ 0.4	↑ 0.2	↑ 0.1	↑ 0.1
Stove gas (table)	↓ -1.0	↓ -0.5	↓ -0.6	↓ -0.4	↓ -0.5	↑ 2.1	↑ 0.0	↑ 0.1	↑ 0.0
Stove (kerosene)	↑ 6.3	↑ 0.7	↑ 2.5	↑ 3.8	↑ 0.5	↑ 2.9	↑ 1.1	↑ 2.8	↑ 1.6
Fridge	↑ 1.3	↑ 0.8	↑ 0.8	↓ -0.5	↑ 2.4	↑ 0.3	↑ 0.9	↑ 0.8	↑ 0.6
Freezer	↑ 1.4	↓ -0.4	↑ 0.8	↑ 4.0	↑ 3.0	↑ 0.4	↑ 2.0	↑ 0.8	↑ 1.2
Air conditioner	↑ 0.4	↑ 0.2	↑ 0.1	↑ 1.4	↑ 1.4	↑ 0.3	↑ 1.0	↑ 0.3	↑ 0.5
Washing machine	↑ 0.5	↑ 0.2	↑ 0.2	↑ 1.5	↑ 0.8	↑ 1.8	↑ 1.5	↑ 0.5	↑ 0.9
Electric clothes dryer	→ 0.0	↓ -0.2	↓ -0.1	↓ -0.3	↓ -0.4	↓ 0.0	↓ -0.3	↓ -0.1	↓ -0.2
Bicycle	↓ -5.5	↓ -2.1	↓ 0.0	↓ -2.4	↓ -0.7	↓ -0.4	↑ 0.6	↓ -2.4	↓ -1.0
Motobike	↓ -0.1	↑ 2.4	↑ 2.0	↑ 2.5	↓ -1.3	↓ -1.1	↑ 0.2	↑ 1.2	↑ 1.0
Cars and other vehicles	↑ 2.5	↑ 1.3	↑ 1.0	↑ 0.6	↑ 3.7	↑ 1.5	↑ 2.2	↑ 1.4	↑ 1.5
Generator	↑ 3.0	↓ -0.7	↓ -1.3	↑ 10.9	↑ 7.9	↑ 5.3	↑ 3.6	↑ 4.4	↑ 3.8
Fan	↑ 0.5	↑ 1.7	↓ -1.7	↑ 4.6	↑ 4.0	↑ 1.6	↓ -0.6	↑ 2.6	↑ 0.7
Radio	↑ 2.5	↑ 3.1	↑ 4.4	↑ 1.0	↓ -2.0	↓ -3.8	↓ -3.3	↑ 3.3	↑ 0.6
Cassette recorder	↓ -4.8	↓ -2.3	↓ -7.3	↓ -2.5	↓ -4.9	↓ -3.1	↓ -4.6	↓ -4.0	↓ -4.3
Hi-Fi (sound system)	↓ -0.3	↓ -0.8	↓ -0.2	↑ 2.8	↑ 0.1	↑ 1.0	↑ 0.7	↑ 0.3	↑ 0.3
Microwave	↑ 0.1	↓ -0.1	↓ -0.5	↑ 0.0	↑ 2.6	↓ -0.4	↑ 0.2	↑ 0.1	↑ 0.1
Iron	↑ 4.8	↑ 5.0	↓ -1.4	↑ 4.0	↑ 1.4	↓ -2.9	↓ -1.5	↑ 2.2	↑ 0.2
TV set	↑ 3.6	↑ 2.4	↑ 1.1	↑ 8.3	↑ 1.0	↑ 1.9	↑ 2.4	↑ 2.5	↑ 2.0
Computer	↑ 0.2	↑ 0.5	↓ -0.3	↓ -1.4	↑ 0.6	↓ -2.0	↓ -1.4	↓ 0.0	↓ -0.7
DVD player	↑ 0.0	↑ 3.8	↑ 1.2	↑ 14.1	↓ -1.7	↓ -0.9	↑ 1.5	↑ 2.2	↑ 1.5
Satellite dish	↑ 2.5	↑ 2.3	↑ 0.4	↑ 5.4	↑ 2.9	↑ 0.8	↑ 3.2	↑ 1.5	↑ 2.1
Musical instrument	↑ 0.1	↑ 0.2	↑ 0.6	↓ -0.4	↑ 0.5	↓ -1.3	↓ -0.6	↑ 0.1	↓ -0.2
Mobile phone	↑ 11.8	↑ 5.2	↑ 18.8	↑ 11.9	↑ 1.6	↑ 2.6	↑ 2.3	↑ 12.4	↑ 8.0
Inverter	↓ -0.7	↑ 0.3	↓ -0.2	↑ 0.2	↓ -0.2	↓ -1.0	↓ -0.8	↓ -0.1	↓ -0.4
Others	↓ -9.6	↓ -2.8	↓ -1.5	↓ -20.8	↓ -15.4	↓ -10.1	↓ -11.4	↓ -9.0	↓ -10.0

TABLE 3.18 • Agricultural Assets by Place of Residence (% of Ag Households That Own)

Assets	Region							Urban	Rural	NGA
	North Central	North East	North West	South East	South South	South West				
Tractor	0.2	1.1	0.1	0.2	0.0	0.0	0.4	0.2	0.2	
Plough	0.0	17.1	5.0	0.2	0.2	1.1	0.6	4.6	4.1	
Trailer/cart	0.0	5.6	0.6	0.2	0.0	0.0	0.0	1.2	1.0	
Ridger	1.0	3.9	1.9	0.2	0.0	0.0	0.2	1.5	1.3	
Planter	0.0	0.6	3.2	0.2	0.0	0.0	1.3	1.1	1.1	
Pickup	0.0	0.4	0.1	0.2	0.0	1.4	0.9	0.2	0.3	
Harvester	0.0	0.4	0.5	0.4	0.0	0.0	0.2	0.3	0.3	
Water pump	0.0	0.8	2.0	0.2	0.4	0.4	1.6	0.7	0.8	
Sprinkler	0.0	0.3	1.7	0.2	0.0	0.8	0.6	0.7	0.7	
Other animal drawn	0.3	8.7	8.2	0.2	0.0	0.0	0.1	4.3	3.8	
Other tractor drawn	0.5	0.1	0.0	0.2	0.0	0.0	0.5	0.1	0.1	
Sprayer	17.9	22.0	5.7	1.2	2.4	29.1	12.6	10.7	10.9	
Outboard motor	0.0	0.1	0.0	0.2	0.0	0.0	0.0	0.1	0.0	
Canoe	1.3	0.3	0.6	0.2	4.5	0.4	2.1	0.9	1.1	
Boat	0.0	0.3	0.0	0.2	0.0	0.0	0.0	0.1	0.1	
Fishing net	1.7	1.3	0.5	0.2	0.7	0.4	0.8	0.8	0.8	
Safety equipment (fish)	0.0	0.1	0.0	0.2	0.5	0.0	0.4	0.1	0.1	
Wheelbarrow	8.0	9.4	9.4	61.0	29.0	7.0	22.3	20.3	20.6	
Cutlass	90.5	83.2	76.7	99.8	97.7	91.6	88.6	87.9	88.0	
Hoe	93.6	95.7	95.5	96.4	91.8	87.6	91.8	94.5	94.1	
Sickle	16.9	31.3	43.0	0.4	2.0	25.8	16.8	23.8	22.8	
Other	1.5	8.8	5.1	6.7	18.2	10.5	6.5	7.7	7.6	

TABLE 3.18a • Change in Agricultural Assets between Wave 2 and 3 (% Owning)

Assets	Region								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Tractor	↓ -0.2	↓ -0.8	↑ 0.1	↑ 0.2	↓ -0.9	↓ -0.7	↓ -0.1	↓ -0.4	↓ -0.3
Plough	↓ -0.5	↑ 14.0	↑ 0.6	↑ 0.2	↓ -0.6	↓ -0.7	↓ -0.1	↑ 2.3	↑ 2.0
Trailer/cart	↓ -0.2	↑ 3.5	↑ 0.5	↑ 0.2	↓ -0.9	↓ -0.7	↓ -0.3	↑ 0.6	↑ 0.4
Ridger	↑ 0.9	↑ 0.1	↓ -3.6	↑ 0.2	↓ -0.9	↓ -0.7	↓ -0.8	↓ -1.1	↓ -1.0
Planter	→ 0.0	↓ -0.9	↑ 2.6	↑ 0.2	↓ -0.9	↓ -0.7	↑ 1.1	↑ 0.4	↑ 0.5
Pickup	↓ -0.1	↓ -1.1	↑ 0.1	↑ 0.2	↓ -0.9	↓ -1.0	↓ -0.3	↓ -0.4	↓ -0.4
Harvester	↓ -0.1	↓ -1.1	↑ 0.3	↑ 0.4	↓ -0.9	↓ -1.4	↑ 0.0	↓ -0.4	↓ -0.3
Water pump	↓ -0.3	↓ -1.1	↑ 0.2	↑ 0.0	↓ -0.2	↓ -1.0	↑ 0.1	↓ -0.3	↓ -0.3
Sprinkler	→ 0.0	↓ -1.4	↑ 1.2	↑ 0.2	↓ -0.6	↓ -0.7	↑ 0.4	↓ -0.1	↑ 0.0
Other animal drawn	↓ -0.1	↓ -4.3	↑ 0.2	↑ 0.2	↓ -0.7	↓ -0.7	↓ -0.9	↓ -0.7	↓ -0.6
Other tractor drawn	↑ 0.1	↓ -2.9	↓ -0.1	↑ 0.2	↓ -0.9	↓ -0.7	↑ 0.1	↓ -0.7	↓ -0.6
Sprayer	↑ 3.4	↑ 4.7	↑ 0.0	↑ 0.6	↑ 1.1	↑ 12.5	↑ 4.7	↑ 1.9	↑ 2.3
Outboard motor	→ 0.0	↓ -2.0	↓ -0.6	↑ 0.2	↓ -1.0	↓ -0.7	↓ -0.2	↓ -0.7	↓ -0.6
Canoe	↑ 1.3	↓ -1.8	↑ 0.4	↑ 0.2	↑ 1.0	↓ -0.3	↑ 1.1	↑ 0.0	↑ 0.2
Boat	→ 0.0	↓ -1.5	↓ -0.1	↑ 0.2	↓ -1.2	↓ -0.7	↓ -0.7	↓ -0.4	↓ -0.5
Fishing net	↑ 1.7	↓ -1.1	↑ 0.1	↑ 0.2	↓ -5.2	↓ -0.3	↓ -1.5	↓ -0.4	↓ -0.6
Safety equipment (fish)	→ 0.0	↓ -1.9	↓ -0.1	↑ 0.2	↓ -1.1	↓ -0.7	↓ -0.2	↓ -0.5	↓ -0.5
Wheelbarrow	↑ 0.8	↑ 3.9	↑ 6.1	↑ 21.0	↑ 5.9	↑ 1.7	↑ 6.3	↑ 7.8	↑ 7.5
Cutlass	↑ 5.3	↑ 7.2	↓ -1.8	↑ 1.8	↑ 7.5	↑ 12.0	↑ 15.1	↑ 1.7	↑ 3.9
Hoe	↑ 4.0	↑ 1.9	↓ -1.8	↑ 0.2	↑ 4.2	↑ 12.3	↑ 14.2	↑ 0.3	↑ 2.7
Sickle	↑ 4.0	↑ 13.9	↓ -5.3	↓ -0.7	↓ -1.3	↑ 7.1	↓ -0.3	↑ 2.0	↑ 1.8
Other	↓ -2.5	↑ 1.8	↓ -2.5	↓ -4.7	↓ -1.3	↓ -9.8	↓ -4.2	↓ -3.0	↓ -3.1

TABLE 3.19 • Access to Mobile Phone and Internet  
(% of Persons Aged 10 Years and Older)

Region	Access to Mobile Phone	Access to Internet
North Central	89.7	18.2
North East	85.7	10.2
North West	82.5	7.1
South East	92.4	20.1
South South	88.7	28.4
South West	95.5	23.1
Urban	92.9	29.0
Rural	86.2	9.8
NGA	88.7	17.4

TABLE 3.20 • Access to ICT (Sources)

Source	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
<b>Mobile Phone</b>									
Owned	54.9	39.1	40.4	67.6	73.6	76.2	74.0	48.3	58.5
Family member	38.9	46.3	46.4	28.0	25.0	22.0	24.6	41.0	34.5
Friend/neighbor	5.8	14.4	11.6	1.5	1.2	1.8	1.2	9.4	6.2
Umbrella centre	0.4	0.1	0.9	1.6	0.1	0.0	0.1	0.8	0.5
Business centre	0.2	0.1	0.6	1.3	0.1	0.0	0.2	0.5	0.4
Other	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Internet</b>									
Owned/subscription	72.2	66.5	69.8	74.3	80.5	80.3	75.5	77.5	76.2
Family member/friend/neighbor	14.3	14.3	11.7	6.2	10.9	11.6	11.6	10.7	11.3
Umbrella centre	0.1	3.2	0.7	1.5	0.1	0.0	0.6	0.5	0.6
Workplace	2.9	0.4	1.4	0.7	0.3	1.1	1.2	0.8	1.1
Business centre	9.8	13.8	16.4	17.3	8.1	6.5	10.8	9.9	10.5
Other	0.7	1.8	0.0	0.0	0.1	0.5	0.3	0.7	0.4

Note: The figures in the table represent the source of access to mobile phone/internet among those persons reported to have access.

TABLE 3.21 • Purpose of Use of Internet (% Those with Internet Access)

Purpose	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Send/receive email	41.6	27.6	33.2	59.0	43.0	52.7	46.3	45.0	45.8
Education/learning activities	12.5	20.4	32.7	9.2	17.8	21.5	20.8	13.6	18.4
Post information or instant message	17.3	25.4	11.1	8.3	22.2	11.0	13.7	18.8	15.4
Read/download newspapers, magazines	11.5	16.1	11.0	8.8	7.3	4.6	8.0	9.3	8.4
Get information about government organization	2.6	2.6	6.4	3.9	3.3	0.8	2.9	2.7	2.8
Download movies, images, or music	13.8	6.3	3.5	9.8	5.5	8.2	7.2	9.7	8.0
To access/monitor banking services	0.7	1.5	2.1	0.6	0.0	0.7	0.8	0.5	0.7
Other	0.0	0.0	0.0	0.5	1.0	0.4	0.4	0.5	0.4





## Key Messages:

- Vegetables, grains and flours, and fats and oils are the most commonly consumed food groups with over 95 percent of households reporting consumption from these groups. This is followed by meat, fish and animal products (88.9% of households) and pulses, nuts and seeds (83.3%).
- Fruits and dairy products are the least commonly consumed food items.
- Food expenditure is highest for meat, fish, and animal products with the weekly expenditure averaging N1,359 for meat consuming households in the post-planting visit.
- Mats are the most common non-food items among households with 9.8 percent of households reporting.
- National mean expenditure is by far at its highest for funeral costs with an annual mean expenditure of N29,704.
- Households also spend a substantial amount on building materials, marriage ceremony costs, mattresses and dowry payments.
- Food availability is seasonal and shortages appear to be most common around the months of January and February and more so in the Southern regions than the North.
- Major shocks that negatively affect households include death or disability of an adult working household member, rise in the price of food items, and increase in the price of agricultural inputs.
- The most common coping mechanisms as reported by households include receiving assistance from family and friends and reduction in non-food consumption.

## 4.1 Consumption and Expenditure

### 4.1.1 Food Consumption and Expenditure: Past 7 Days

Table 4.1 presents information on food items reported to have been consumed by households in the post-planting visit, as well as the value of expenditure on purchased food. Results show that grains and flours (97.2%), oils and fats (96.8%) and vegetables (96.7%) are the most commonly consumed food items. This is followed by meat, fish and animal products (88.9%). Meanwhile expenditure on meat and animal products is the highest on average (N1,359) in the post-planting visit, closely followed by expenditures on

grains and flours (N1,035). Other common food categories include starchy roots, tubers and plantains (80.1%) and pulses, nuts and seeds (83.3%).

As shown in Table 4.1a, overall consumption in the post-planting visit across most of these food groups has increased in most of the regions since Wave 2. Consumption of grains and flours however, has decreased by 2.5 percentage points of households in the North West, while the share of households consuming meat, fish and animal products decreased by 9.1 percentage points and starchy root and tuber consumption has decreased by 8.3 percentage points.

