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NATIONAL BUREAU OF STATISTICS



LSMS—Integrated Surveys on Agriculture

General Household Survey Panel 2010/2011

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

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ACRONYMS

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

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Executive Summary

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

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

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

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

Housing Characteristics: The GHS-Panel also collected data on housing tenure and characteristics. Findings show that two-thirds of sampled households reside in houses they own and 17 percent of the households rent their homes. The owner occupier status is more common in the rural areas with 81% as compared with 44 % in urban areas. Although nearly 60 percent of households have homes with 3 or more rooms, the quality of the building material remains poor. Nationally, more than 50 percent of households in the sample have electricity (an average of 35

hours per week) but there is a large disparity in access at the zonal level; 87 percent of urban households have electricity but only 36 percent of households in rural areas reported the same.

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

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

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

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

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

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

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

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

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

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

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

CHAPTER I: SURVEY OBJECTIVES, DESIGN & IMPLEMENTATION

Key Messages:

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

1.0 Background and Objectives

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

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

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

- ◆ Development of an innovative model for collecting agricultural data in conjunction with household data;

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

1.1 Sample Design

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

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

The GHS-Panel sample is a two-stage probability sample:

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

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

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

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

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

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

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

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

1.2 The Survey Instruments

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

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

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

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

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

1.3 Training of Field Staff, Fieldwork and Data Management

1.3.1 Training of Field Staff

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

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

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

1.3.2 Design of Fieldwork

Data were collected by teams consisting of a supervisor, between 2 and 4 interviewers, and a data-entry operator. The number of teams varied from state to state depending on the sample

size or number of EAs selected. The teams moved in a roving manner and data collection lasted for between 20 – 30 days for each of the post-planting and post-harvest visits.

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

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

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

1.3.3 Data Management

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

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

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

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

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

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

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

1.4 Organization of Survey Report

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

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

CHAPTER II: DEMOGRAPHY, EDUCATION AND HEALTH

Key Messages:

- Average household size is 5.9 persons in rural and 4.9 persons in urban areas. Dependency ratio in rural areas is higher (1.3%) than that of the urban areas (1.1%).
- Self-reported literacy levels (for reading and writing in any language) peak between the ages of 15 and 19 with 86 percent for literate males and 85 percent for literate females.
- Almost all children enrolled in school attend a government school. The most common reasons cited for non-enrollment in school are lack of time and lack of funds.
- The annual expenditure per primary school student is N9262, which is approximately 7 percent of the total annual household expenditure amongst households with children enrolled in primary school. Annual expenditure per secondary school student is N28170, which is also approximately 7 percent of annual household expenditure amongst household with children enrolled in secondary school.
- Prevalence of illness for the 12 months preceding the survey was most common among individuals 65 year of age and over. This was also the age group that sought out consultations or check-ups most frequently.
- Family planning and contraception use is not a common practice. When it does occur, it most frequently involves the use of condoms or outright abstinence.
- At least 49 percent of children are born at home with the assistance of a traditional birth attendant in at least 28 percent of cases.
- A little over 94 percent of children are breastfed in urban areas and over 81 percent in rural.
- Approximately one in two children (57 percent) nationally are stunted (short for their age), 31 percent are wasted (thin for their height), and over 37 percent are underweight (thin for their age).

2.1 Household Demography

2.1.1 Average Household size, age distribution, and dependency ratio

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

Table 2.1: Household size

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

* Households with no members between the ages of 15-64 are excluded from the calculation of dependency ratio.

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

Table 2.2: Female headed households

Region	%
North Central	11.19
North West	3.95
North East	1.95
South South	30.41
South West	23.13
South East	20.88
Rural	14.22
Urban	17.45
NGA	15.50