TABLE 4.1 • Food Consumption and Mean Expenditure on Food Groups by Place of Residence (Post-Planting Visit)

	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
Grains and flours	98.5	1,254.6	98.6	1,385.3	95.6	1,534.9	97.8	630.1	96.7	899.0	97.3	696.7	95.6	1,146.8	98.4	958.7	97.2	1,035.3
Starchy roots, tubers, and plantains	85.8	426.2	57.5	379.6	41.7	200.5	98.4	605.8	99.1	921.2	95.4	558.7	88.4	720.0	74.4	375.4	80.1	515.8
Pulses, nuts and seeds	85.0	326.6	81.9	268.0	75.2	358.3	89.5	236.4	90.4	318.8	81.4	235.3	83.9	294.1	82.8	286.6	83.3	289.6
Vegetables	97.9	369.4	95.8	445.5	92.6	489.9	99.3	457.2	99.3	519.5	96.8	292.1	95.6	474.1	97.5	380.4	96.7	418.6
Meat, fish and animal products	92.7	1,101.2	82.1	1,191.6	65.2	972.4	99.4	1,442.2	99.3	2,324.9	96.5	1,208.7	94.3	1,742.8	85.1	1,095.0	88.9	1,358.9
Fruits	24.1	34.8	27.9	63.0	20.1	54.9	67.3	100.2	59.7	115.7	38.1	39.5	46.1	95.7	34.1	44.5	39.0	65.4
Milk/milk products	32.4	105.1	30.6	82.4	38.0	118.4	62.4	153.7	59.9	225.4	51.8	76.5	57.2	155.6	39.8	103.5	47.0	124.7
Oil and fats	98.2	463.7	94.3	474.4	94.3	564.7	98.6	248.4	99.2	416.9	96.4	199.9	95.2	358.9	97.9	393.9	96.8	379.7
Sugar/sugar products/Honey	68.0	116.0	75.7	194.2	67.9	139.8	47.8	38.8	37.4	53.7	39.4	18.5	53.5	73.0	54.0	89.6	53.8	82.8
Spices/condiments	94.4	65.3	89.3	89.2	89.9	82.3	94.4	58.8	94.4	71.2	87.2	28.9	87.7	52.3	93.5	68.6	91.1	61.9

Note: The percent of households reporting any consumption in the past 7 days is reported in the first column. On the second column, the mean purchase expenditure in the past 7 days is reported among households that consumed the item.

**TABLE 4.1a** • Food Consumption Change and Mean Expenditure on Food Groups between Wave 2 and Wave 3

	% of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Grains and flours	↑ 4.5	↑ 2.4	↓ -2.5	↑ 3.1	↑ 8.8	↑ 13.7	↑ 6.9	↑ 5.3	↑ 7.1
Starchy roots, tubers, and plaintains	↑ 0.4	↑ 4.0	↓ -8.3	↑ 2.4	↑ 5.1	↑ 12.4	↑ 5.2	↑ 0.8	↑ 3.5
Pulses, nuts and seeds	↑ 23.1	↑ 11.4	↑ 5.1	↑ 17.6	↑ 12.6	↑ 20.2	↑ 13.1	↑ 16.6	↑ 16.0
Vegetables	↑ 4.4	↑ 6.9	↑ 0.4	↑ 2.6	↑ 5.8	↑ 12.3	↑ 7.5	↑ 4.9	↑ 7.1
Meat, fish and animal products	↑ 4.4	↑ 5.2	↓ -9.1	↑ 2.0	↑ 5.8	↑ 12.9	↑ 7.1	↑ 1.2	↑ 4.7
Fruits	↑ 8.0	↑ 10.4	↑ 0.3	↑ 16.1	↑ 10.9	↑ 7.0	↑ 9.6	↑ 6.5	↑ 8.2
Milk/milk products	↑ 6.8	↑ 8.0	↑ 0.8	↑ 18.2	↑ 12.1	↑ 11.7	↑ 9.9	↑ 8.8	↑ 9.7
Oil and fats	↑ 9.1	↑ 9.0	↑ 1.5	↑ 3.0	↑ 7.3	↑ 13.5	↑ 8.4	↑ 7.2	↑ 8.8
Sugar/sugar products/honey	↑ 14.9	↑ 7.6	↑ 6.6	↑ 9.1	↑ 1.2	↑ 4.7	↑ 5.3	↑ 9.0	↑ 8.0
Spices/condiments	↑ 35.8	↑ 39.9	↑ 39.2	↑ 19.2	↑ 14.4	↑ 30.2	↑ 26.8	↑ 31.7	↑ 30.4

Note: Figures in the table are percentage point change between Wave 2 and Wave 3.

During the Wave 3 post-harvest visit, over 90 percent of household report consuming grains and flours, meat, fish and animal products, vegetables, oils and fats and spices. Over 80 percent report consuming starchy roots and pulses nuts and seeds. Mean expenditure during this period is still highest for meat, fish and animal products (N1,283). Mean expenditure on meat, fish and animal products is highest in the South South (N2,312) and in the South East region (N1,389). Consumption of meat is also highest within these regions with over 99 percent of households reporting consumption in the post-harvest visit.

However, according to Table 4.2a, the percentage of households reporting meat and fish consumption fell by 1.7 percentage points between Wave 2 and Wave 3. This was the only popular food group (along with starchy roots and tubers) to show a decline. The share of households consuming vegetables increased by 2.1 percentage points in Wave 3 compared to Wave 2, and the share for fruits increase by 8.4 percentage points. As shown in Table 4.2b, between the Wave 3 post-planting and post-harvest visits, the share of households consuming milk products decreased by 4.3 percentage points while the share for meat, fish

and animal products decreased by 1 percentage point. Regionally, the share of households consuming pulses, nuts, and seed in the North West increased by 12 percentage points between post-planting and post-harvest while the share for milk products decreased by 15 percentage point in the North East.

#### 4.1.2 Non-Food Expenditures—Non-Durable Goods: One Month

Table 4.3 provides information on household expenditure on selected non-food items in the last year. The items listed include non-durable household services and supplies such as kerosene, candles, firewood, soap, recharge cards, laundry services and repairs to personal items.

In most instances close to 9 out of 10 households reported the purchase of soap and washing powder. Seventy-eight percent report the use of recharge cards, and 60 percent report using kerosene. There is very little difference in the number of rural versus urban households reporting purchase of soap, however 91 percent of urban households report purchasing recharge cards and only 69 percent of rural report the same. Kerosene purchase is also higher in urban

TABLE 4.2 • Food Consumption and Mean Expenditure on Food Groups by Place of Residence (Post-Harvest Visit)

	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
Grains and flours	98.5	868.9	98.9	1,740.9	99.6	1,646.3	98.9	455.2	94.1	836.9	97.3	631.3	97.4	1,082.2	98.1	932.4	97.8	994.2
Starchy roots, tubers, and plantains	86.5	388.9	59.0	467.7	51.4	327.1	99.7	539.6	99.6	721.6	94.6	379.2	89.4	574.1	77.6	374.1	82.5	456.5
Pulses, nuts and seeds	78.4	278.8	87.8	291.0	87.5	334.1	91.4	218.5	89.3	316.0	82.2	207.7	87.8	269.6	84.4	272.0	85.8	271.0
Vegetables	96.4	318.9	97.4	489.3	98.0	426.3	99.9	437.7	99.6	523.6	97.4	334.4	98.2	451.7	98.0	384.2	98.1	412.0
Meat, fish and animal products	89.8	875.5	86.0	1,128.5	71.3	913.3	99.2	1,389.3	99.1	2,311.5	97.6	1,154.6	96.1	1,540.7	86.3	1,101.5	90.4	1,282.5
Fruits	28.6	34.9	28.7	72.8	26.6	74.6	60.5	91.6	62.2	127.3	47.0	53.7	50.1	100.4	37.6	56.5	42.8	74.6
Milk/milk products	26.3	55.7	15.4	43.3	42.5	101.8	61.7	159.6	52.6	153.9	45.7	51.4	53.0	106.4	35.5	84.4	42.7	93.5
Oil and fats	95.7	331.4	96.1	538.2	96.0	610.4	99.3	168.5	98.3	337.8	96.3	169.1	97.0	307.6	96.8	374.8	96.9	347.1
Sugar/sugar products/honey	69.2	80.0	76.8	198.2	76.1	128.5	44.6	29.2	31.2	59.1	32.8	13.5	49.4	65.3	54.9	81.2	52.6	74.7
Spices/condiments	88.0	47.4	90.3	125.7	91.8	69.6	90.4	37.4	95.3	59.7	94.5	16.4	91.5	36.7	92.7	63.9	92.2	52.7

Note: The percent of households reporting any consumption in the past 7 days is reported in the first column. On the second column, the mean purchase expenditure in the past 7 days is reported among households that consumed the item.

TABLE 4.2a • Food Consumption Change and Mean Expenditure on Food Groups between Wave 2 and Wave 3

	% of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Grains and flours	↑ 0.5	↑ 1.1	↑ 0.5	↑ 2.6	↑ 0.2	↑ 1.5	↑ 1.4	↑ 1.0	↑ 1.2
Starchy roots, tubers, and plaintains	↓ -2.1	↑ 9.1	↓ -8.1	↑ 2.2	↑ 0.9	↑ 1.2	↓ -0.2	↓ -1.2	↓ -0.7
Pulses, nuts and seeds	↑ 7.1	↑ 14.2	↑ 11.4	↑ 10.5	↑ 0.6	↑ 4.1	↑ 4.9	↑ 9.0	↑ 7.6
Vegetables	↑ 1.5	↑ 8.8	↑ 2.1	↑ 1.2	↑ 0.7	↑ 1.2	↑ 1.8	↑ 2.3	↑ 2.1
Meat, fish and animal products	↑ 1.8	↑ 1.6	↓ -11.9	↑ 0.8	↑ 0.2	↑ 0.5	↓ -0.6	↓ -3.0	↓ -1.7
Fruits	↑ 9.4	↑ 10.3	↑ 5.9	↑ 5.2	↑ 14.5	↑ 8.3	↑ 7.9	↑ 8.7	↑ 8.4
Milk/milk products	↑ 3.2	↓ -1.6	↑ 0.5	↑ 3.6	↓ -3.0	↓ -5.3	↓ -4.3	↑ 0.9	↓ -1.2
Oil and fats	↓ -1.9	↑ 7.1	↓ -1.1	↑ 0.8	↓ -0.2	↓ 0.0	↑ 0.3	↑ 0.3	↑ 0.5
Sugar/sugar products/honey	↑ 19.1	↑ 10.5	↑ 6.0	↓ -4.4	↓ -5.0	↓ -6.3	↓ -2.8	↑ 6.3	↑ 2.8
Spices/condiments	↑ 6.2	↑ 9.3	↑ 0.5	↓ -6.4	↓ -0.6	↑ 9.9	↑ 4.5	↑ 2.7	↑ 3.4

Note: Figures in the table are percentage point change between Wave 2 and Wave 3.

TABLE 4.2b • Food Consumption Change and Mean Expenditure on Food Groups between Post-Planting and Post-Harvest

	% of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Grains and flours	↓ -0.0	↑ 0.3	↑ 4.0	↑ 1.1	↓ -2.6	↓ 0.0	↑ 1.8	↓ -0.3	↑ 0.6
Starchy roots, tubers, and plaintains	↑ 0.7	↑ 1.6	↑ 9.7	↑ 1.3	↑ 0.4	↓ -0.8	↑ 1.0	↑ 3.2	↑ 2.3
Pulses, nuts and seeds	↓ -6.6	↑ 5.9	↑ 12.4	↑ 1.9	↓ -1.1	↑ 0.8	↑ 3.9	↑ 1.6	↑ 2.5
Vegetables	↓ -1.5	↑ 1.6	↑ 5.4	↑ 0.6	↑ 0.3	↑ 0.6	↑ 2.6	↑ 0.5	↑ 1.4
Meat, fish and animal products	↓ -3.9	↓ -0.6	↓ -0.7	↓ -0.3	↓ -0.4	↓ -0.6	↑ 0.8	↓ -2.3	↓ -1.0
Fruits	↑ 4.5	↑ 0.8	↑ 6.5	↓ -6.9	↑ 2.6	↑ 8.9	↑ 4.0	↑ 3.5	↑ 3.7
Milk/milk products	↓ -6.1	↓ -15.2	↑ 4.5	↓ -0.7	↓ -7.4	↓ -6.2	↓ -4.3	↓ -4.3	↓ -4.3
Oil and fats	↓ -2.5	↑ 1.8	↑ 1.7	↑ 0.7	↓ -0.9	↓ -0.1	↑ 1.8	↓ -1.1	↑ 0.1
Sugar/sugar products/honey	↑ 1.1	↑ 1.1	↑ 8.2	↓ -3.2	↓ -6.2	↓ -6.6	↓ -4.1	↑ 0.9	↓ -1.1
Spices/condiments	↓ -6.3	↑ 0.9	↑ 2.0	↓ -4.0	↑ 0.9	↑ 7.3	↑ 3.8	↓ -0.9	↑ 1.0

Note: Figures in the table are percentage point change between post-planting and post-harvest.

(77%) versus rural (48.2%) areas. Recharge card purchase was highest in the South West (90%) and South East (86.1%). Kerosene purchase was also highest in the South East (92.5%).

Forty-five percent of households report expenditure on personal care goods, 32.7 percent on electricity, 27.8 percent on petrol, 22.6 percent on water and 12.8 percent on house rent.

National mean expenditure is highest for recharge cards with a monthly average expenditure of N17,413. This follows logically from the household assets section in Chapter 3 of this report which cites increasingly high levels of cell phone ownership, and further highlights the importance of this expenditure category across the sample. Mean expenditure on, petrol (N11,710), house rent (N10,611) and electricity (N7,080) are also on the higher end of the spectrum. Other expenditure

TABLE 4.3 • Expenditure on Non-Food Items in the Last Month by Place of Residence

Non-Food Items and Services (1 Month Recall)	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
	Kerosene	42.4	3,874	16.0	1,158	23.6	1,511	92.5	8,334	83.3	8,851	84.4	9,178	77.1	9,249	48.2	3,510	60.1
Palm kernel oil	11.0	1,917	3.1	160	6.0	408	1.9	64	6.1	499	1.2	174	3.6	439	5.3	539	4.6	498
Gas (for lighting/cooking)	1.8	539	0.2	22	0.1	17	4.0	1,671	9.3	4,712	10.7	3,013	10.2	3,448	1.4	697	5.1	1,832
Other liquid cooking fuel	0.3	36	0.0	0	0.1	3	0.2	7	0.3	62	0.1	21	0.3	42	0.1	8	0.2	22
Electricity, including electricity vouchers	27.2	6,023	9.2	2,458	14.0	2,615	45.5	8,889	34.9	9,246	51.9	10,787	53.6	12,692	18.0	3,140	32.7	7,080
Candle	1.3	22	1.0	38	1.9	86	4.0	85	7.8	114	1.9	72	4.2	116	2.1	43	3.0	73
Firewood	16.1	2,158	32.1	5,812	48.5	6,426	5.5	549	12.9	1,581	7.8	713	21.7	3,057	19.3	2,492	20.3	2,725
Charcoal	9.3	966	5.2	820	1.9	200	0.3	18	0.6	59	2.7	292	5.5	608	1.3	157	3.0	343
Petrol	30.8	13,519	24.3	8,428	19.8	6,977	24.0	8,860	31.2	16,706	34.2	14,355	33.7	16,735	23.7	8,181	27.8	11,710
Diesel	1.2	593	1.1	598	0.6	116	0.8	250	1.1	427	1.3	1,825	0.8	1,072	1.2	488	1.0	729
Light bulbs	4.2	131	4.1	163	6.9	185	18.8	375	13.6	389	10.1	286	15.7	416	5.7	151	9.8	260
Water	11.9	734	23.9	3,916	11.6	1,464	37.6	3,946	31.2	3,095	23.1	2,297	33.2	3,927	15.2	1,389	22.6	2,436
Soap and washing powder	91.9	6,585	94.0	7,567	88.7	6,720	96.5	4,622	87.4	6,902	88.9	5,480	91.2	6,854	90.2	5,751	90.6	6,206
Toilet paper	9.4	170	5.0	163	8.2	335	52.5	1,687	53.1	2,181	16.2	318	31.4	1,032	18.1	602	23.6	780
Personal care goods	50.0	2,350	49.8	2,033	35.3	814	54.3	2,936	59.5	4,706	32.3	1,086	46.1	2,643	43.6	1,795	44.7	2,145
Vitamin supplements	5.1	302	5.1	247	4.8	243	13.7	1,001	14.6	955	20.8	1,795	16.7	1,412	8.2	479	11.7	864
Insecticides, disinfectants and cleaners	5.6	232	7.7	369	7.4	459	11.8	625	18.8	1,342	7.3	466	13.8	877	6.8	382	9.6	586
Postal	1.1	312	1.0	480	1.0	136	0.6	77	0.4	131	0.5	39	0.9	249	0.6	100	0.7	162
Recharge cards	72.6	17,151	64.3	11,560	65.1	10,016	86.1	14,755	84.2	23,579	89.9	23,564	91.4	23,637	69.2	13,042	78.3	17,413
Landline charges	0.6	140	0.7	131	0.3	23	0.0	0	0.2	38	0.3	77	0.3	57	0.4	67	0.3	63
Internet services	2.0	273	2.3	213	1.2	146	2.9	462	3.9	1,160	3.1	575	4.3	859	1.4	224	2.6	486
Recreational (cinemas, video/DVD rental)	1.2	139	0.7	183	0.6	448	0.3	40	0.6	151	0.2	2	0.9	357	0.3	23	0.5	161

(continued on next page)

TABLE 4.3 • Expenditure on Non-Food Items in the Last Month by Place of Residence (continued)

Non-Food Items and Services (1 Month Recall)	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
Motor vehicle service, repair or parts	7.3	2,113	5.4	2,875	9.6	4,106	5.8	4,404	10.5	11,480	7.1	4,742	9.7	6,952	6.5	3,788	7.8	5,093
Bicycle service, repair or parts	1.2	309	4.3	370	4.7	191	3.3	431	0.6	32	1.1	1,428	2.3	992	2.5	231	2.4	545
Wages paid to staff/maid/laundry	0.4	706	0.1	29	0.1	89	0.8	4,221	0.9	1,889	1.3	2,175	1.4	2,681	0.2	789	0.7	1,570
Mortgage-regular payment to purchase house	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
Repairs & maintenance to dwelling	1.8	870	5.8	2,343	5.2	5,480	2.4	2,464	3.8	6,552	2.8	4,306	3.7	4,452	3.5	3,641	3.6	3,975
Repairs to household and personal items	1.6	185	4.1	2,089	3.2	441	3.4	658	2.9	745	2.7	334	4.4	840	1.9	474	2.9	625
House rent	7.9	7,633	2.7	645	1.4	1,040	13.2	11,932	15.6	22,129	26.7	16,023	26.0	20,911	3.5	3,378	12.8	10,611

Note: Mean monthly expenditure is only reported for households that reported any expenditure on the item.



TABLE 4.3a • Change in Expenditures on Non-Food Items in the Last Year by Place of Residence between Wave 1 and Wave 2

Non-Food Items and Services (1 Month Recall)	% of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Kerosene	↓ -16.6	↓ -24.0	↓ -13.8	↓ -3.2	↓ -7.4	↓ -7.0	↓ -9.0	↓ -14.0	↓ -11.9
Palm kernel oil	↑ 1.4	↑ 2.4	↑ 1.3	↑ 1.3	↑ 1.7	↓ -1.5	↓ -0.1	↑ 1.5	↑ 0.9
Gas (for lighting/cooking)	↑ 0.9	↓ 0.0	↓ -0.4	↑ 2.1	↑ 1.7	↑ 9.2	↑ 6.0	↑ 0.7	↑ 2.9
Other liquid cooking fuel	↑ 0.2	↓ -0.4	↓ -0.1	↓ -0.2	↓ -0.8	↓ -0.5	↓ -0.6	↓ -0.2	↓ -0.3
Electricity, including electricity vouchers	↓ -0.9	↓ -3.0	↓ -5.2	↓ -7.7	↓ -9.9	↓ -7.1	↓ -11.3	↓ -3.5	↓ -6.8
Candle	↓ -1.4	↓ -5.8	↑ 0.9	↑ 1.4	↓ -2.8	↓ -1.3	↓ -1.8	↓ -0.7	↓ -1.2
Firewood	↓ -1.2	↑ 7.3	↓ -0.3	↓ -3.9	↓ -0.7	↓ -2.6	↑ 2.9	↓ -2.4	↑ 0.0
Charcoal	↑ 1.6	↑ 2.0	↑ 0.8	↓ -0.6	↑ 0.0	↑ 0.0	↑ 1.7	↓ -0.3	↑ 0.6
Petrol	↓ -2.8	↑ 5.0	↓ -4.0	↓ -2.3	↓ -4.7	↓ -3.1	↓ -4.6	↓ -1.5	↓ -2.7
Diesel	↓ -0.9	↓ -0.1	↓ -0.8	↓ -0.5	↓ -0.3	↑ 0.1	↓ -0.8	↓ -0.1	↓ -0.4
Light bulbs	↓ -3.6	↓ -5.5	↓ -4.4	↓ -1.7	↓ -5.8	↓ -6.6	↓ -7.3	↓ -3.2	↓ -4.8
Water	↓ -3.7	↑ 4.6	↑ 1.4	↓ -10.1	↓ -6.6	↓ -5.6	↓ -4.9	↓ -3.2	↓ -3.8
Soap and washing powder	↑ 3.0	↑ 7.9	↓ -0.6	↑ 3.6	↓ -7.5	↓ -0.1	↑ 0.0	↑ 0.6	↑ 0.4
Toilet paper	↓ -2.1	↓ -4.1	↑ 3.7	↑ 2.7	↓ -7.9	↓ -6.9	↓ -5.7	↓ -0.8	↓ -2.6
Personal care goods	↑ 1.4	↓ -3.8	↓ -10.1	↓ -0.3	↓ -12.4	↓ -11.6	↓ -7.3	↓ -7.1	↓ -6.9
Vitamin supplements	↓ -0.6	↑ 0.0	↑ 1.2	↓ -0.8	↓ -0.4	↑ 0.1	↑ 0.8	↓ -1.2	↓ -0.4
Insecticides, disinfectants and cleaners	↑ 0.9	↓ -2.0	↓ -8.5	↓ -3.8	↑ 7.0	↓ -7.3	↓ -5.6	↓ -1.4	↓ -3.0
Postal	↓ -1.2	↓ -2.1	↓ -0.6	↓ -1.4	↓ -2.6	↓ -1.8	↓ -1.6	↓ -1.5	↓ -1.5
Recharge cards	↑ 5.1	↑ 11.1	↑ 10.7	↑ 8.3	↑ 3.4	↑ 5.5	↑ 5.7	↑ 7.3	↑ 6.8
Landline charges	↓ -1.0	↓ -0.2	↓ -0.0	↓ -0.8	↓ -0.8	↓ -0.5	↓ -1.1	↓ -0.2	↓ -0.5
Internet services	↑ 0.5	↓ -0.4	↓ -0.9	↓ -2.2	↓ -1.4	↓ -2.7	↓ -3.3	↓ -0.2	↓ -1.4
Recreational (cinemas, video/DVD rental)	↑ 0.5	↓ -0.4	↓ -0.4	↓ -0.4	↓ -0.7	↓ -2.9	↓ -2.1	↓ -0.2	↓ -1.0
Motor vehicle service, repair or parts	↓ -2.9	↓ -3.9	↑ 0.0	↓ -0.2	↓ -0.8	↓ -2.6	↓ -2.4	↓ -1.0	↓ -1.6
Bicycle service, repair or parts	↓ -0.5	↓ -5.3	↓ -0.8	↓ -1.0	↓ -4.1	↓ -0.6	↑ 0.7	↓ -3.3	↓ -1.6
Wages paid to staff/maid/laundry	↓ -0.1	↑ 0.1	↑ 0.1	↓ -0.2	↓ -0.9	↑ 0.4	↑ 0.1	↓ -0.1	↓ 0.0
Mortgage regular payment to purchase house	→ 0.0	↓ -0.2	→ 0.0	→ 0.0	→ 0.0	→ 0.0	→ 0.0	↓ 0.0	↓ 0.0
Repairs & maintenance to dwelling	↑ 0.5	↑ 4.7	↓ -0.8	↑ 1.1	↑ 0.3	↓ -0.7	↓ -0.2	↑ 0.9	↑ 0.5
Repairs to household and personal items	↑ 0.0	↑ 1.7	↓ -0.0	↑ 2.6	↑ 1.5	↑ 1.1	↑ 2.1	↑ 0.4	↑ 1.1
House rent	↓ -1.5	↓ -0.5	↓ -0.4	↑ 0.6	↓ -6.1	↓ -1.4	↓ -4.1	↓ -0.7	↓ -2.0

categories of note include; soap (N6,206), kerosene (N5,878) and motor vehicle repairs (N5,093).

There have been some significant changes in the percentage of households reporting expenditure on

non-food items between Wave 2 and Wave 3. As demonstrated in Table 4.3a, the share of households that report kerosene expenditure decreased by 11.9 percentage points, and for electricity the decrease was over 6 percentage points. On the other hand, the share of

households reporting expenditure on recharge cards increased by 6.8 percentage points.

### 4.1.3 Non-Food Expenditures—Durable Goods: 6 Months

Table 4.4 to 4.5a provides average household expenditure over the last 6 months on non-food durable items such as clothing (both tailored and ready-made), shoes, appliances (such as lamps), cooking utensils, books, and household fixtures. Also included are donations to religious organizations and expenditures on health.

Tailoring charges (44.6%), donations to religious organizations (37.8%) and healthcare (excluding insurance) (35.6%) are reported as the most commonly occurring expenditure categories. This is followed by expenditure on clothing fabric such as Ankara and George materials (33.1%), and ready-made boy's and girl's dresses (27% and 26.7% respectively).

These patterns persist at the regional level with over 40 percent of urban and rural households reporting expenditure on tailoring charges, and regionally ranging from 23 to 56 percent. The highest mean expenditure nationally was on healthcare expenses at N33,566. This was followed by mean expenditure on clothing materials, such as Ankara, which was reported as N16,784. Donations to religious organizations averaged at N15,927 and mean expenditure on ready-made girl's clothing is reported as an average of N11,517. These numbers highlight the priority placed on healthcare and observance of religious practices in the average household. Table 4.4a does however indicate that the share of households reporting any health expenditures fell by 11.5 percentage points to Wave 2 and share for expenditure on donations to religious organizations also fell 9.6 percentage points. More households are spending money on tailoring charges (13.5 percentage points). This increase that is evident across all regions. Donations to religious organizations are also on the decline across all regions with the largest decline in the North West (13.8 percentage points).

### 4.1.4 Non-Food Expenditures—Durable and Non-Durable Goods: 12 Months

Table 4.5 provides an in-depth look at expenditure on household items such as curtains, floor mats, bedding, and mosquito nets, as well as any community fines and levies, insurance, and ceremonial costs in the past year. The most commonly cited expenditures were for mats (9.8%), marriage (6.4%) and funeral (5.9%) costs. This, once again, highlights the importance of such events in the country. Building materials and linens are also relatively common with 4.0 percent of households reporting expenditure in both these categories.

These patterns are the same across regions with 11.1 and 8.1 percent of households reporting expenditure on mats in rural and urban areas respectively. Over 6 percent of households in both rural and urban areas report expenditure on marriage ceremony costs and 6.7 percent of rural households report funeral expenditure. The mean annual expenditure on funeral costs was by far the highest at N29,704 with mean expenditure of N31,844 and N26,656 in rural and urban areas respectively. Building materials are the second most expensive category with annual expenditure of N18,313; N32,915 in urban and N8,058 in rural areas. The share of households reporting expenditure on mats increased by 6.8 percentage points between Wave 3 and Wave 2, The share of households for mattress and marriage ceremony expenditures increased by 2.2 and 1.8 percentage points, respectively.

## 4.2 Food Security

### 4.2.1 Food Availability and Shortages

Tables 4.6 to 4.7a show that 26.4 percent of households nationally report meal reduction in the 7 days preceding the survey. This is a 2.3 percentage point increase from Wave 2 of the GHS-Panel (see change Table 4.6a). That number is significantly higher in some of the regions. In the South South and North

TABLE 4.4 • Expenditure on Non-Food Items in the Last 6 Months by Place of Residence

Non-Food Items and Services (6 Month Recall)	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
	Infant clothing	6.8	2,606	11.8	2,449	17.4	4,017	9.5	2,697	7.4	2,736	9.1	5,404	10.0	4,616	11.0	2,919	10.6
Baby nappies/diapers	3.8	774	9.8	1,859	9.3	1,038	6.8	2,629	5.6	1,853	5.4	2,708	7.0	2,435	6.4	1,458	6.7	1,862
Boys tailored clothes	11.9	3,349	35.7	8,930	28.6	7,278	8.2	2,426	11.8	5,673	4.8	1,454	10.3	3,547	19.0	5,154	15.4	4,491
Boys dress (ready made)	33.0	13,089	28.4	6,010	20.1	4,265	31.2	11,739	34.6	23,200	21.7	9,196	27.4	13,357	26.7	9,347	27.0	11,001
Girls tailored clothes	17.6	5,690	40.8	9,123	30.6	9,141	10.7	2,702	13.0	7,065	8.4	2,990	14.2	5,697	21.7	5,987	18.6	5,867
Girls dress (ready made)	29.8	11,025	26.8	5,684	18.2	4,721	32.8	12,540	36.0	20,969	22.6	13,107	28.2	15,099	25.6	9,001	26.7	11,517
Men tailored clothes	14.7	5,189	38.8	11,202	38.5	10,168	11.6	3,948	17.3	11,545	12.0	4,371	20.2	8,979	22.2	6,401	21.4	7,465
Men dress (ready made)	19.8	6,760	19.5	6,210	11.4	2,475	16.8	6,100	23.6	17,456	11.5	5,378	17.9	9,728	14.9	5,245	16.1	7,094
Women tailored clothes	27.0	10,012	47.8	14,011	40.9	10,811	18.6	5,999	24.8	15,152	16.1	8,072	27.8	12,740	27.6	8,667	27.7	10,348
Women dress (ready made)	15.8	5,581	12.2	3,565	10.2	2,831	24.4	8,258	28.0	23,927	12.4	4,912	19.6	11,837	14.5	5,250	16.6	7,968
Ankara, george materials	29.8	19,162	31.7	13,630	37.0	13,991	19.8	6,519	15.8	12,855	51.0	27,372	37.8	22,028	29.8	13,101	33.1	16,784
Other clothing materials	11.7	5,598	16.1	4,485	13.2	5,229	12.1	3,218	4.8	2,076	12.7	9,729	12.5	7,838	11.0	3,931	11.7	5,543
Boy's shoes	30.0	8,168	37.9	5,245	30.0	4,548	22.6	6,091	26.1	9,728	13.9	3,220	22.0	5,765	27.3	5,884	25.1	5,835
Men's shoes	16.3	4,114	37.3	5,636	28.7	4,521	10.7	3,376	14.2	9,610	13.0	4,637	18.9	7,207	19.1	3,894	19.0	5,261
Girl's shoes	23.4	6,680	37.2	5,221	25.8	4,032	21.8	4,971	25.9	9,866	14.5	3,733	21.7	5,942	24.3	5,211	23.2	5,513
Lady's shoes	17.8	3,806	32.7	5,586	23.0	3,266	17.0	3,962	20.6	8,542	12.3	3,987	20.8	6,342	18.3	3,551	19.3	4,703
Tailoring charges	41.9	10,572	54.8	13,058	54.2	11,912	29.8	5,184	23.1	8,842	56.3	12,985	48.1	12,985	42.2	9,030	44.6	10,662
Laundry and dry cleaning	1.8	478	2.5	926	1.9	360	1.7	448	5.0	1,968	2.6	984	4.7	1,580	1.2	356	2.6	861
Bowls, glassware plates, silverware	1.6	351	7.3	544	2.5	238	2.5	167	1.1	128	2.4	394	2.8	382	2.5	236	2.6	296
Cooking utensils	6.8	704	12.4	1,161	10.9	1,054	4.8	512	6.1	1,263	5.6	2,333	7.7	1,987	7.4	808	7.5	1,294
Cleaning utensils	18.4	483	31.0	586	29.9	786	18.2	362	18.1	447	23.2	549	26.0	671	21.2	464	23.2	550
Torch/flashlights	21.2	1,257	36.3	1,657	27.5	1,092	8.9	532	12.0	1,174	9.6	478	15.7	937	19.4	960	17.9	951
Umbrella and raincoat	0.7	63	3.7	314	2.6	211	2.8	252	4.9	465	0.7	71	2.0	181	2.6	234	2.4	212

(continued on next page)

TABLE 4.4 • Expenditure on Non-Food Items in the Last 6 Months by Place of Residence (continued)

Non-Food Items and Services (6 Month Recall)	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
Paraffin lamp	0.3	14	0.3	38	0.1	2	0.3	44	1.2	140	0.0	0	0.5	54	0.2	22	0.3	35
Stationary items	0.7	38	0.8	71	0.5	106	1.0	74	1.7	135	0.7	62	1.3	110	0.6	63	0.9	82
Books	1.1	143	1.8	279	1.4	349	1.4	175	4.9	3,519	1.3	522	2.7	1,756	1.4	199	1.9	841
House decorations	1.0	232	0.9	482	1.8	1,029	0.5	429	1.9	2,718	1.3	378	1.6	1,388	1.1	533	1.3	886
Night's lodging in rest house or hotel	0.0	0	1.2	393	0.1	519	0.2	214	0.7	501	0.2	55	0.5	319	0.2	239	0.3	272
Donations to church, mosque, other religious group	48.4	15,396	32.1	7,937	27.9	3,577	32.5	11,086	40.8	32,194	43.5	21,945	44.5	23,269	33.1	10,771	37.8	15,927
Health expenditures (excluding insurance)	50.5	36,221	40.8	30,785	25.7	14,794	57.4	65,800	43.2	61,546	16.2	12,537	29.7	33,643	39.7	33,512	35.6	33,566

Note: Mean expenditure in the past 6 months is only reported for households that reported any expenditure on the item.