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

Table 2.3: Age and sex distribution

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

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

2.1.2 Marital Status

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

Table 2.4: Marital Status

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

2.2 Education

2.2.1 Literacy

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

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

Table 2.5: Mean Years of Education

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

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

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

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

Table 2.6: Literacy

Region	5-9		10-14		15-19		20-30		30+	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
North Central	24.1	24.2	71.3	58.3	83.7	84.1	81.7	57.0	60.4	27.7
North East	19.1	16.2	50.0	52.6	70.8	63.9	70.8	41.9	49.7	23.5
North West	25.3	24.6	66.4	55.5	78.1	63.4	82.2	55.0	61.8	33.4
South East	46.0	52.1	81.5	87.6	97.8	97.3	95.6	95.2	76.6	53.6
South South	43.3	48.1	77.5	88.6	95.7	96.8	95.4	88.5	81.8	62.1
South West	62.3	58.4	95.1	96.9	97.3	96.0	94.4	93.6	82.1	60.4
Urban	48.9	48.9	85.0	87.8	96.6	93.2	95.4	88.0	86.2	61.9
Rural	26.7	26.6	67.3	61.8	81.0	78.4	81.5	59.4	59.3	36.0
NGA	33.3	33.3	73.1	70.6	86.4	84.5	87.3	70.7	69.6	45.6

2.2.2 Enrollment

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

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

Table 2.7: Enrollment of children 5-14 years old (by government/private)

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

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

Table 2.8: Reason not enroll in school (children 5-14)

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

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

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

Table 2.9: Class Repetition by Level and Gender

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

2.2.3 School proximity

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

Table 2.10: Proximity to the Nearest School

PRIMARY	0 – 15 Min		16-30 Min		31-45 Min		46-60 Min		61-90 Min		91-120 Min		120+ Min	
	M hoh	F hoh	M hoh	F hoh	M hoh	F hoh	M hoh	F hoh	M hoh	F hoh	M hoh	F hoh	M hoh	F hoh
North Central	50.6	54.9	36.7	33.7	5.8	5.4	5.1	3.4	1.4	1.9	0.5	0.6	0.0	0.0
North East	47.4	51.1	32.3	26.5	11.1	11.6	6.8	9.0	1.9	1.6	0.0	0.0	0.6	0.2
North West	61.9	60.2	26.5	26.0	7.5	10.6	2.7	2.8	1.2	0.3	0.0	0.2	0.3	0.0
South East	34.8	40.5	44.6	38.6	14.0	13.6	5.1	4.4	1.0	2.9	0.0	0.0	0.6	0.0
South South	41.4	36.7	45.9	47.9	8.8	9.6	3.3	3.6	0.7	0.5	0.0	1.0	0.0	0.8
South West	54.4	53.5	35.0	35.3	7.2	6.5	2.4	3.6	1.0	1.2	0.0	0.0	0.0	0.0
Urban	52.9	49.7	37.9	37.4	6.3	8.0	2.4	3.8	0.1	0.7	0.0	0.1	0.4	0.3
Rural	49.9	51.3	33.8	32.2	9.8	10.2	4.7	4.3	1.7	1.5	0.1	0.4	0.1	0.1
NGA	50.9	50.7	35.2	34.0	8.6	9.5	3.9	4.1	1.2	1.2	0.1	0.3	0.2	0.2

SECONDARY	0 – 15 Min		16-30 Min		31-45 Min		46-60 Min		61-90 Min		91-120 Min		120+ Min	
	*M hoh	*F hoh	M hoh	F hoh	M hoh	F hoh	M hoh	F hoh						
North Central	28.9	29.9	40.8	36.4	15.2	7.9	7.6	14.3	4.4	2.2	1.2	2.9	1.9	6.4
North East	21.6	32.9	34.6	34.8	19.9	9.1	15.7	13.6	2.2	1.5	1.4	2.1	4.7	6.1
North West	37.5	30.6	33.0	53.3	10.4	8.8	8.0	3.3	5.1	0.9	2.4	1.1	3.6	2.1
South East	18.2	22.7	44.1	40.3	24.7	21.4	9.6	11.4	3.6	1.4	0.0	0.3	0.0	2.6
South South	27.4	26.0	36.3	42.3	20.4	14.4	9.2	8.0	3.6	5.3	0.9	3.0	2.3	1.0
South West	38.9	33.6	42.7	38.8	11.4	15.8	4.5	10.0	2.5	0.7	0.0	0.0	0.0	1.1
Urban	35.3	31.7	41.6	43.1	12.1	12.3	6.0	7.1	2.8	2.1	0.5	1.6	1.8	2.1
Rural	26.3	26.1	36.8	38.2	19.5	15.9	10.2	13.1	4.1	2.1	1.2	1.4	1.9	3.3
NGA	30.0	28.8	38.8	40.6	16.4	14.1	8.5	10.2	3.6	2.1	0.9	1.5	1.9	2.7

*Male and Female Head-of-Household

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

2.2.4 School expenses and scholarships

Table 2.11 reports average school expenses, percentage of primary and secondary students with annual school expenses below 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 N9,262. 60.5 percent of primary school students are reported as spending less than N5,000 on school per school year and on average, and overall, households with school age children spend a little over 7 percent of the household income on school expenses. The Southern region reports the highest rates of expenditure for primary schooling, with the South West reporting the highest mean expenditure for a single primary school student in the amount of N20,866.