TABLE 4.4a • Change in Expenditure on Non-Food Items in the Last Year by Place of Residence between Wave 2 and Wave 3

Non-Food Items and Services (6 Month Recall)	% of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Infant clothing	↓ -4.6	↓ -4.7	↑ 5.2	↓ -2.9	↓ -4.7	↓ -2.3	↓ -2.6	↓ -1.2	↓ -1.7
Baby nappies/diapers	↓ -0.7	↑ 2.3	↑ 4.4	↑ 0.5	↓ -0.8	↓ -2.9	↓ -1.4	↑ 1.3	↑ 0.2
Boys tailored clothes	↑ 1.0	↑ 13.2	↓ -1.8	↓ -0.7	↑ 0.4	↓ -0.1	↑ 0.7	↑ 1.9	↑ 1.6
Boys dress (ready made)	↑ 3.0	↑ 10.4	↑ 1.4	↓ -0.9	↑ 5.8	↑ 3.5	↑ 6.9	↑ 1.2	↑ 3.9
Girls tailored clothes	↑ 4.2	↑ 18.7	↓ -0.6	↑ 0.6	↑ 0.0	↑ 1.5	↑ 2.6	↑ 3.6	↑ 3.3
Girls dress (ready made)	↓ -1.9	↑ 10.1	↑ 2.1	↓ -2.0	↓ -2.6	↑ 0.1	↑ 1.6	↓ -0.3	↑ 0.6
Men tailored clothes	↓ -1.9	↑ 3.4	↓ -5.3	↑ 2.9	↑ 2.4	↑ 0.2	↑ 2.3	↓ -1.1	↑ 0.5
Men dress (ready made)	↑ 0.0	↑ 6.3	↓ -0.2	↑ 0.9	↓ -2.8	↑ 2.6	↑ 3.1	↓ -0.4	↑ 1.2
Women tailored clothes	↑ 0.4	↑ 8.3	↓ -7.0	↑ 0.2	↓ -0.1	↑ 1.0	↑ 3.6	↓ -2.1	↑ 0.5
Women dress (ready made)	↑ 3.0	↑ 2.3	↓ -0.4	↑ 1.3	↑ 3.3	↑ 1.1	↑ 3.1	↑ 0.5	↑ 1.7
Ankara, george materials	↓ -2.7	↓ -0.0	↓ -14.4	↑ 0.9	↓ -9.9	↑ 6.1	↑ 2.7	↓ -7.6	↓ -3.5
Other clothing materials	↓ -2.4	↓ -7.4	↓ -3.9	↑ 1.1	↓ -3.7	↓ -1.6	↓ -2.2	↓ -3.0	↓ -2.6
Boy's shoes	↑ 5.3	↑ 9.5	↓ -4.4	↑ 0.5	↑ 11.9	↓ -0.6	↑ 3.1	↑ 2.9	↑ 3.1
Men's shoes	↑ 1.0	↑ 5.7	↓ -2.5	↑ 2.2	↑ 1.5	↓ -0.1	↑ 2.3	↑ 0.1	↑ 0.9
Girl's shoes	↑ 1.8	↑ 11.9	↓ -5.9	↑ 2.7	↑ 8.3	↑ 0.2	↑ 3.0	↑ 1.9	↑ 2.4
Lady's shoes	↑ 1.5	↑ 9.2	↓ -4.8	↑ 3.2	↑ 3.1	↓ -2.1	↑ 2.4	↓ -0.4	↑ 0.8
Tailoring charges	↑ 10.0	↑ 12.5	↑ 13.8	↑ 14.8	↑ 10.9	↑ 17.5	↑ 16.1	↑ 12.0	↑ 13.5
Laundry and dry cleaning	↓ -0.2	↑ 0.1	↓ -0.2	↓ -0.3	↑ 2.1	↑ 1.6	↑ 2.3	↓ -0.4	↑ 0.7
Bowls, glassware plates, silverware	↓ -2.6	↓ -2.6	↓ -1.9	↓ -6.1	↓ -4.3	↓ -1.9	↓ -3.1	↓ -3.0	↓ -3.1
Cooking utensils	↑ 0.6	↑ 1.0	↑ 0.3	↓ -4.7	↓ -5.0	↓ -4.5	↓ -3.7	↓ -1.5	↓ -2.4
Cleaning utensils	↑ 2.0	↑ 3.8	↓ -0.5	↓ -1.2	↓ -3.2	↓ -4.1	↓ -3.2	↑ 0.2	↓ -1.1
Torch/flashlights	↓ -6.4	↓ -4.5	↓ -25.3	↓ -10.1	↓ -0.3	↓ -15.9	↓ -10.6	↓ -12.4	↓ -11.7
Umbrella and raincoat	↓ -1.9	↑ 1.8	↑ 0.4	↑ 0.6	↓ -0.4	↓ -1.3	↓ -0.5	↓ -0.2	↓ -0.3
Paraffin lamp	↓ -0.3	↑ 0.1	↓ -0.3	↑ 0.3	↑ 1.2	↓ -0.1	↑ 0.4	↓ -0.1	↑ 0.1
Stationary items	↑ 0.7	↓ -0.1	↑ 0.1	↑ 0.8	↑ 1.1	↑ 0.0	↑ 0.4	↑ 0.4	↑ 0.4
Books	↑ 0.7	↓ -0.6	↓ -0.7	↑ 1.4	↑ 2.6	↓ -0.1	↑ 0.8	↑ 0.3	↑ 0.5
House decorations	↓ -0.1	↓ -0.3	↑ 0.0	↑ 0.4	↑ 1.0	↓ -0.3	↓ -0.1	↑ 0.3	↑ 0.1
Night's lodging in rest house or hotel	↓ -0.3	↑ 0.5	↓ -0.7	↓ -0.0	↓ -0.2	↓ -0.0	↓ -0.2	↓ -0.1	↓ -0.2
Donations to church, mosque, other religious group	↓ -9.5	↓ -8.8	↓ -13.8	↓ -7.9	↓ -9.2	↓ -7.3	↓ -8.7	↓ -10.2	↓ -9.6
Health expenditures (excluding insurance)	↑ 3.8	↑ 9.3	↓ -1.4	↓ -16.6	↓ -13.7	↓ -31.7	↓ -19.7	↓ -5.9	↓ -11.5

TABLE 4.5 • Expenditure on Non-Food Items in the Last Year by Place of Residence

Non-Food Items and Services (1 Year Recall)	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting	Mean Expenditure	%HH Reporting
	Carpet, rugs, drapes, curtain	2.3	1,706	1.2	1,921	1.0	448	1.7	1,278	3.1	1,865	3.1	856	3.9	2,042	0.9	640	2.2
Linen-towels, sheets, blanket	1.8	376	4.7	620	1.0	284	5.4	730	9.5	1,793	3.1	506	5.5	1,024	3.0	459	4.0	692
Mat-sleeping or for dryer maize flour	10.0	1,247	23.8	3,268	13.9	1,612	5.2	502	6.0	576	5.8	736	8.1	1,005	11.1	1,311	9.8	1,184
Mosquito net	0.8	165	5.2	797	6.3	733	0.8	99	1.5	191	0.8	404	2.0	385	2.8	412	2.5	401
Mattress	1.9	3,572	5.0	6,133	7.6	10,447	2.3	2,082	3.2	9,244	1.1	2,220	3.3	6,988	3.5	4,680	3.4	5,612
Sports & hobby equipment	0.0	0	0.0	0	0.3	72	0.3	216	0.5	79	0.5	109	0.6	121	0.1	61	0.3	86
Camera	0.5	153	0.1	20	0.3	55	0.2	9	0.3	384	0.3	16	0.5	205	0.2	29	0.3	101
Building items—cement, bricks, timber, iron	0.4	189	4.4	8,343	5.9	8,261	4.5	31,294	4.5	31,691	2.8	24,635	4.7	32,915	3.5	8,058	4.0	18,313
Council rates	1.4	547	0.0	0	0.0	0	0.6	233	1.1	471	1.4	317	1.6	480	0.3	112	0.8	264
Health insurance	0.1	20	0.0	0	0.2	73	0.0	0	0.2	223	0.0	0	0.1	93	0.1	26	0.1	54
Auto insurance	1.3	603	0.0	0	0.2	79	1.0	3,015	0.7	812	1.8	1,005	1.7	1,500	0.4	499	0.9	912
Home insurance	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
Life insurance	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0
Fines or legal fees	0.0	0	0.0	0	0.0	0	0.4	309	0.0	0	0.2	118	0.3	178	0.0	0	0.1	74
Dowry costs	0.1	96	2.4	4,348	0.8	1,698	0.4	1,076	0.1	1,441	0.0	0	0.3	540	0.6	1,644	0.5	1,188
Marriage ceremony cost	9.8	8,259	14.8	26,142	6.3	27,670	5.9	23,015	1.6	8,653	4.5	13,976	6.6	20,508	6.2	15,696	6.4	17,682
Funeral costs	8.1	5,551	8.1	7,347	0.9	886	8.5	84,109	7.5	36,917	5.6	40,231	4.9	26,656	6.7	31,844	5.9	29,704

East the share of households with a reduced number of meals increased by 14.1 and 6.3 percentage points respectively. More urban area households (29.8%) report the incidence of meal reduction than rural households (24.1%).

Overall about 19.6 percent of households report food inadequacy in the past 7 days. The percentage is considerably higher in the South East (34.3%). However, this share of households is considerably lower than in

**TABLE 4.5a • Change in Expenditure on Non-Food Items in the Last Year by Place of Residence between Wave 2 and Wave 3**

Non-Food Items and Services (1 Year Recall)	% of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Carpet, rugs, drapes, curtain	↑ 1.1	↓ -0.5	↑ 0.7	↑ 1.0	↑ 1.0	↑ 1.1	↑ 1.9	↑ 0.0	↑ 0.8
Linen-towels, sheets, blanket	↓ -0.3	↑ 0.9	↓ -0.1	↑ 1.4	↑ 4.2	↓ -0.5	↑ 0.7	↑ 0.8	↑ 0.7
Mat—sleeping or for dryer maize flour	↑ 6.8	↑ 19.0	↑ 10.1	↑ 3.4	↑ 2.3	↑ 4.0	↑ 5.9	↑ 7.5	↑ 6.8
Mosquito net	↓ -0.3	↑ 4.2	↑ 3.9	↑ 0.1	↑ 0.9	↑ 0.2	↑ 1.3	↑ 1.6	↑ 1.4
Mattress	↑ 0.6	↑ 3.4	↑ 6.4	↑ 1.2	↑ 0.9	↑ 0.3	↑ 2.1	↑ 2.2	↑ 2.2
Sports & hobby equipment	→ 0.0	↓ -0.1	↑ 0.1	↑ 0.2	↑ 0.4	↓ -0.2	↑ 0.2	↓ -0.0	↑ 0.1
Camera	↑ 0.2	↓ -0.6	↓ -0.1	↓ -3.1	↓ -1.5	↓ -1.2	↓ -1.7	↓ -0.6	↓ -1.0
Building items—cement, bricks, timber, iron	↓ -2.2	↑ 1.2	↑ 0.2	↑ 4.1	↑ 2.6	↓ -1.8	↑ 0.8	↑ 0.1	↑ 0.3
Council rates	↑ 1.3	→ 0.0	→ 0.0	↓ -0.0	↓ -0.2	↓ -3.4	↓ -1.8	↓ -0.1	↓ -0.9
Health insurance	↑ 0.0	→ 0.0	↑ 0.1	↓ -0.8	↑ 0.2	↓ -0.2	↓ -0.2	↓ -0.1	↓ -0.1
Auto insurance	↑ 0.7	→ 0.0	↑ 0.2	↓ -1.3	↓ -0.2	↓ -0.7	↓ -0.9	↑ 0.1	↓ -0.3
Home insurance	→ 0.0	→ 0.0	→ 0.0	↓ -0.1	↓ -0.4	↓ -0.2	↓ -0.2	↓ -0.0	↓ -0.1
Life insurance	→ 0.0	→ 0.0	→ 0.0	→ 0.0	→ 0.0	↓ -0.2	↓ -0.1	→ 0.0	↓ -0.1
Fines or legal fees	→ 0.0	↓ -0.1	→ 0.0	↑ 0.2	↓ -0.4	↑ 0.2	↑ 0.3	↓ -0.2	↑ 0.0
Dowry costs	↓ -0.6	↑ 1.5	↑ 0.1	↑ 0.1	↑ 0.1	↓ -0.4	↑ 0.1	↑ 0.0	↑ 0.1
Marriage ceremony cost	↑ 2.2	↑ 6.9	↑ 3.6	↑ 2.2	↓ -0.1	↓ -0.9	↑ 2.1	↑ 1.6	↑ 1.8
Funeral costs	↓ -1.8	↑ 4.3	↓ -0.4	↓ -1.5	↓ -1.8	↓ -2.1	↓ -2.2	↓ -0.1	↓ -0.9

**TABLE 4.6 • Food Availability in the Past 7 Days**

Region	Percent of HH with Reduced # of Meals	Percent of HH with Reporting Food Inadequacy
North Central	10.4	10.2
North East	17.8	20.3
North West	10.4	15.0
South East	63.2	34.3
South South	40.7	16.6
South West	22.1	22.0
Urban	29.8	23.5
Rural	24.1	16.9
NGA	26.4	19.6

**TABLE 4.6a • Change Food Availability between Wave 2 and Wave 3**

Region	Percent of HH with Reduced # of Meals	Percent of HH with Reporting Food Inadequacy
North Central	-3.4	-1.5
North East	6.3	10.9
North West	4.2	1.9
South East	-0.5	-14.3
South South	14.1	-1.7
South West	-3.5	3.8
Urban	0.9	0.6
Rural	3.1	-0.6
NGA	2.3	-0.1

Wave 2 (14.3 percentage points). In the South West and North East, 22 percent and 20.3 percent of households report food inadequacy, respectively. More urban households (23.5%) report food inadequacy than rural households (16.9%).

Details on the incidence of food shortages are provided in Table 4.7. The highest percentage of households reported shortages in January (50.3%) and February (32.8%). This pattern is the same for the three southern zones. However, there are some important differences

TABLE 4.7 • Food Shortage in the Last Year

	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
HH faced food shortage in the last 12 months	10.2	20.3	15.0	34.3	16.6	22.0	23.5	16.9	19.6
<b>Any food shortage reported in:</b>									
January	27.7	19.0	26.3	51.3	64.1	73.5	61.9	38.9	50.3
February	24.9	12.8	30.7	41.1	42.8	31.2	34.8	30.7	32.8
March	8.0	6.3	20.0	21.6	23.4	12.1	15.3	17.4	16.4
April	4.7	3.1	17.8	20.8	13.1	11.0	13.5	13.5	13.5
May	3.8	1.9	10.6	10.5	6.9	3.3	6.0	7.2	6.6
June	21.0	4.7	15.3	13.6	5.0	10.9	12.2	10.9	11.5
July	49.4	17.2	19.9	17.3	8.0	8.8	13.3	19.4	16.4
August	34.0	58.2	25.4	13.7	8.6	6.6	10.7	27.1	19.0
September	6.5	18.5	16.1	13.0	11.0	13.5	11.5	15.4	13.5
October	3.0	8.0	9.0	15.2	29.5	18.9	18.0	13.2	15.6
November	0.9	3.5	10.3	9.1	17.9	23.4	16.2	10.5	13.3
December	4.2	0.0	10.0	3.5	17.7	15.4	12.1	6.9	9.5

TABLE 4.7a • Food Shortage Change between Wave 2 and Wave 3

	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
HH faced food shortage in the last 12 months	-1.5	10.9	1.9	-14.3	-1.7	3.8	0.6	-0.6	-0.1
<b>Any food shortage reported in:</b>									
January	10.5	-9.8	16.4	-11.9	14.1	-2.9	-2.2	-2.8	-2.2
February	7.6	-12.1	15.0	8.0	19.1	-13.7	-1.0	4.6	1.9
March	3.4	0.8	3.3	5.5	10.1	-11.7	-2.3	2.2	-0.0
April	-2.1	-6.4	1.2	-0.7	5.5	-10.6	-2.8	-4.3	-3.7
May	-5.1	-13.2	1.0	-12.1	-3.7	-5.7	-7.6	-7.6	-7.5
June	-14.9	-13.7	-5.6	-11.1	-14.1	0.2	-8.1	-9.6	-8.7
July	8.1	-12.6	-5.0	-1.6	-21.0	0.4	-4.9	-3.8	-4.2
August	-0.5	7.1	-14.1	-3.1	-17.8	-5.7	-7.4	-0.6	-3.9
September	0.9	-8.9	-4.9	5.3	-2.8	-4.7	-3.8	3.1	-0.7
October	-0.9	-1.2	4.1	8.4	19.2	11.9	9.9	7.2	8.6
November	-2.2	-0.7	10.3	1.4	6.5	12.2	6.3	5.0	5.8
December	-5.2	-9.2	8.3	-0.8	6.3	3.2	2.3	1.3	1.9



in the northern zones. The month where food shortages were most common is July in North Central (49.4%), August for North East (58.2%) and February for North West (30.7%). Compared to Wave 2, food shortages were less common in May and June but more common in October and November.

## 4.3 Shocks, Safety Nets and Coping Mechanisms

### 4.3.1 Coping Mechanisms and Shocks

As shown in Table 4.8, the increase in the price of food consumed is the most commonly occurring shock reported (12.4%). It is followed by death or sudden disability of an adult working member within the household (5.7%) and increase in the price of inputs (3.6%). Food price increases are also the most commonly

reported shock in the North Central and South Eastern regions. Food price increases are also a cause of greater concern among rural (15.3%) than urban households (8.3%). The share of households reporting a food price increase increased between Wave 2 and Wave 3 by 6.1 percentage points. The share of households for flooding and death or disability of an adult working member also decreased by 3.8 and 3.9 percentage points.

Table 4.9 reveals that the most commonly occurring coping mechanisms include receiving assistance from friends and family (24.0% of households suffering a shock), reduced non-food consumption (23.6%) and reduced food consumption (23.6%). Borrowing from friends and family (19.9%), reduction of non-food expenditure (15.7%), credited purchases (12.7%) and sale of livestock (14.7%) are also cited as common coping mechanisms.

TABLE 4.8 • Percentage of HH Reporting Shocks by Region and Place of Residence

Shocks	Regions							Urban	Rural	NGA
	North Central	North East	North West	South East	South South	South West				
Death or disability of an adult working member of the HH	5.2	9.2	5.8	6.3	8.9	2.1	3.7	7.1	5.7	
Death of someone who sends remittances to the HH	0.5	1.6	2.1	2.8	2.9	0.6	1.9	1.5	1.7	
Illness of income earning member of the HH	1.4	5.2	1.5	4.3	4.2	1.6	2.5	2.8	2.7	
Loss of an important contact	0.4	0.8	1.2	0.4	3.3	0.8	1.0	1.3	1.2	
Job loss	0.0	0.6	0.9	0.8	3.3	1.0	1.8	0.7	1.1	
Departure of income earning member of the HH	0.4	0.1	0.2	0.6	0.4	0.5	0.5	0.3	0.4	
Departure of income earning member of the HH due to marriage	0.3	2.0	0.3	1.8	0.6	0.1	0.6	0.7	0.7	
Nonfarm business failure	1.1	4.5	4.8	1.7	4.4	2.4	4.1	2.4	3.1	
Theft of crops, cash, livestock or other property	1.1	8.2	6.9	0.7	2.6	0.5	1.5	4.1	3.0	
Destruction of harvest by fire	0.3	0.6	0.9	0.1	1.3	0.3	0.5	0.7	0.6	
Dwelling damaged/demolished	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Poor rains that caused harvest failure	1.7	11.0	6.0	0.4	1.0	0.1	0.8	4.3	2.8	
Flooding that caused harvest failure	4.4	7.1	4.2	1.1	3.1	0.0	1.0	4.1	2.8	
Pest invasion that caused harvest failure or storage loss	0.3	0.0	0.6	0.5	1.2	0.1	0.2	0.6	0.5	
Loss of property due to fire or flood	0.5	1.3	1.5	0.1	0.3	0.1	0.5	0.7	0.6	
Loss of land	0.1	0.8	0.7	0.2	0.6	0.0	0.2	0.5	0.4	
Death or livestock due to illness	0.3	6.1	3.9	0.3	1.1	0.0	0.7	2.4	1.7	
Increase in price of inputs	7.7	2.8	5.1	4.8	2.7	0.4	2.4	4.5	3.6	
Fall in the price of output	2.1	0.6	1.3	0.5	0.4	0.0	0.2	1.1	0.8	
Increase in price of food items consumed	22.0	12.9	13.7	20.5	12.2	1.5	8.3	15.3	12.4	
Kidnapping/Hijacking/robbery/assault	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
Other	1.8	0.4	0.4	0.3	1.5	1.8	1.4	0.9	1.1	

**TABLE 4.8a • Change Percentage of HH Reporting Shocks by Region and Place of Residence between Wave 2 and Wave 3**

Shocks	Regions								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Death or disability of an adult working member of the HH	-4.9	1.2	-7.7	-7.6	2.9	-5.1	-4.5	-3.5	-3.9
Death of someone who sends remittances to the HH	-2.4	-0.6	-1.7	-2.5	-0.2	-4.9	-2.4	-2.4	-2.4
Illness of income earning member of the HH	-2.5	0.2	-4.6	-4.8	-2.8	-4.1	-3.3	-3.6	-3.5
Loss of an important contact	0.2	-0.5	0.0	-0.4	2.3	-0.4	-0.2	0.5	0.2
Job loss	-0.1	0.1	-0.2	-0.9	0.8	-2.1	-1.3	-0.2	-0.6
Departure of income earning member of the HH	-0.0	-0.2	-0.0	-0.1	-1.0	0.3	-0.2	-0.1	-0.1
Departure of income earning member of the HH due to marriage	0.0	1.3	-0.7	1.4	0.6	-0.6	-0.2	0.4	0.1
Nonfarm business failure	-1.6	-2.3	-4.4	-3.8	0.7	-1.7	-2.4	-1.9	-2.1
Theft of crops, cash, livestock or other property	-1.6	5.1	0.3	0.4	1.4	-0.1	0.2	1.1	0.7
Destruction of harvest by fire	-0.6	0.1	0.1	0.1	1.1	-0.0	0.3	0.0	0.2
Dwelling damaged/demolished	-1.0	-5.1	-4.8	-0.6	-1.2	-1.2	-1.8	-2.4	-2.1
Poor rains that caused harvest failure	-2.3	3.9	1.9	-0.0	0.5	-1.6	-0.5	0.6	0.2
Flooding that caused harvest failure	-2.9	-15.3	-6.2	-2.4	-2.2	-0.2	-1.2	-5.6	-3.8
Pest invasion that caused harvest failure or storage loss	-0.0	-1.2	-1.0	0.0	0.4	-0.1	-0.1	-0.4	-0.3
Loss of property due to fire or flood	-0.5	-0.1	-0.3	-0.7	-2.3	-1.1	-1.2	-0.6	-0.9
Loss of land	-0.2	-0.2	0.3	-0.4	-0.5	0.0	-0.1	-0.1	-0.2
Death or livestock due to illness	-0.2	1.6	-0.2	-1.3	1.1	-0.3	0.2	-0.1	0.1
Increase in price of inputs	6.6	-1.2	0.9	1.5	0.6	-0.1	1.0	1.6	1.4
Fall in the price of output	1.8	-0.3	-0.4	-0.1	-0.3	-0.8	-0.4	0.1	-0.1
Increase in price of food items consumed	20.5	4.9	3.9	8.9	3.9	-0.4	4.3	7.2	6.1
Kidnapping/hijacking/robbery/assault	-0.1	-1.0	-0.0	-4.3	-1.2	-0.5	-1.3	-0.9	-1.0
Other	1.0	-1.2	-0.4	-2.8	-2.9	-1.6	-1.2	-1.5	-1.3

TABLE 4.9 • Household Shock Coping Mechanisms in the Past 12 Months

Coping Mechanism	% of HH Reporting for Any Shock	Importance of Coping Mechanism (%)		
		Most Important	2nd Most Important	3rd Most Important
Sale of livestock	14.7	12.3	1.9	0.8
Sale of land	3.5	2.1	1.2	0.6
Sale of other property	11.4	6.1	4.6	1.0
Sent children to live with friends	4.0	2.8	0.9	0.4
Withdrew children from school	4.0	2.9	0.9	0.3
Engaged in additional income generating activity	5.6	4.5	1.1	0.6
Received assistance from friends & family	24.0	16.3	7.1	2.0
Borrowed from friends & family	19.9	11.5	6.6	3.2
Took a loan from a financial institution	1.7	0.9	0.5	0.2
Members of household migrated for work	2.0	1.0	0.7	0.5
Credited purchases	12.7	6.0	4.9	1.8
Delayed payment obligations	7.4	2.6	2.8	1.1
Sold harvest in advance	6.0	2.8	1.5	0.9
Reduced food consumption	23.6	15.3	7.1	2.4
Reduced non-food consumption	15.7	6.6	7.1	2.6
Relied on savings	6.7	3.3	2.1	1.9
Received assistance from NGO	1.8	0.5	0.5	0.4
Took advanced payment from employer	1.2	0.6	0.4	0.3
Received assistance from government	0.7	0.2	0.3	0.3
Was covered by insurance policy	2.1	0.1	1.8	0.2
Did nothing	26.7	26.7	0.0	0.0
Other (specify)	1.6	1.5	0.0	0.0



# Income Generating Activities, Labour and Time Use

5

## Key Messages:

- Among the three key labour activities in Nigeria, agriculture is most common, followed by work in a household nonfarm enterprise and external wage employment.
- The primary reasons that individuals are not working is because they are in school, performing household chores and childcare, or waiting for the busy season.
- Water collection is performed equally by men and women but women are more likely to collect firewood.
- 67.1 percent of households own and operate at least one nonfarm enterprise, the most common of which is retail trade (59.0%) and provision of personal services (10.2%).
- Start-up capital for these enterprises commonly comes from savings (46.0%) and relatives/friends (29.1%).
- 6.6 percent of households received rental property income and 5.6 percent reported receiving remittances from abroad.

## 5.1 Labor Participation in Income Generating Activities

There are three major income generating activities in Nigeria: wage employment, agriculture, and nonfarm enterprise operation. Table 5.1 presents the participation rates in these three activities in the past 7 days for persons 5 years and older. The top portion of Table 5.1 shows that during the post-planting visit agriculture was the most common activity for men (38.5%) followed by nonfarm enterprise (17.9%) and wage employment (7.8%). A larger share of women participated in a household nonfarm enterprise (25%) than men, however fewer women participated in both agriculture (21.8%) and wage employment (4.0%) in the post-planting visit. During the post-harvest visit (shown in the bottom portion of Table 5.1), participation in household nonfarm enterprises and wage employment

was similar to the post-planting visit. However, participation in agriculture was much lower (24.1% for men and 14.3% for women). This reflects the fact that the post-harvest visit occurs in the period of inactivity between harvest and planting for the next season.

As expected, agricultural activities dominate in rural areas while participation in nonfarm enterprises and wage jobs is more common in urban areas for both men and women. Agricultural participation was highest among men in the North East and North West zones during the post-planting visit (64.4% and 52.8%). However, North West also had one of the lowest female participation rates in agriculture at 9.6 percent. In nearly all cases, a larger share of women participated in a household nonfarm enterprises than men, though men were almost always more likely to participate in wage employment than women.

TABLE 5.1 • Participation in Labor Activities during the Past 7 Days (% of Persons &gt;5 Years Old)

Region	By Activity							
	Agriculture		Nonfarm Enterprise		Wage		No Activity	
	Male	Female	Male	Female	Male	Female	Male	Female
Post-planting (August–October)								
North Central	48.2	36.0	11.3	24.4	7.3	4.5	37.7	39.3
North East	64.4	34.9	12.7	17.4	5.4	1.9	27.2	48.1
North West	52.8	9.6	21.0	25.7	4.7	0.8	39.0	66.1
South East	26.8	36.4	18.9	19.7	8.6	5.6	54.2	47.5
South South	18.2	20.1	17.1	23.0	12.5	6.1	58.3	57.3
South West	12.3	8.9	22.7	34.9	10.6	6.2	58.0	53.5
Urban	10.3	6.4	24.0	30.5	13.7	7.2	57.4	58.8
Rural	54.2	30.8	14.4	21.8	4.6	2.1	38.1	50.4
NGA	38.5	21.8	17.9	25.0	7.8	4.0	45.0	53.5
Post-harvest (February–April)								
North Central	30.0	20.7	11.0	23.0	7.6	4.7	55.4	55.0
North East	24.0	11.7	16.5	19.2	5.1	1.8	61.4	68.9
North West	34.7	5.6	20.3	20.2	4.5	1.0	53.2	74.9
South East	22.1	33.6	18.8	21.1	9.3	6.0	57.0	49.4
South South	15.3	19.0	15.9	23.0	12.5	7.1	61.9	58.9
South West	11.5	6.6	22.5	35.3	13.2	7.1	57.7	54.3
Urban	7.4	4.5	23.3	28.6	13.8	7.5	60.2	62.5
Rural	33.7	20.1	14.9	21.2	5.1	2.4	55.5	61.2
NGA	24.1	14.3	18.0	23.9	8.3	4.3	57.2	61.7

Table 5.2 presents participation rates in the three activities by age group. As expected, participation in any activity is lowest for the young at 29.7 percent and 14.3 percent for men and women aged 5–14 in the post-planting visit. Participation in any activity increases with age until age 60 when participation begins to fall.

Moving from participation to time spent in the three main activities (shown in Table 5.3), the pattern is very similar to Table 5.1. On average, men who participated in any activity in the past 7 days spent 21.6 hours in agriculture, 12.3 hours in a household nonfarm enterprise, and 5.9 hours in a wage job for a total of 39.8 hours (in post-planting). Females spent fewer hours in agriculture (13.1) and wage employment (3.4) than men but more time working in a household nonfarm enterprise (19.9 hours). Hours spent in agriculture are generally

lower in post-harvest but the opposite is true for non-farm enterprises and wage employment.

Although wage employment has the lowest participation rates among Nigerians, it is still an important source of livelihood for many households, especially in urban areas. Table 5.4 shows the different sectors for wage jobs during the post-harvest visit. The most common sector for wage employment of women is education (39.4%) while for men it is public administration (22.3%). Women more commonly work in the education and health sector while men more commonly work in construction and transportation. Agricultural wage employment is relatively infrequent with only 3.5 percent of male and 1.7 percent of female wage workers employed in that sector. A similar pattern is present across the zones and in urban and rural areas.

TABLE 5.2 • Participation in Labor Activities during the Past 7 Days by Age Group (% of Persons)

Region	Age 5–14		Age 15–24		Age 25–44		Age 45–59		Age 60–64		Age 65+	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Post-planting (Aug–Sept)												
Agriculture	26.9	14.3	37.8	18.8	42.6	23.7	56.2	35.0	58.3	32.6	50.5	30.0
Nonfarm enterprise	2.6	4.5	10.7	13.7	37.7	43.8	40.0	45.7	33.0	42.2	19.9	30.8
Wage	0.1	0.1	2.6	1.8	18.0	8.0	23.8	10.2	15.5	1.1	6.0	0.7
No activity	71.3	81.3	53.1	67.0	18.9	31.6	5.8	20.1	11.6	32.1	37.3	44.3
Post-harvest (Feb–March)												
Agriculture	11.0	5.6	20.3	9.0	32.5	17.4	41.1	26.5	47.6	27.7	41.6	26.4
Nonfarm enterprise	1.4	2.3	9.9	11.7	41.5	43.4	39.6	44.1	31.1	43.9	20.9	30.5
Wage	0.1	0.2	3.3	3.3	19.1	8.0	23.4	9.6	12.8	2.2	6.2	0.6
No activity	88.0	92.1	69.2	77.4	22.4	37.8	17.7	31.0	21.0	33.6	42.1	48.1

TABLE 5.3 • Hours Spent in Labor Activities during the Past 7 Days (Conditional on Working)

Region	By Activity							
	Agriculture		Nonfarm Enterprise		Wage		Total Hours	
	Male	Female	Male	Female	Male	Female	Male	Female
Post-planting (August–October)								
North Central	29.5	20.1	7.5	15.2	4.8	2.8	41.8	38.2
North East	27.1	19.9	5.7	8.4	2.8	1.3	35.6	29.6
North West	25.1	6.9	9.1	20.1	2.8	0.8	37.0	27.9
South East	12.1	13.8	15.2	13.6	7.1	3.9	34.4	31.3
South South	12.8	14.0	17.8	22.2	12.3	5.6	42.9	41.8
South West	10.2	5.2	27.6	35.8	12.1	5.8	49.9	46.8
Urban	6.0	3.4	25.6	32.6	13.6	7.1	45.2	43.1
Rural	27.6	17.7	7.2	13.7	2.9	1.6	37.7	33.0
NGA	21.6	13.1	12.3	19.9	5.9	3.4	39.8	36.3
Post-harvest (February–April)								
North Central	22.3	15.9	10.6	20.0	7.0	4.2	39.8	40.2
North East	12.2	8.6	12.7	16.2	4.7	2.2	29.7	27.0
North West	18.0	3.9	14.2	23.0	3.8	1.2	36.0	28.2
South East	9.2	11.5	15.8	13.2	8.7	4.6	33.7	29.4
South South	10.7	12.2	17.3	22.2	14.2	6.6	42.2	41.0
South West	8.4	3.5	26.1	37.3	16.0	7.1	50.4	47.9
Urban	4.5	2.5	25.5	34.1	15.9	8.4	45.9	45.0
Rural	19.3	12.6	11.3	17.1	4.6	2.4	35.2	32.2
NGA	14.3	8.9	16.1	23.3	8.4	4.6	38.8	36.9

Note: The table contains average hours spent in each activity in the past 7 days among persons who participated in any activity (those where total hours is greater than 0).



TABLE 5.4 • Sector of Activity for Wage Employment in Post-Harvest (% of Persons in Wage Employment)

Sector	Zone														Sector			
	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Agriculture	3.0	0.0	3.9	0.0	4.3	0.0	5.6	2.9	2.7	2.1	3.1	2.1	2.9	1.3	4.6	2.3	3.5	1.7
Mining	0.0	0.0	0.0	0.0	0.0	0.0	0.5	0.0	4.5	0.0	0.0	0.0	0.7	0.0	1.6	0.0	1.0	0.0
Manufacturing	1.8	3.1	1.9	0.0	6.6	0.0	7.8	1.5	8.6	2.4	7.1	10.8	7.6	4.7	4.2	4.8	6.3	4.8
Professional/scientific/technical	4.1	0.0	0.0	2.9	8.2	3.5	2.5	0.9	7.2	1.9	4.3	2.9	5.8	2.1	3.5	1.4	4.9	1.9
Electricity/water/gas/waste	2.8	7.2	0.8	0.0	2.6	0.0	1.4	0.0	0.6	2.5	2.0	2.5	2.3	3.2	0.8	1.3	1.7	2.5
Construction	8.4	1.0	4.6	0.0	7.2	0.0	18.4	2.3	16.3	0.0	6.4	0.3	9.5	0.6	11.4	0.7	10.2	0.6
Transportation	6.5	0.9	4.7	0.0	7.8	0.0	10.6	1.1	3.9	0.3	7.5	0.5	8.2	0.4	4.5	0.8	6.8	0.6
Buying and selling	1.8	0.0	1.1	7.5	0.0	0.0	3.9	6.8	1.7	0.5	3.4	7.8	3.0	5.0	0.7	2.5	2.1	4.2
Financial/insurance/real est. services	3.4	9.3	7.2	3.7	5.3	0.0	1.5	1.5	1.4	2.4	1.2	1.6	2.7	3.7	2.6	1.7	2.7	3.0
Personal services	6.1	11.5	8.4	3.7	4.0	0.0	3.4	7.5	6.5	5.8	17.5	15.0	11.3	12.2	5.5	4.4	9.0	9.4
Education	27.5	36.3	27.7	41.1	30.0	68.1	14.9	32.4	17.1	43.8	19.3	35.7	17.9	37.2	27.8	43.4	21.7	39.4
Health	6.0	10.7	14.3	23.9	5.6	14.6	5.4	12.5	5.4	10.5	0.4	7.2	2.7	9.0	8.3	14.1	4.9	10.8
Public administration	27.2	14.8	23.4	17.0	18.3	10.6	23.0	28.3	20.8	27.7	22.6	7.9	22.4	16.2	22.2	21.2	22.3	18.0
Other	1.6	5.2	1.8	0.0	0.0	3.1	1.1	2.4	3.4	0.0	5.4	5.6	3.1	4.2	2.4	1.3	2.8	3.1

Note: The figures represent the percent of persons that worked in a wage job in the past 7 days of the post-harvest visit. Secondary wage employment is not considered.