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

Secondary school expenditure is almost 3 times higher than primary with the average total annual expenditure per enrolled secondary school student reported as N28,170 and calculated as a little over 7 percent of total household expenditure. Again, urban secondary mean annual expenditure exceeds that of rural by almost 50 percent with urban expenditure per child totaling N38,053 and rural totaling N20,265. The South West again reports the highest mean annual expenditure per child in the amount of N42,294 and 10.5 percent of total annual household expenditure. Percentage of annual expenditure below N5,000 is also lowest in the South West at 15.9 percent and highest in the North West at 52.3 percent.

Table 2.11: School Expenses

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

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

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

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

2.3 Health

2.3.1 Educational levels of those seeking medical care

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

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

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

2.3.2 Consultation for health and type of facility visited

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

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

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

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

Table 2.15: Any Health Problems in the past 12 months

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

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

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

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

2.3.3 Healthcare expenditure

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

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

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

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

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

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

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

Table 2.19: Proximity to the Nearest Hospital/Health Facility

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

2.3.4 Elderly disability and preventative measures

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

Table 2.20A: Health difficulty (Ages 40+)

Regions	Difficulty hearing		Difficulty Seeing		Difficulty Walking/ Climbing	
	Male	Female	Male	Female	Male	Female
North Central	1.1	1.1	2.5	3.7	5.7	5.8
North East	2.2	2.4	7.4	3.9	6.6	5.3
North West	2.7	2.2	4.6	5.0	7.1	9.7
South East	4.8	3.6	8.7	9.7	11.3	13.9
South South	0.2	0.4	5.5	3.3	4.9	7.1
South West	1.3	0.9	3.4	3.7	4.6	8.9
Urban	1.1	1.2	3.3	4.5	5.9	10.4
Rural	2.6	2.0	6.1	5.3	7.0	8.0
NGA	2.1	1.7	5.1	5.0	6.6	8.9

Regions	Difficulty Remembering/ Concentrating		Difficulty Self-care (washing, dressing, feeding,)		Difficulty Communicating/ Understanding	
	Male	Female	Male	Female	Male	Female
North Central	1.0	1.1	3.3	1.4	0.0	0.3
North East	1.6	2.4	3.2	2.2	0.6	0.6
North West	2.1	2.0	3.6	3.1	1.3	0.7
South East	3.1	5.5	2.8	3.3	1.6	1.6
South South	2.3	1.9	0.5	2.2	0.2	0.0
South West	1.2	0.6	1.7	0.8	0.7	0.2
Urban	1.2	1.5	2.7	2.5	0.5	0.5
Rural	2.3	2.6	2.5	1.9	1.0	0.6
NGA	1.9	2.2	2.5	2.1	0.8	0.6

2.3.5 Child Bearing and Nutritional Status

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

Table 2.21: Family Planning Method, Women ages 15-49

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

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

Table 2.22: Child Delivery

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

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

Table 2.23: Who assisted delivery

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

Gender differentials in recorded births and deaths of newborns are not significant in this sample. Table 2.24 reports that overall 52.2 percent of the children born are boys and 47.8 percent are girls. The numbers for child deaths are fairly similar in both the rural and

urban areas with 0.5 percent female and male child deaths recorded nationally with very little variation in these numbers from rural to urban areas. Regionally, more male births are reported in the southern regions than in the northern regions. Nationally, over 54 percent of mothers are registered with a clinic.

Table 2.24: Child Health, Registration and mortality

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

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

Table 2.25: Child Immunization, children AGES XXX

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

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

Table 2.26A: Breastfeeding by Sex of Child

Region	Breastfed		Time exclusively breastfed	
	Boy's	Girl's	Boy's	Girl's
North Central	86.0	94.2	3.9	5.7
North East	74.1	84.9	3.5	2.9
North West	78.5	73.6	1.5	2.7
South East	100.0	96.3	2.3	2.2
South South	100.0	100.0	3.7	4.7
South West	100.0	100.0	1.9	5.3
Urban	94.1	98.0	1.9	4.0
Rural	81.7	84.1	3.4	3.5

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

Table 2.26B: Reasons for not being exclusively breastfed.