TABLE 5.5 • Reason No Activity in the Past 7 Days (% of Those Not Working in the Post-Harvest Visit)

Region	Looking for Work		Student		Housewife/Childcare		Too Old/Retired		Sickness/Illness		Waiting for Busy Season		Other	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	4.3	5.4	78.0	64.4	0.7	12.6	5.7	4.9	1.4	0.5	7.0	8.3	3.0	3.8
North East	5.5	2.6	57.8	44.7	3.0	24.1	2.2	3.9	0.6	0.2	24.3	19.9	6.7	4.5
North West	3.6	2.7	73.2	45.7	2.8	34.5	2.8	3.4	1.1	0.3	7.0	5.7	9.5	7.6
South East	6.1	5.7	78.2	70.4	0.1	4.5	6.4	7.1	4.1	6.8	1.0	2.0	4.1	3.5
South South	11.8	10.6	71.4	71.3	0.4	4.6	2.8	4.6	2.8	2.4	4.7	1.7	5.9	4.7
South West	5.5	7.6	73.9	69.7	0.2	4.7	7.8	8.4	2.8	1.4	1.2	1.2	8.6	7.0
Urban	6.5	8.0	76.5	66.9	0.3	11.2	6.3	5.7	1.8	1.3	2.5	2.2	6.0	4.6
Rural	5.5	3.7	68.9	52.8	2.0	21.7	3.2	4.7	2.0	1.5	10.9	9.2	7.3	6.4
NGA	5.9	5.3	71.8	58.2	1.4	17.7	4.4	5.1	2.0	1.5	7.7	6.5	6.8	5.7

As shown in Table 5.1, there are a large share of persons 5 year and older that did not participate in any of the three activities in the past 7 days. Table 5.5 presents the reason why these persons did not work in the past 7 days. An estimated 5.9 percent of males and 5.3 percent of females were actively looking for work. However, the vast majority of those not working were currently in school (71.8% of males and 58.2% of females). About 17.7 percent of women who did not work in the past 7 days were performing household and childcare duties. In rural areas, about 11 percent males and 9.2 percent of females were waiting for the busy season. The majority of these persons are likely

involved in agriculture and are waiting for the next planting season to begin work.

## 5.2 Collecting Water and Fuel Wood

Household members in many households spend a significant portion of the day engaged in collecting water and wood for fuel. Tables 5.6 and 5.7 provide information on time spent on water and fuel wood collection the day before the interview.

TABLE 5.6 • Time Spent Collecting Water

Region	Time to Collect									
	Collected Water		Less than 10 Min		11–30 Min		31–60 Min		More than 60 Min	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	16.3	28.8	9.3	9.5	57.8	56.7	21.2	25.0	11.7	8.8
North East	22.2	13.7	3.9	1.5	46.5	34.6	29.2	36.4	20.4	27.5
North West	27.9	10.4	9.2	22.2	60.9	54.0	24.6	16.5	5.3	7.3
South East	9.0	18.2	7.1	4.6	60.5	56.7	28.2	33.4	4.2	5.3
South South	11.8	19.1	17.8	23.4	54.0	42.9	19.5	23.1	8.8	10.6
South West	6.0	16.1	48.2	49.5	44.3	44.1	7.4	6.1	0.0	0.3
Urban	6.9	11.0	32.2	44.9	53.0	44.8	13.8	8.5	1.0	1.8
Rural	22.9	20.4	7.8	11.6	56.4	50.5	25.3	26.7	10.4	11.3
NGA	17.1	16.8	11.4	19.7	55.9	49.1	23.6	22.2	9.1	9.0

TABLE 5.7 • Average Time Spent Collecting Wood for Fuel (Persons &gt; 5 Years of Age)

Region	Collected Wood (%)		Time to Collect							
	Male	Female	Less than 10 Min		11–30 Min		31–60 Min		More than 60 Min	
			Male	Female	Male	Female	Male	Female	Male	Female
North Central	42.5	71.3	25.5	29.4	63.9	56.3	9.9	12.3	0.7	2.0
North East	37.3	38.9	16.9	20.3	56.5	51.4	17.7	23.3	8.9	5.0
North West	42.5	40.9	32.4	33.5	60.4	55.6	7.0	10.7	0.3	0.2
South East	30.3	31.3	21.5	21.1	66.2	61.5	11.3	15.5	1.0	2.0
South South	35.4	43.6	53.2	50.9	40.9	42.3	5.7	6.2	0.2	0.6
South West	32.1	44.4	41.4	38.4	48.5	52.4	9.1	8.4	1.0	0.8
Urban	34.1	41.4	46.3	46.1	47.3	46.1	5.8	6.4	0.7	1.4
Rural	39.5	47.0	25.3	26.8	60.9	56.9	11.4	14.7	2.4	1.6
NGA	37.5	44.9	32.2	33.4	56.4	53.2	9.6	11.9	1.8	1.5

While considered a predominantly female activity, Table 5.6 shows that the share of individuals that collected water was very similar for men and women (17.1% and 16.8%). Even when looking at the time spent to collect water, there appears to be a roughly similar distribution for males and females. However, in Table 5.7 we see that a larger share of women collected wood for fuel (44.9%) than men (37.5%). For those that collected fuel, the time spent was very similar between males and females.

Regionally however, the difference between male and female participation is generally greater. For example, in the North Central region, 71.3 percent of females collected firewood the previous day compared to only 42.5 percent of males. In some instances, male participation exceeds that of women. In the North West, a larger share of men collected water (27.9%) and firewood (42.5%) than women (10.4% and 40.9%). Time spent collecting both water and firewood appears to be highest in North East with over 20 percent taking more than 60 mins to collect water and over 5 percent for firewood.

### 5.3 Agricultural Activities

Table 5.8 shows the average number of hours individuals aged 5 and above spent on agricultural activities in

the past 7 days. Agricultural activity here includes any work involving farming, livestock rearing, fishing, etc. for sale or for home consumption, in the 7 days preceding the post-harvest interview.

Overall, male participation in agricultural activities exceeds that of females at the national level and in both urban and rural areas. The highest overall participation levels are reported among males and females over 60 years of age with an average of 11.6 and 6.6 hours respectively. Rural participation among males and females is also higher than urban participation by a wide margin. Males and females in rural areas report 8.6 and 4.9 hours of total average participation, respectively, where males and females in urban areas report 1.8 and 0.9 hours on average, respectively. Regionally, male participation continues to exceed that of females in most cases with the largest difference recorded in the North West. Here males report an average of 8.4 hours of participation and females report only 1.0 hours.

### 5.4 Nonfarm Activities

Table 5.9 reports average male and female time use on non-agricultural activities. Here, nonagricultural activities include working in a household nonfarm enterprise and external wage employment. On average, males and females report similar times, with males

**TABLE 5.8** • Self-Reported Average Time Spent on Agricultural Activities (7 Days Prior to Interview Date) for Age  $\geq 5$ 

Region	Age 15–24		Age 25–44		Age 45–59		Age 60–64		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	4.2	2.9	8.6	5.6	13.7	9.7	20.3	12.9	9.9	7.2
North East	2.7	1.7	4.4	2.2	7.0	3.8	7.5	3.0	4.7	2.7
North West	3.1	0.9	8.2	0.7	14.6	1.1	15.4	1.3	8.4	1.0
South East	0.5	0.4	1.9	2.8	4.7	8.0	9.0	9.3	4.0	5.8
South South	0.2	0.3	1.6	1.2	5.7	7.3	8.5	13.2	4.1	5.0
South West	0.3	0.1	1.1	0.4	4.6	2.3	6.8	2.6	3.5	1.6
Urban	0.3	0.1	0.6	0.3	2.8	1.0	4.0	2.6	1.8	0.9
Rural	3.2	1.6	7.1	3.0	13.0	6.7	16.5	9.3	8.6	4.9
NGA	2.2	1.1	4.7	1.9	8.8	4.6	11.6	6.6	6.1	3.4

Note: Figures in the table are the average number of hours spent on agricultural activities among all persons 5 years or older. All persons who did not participate in agriculture are included with a value of zero.

**TABLE 5.9** • Average Time Spent on Nonagricultural Activities\* (7 Days Prior to Interview Date) for Age  $\geq 5$ 

Region	Age 15–24		Age 25–44		Age 45–59		Age 60–64		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	0.4	0.5	4.0	5.0	20.0	19.8	17.5	19.5	7.8	10.9
North East	0.1	0.4	4.1	4.1	16.9	12.4	18.6	9.7	6.7	5.7
North West	0.5	0.6	5.6	5.9	21.9	11.9	22.5	10.1	8.4	6.1
South East	0.0	0.1	3.4	3.4	23.5	18.1	25.3	17.3	10.5	9.1
South South	0.4	0.6	3.7	5.2	28.3	25.3	26.5	19.9	12.0	11.8
South West	0.3	0.7	6.7	7.2	38.6	34.2	37.7	41.0	17.8	20.3
Urban	0.4	0.5	7.0	6.3	35.8	28.1	36.4	33.2	16.5	15.9
Rural	0.3	0.5	3.4	4.6	18.2	15.1	18.4	12.6	7.1	7.6
NGA	0.3	0.5	4.8	5.3	25.5	19.8	25.5	20.9	10.5	10.7

Note: Figures in the table are the average number of hours spent on nonagricultural activities among all persons 5 years or older. All persons who did not participate in nonagricultural activities are included with a value of zero.

\*Nonagricultural activities include household nonfarm enterprise and wage employment.

reporting 10.5 hours and women reporting 10.7 hours for nonagricultural activities. Younger Nigerians under 45 years old spend very little time in nonagricultural activities on average compared to older Nigerians.

There are a number of differences in hours spent in nonagricultural activities across regions. Overall, time spent in nonagricultural activities was higher in the southern zones than in the northern. As expected, hours spent are higher in urban than rural areas. However, time spent by males versus females is higher in

some zones (North East, North West, South East, and South South) while the reverse is true in others (North Central and South West).

## 5.5 Nonfarm Enterprises

Table 5.10 presents information on the proportion of households involved in nonfarm enterprise activity in the preceding 12 months. Nonfarm enterprises are businesses that are owned and operated by the households

**TABLE 5.10 • Household Nonfarm Enterprises by Region and Place of Residence**

Regions	% of HH with Any Nonfarm Enterprise
North Central	58.2
North East	66.7
North West	71.3
South East	54.5
South South	65.9
South West	76.6
Urban	76.2
Rural	60.7
NGA	67.1

and typical include activities such as petty trading, retailing, services, etc. Overall, 67.1 percent of households reported participation in nonfarm enterprises. Participation in urban areas is higher at 76.2 percent compared with 60.7 percent of households in rural areas. Households in the South West region report the highest level of participation (76.6%) and the lowest is reported by the South East (54.5%). As shown in Table 5.10a, the share of households operating nonfarm enterprises has remained relatively the same between Wave 2 and 3, only decreasing by 0.4 percentage points. At the zonal level however, North Central and South South both saw a modest decrease while South East and North East saw a modest increase.

**TABLE 5.10a • Change in Household Nonfarm Enterprises by Region and Place of Residence**

Regions	% of HH with Any Nonfarm Enterprise
North Central	↓ -2.8
North East	↑ 1.3
North West	↑ 0.3
South East	↑ 2.5
South South	↓ -1.6
South West	↓ -0.1
Urban	↑ 0.4
Rural	↓ -0.9
NGA	↓ -0.4

Based on Table 5.11, the most common nonfarm enterprise is retail trade which accounts for 59.0 percent of all nonfarm enterprises. This is followed by provision of personal services (10.2%), land and pipeline transportation (9.4%), and manufacture of wearing apparel (5.1%). Retail trade dominates in both urban and rural areas with 61.7 percent of households reporting participation in rural areas and 55.7 percent in urban areas.

Regionally, retail trade is also very popular. The regions with the highest share of retail trade nonfarm enterprises are South South (67.1%), North Central (64.8%), and South East (61.8%). The share of nonfarm enterprises that manufacture food products is high in North West (9.6%), North East (9.3%), and North Central (3.9%) while relatively rare in the southern zones. As shown in Table 5.11a, there has not been a significant change in the distribution of nonfarm enterprises activities.

Start-up capital is an important component for the successful start of a nonfarm enterprise. According to Table 5.12, the majority of nonfarm enterprises acquired their start-up capital from household savings (46.0%) or relatives and friends (29.1%). Other common sources include informal lending arrangements such as esusu/adashi (8.4%) and proceeds from the family farm (6.6%).

According to Table 5.13, only 5.1 percent of nonfarm enterprises are registered, 6.1 percent requested any sort of credit and only 5.1 percent used credit. More urban enterprises were registered (6.4%) than rural (4.0%). On average, nonfarm enterprises have 1.8 household worker and only 0.3 hired workers. Requests for credit and use of credit are more common among urban enterprises than among rural. Interestingly, more firms appear to be requesting and using credit in Wave 3 than in Wave 2 (see Table 5.13a). The increase in credit use is largest in North East and North West where the share of enterprises requesting credit increased by 3.7 and 2.9 percentage points, respectively.

By nature, these nonfarm enterprises do not have a set location of operation and can be organized in the

TABLE 5.11 • Top 10 of Nonfarm Enterprise Activity Region (% of Nonfarm Enterprises)

Region	Retail Trade, Except of Motor Vehicles	Other Personal Service Activities	Land Transport and Pipelines	Manufacture of Food Products	Manufacture of Wearing Apparel	Construction of Buildings	Food and Beverage Service	Manufacture of Furniture	Wholesale and Retail Trade and Repair of Vehicles	Other Manufacturing
North Central	64.8	9.0	6.9	3.9	7.0	2.3	1.1	2.1	0.9	2.0
North East	53.9	5.2	8.2	9.3	7.4	5.0	5.0	1.3	0.9	3.8
North West	56.6	9.2	8.1	9.6	6.3	2.4	3.4	1.2	1.0	2.1
South East	61.8	6.1	11.9	1.7	3.1	5.0	4.0	2.2	3.0	1.1
South South	67.1	8.8	6.4	2.0	3.7	6.1	0.0	2.8	1.4	1.6
South West	54.2	15.6	12.3	1.6	4.2	3.2	2.5	2.1	3.6	0.7
Urban	55.7	13.6	10.8	1.6	6.1	4.1	1.9	1.9	3.3	0.9
Rural	61.7	7.4	8.1	6.8	4.2	3.5	3.0	2.0	0.9	2.3
NGA	59.0	10.2	9.4	4.5	5.1	3.8	2.5	2.0	2.0	1.7

TABLE 5.11a • Change in Nonfarm Enterprise Activities between Wave 2 and 3

Region	Retail Trade, Except of Motor Vehicles	Other Personal Service Activities	Land Transport and Pipelines	Manufacture of Food Products	Manufacture of Wearing Apparel	Construction of Buildings	Food and Beverage Service	Manufacture of Furniture	Wholesale and Retail Trade and Repair of Vehicles	Other Manufacturing
North Central	↓ -0.8	↓ -0.6	↑ 0.9	↑ 0.4	↑ 0.5	↓ -0.3	↓ -0.3	↓ -0.1	↑ 0.0	↑ 0.2
North East	↓ -0.5	↑ 0.1	↓ -0.7	↓ -0.3	↑ 0.3	↓ -0.1	↑ 0.8	↓ 0.0	↑ 0.1	↑ 0.4
North West	↑ 1.2	↑ 0.5	↑ 0.1	↓ -0.5	↓ -0.1	↓ -0.2	↓ -0.4	↓ -0.2	↓ -0.2	↓ -0.2
South East	↓ -0.3	↑ 0.4	↓ -0.1	↑ 0.1	↑ 0.2	↑ 0.1	↓ -0.1	↑ 0.0	↓ -0.2	↓ 0.0
South South	↓ -0.8	↓ -0.6	↑ 0.2	↓ -0.1	↓ -0.1	↑ 0.6	↓ -0.1	↓ -0.1	↑ 0.0	↑ 1.0
South West	↓ -0.0	↓ -1.2	↓ -0.6	↑ 0.6	↑ 0.1	↑ 0.6	↓ -0.7	↑ 0.3	↑ 0.7	↑ 0.3
Urban	↓ -0.0	↓ -1.2	↑ 0.1	↑ 0.3	↑ 0.1	↑ 0.4	↓ -0.4	↑ 0.3	↑ 0.5	↓ -0.1
Rural	↑ 0.1	↑ 0.0	↓ -0.5	↑ 0.1	↑ 0.2	↑ 0.0	↓ -0.2	↓ -0.2	↓ -0.2	↑ 0.6
NGA	↑ 0.2	↓ -0.7	↓ -0.3	↑ 0.3	↑ 0.2	↑ 0.2	↓ -0.2	↓ -0.1	↑ 0.1	↑ 0.3