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

CHAPTER III: HOUSING CHARACTERISTICS AND HOUSEHOLD ASSETS

Key Messages:

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

3.1 Housing characteristics: Ownership, structure and facilities

3.1.1 Housing ownership

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

Table 3.1: Housing Tenure by Place of Residence

Regions	Owned	Employer	Free authorized	Free Not authorized	Rented
North Central	74.1	0.8	12.8	1.6	10.7
North East	91.1	1.1	3.2	0.1	4.5
North West	87.5	1.3	5.3	2.6	3.4
South East	74.1	0.2	10.3	1.8	13.6
South South	51.4	3.3	22.9	0.3	22.1
South West	37.4	0.3	24.5	0.7	37.1
Urban	43.6	1.5	16.8	1.3	36.8
Rural	81.2	0.9	12.6	1.2	4.2
NGA	66.3	1.1	14.2	1.3	17.1

3.1.2 Number of rooms, floor, wall and roof characteristics

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

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

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

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

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

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

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

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

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

Housing Characteristics	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Flooring material									
Earth/sand	5.5	17.0	21.6	1.8	5.5	2.4	2.7	12.9	8.9
Dung	-	-	-	-	-	-	-	-	-
Wood/planks	0.7	0.2	0.4	0.4	1.3	2.5	1.0	1.1	1.1
Palm/bamboo	-	-	-	-	-	-	-	-	-
Parquet/polished wood	-	-	-	-	-	-	-	-	-
Vinyl/asphalt strips	-	-	-	-	-	-	-	-	-
Ceramic tiles	0.9	0.8	0.4	1.3	3.6	1.6	2.5	0.7	1.4
Cement	-	-	-	-	-	-	-	-	-
Carpet	-	-	-	-	-	-	-	-	-
Smoothed	23.8	25.6	28.8	11.0	11.9	12.6	5.2	27.4	18.6
Smooth	69.1	56.4	48.3	85.3	77.2	80.6	88.2	57.7	69.7
Other	0.1	0.0	0.6	0.2	0.4	0.3	0.4	0.3	0.3

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

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

Housing Characteristics	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Wall material									
Wood only	0.7	0.0	0.1	0.0	1.7	2.5	1.0	1.0	1.0
Mud bricks (traditional)	18.7	8.0	4.4	0.8	1.3	4.5	3.7	7.1	5.7
Corrugated iron sheet	0.0	0.0	0.2	0.2	2.1	0.0	0.3	0.5	0.4
Grass	1.2	18.4	12.5	1.3	0.3	0.2	1.1	7.6	5.0
Mud	40.4	47.8	60.9	12.2	21.5	15.9	12.6	45.6	32.5
Compacted	4.1	4.8	5.5	1.0	1.1	4.1	3.0	3.9	3.6
Burnt Brick	3.6	0.8	2.8	0.8	0.3	5.4	4.3	1.6	2.6
Concrete	31.3	20.0	13.6	83.8	70.8	67.4	73.6	32.8	49.0
Other	0.0	0.2	0.0	0.0	0.9	0.0	0.4	0.0	0.2

3.1.3 Energy Sources

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

Table 3.6: Lighting fuel

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

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

Table 3.7: Source of firewood

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

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

Table 3.8: Electricity

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

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

Table 3.9: Source of Electricity

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

Table 3.10: Frequency of Blackouts

Regions	Never	Everyday	Others
North Central	4.4	57.5	38.1
North East	2.8	54.6	42.6
North West	4.5	55.5	40.1
South East	3.6	61.5	34.8
South South	2.9	49.5	47.6
South West	3.8	43.3	52.9
Urban	3.5	51.3	45.2
Rural	4.0	51.7	44.3
NGA	3.7	51.5	44.8

**several times a week, month & year.*

Most households use kerosene based appliances for cooking and lighting (48%) in the absence of electricity. Table 3.11 shows 18.2 percent of households also use generators for lighting

3.1.4 Water Sources, Sewer and Refuse Facilities

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

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

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

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

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

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

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

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

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

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

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

Table 3.17: Type of refuse disposal

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

3.2 Household Assets

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

3.2.1 Household furniture

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

Table 3.18: Household Assets by place of residence

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

3.2.2 Farm Implements

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

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

Assets	North Central	North East	North West	South East	South South	South West	Urban	Rural	NGA
Tractor	1.8	1.1	1.5	0.2	1.6	4.9	1.9	1.6	1.6
Plough	2.1	10.0	5.2	0.2	1.6	4.9	2.2	4.3	4.0
Trailer/cart	1.8	2.9	0.6	0.2	1.6	4.9	1.9	1.6	1.6
Ridger	1.8	3.0	1.5	0.2	1.6	4.9	1.9	1.9	1.9
Planter	1.8	0.7	0.7	0.2	1.6	4.9	1.9	1.2	1.3
Pickup	2.2	0.9	0.4	0.2	1.6	8.4	3.6	1.4	1.7
Harvester	1.8	0.7	0.7	0.2	1.6	4.9	1.9	1.2	1.3
Water pump	2.4	2.3	2.4	0.4	1.7	6.0	3.7	2.0	2.3
Sprinkler	2.0	1.2	0.6	0.3	1.6	4.4	1.9	1.3	1.4
Other animal drawn equip	2.4	12.8	5.1	0.2	1.6	4.4	2.4	4.7	4.4
Other tractor drawn equip	1.8	0.8	2.0	0.2	1.6	4.4	1.9	1.6	1.6
Sprayer	12.0	9.9	0.7	0.2	1.6	10.7	5.4	4.9	5.0
Outboard motor	1.8	1.3	0.3	0.2	1.8	4.4	1.9	1.2	1.3
Canoe	1.8	0.7	0.8	0.2	4.6	5.7	2.6	1.7	1.8
Boat	1.8	0.7	0.4	0.2	1.6	5.7	2.2	1.2	1.3
Fishing net	1.8	1.0	0.6	0.2	3.5	5.4	2.6	1.5	1.6
Safety equipment (fish)	2.0	1.0	0.3	0.2	1.6	4.6	2.0	1.1	1.3
Wheelbarrow	10.6	6.2	1.3	38.9	20.7	9.9	18.8	13.1	14.0
Cutlass	94.1	71.9	77.2	100.0	97.8	98.0	89.8	88.0	88.3
Hoe	98.1	96.8	97.0	96.1	89.6	93.4	94.8	95.8	95.7
Other	5.4	12.0	12.0	15.9	18.9	21.4	13.4	13.5	13.5

CHAPTER IV: INFORMATION AND COMMUNICATION TECHNOLOGY

Key Messages:

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

4.1 Access to ICT

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

4.1.1 Tools of Access

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

Table 4.1: Access to ICT

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

4.1.2 Sources of Access

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

internet access is gained through use of business centers (73.4%). A very small percentage of the sample claim to own a means of accessing the internet (9.8%) and such personal ownership is more common in the urban than the rural areas; where about 40 percent more individuals claim ownership in the urban versus the rural areas.

Table 4.2: Access to ICT (Sources)

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

4.1.3 Frequency of Internet Use

While it is true that internet use is not a common phenomenon in the sample, there is a clear indication in Table 4.3 that men have more overall access to the internet than women, both

nationally, in urban as well as rural areas, and across all six regions. Frequency of use however shows significantly more daily internet usage among females (22%) in the North Central region than among males (10.4%) in the same region. Weekly usage among males and females shows very little difference and so does usage of less than once a week except in the North East region.

Table 4.3: Access to internet and Frequency of use

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

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

Table 4.4: Purpose of use of Internet

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

CHAPTER V: CONSUMPTION, FOOD SECURITY AND SHOCKS

Key Messages:

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

5.1 Consumption & Expenditure

5.1.1 Food Consumption: Past 7 days

Table 5.1 provides data on household weekly consumption patterns. It presents information on households reporting to have consumed the specific food items listed during the 7 days preceding the survey². Consumption of an item is recorded if at least one member of the household was reported to have consumed it in the last 7 days preceding the survey.