TABLE 5.12 • Source of Start-up Capital for Nonfarm Enterprise

Source	Percent of Households Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Household savings	54.3	38.3	35.1	57.9	52.0	45.4	47.3	44.9	46.0
Ngo support	0.2	0.2	0.0	0.0	0.2	0.1	0.1	0.1	0.1
Loan from bank	0.3	0.0	0.0	0.3	0.9	1.4	1.0	0.3	0.6
Money lender	0.0	1.1	0.6	0.2	0.6	0.3	0.4	0.5	0.5
Esusu/adashi	8.9	6.4	9.9	2.5	6.3	11.6	8.9	8.0	8.4
Other loans	0.6	0.0	0.2	1.2	0.0	0.5	0.5	0.4	0.4
District/town association support	0.0	0.0	0.0	0.3	0.3	0.6	0.4	0.1	0.2
Cooperative/trade association	2.3	1.3	0.1	0.4	0.3	4.1	2.6	0.9	1.7
Remittances from abroad	0.0	0.0	0.0	0.6	0.1	0.4	0.2	0.1	0.2
Proceeds from family farm	6.3	20.1	11.2	3.2	1.2	2.5	1.8	10.8	6.6
Church/mosque assistance	0.3	1.5	0.2	0.0	0.2	0.1	0.3	0.3	0.3
Proceed from family nonfarm enterprise	6.7	5.0	10.5	1.0	1.6	2.7	4.0	5.5	4.8
Relatives/friends	18.1	25.5	30.8	31.7	34.6	29.7	31.2	27.3	29.1
Other	2.1	0.6	1.3	0.6	1.6	0.8	1.4	0.9	1.1

TABLE 5.13 • Enterprise Characteristics

Regions	% Registered	Average # of HH Workers	Average # of Hired Workers	% of Enterprises Requesting Credit	% of Enterprises Using Credit
North Central	3.2	1.7	0.2	4.4	2.9
North East	6.9	2.8	0.3	3.7	4.7
North West	4.7	2.5	0.2	2.2	3.7
South East	4.3	1.6	0.1	6.0	8.0
South South	6.4	1.6	0.3	7.4	4.9
South West	5.3	1.3	0.3	9.7	6.2
Urban	6.4	1.5	0.4	8.4	6.5
Rural	4.0	2.1	0.2	4.1	3.9
NGA	5.1	1.8	0.3	6.1	5.1

TABLE 5.13a • Change in Enterprise Characteristics between Wave 2 and 3

Regions	% Registered	Average # of HH Workers	Average # of Hired Workers	% of Enterprises Requesting Credit	% of Enterprises Using Credit
North Central	↓ -0.5	↑ 0.5	↑ 0.1	↑ 1.2	↓ -0.2
North East	↓ -0.3	↑ 1.3	↑ 0.1	↑ 0.7	↑ 3.7
North West	↓ -0.3	↑ 1.5	↑ 0.0	↑ 2.1	↑ 2.9
South East	↓ -1.3	↑ 0.8	↑ 0.0	↑ 4.4	↑ 2.3
South South	↑ 0.7	↑ 0.2	↑ 0.1	↑ 3.8	↑ 0.9
South West	↑ 0.5	↓ -0.1	↓ -0.1	↓ -0.8	↓ -1.9
Urban	↑ 0.2	↑ 0.3	↑ 0.0	↑ 0.6	↑ 0.7
Rural	↓ -0.3	↑ 0.8	↑ 0.0	↑ 2.0	↑ 0.6
NGA	↓ -0.2	↑ 0.6	↑ 0.2	↑ 1.3	↑ 0.6

TABLE 5.14 • Place of Enterprise Operation

Place of Operation	Percent of Enterprises Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Home inside residence	24.7	34.8	37.2	10.8	16.8	16.2	17.8	28.1	23.3
House outside residence	18.4	13.9	18.2	18.4	26.7	18.3	19.5	19.0	19.2
Industrial site	3.2	1.6	0.8	2.2	3.2	1.7	3.0	1.1	2.0
Traditional market	23.4	27.6	15.7	24.8	16.3	10.3	11.3	22.9	17.5
Commercial area shop	11.6	4.4	6.4	20.7	16.5	22.3	22.0	8.0	14.4
Roadside	4.5	3.0	8.7	7.1	5.0	5.9	6.7	5.5	6.1
Other fixed place	2.3	0.9	1.2	1.3	3.0	8.8	5.2	2.3	3.7
Mobile/no fixed location	11.0	13.8	11.9	14.8	11.9	15.4	14.0	12.6	13.3
Other	0.9	0.0	0.0	0.0	0.7	1.1	0.5	0.5	0.5

TABLE 5.15 • Distribution of Enterprise Customers

Enterprise Customers	Percent of Enterprises Reporting								
	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Final consumers	92.8	92.0	91.1	88.9	90.7	90.1	90.5	91.0	90.8
Traders	3.3	4.2	3.1	5.4	4.7	3.7	3.5	4.3	3.9
Other small business	1.8	1.3	3.7	1.3	0.8	1.5	2.3	1.5	1.9
Large established businesses	0.4	1.1	0.7	0.0	1.5	0.5	0.9	0.5	0.7
Institutions (school, hospitals, govt. ministries)	1.0	0.7	0.0	0.5	1.2	0.3	0.7	0.4	0.5
Export manufacturers	0.0	0.4	0.2	0.3	0.3	0.4	0.4	0.2	0.3
Other	0.8	0.4	1.2	3.6	0.7	3.5	1.7	2.1	1.9

most convenient location for the household or primary manager. Based on Table 5.14, most nonfarm enterprises are conducted inside the home (23.3%) and within its immediate environs (19.2%). The third most common location is the traditional market (17.5%) and some households have shops in commercial areas (11.6%). A portion of nonfarm enterprise is mobile in nature (13.3%) and involves movement from one location to another in pursuit of patronage. 6.1 percent of this activity is conducted on the roadside where there is constant flow of motorized or pedestrian traffic.

A great deal of the primary motivation behind a location of the nonfarm enterprise is the particular customer base the business manager is seeking to attract. Table 5.15 provides information on the types of customers most served by these nonfarm enterprises. Primary among these are final consumers who directly partake of the goods they purchase without the need for further processing or refining. 90.8 percent of nonfarm enterprises provide their goods or services directly to final consumers. A further 3.9 percent sell to traders and 1.9 percent sell to other small businesses. This pattern is relatively consistent in all zones and urban or rural areas.



## 5.6 Remittances and Other Income

Property rental income and remittances are reported as an important source of income for a small but sizeable portion of households. An estimated 6.6 and 5.6 percent of households reported receiving any rental and remittance income. Other household income is derived from savings and investments (2.1% of households), and from other sources (5.6%). According to

Table 5.16 the average amount of income received from savings, rental properties and other sources was about N95,000, N149,000 and N273,000, respectively. When comparing Wave 3 and Wave 2 in Table 5.16a, it appears that all three forms of income are increasingly more common in Nigeria. The 2.9 percentage point increase in remittances is especially notable since it implies the share of households receiving remittances from abroad has more than doubled since Wave 2. This increase was seen in all 6 zones.

TABLE 5.16 • Household Other Income by Source (% of Households Receiving Income, Mean Amount in Naira)

Region	Income from Savings Interest or Other Investment		Rental Property Income?		Type of Property			Income from Other Source?		Percentage Receiving Remittances
	Percentage	Amount	Percentage	Amount	House	Commercial	Other	Percentage	Amount	
North Central	0.7	9,618	3.5	98,626	63.0	31.2	5.8	5.3	161,084	4.2
North East	3.2	61,556	2.6	171,657	54.8	24.3	20.8	2.2	87,825	3.3
North West	1.5	43,062	1.4	50,769	44.8	55.2	0.0	0.6	176,508	3.2
South East	1.1	33,164	4.0	124,115	74.4	15.1	10.6	3.6	191,622	8.4
South South	2.8	113,319	11.2	220,552	73.7	24.5	1.8	6.2	680,684	6.8
South West	2.9	144,677	12.9	128,083	84.8	8.4	6.8	12.0	196,052	6.9
Urban	2.9	116,621	11.5	151,056	80.6	15.4	4.0	8.9	204,339	8.7
Rural	1.5	64,122	3.2	143,645	65.7	23.3	11.0	3.2	405,916	3.5
NGA	2.1	94,786	6.6	148,952	76.4	17.7	6.0	5.6	273,090	5.6

TABLE 5.16a • Change in Household Other Income by Source

Region	Income from Savings Interest or Other Investment	Rental Property Income?	Type of Property			Income from Other Source?	Percentage Receiving Remittances
	Percentage	Percentage	House	Commercial	Other	Percentage	
North Central	↓ -0.6	↑ 1.5	↓ -3.7	↑ 2.4	↑ 1.3	↑ 1.7	↑ 3.2
North East	↑ 0.4	↑ 2.0	↓ -2.9	↑ 2.9	↓ -0.0	↓ -1.3	↑ 3.1
North West	↑ 0.7	↑ 0.4	↓ -25.2	↑ 39.3	↓ -14.1	↓ -0.2	↑ 2.6
South East	↑ 0.0	↑ 1.4	↑ 5.8	↓ -0.5	↓ -5.4	↓ -0.5	↑ 4.4
South South	↓ -1.6	↑ 4.3	↓ -10.8	↑ 10.5	↑ 0.3	↓ -7.7	↑ 3.7
South West	↑ 1.1	↑ 0.5	↑ 2.9	↓ -0.2	↓ -2.7	↑ 5.8	↑ 1.6
Urban	↑ 0.0	↑ 1.9	↓ -5.4	↑ 4.9	↑ 0.5	↑ 1.8	↑ 3.9
Rural	↑ 0.2	↑ 0.8	↑ 2.5	↑ 9.0	↓ -11.4	↓ -1.0	↑ 2.1
NGA	↑ 0.1	↑ 1.2	↓ -4.1	↑ 6.3	↓ -2.3	↑ 0.1	↑ 2.9

**Key Messages:**

- Each farming household holds an average of 2.6 plots approximately, 0.5 a hectare each in size and approximately 1.7 percent of these plots are irrigated.
- On average, 7 percent of male and 2.2 percent of female plot managers own land from outright purchases.
- Family inheritance happens to be the main means of farm land acquisition, with 71 and 66 percent of males and females headed households acquiring farm lands through this means.
- Fertilizer is applied on about 47 percent of plots. Purchased seeds, animal traction, herbicides and pesticides are also used. Male-headed households utilize considerably more farm inputs than female-headed households, except purchased seed.
- Goats (67.3%) and chickens (64.8%) are the most commonly owned animals.
- Livestock is commonly slaughtered (29%) or sold (28.5%).
- Only 13.7 percent of households participate in extension services.

## 6.1 Farming

In Table 6.1, data on land tenure arrangements for households engaged in farming activities is presented. Households were asked to provide information on whether farm lands were acquired through outright purchase, rented, free usage, community distribution, or family inheritance. The table indicates that only 7.0 percent of male-managed plots and 2.2 percent of female-managed plots were acquired through outright purchase. The majority of plots managed by both males and females were acquired through family inheritance, with little difference between male and female managed percentages. Within male-headed households, plots managed by females are more likely to be rented than plots managed by males. Among female-headed households the majority of plots were acquired through family inheritance, irrespective of the gender orientation of the manager. This is also true for

male-headed households, where more than 70 percent of the farm lands were inherited.

Although most lands happen to have been acquired through family inheritance, we see differences in other modes of land acquisition across regions in the country. For example, a male managed plot in the North West is more likely to have been acquired through outright purchase than in any other region. This is also true for female-managed plots. Similarly, a male managed plot in the South South is more likely to have been rented than a male-managed plot in any other region. Moreover, female-managed plots in the North West and South South are more likely to have been rented than a female managed plot in any other region. The table also shows differences in farm land acquisition between rural and urban dwellers. Households located in urban areas are more likely to rent plots than their counterparts in rural areas.

**TABLE 6.1 • Household Land Tenure Distribution by Gender and Place of Residence (Plot Level, % of Plots)**

Regions	Outright Purchase		Rented		Used Free of Charge		Distributed by Community		Family Inheritance	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	1.8	2.5	6.6	5.1	10.8	14.4	4.1	0.0	76.7	78.0
North East	6.5	3.0	6.5	7.2	7.7	4.0	6.6	8.6	72.7	77.2
North West	11.7	31.6	3.0	10.3	4.4	0.0	4.0	0.0	76.9	58.1
South East	2.7	1.2	5.4	9.3	4.3	7.6	12.2	8.4	75.4	73.5
South South	5.5	1.6	19.0	21.6	9.6	16.5	4.7	4.2	61.2	56.1
South West	10.4	8.0	9.6	7.6	15.1	37.0	19.4	3.5	45.6	43.9
Urban	9.8	3.3	17.9	22.0	12.9	12.5	4.4	2.4	55.0	59.8
Rural	6.7	1.9	5.4	9.7	7.3	11.6	7.4	6.6	73.2	70.2
NGA	7.0	2.2	6.8	11.8	7.9	11.8	7.1	5.9	71.2	68.4
Male-headed households	7.0	2.1	6.8	12.9	7.9	15.5	7.1	3.3	71.2	66.3
Female-headed households	0.0	2.2	24.9	11.1	0.0	9.7	0.0	7.3	75.1	69.7

**TABLE 6.2 • Distribution of Plot Holdings by Number of Plots, Average Plot Size, Percentage of Irrigated Plot and Gender of HH Head**

Region	Number of Plots	Average Plot Size (Hectares)	% Irrigated
North Central	3.2	0.5	0.5
North East	3.0	0.7	0.2
North West	2.0	0.5	5.1
South East	2.3	0.1	0.3
South South	2.7	0.2	0.2
South West	2.8	0.8	2.2
Urban	2.4	0.3	2.6
Rural	2.6	0.5	1.6
NGA	2.6	0.5	1.7
Male-headed households	2.6	0.5	1.9
Female-headed households	2.4	0.2	0.0

Table 6.2 provides information on the size and distribution of plots by place of residence and gender of household head. Male- and female-headed households have an average of 2.6 and 2.4 plots, respectively. However, households in the North Central and North East hold an average of 3.2 and 3.0 plots respectively. The average

plot size is less than 1 hectare, with male-headed and female-headed households holding an average of 0.5 and 0.2 hectares of farm lands respectively. Rural plots on average were larger (0.5 hectares) than urban plots (0.3 hectares) while plots in the Northern regions are generally larger than those in the Southern regions.

Male-headed households plots are more likely to be irrigated than plots cultivated by female-headed households. Irrigation is most common in the North West, with 5.1 percent of plots reported as irrigated compared to 0.2 percent in the South South and North East. Overall, 1.7 percent of plots were irrigated with slightly more irrigation in urban than in rural areas. According to Table 6.2a, the number of plots, average plot size, and share of irrigated plots has remained mostly the same between Wave 2 and 3. However, the number of plots increased by 0.4 and 0.3 in North Central and North East, respectively.

Table 6.3 contains information on farm input use across plots. The inputs considered here are fertilizer, pesticides, herbicides, seed, animal traction, and labor. With the exception of purchased seeds, where female-headed households utilized 2.3 percent more than male-headed households, plots owned by male-headed

households recorded far more usage of each input than plots in female-headed households. Nationally, 47.3 percent of households reported using fertilizer; 20.7 percent reported the use of pesticides; 30.5 percent reported using herbicides; 22.9 percent reported

using purchased seeds; and 21.4 percent reported using animal traction on their plots.

**TABLE 6.2a** • Distribution of Plot Holdings by Number of Plots, Average Plot Size, Percentage Point Change of Irrigated Plot and Gender of HH Head

Region	Number of Plots	Average Plot Size (Hectares)	% Irrigated
North Central	↑ 0.4	↑ 0.1	↓ -1.3
North East	↑ 0.3	↓ -0.1	↓ -0.4
North West	↓ -0.0	↓ -0.0	↑ 0.1
South East	↓ -0.1	↓ -0.0	↑ 0.3
South South	↑ 0.0	↓ -0.1	↑ 0.2
South West	↑ 0.1	↑ 0.0	↑ 2.0
Urban	↑ 0.1	↓ -0.1	↓ -0.1
Rural	↑ 0.1	↑ 0.0	↑ 0.0
NGA	↑ 0.1	↑ 0.0	↓ -0.0
Male-headed households	↑ 0.1	↑ 0.0	↑ 0.0
Female-headed households	↑ 0.0	↑ 0.0	→ 0.0

Across sectors, the data shows that plots operated by rural household receive more fertilizer, herbicide, animal traction, and labor, than those operated by urban households. Urban plots, however, receive more pesticide and purchased seed than those in rural areas. Change Table 6.3a shows reduced fertilizer use in the South South between Wave 2 and Wave 3 of the GHS-Panel, but increased overall fertilizer, pesticide and herbicide use at the national level.