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

²The 7 days are in the August-October 2010 post-planting period

Table 5.1: Food Consumption in the last seven days by place of residence (the 7 days are in the August-October 2010 post-planting period)

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

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

5.1.2 Food Expenditures: One month

Table 5.2 provides data on average household consumption of selected food items and the related expenditure for a one month period. Here again we see that nationally, consumption of grains and flours (96.7%), vegetables (95.2%), and oils and fats (93%) dominate. This is closely followed by meat, fish and animal products (90.8%), and starchy roots, tubers, and plantains (78.3%). Fruits and milk products are the least consumed food categories with just over 38 percent of households reporting consumption. Expenditure is highest however, within the meat, fish and animal products category with a mean national expenditure of N1,012. Mean expenditure on grains and flours is reported as N832, while mean expenditure on starchy roots, tubers and plantains (N386), oils and fats (N348), and vegetables (N341) follow closely. This implies that while grains and flours may be the most consumed food category, it is not the most expensive especially when compared with meat, fish and animal products which tend to be a more expensive food category.

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

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

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

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

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

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

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

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

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

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

Non-food items and Services (purchased in a month)	North Central		North East		North West		South East		South South		South West		Urban		Rural		National	
	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)	% of household reporting	Mean expenditure (Naira)
Bicycle service, repair or parts	4.5	484	9.3	545	4.2	379	5.8	410	5.6	538	3.0	510	3.1	398	6.1	521	4.9	472
Wages paid to staff/maid/laundry	0.1	39	1.2	1,065	0.6	576	0.6	559	1.3	1,300	1.0	4,388	1.3	3,686	0.5	201	0.8	1,596
Mortgage-regular payment to purchase house	0.0	-	0.4	63	0.0	-	0.0	-	0.1	33	0.1	250	0.1	165	0.1	11	0.1	73
Repairs & maintenance to dwelling	1.6	1,722	2.8	6,493	3.3	34,511	0.6	528	2.1	1,769	1.1	1,235	1.6	2,125	2.1	13,428	1.9	8,903
Repairs to household and personal items	3.1	226	4.0	1,429	2.9	1,334	3.1	451	1.5	141	0.6	52	2.3	418	2.3	662	2.3	564
House rent	7.2	1,563	3.7	808	2.1	1,539	18.1	11,665	16.9	15,119	28.5	17,976	28.4	20,403	4.5	1,553	14.1	9,099
Mean includes households reporting no expenditure (0).																		

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

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

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

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

Table 5.4: Non-food Items and Services (purchased in the last year)

Non-food Items and Services (purchase in the last year)	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)	% of households reporting expenditure	Mean expenditure (Naira)
Infant clothing	11.4	675	16.7	404	16.2	467	11.0	409	13.8	618	8.2	390	11.8	520	13.0	463	12.5	485
Baby nappies/diapers	4.3	97	3.4	106	8.3	116	4.8	153	7.2	253	6.7	188	7.2	220	5.5	115	6.1	157
Boys tailored clothes	9.3	316	25.8	1,125	24.4	918	6.3	296	7.4	250	3.5	341	8.7	443	14.3	572	12.1	521
Boys dress (ready made)	26.0	1,394	21.2	820	16.2	458	20.5	1,061	25.6	1,716	15.9	1,046	21.0	1,186	19.5	965	20.1	1,053
Girls tailored clothes	12.6	431	25.8	844	23.2	858	9.2	349	13.1	608	5.7	212	12.0	444	15.5	582	14.1	527
Girls dress (ready made)	32.4	1,443	19.6	660	14.9	461	25.7	1,195	29.7	2,736	18.0	1,011	24.3	1,641	21.2	935	22.4	1,215
Men tailored clothes	15.4	1,135	36.6	1,959	39.7	1,523	7.7	389	15.4	830	13.9	549	19.5	1,063	22.5	966	21.3	1,004
Men dress (ready made)	21.3	903	12.5	465	10.1	378	15.1	714	21.7	1,845	7.7	427	13.8	976	13.9	603	13.9	751
Women tailored clothes	19.8	916	41.6	2,092	42.9	1,780	18.1	686	28.8	1,846	22.3	753	29.0	1,505	28.6	1,158	28.8	1,296
Women dress (ready made)	11.9	457	8.1	315	9.0	372	20.5	1,122	20.0	1,454	6.6	321	13.1	764	11.5	567	12.1	645
Ankara, George materials	30.5	2,480	36.5	2,151	37.0	1,831	22.2	1,043	34.8	2,324	44.1	2,873	37.7	2,470	33.7	1,971	35.3	2,169
Other clothing materials	12.3	870	23.4	1,478	23.0	1,144	12.7	449	9.1	477	14.3	1,019	15.1	998	16.2	843	15.8	904
Boy's shoes	21.6	626	28.0	673	27.4	583	17.4	739	16.4	775	11.6	413	17.9	656	20.8	579	19.6	610