In Table 6.4, information on input use for the major crop groups (grains, root, fruit, and legume crops) is presented, with focus on purchased seed, fertilizer, herbicides and insecticides used at the plot level. Agricultural households utilize purchased seed mostly for the cultivation of Sesame seed (31%), maize (28.6%) and least for the cultivation of groundnut (11.1 %). A high percentage of households apply fertilizer to Millet, sorghum, and maize across the country. The data also shows that about 63.3 percent of households use herbicides in rice cultivation, followed by cowpea. On cassava plantations, close to 21.3 percent use purchased

**TABLE 6.3** • Percentage of Plots on Which Herbicide, Pesticide, Fertilizer, Seeds Were Used and Use of Farming Labor

Region	% Used Fertilizer	% Used Pesticide	% Used Herbicide	% Purchased Seed	% Used Animal Traction	Avg Hours of HH Labor	Avg # of Hired Labor
North Central	28.0	9.9	48.2	12.1	1.4	154.9	21.3
North East	50.7	17.4	45.7	12.5	54.7	154.8	17.3
North West	92.8	46.3	30.0	33.2	45.2	126.0	26.4
South East	46.8	4.2	7.0	37.7	0.0	71.4	11.7
South South	8.0	2.0	15.5	19.4	0.0	85.3	12.5
South West	9.3	35.0	29.5	15.2	0.0	76.6	32.6
Urban	41.3	20.9	30.0	32.8	9.0	73.8	17.3
Rural	48.1	20.7	30.6	21.6	23.1	124.0	20.6
NGA	47.3	20.7	30.5	22.9	21.4	117.8	20.2
Male-headed households	50.0	22.6	32.2	22.6	23.7	122.0	21.3
Female-headed households	25.4	5.1	17.0	25.5	3.0	84.1	10.8

**TABLE 6.3a** • Percentage Point Change of Plots on Which Herbicide, Pesticide, Fertilizer, Seeds Were Used and Use of Farming Labor

Region	% Used Fertilizer	% Used Pesticide	% Used Herbicide	% Purchased Seed	% Used Animal Traction	Avg Hours of HH Labor per Week	Avg # of Hired Labor
North Central	↑ 3.8	↓ -0.9	↓ -1.0	↑ 2.1	↓ -1.7	↑ 3.3	↓ -10.7
North East	↑ 5.5	↑ 3.6	↑ 4.3	↑ 2.6	↑ 2.2	↓ -7.6	↓ -5.7
North West	↑ 9.1	↑ 18.1	↑ 7.5	↑ 1.2	↑ 1.4	↑ 27.8	↑ 2.7
South East	↑ 20.0	↑ 1.1	↑ 4.2	↑ 0.2	→ 0.0	↓ -2.1	↓ -3.7
South South	↓ -2.4	↑ 1.0	↑ 10.6	↑ 2.8	→ 0.0	↑ 2.8	↓ -3.5
South West	↑ 5.6	↑ 1.0	↑ 4.9	↓ -0.6	→ 0.0	↓ -8.8	↓ -6.9
Urban	↑ 9.1	↑ 3.1	↑ 8.0	↑ 3.2	↑ 3.0	↑ 1.9	↓ -4.3
Rural	↑ 7.9	↑ 5.4	↑ 5.0	↑ 1.0	↑ 0.8	↑ 7.3	↓ -4.2
NGA	↑ 8.1	↑ 5.1	↑ 5.4	↑ 1.2	↑ 1.1	↑ 6.9	↓ -4.2
Male-headed households	↑ 8.0	↑ 5.7	↑ 5.1	↑ 1.9	↑ 1.2	↑ 6.3	↓ -4.5
Female-headed households	↑ 10.0	↑ 1.5	↑ 8.6	↓ -4.7	↑ 2.0	↑ 14.5	↓ -1.1

**TABLE 6.4** • Distribution of Seed, Fertilizer, Pesticides, and Herbicide Use by Crop Type (% of Farming Households)

Crop Type	% Purchased Seed	% Fertilizer	% Herbicide	% Insecticide
<b>Grain Crops</b>				
Maize	28.6	64.9	45.1	28.4
Rice	17.4	57.1	63.3	26.0
Sorghum	19.6	71.5	35.1	31.2
Millet	25.2	88.7	18.5	32.4
<b>Root Crops</b>				
Yam	27.2	29.8	29.5	7.1
Cassava	21.3	23.8	13.5	2.9
<b>Oil Crop</b>				
Sesame/beeni-seeds	31.0	47.3	40.1	17.2
<b>Legumes</b>				
Cowpeas	25.2	48.4	54.2	44.7
Groundnut	11.1	41.0	42.8	19.5

seeds, and this percentage is not much larger than for yam (27.2%). About 48.4 and 41 percent of farming households use fertilizer in the cultivation of cowpea and groundnuts, respectively.

Table 6.5 presents regional crop cultivated area data for the 4 major crop groups. Overall, grain crops are cultivated most frequently. Maize is cultivated on an average of 0.3 hectares, rice on 0.5 hectares, sorghum on 0.4 hectares, and millet on 0.4 hectares per household

involved in crop farming. Grains are closely followed by legumes, which comprise 0.3 hectares of cowpea cultivation and 0.3 hectares of groundnut cultivation.

Rural cultivation of crops exceeds or equals urban in all categories. According to Table 6.6, 48.3 percent of farming households cultivate maize, the highest household participation in all the crop cultivation categories. This is closely followed by cassava (41.6%), sorghum (39%), and cowpea (30.6%).

TABLE 6.4a • Percentage Point Change in the Distribution of Seed, Fertilizer, Pesticides, by Crop Type

Crop Type	% Purchased Seed	% Fertilizer	% Herbicide	% Insecticide
<b>Grain crops</b>				
Maize	↑ 3.2	↑ 5.3	↑ 8.7	↑ 9.8
Rice	↑ 0.4	↓ -4.0	↑ 6.9	↑ 14.2
Sorghum	↓ -2.1	↑ 6.8	↑ 0.8	↑ 9.3
Millet	↑ 0.5	↑ 19.6	↑ 4.4	↑ 6.3
<b>Root crops</b>				
Yam	↑ 4.2	↑ 10.2	↑ 7.5	↑ 2.7
Cassava	↓ -1.8	↑ 7.6	↑ 4.1	↑ 0.8
<b>Oil crop</b>				
Sesame/beeni-seeds	↑ 17.9	↑ 16.4	↑ 11.8	↑ 1.3
<b>Legumes</b>				
Cowpeas	↑ 4.8	↑ 7.2	↑ 29.2	↑ 18.4
Groundnut	↓ -4.3	↑ 13.2	↑ 11.7	↑ 2.9

TABLE 6.5 • Distribution of Cultivated Area by Crops and Region for 2014–15, Conditional on HH Cultivating (Land Area in Hectares)

Region	Grain Crops				Root Crops		Oil Crop	Legumes	
	Maize	Rice	Sorghum	Millet	Yam	Cassava	Sesame/Beeni-Seeds	Cowpea	Groundnut
North Central	0.3	0.8	0.5	0.6	0.3	0.4	0.3	0.3	0.3
North East	0.4	0.5	0.6	0.6	0.3	0.4	0.5	0.4	0.4
North West	0.2	0.2	0.3	0.3	0.2	0.1	0.2	0.2	0.2
South East	0.0	0.1	—	—	0.0	0.1	0.0	0.0	0.0
South South	—	0.1	—	—	0.1	0.2	—	—	—
South West	0.9	—	2.2	—	0.3	0.3	0.3	0.9	0.9
Urban	0.4	0.4	0.2	0.2	0.1	0.2	0.2	0.4	0.4
Rural	0.3	0.5	0.4	0.4	0.2	0.2	0.3	0.3	0.3
NGA	0.3	0.5	0.4	0.4	0.2	0.2	0.3	0.3	0.3
Male-headed households	0.3	0.5	0.4	0.4	0.2	0.2	0.3	0.3	0.3
Female-headed households	0.1	0.5	0.7	0.2	0.1	0.1	0.2	0.1	0.1

TABLE 6.6 • Estimate of Area and Production of 10 Top Major Crops

Crop Type	% of Farming Households Growing Crop	Area in Hectares
Cassava	41.6	0.2
Maize	48.3	0.3
Sorghum	39.0	0.4
Cowpeas	30.6	0.3
Yam	28.7	0.2
Millet	24.9	0.4
Groundnut	13.7	0.3
Rice	10.6	0.4
Cocoyam	9.2	0.0
Sesame/beeni-seeds	6.5	0.5

TABLE 6.6a • Estimate of Area and Production of 9 Top Major Crops

Crop Type	% of Farming Households Growing Crop*	Area in Hectares
Cassava	↑ 0.7	↑ 0.0
Maize	↑ 0.5	↑ 0.0
Sorghum	↓ -2.9	↓ -0.0
Cowpeas	↓ -0.4	↑ 0.0
Yam	↓ -4.9	↓ -0.0
Millet	↑ 0.3	↑ 0.1
Groundnut	↓ -0.8	↑ 0.0
Rice	↑ 1.1	↑ 0.1
Cocoyam	↑ 0.6	↓ -0.1
Sesame/beeni-seeds	↑ 3.0	↑ 0.1

\*Figures in first column represent percentage point change across W2 and W3.

TABLE 6.7 • Production Average for Households Producing Top Major Crops by Region in the 2015–2016 Season, Conditional on Production (Production in Quintals)

Region	Cassava	Maize	Sorghum	Cowpeas	Yam	Millet	Groundnut	Rice	Cocoyam	Sesame/ Beeni Seeds
North Central	4.6	9.3	6.0	3.5	78.3	5.7	3.9	8.8	—	4.1
North East	4.6	11.5	8.2	4.4	24.2	10.2	6.4	22.0	0.3	4.2
North West	4.6	17.4	9.1	1.5	8.9	5.6	2.4	11.3	0.3	1.7
South East	4.2	1.0	—	2.0	3.9	—	3.8	10.1	0.3	—
South South	9.7	6.7	—	2.0	16.3	—	3.8	10.1	2.5	3.0
South West	8.1	6.7	7.5	41.1	10.9	—	11.9	—	1.3	—
Urban	4.5	6.7	7.8	1.9	14.6	6.0	9.0	10.7	0.8	2.7
Rural	7.8	10.2	8.4	2.9	30.1	7.0	4.3	14.2	0.6	3.4
NGA	7.3	9.8	8.4	2.8	27.6	6.9	4.5	13.8	0.7	3.4
Male-headed households	8.0	10.7	8.4	2.8	29.7	6.7	4.5	14.0	0.8	3.4
Female-headed households	4.5	2.7	7.3	3.5	17.8	22.6	4.1	9.6	0.3	3.6

## 6.2 Animal Holding

Table 6.8 provides information on the number of holdings by size of livestock and place of residence among households who own or raise animals. About 84 percent of households do not own a calf. At least 8.5 percent own between 1 and 4 head of cattle. Only 0.8 percent own more than 50 head of cattle. At least 53.8 percent of households own 1 to 9 head of sheep, goats or pigs, and 21 percent own between 10 and 49 head of the same, while only 0.8 percent own more than 50 head. Ownership of horses, oxen, bulls and donkeys, however, is not as common in the

country, with a maximum of 8 percent ownership of any number of livestock in this category. Moreover, about 40 percent of households own 1 to 9 head of poultry while 26.8 percent own 10–49 head.

An overview of the actual number of livestock by type of animal and geographical region of households is presented in Table 6.9. Goats (67.3%) and chickens (64.8%) are the most commonly owned animals, followed by sheep (33.1%), and cows (15.1%). Male-headed households, on average, own more animals than female-headed households, with a maximum of 64.4 percent of male-headed households and

TABLE 6.8 • Holdings by Size of Livestock and Place of Residence (% of Livestock Owning Households)

Region	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
<b>Calf/Cow/Heifer</b>									
None	82.6	75.5	77.8	98.9	99.8	97.5	93.5	82.8	84.3
1–2 head	2.1	6.9	10.8	0.3	0.0	0.0	1.3	6.2	5.6
3–4 head	2.2	5.0	4.2	0.0	0.0	1.0	4.2	2.6	2.9
5–9 head	2.1	4.5	2.5	0.3	0.0	0.0	0.4	2.4	2.1
10–19 head	3.3	3.8	1.7	0.0	0.2	0.0	0.3	2.1	1.9
20–49 head	5.1	3.5	2.4	0.4	0.0	1.5	0.3	2.9	2.5
50+ head	2.5	0.8	0.6	0.0	0.0	0.0	0.0	0.9	0.8
<b>Sheep, Goats and Pigs</b>									
None	31.5	18.2	9.5	38.9	53.0	42.4	28.5	23.8	24.5
1–4 head	30.1	17.4	29.3	40.5	29.8	31.7	34.0	28.5	29.3
5–9 head	20.9	24.9	34.8	12.0	11.8	17.2	27.1	24.1	24.5
10–49 head	16.1	38.9	25.5	8.4	5.4	7.9	10.0	22.8	21.0
50+ head	1.4	0.7	0.9	0.2	0.0	0.8	0.4	0.8	0.8
<b>Horse, Ox, Bull and Donkeys</b>									
None	91.6	65.0	74.7	99.6	100.0	100.0	98.2	80.7	83.2
1–2 head	1.3	8.5	17.1	0.0	0.0	0.0	1.8	9.0	8.0
3–4 head	1.3	19.2	5.8	0.4	0.0	0.0	0.0	6.6	5.7
5–9 head	1.6	5.8	1.6	0.0	0.0	0.0	0.0	2.2	1.9
10+ head	4.1	1.5	0.8	0.0	0.0	0.0	0.0	1.5	1.3
<b>Poultry</b>									
None	24.6	31.3	41.7	21.9	24.3	23.1	36.5	30.7	31.5
1–9 head	46.0	36.1	35.2	47.2	41.3	43.6	38.5	40.3	40.0
10–49 head	28.3	32.1	22.4	29.8	25.1	28.1	20.5	27.8	26.8
50+ head	1.0	0.5	0.6	1.2	9.3	5.2	4.5	1.2	1.7

TABLE 6.9 • Livestock Ownership by Type of Animal and Region of Residence (% of Livestock Owning Households)

Region	Calf Female	Calf Male	Cow	Bull	Ox	Goat	Sheep	Chicken Local	Duck	Guinea Fowl
North Central	2.3	2.1	17.2	7.6	2.5	61.1	18.5	73.9	4.4	1.3
North East	5.8	5.3	23.5	15.6	19.4	72.1	42.1	66.2	8.8	4.0
North West	2.5	3.5	21.0	15.4	3.8	79.1	57.8	55.9	1.3	9.6
South East	0.0	0.0	1.1	0.0	0.0	56.0	6.9	74.2	0.0	0.0
South South	0.0	0.0	0.2	0.0	0.0	45.8	0.7	60.9	2.3	0.0
South West	0.0	0.0	2.5	0.0	0.0	53.7	4.9	68.9	2.7	0.0
Urban	0.0	0.0	6.5	1.4	0.4	58.8	24.9	55.4	1.6	1.2
Rural	2.7	3.0	16.5	11.0	5.9	68.7	34.4	66.3	3.4	4.9
NGA	2.3	2.6	15.1	9.6	5.2	67.3	33.1	64.8	3.1	4.4
Male-headed households	2.6	3.0	17.1	10.7	5.8	68.5	36.6	64.4	3.3	5.0
Female-headed households	0.2	0.0	1.7	3.1	1.1	59.2	10.3	67.5	1.8	0.5



**TABLE 6.10 • Utilization of Livestock (% of Livestock Owning Households)**

Region	Sales	Slaughtered	Used for Payment
North Central	24.4	29.8	0.4
North East	45.3	38.9	2.4
North West	20.5	19.0	0.9
South East	36.0	37.9	1.1
South South	32.6	29.2	0.8
South West	21.2	36.1	1.0
Urban	24.2	29.2	0.5
Rural	29.3	29.0	1.2
NGA	28.5	29.0	1.1
Male-headed households	28.2	29.5	1.1
Female-headed households	30.9	26.2	1.0

*Note:* The figures in the table are the percent of livestock owning households that sold, slaughtered, or used for payment any livestock in the past agricultural season.

67.5 percent of female-headed households owning chickens. Regionally, the most common animals owned by households across all regions are goats and chickens.

Table 6.10 shows that the majority of the livestock owning households slaughtered (29%) or sold (28.5%)

any livestock during the agricultural season, with little variation across regions. A small percentage of livestock owning households reporting using livestock for payments (1.1%).

Vaccination of diseased animals is a relatively common practice among livestock owners. According to Table 6.11, 32.5 percent of bulls, 23.7 percent of male calves, 37.8 percent of cows and 60.6 percent of oxen were vaccinated with the vaccination of goats, chickens, found to be less common.

### 6.3 Extension Services

According to Table 6.12, 13.7 percent of farming households participate in extension services. This represents a 3.9 percentage point increase from Wave 2 (see Table 6.12a). Urban farming households report 17.1 percent participation in extension services, while rural farming households report 13.2 percent. The most active participants are located in the North West with 29.6 percent of households reporting participation.



**TABLE 6.12 • Participation in Extension Services  
(% of Farming HHs)**

Region	Extension Services %
North Central	10.6
North East	6.4
North West	29.6
South East	6.1
South South	3.6
South West	6.3
Urban	17.1
Rural	13.2
NGA	13.7
Male-headed households	15.1
Female-headed households	3.4

**TABLE 6.12a • Participation in Extension  
Services (% Point Change)**

Region	Extension Services %
North Central	↑ 7.4
North East	↑ 1.8
North West	↑ 5.0
South East	↑ 5.2
South South	↓ -5.2
South West	↑ 4.9
Urban	↑ 4.9
Rural	↑ 3.7
NGA	↑ 3.9
Male-headed households	↑ 4.3
Female-headed households	↑ 1.0