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

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

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

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

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

Non-food items and Svcs	North Central		North East		North West		South East		South South		South West		Urban		Rural		NGA	
	% of hh reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)	% of household reportn expenditure	Mean expenditure (Naira)
Building items - cement, bricks, timber, iron	2	1,087	2.3	187	2.7	805	0.6	184	2	4,380	2.2	1,616	2.3	2,786	1.8	571	2	1,449
Council rates	0.7	6	0	-	0.2	1	1.9	31	0.4	3	4.4	103	3.1	69	0.5	6	1.6	31
Health insurance	0.2	3	0.2	1	0.2	1	0.3	10	0.2	6	0.9	18	0.8	15	0.1	2	0.4	7
Auto insurance	1.1	49	0.2	5	0.4	4	0.5	57	0.7	23	0.8	41	1.2	57	0.2	12	0.6	30
Home insurance	0.1	7	0	-	0.2	3	0.2	5	0	-	0	-	0	2	0.1	2	0.1	2
Life insurance	0	-	0	-	0	-	0.2	4	0	-	0.1	3	0	2	0	1	0	1
Fines or legal fees	0	-	0	-	0	-	0	-	0.2	1	0.3	8	0.2	5	0	-	0.1	2
Dowry costs	0.5	9	2	172	1	431	0.6	368	0.4	303	0.3	14	0.9	354	0.6	125	0.7	216
Marriage ceremony cost	10	497	8.1	1,201	3.8	469	8	1,011	5.3	904	1.1	981	5.8	1,085	5	647	5.3	821
Funeral costs	12.1	431	5.9	179	0.6	85	12.1	3,280	10.4	3,243	1.6	841	5.5	1,220	6.7	1,333	6.2	1,288
Mean includes households reporting no expenditure (0).																		

An analysis of average expenditure across larger consumption categories in Table 5.6 reveals that households in the sample spend the highest amount of money on food items, with these expenses reported as N291,135. Non-food items, which total N149,725, include education (N23,139), transportation (N23,549), and cellphones (N22,341) as some its largest sub-categories.

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

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

5.2 Food Security

5.2.1. Food availability and shortages

An assessment of food availability and shortages in tables 5.7 and 5.8 reveals that 17.4 percent of households nationally report meal reduction in the 12 months preceding the survey. That number is slightly higher in some of the regions such as the South West (22.1%) and the South East (38.3%). More urban area households (20.6%) report the incidence of meal reduction than rural (15.3%).

19.6 percent of households overall report food inadequacy with this percentage increasing slightly in the South East (21.6%), South South (19.9%), and South West (25.9%). More urban households (24.9%) report food inadequacy than rural (16.2%).

Table 5.7: Food Availability

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

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

Table 5.8: Food Shortage in the last one year

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

5.3 Shocks, Safety Nets & Coping Mechanisms

5.3.1 Coping Mechanisms and Shocks

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

Table 5.9: Coping mechanisms in the last 12 months

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

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

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

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

5.3.2 Safety Nets

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

Table 5.11: Percentage Distribution of Household Safety-nets

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

VI: INCOME GENERATING ACTIVITIES, LABOR AND TIME USE

Key Messages:

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

6.1 Labor participation in income generating activities

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

Table 6.1: Individual Participation in Income Generating Activities

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

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

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

Table 6.2: Participation in Income Generating Activities

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

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

the region (79.3%). Buying and selling again occupies second place in this region with males 65 and over reporting the highest participation rates (55.6%).

Table 6.3: Participation in Income Generating Activities

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

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

Table 6.4: Participation in Income Generating Activities

Activities	South East											
	5-14		15-24		25-44		45-59		60-64		65+	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Agriculture	94.1	100.0	78.8	69.6	28.2	45.9	40.0	62.5	57.3	73.2	74.7	86.4
Mining	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Manufacturing	0.0	0.0	1.6	4.9	2.3	5.3	2.7	1.1	4.2	0.0	1.4	0.0
Professional/Scientific/Technical activities	0.0	0.0	1.1	0.0	1.8	0.2	3.3	0.0	2.2	0.0	0.0	0.0
Electricity/Water/ Gas/Waste	0.0	0.0	0.0	0.0	2.5	0.0	0.6	0.0	0.0	0.0	0.0	0.0
Construction	1.9	0.0	8.1	0.0	9.1	0.0	6.2	0.0	12.2	0.0	5.1	0.0
Transportation	0.0	0.0	1.6	0.0	11.2	0.4	10.5	0.5	10.0	0.0	1.0	0.0
Buying and selling	4.0	0.0	5.3	15.3	23.9	30.4	15.7	25.4	1.6	24.8	11.2	13.6
Financial/Insurance/Real Est. Services	0.0	0.0	0.0	1.4	1.6	0.0	1.0	0.0	0.0	0.0	1.4	0.0
Personal Services	0.0	0.0	3.6	8.3	9.3	5.6	2.9	1.8	4.4	0.0	3.2	0.0
Education	0.0	0.0	0.0	0.0	0.0	5.0	5.5	6.3	2.2	1.0	0.4	0.0
Health	0.0	0.0	0.0	0.6	0.3	2.5	1.0	0.3	1.1	1.0	0.6	0.0
Public Administration	0.0	0.0	0.0	0.0	9.2	4.4	10.4	1.4	4.8	0.0	0.5	0.0
Other	0.0	0.0	0.0	0.0	0.8	0.4	0.4	0.7	0.0	0.0	0.5	0.0

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

Table 6.5: Participation in Income Generating Activities

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

Table 6.6: Participation in Income Generating Activities

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

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

Table 6.7: Participation in Income Generating Activities

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

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

Table 6.8: Participation in Income Generating Activities

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

Overall agriculture is the common income generating activity in the sample and as table 6.9 shows, the predominant participants are males between 5 and 14 (89.4%) and females in the same age group (74.2%). Males 65 and over (68.9%) also actively engage in agriculture as a means of earning income and 49.6 percent of females in the same age group are also actively engaged in this category. Buying and selling is the second most common overall income generating activity with a maximum female participation of 47.6

percent and a maximum male participation of 12.1 percent. This category is closely followed by participation in provision of personal services and manufacturing, in that order.

Table 6.9: Participation in Income Generating Activities

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

6.2 Unemployment

Table 6.10 provides information on unemployment³ reported by males and females between the ages of 15 and 65. The unemployment for the country as a whole is 4.3 percent. Overall lowest rates of unemployment are reported by the 45 to 59 age group with males reporting 1.0 percent unemployment and women reporting 0.5 percent. Highest rates are reported by the 15 to 24 age group with males reporting 10.6 percent and females reporting as much as 10.6 percent unemployment. In general, unemployment rates are similar for males and females in each age group. The unemployment rate is twice as high in urban areas (6.2%) as it is in rural areas (3.1%).

Table 6.10: Unemployment

³ Unemployment is defined following the ILO definition.

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

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

Table 6.11: Underemployment (less than 20 hours per week)

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

6.3 Collecting water and fuel wood

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

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

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

Table 6.12: Time Use: Self-Reported Average Minutes /day - Collecting Water and Fuel wood on the day before the interview date (minutes) by background characteristics (For Age >5)

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

6.4 Agricultural activities

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

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

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

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

6.5 Non-farm activities

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

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

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

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

Table 6.15: Time Use (minutes): Self-Reported Average hours spent on Voluntary/Social work -7 days prior to interview (time in minutes) by background characteristics (For Age >5)

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

6.6 Non-farm enterprises

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

Table 6.16: Household Non-Farm Enterprises by region and place of residence

Region	% of households with any non-farm enterprise
North Central	54.0
North East	55.6
North West	60.0
South East	47.8
South South	61.1
South West	72.5
Urban	72.1
Rural	52.3
NGA	60.1

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

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

Table 6.17: Top 10 of nonfarm enterprise activity by region

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

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

Table 6.18: Source of Start-up Capital

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

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

Table 6.19: Enterprise Characteristics

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

By nature, these non-farm enterprises do not have a set location of operation and can be organized and located wherever is most convenient for the household or primary manager. Based on Table 6.20, most non-farm enterprises are conducted inside the home (28.9%) and within its immediate environs (22.2%). The third most common location is the traditional market (15%)

and a few individuals have shops in commercial areas (10.4%). A relatively portion of non-farm enterprise is mobile in nature (11.9%) and involves movement from one location to another in pursuit of patronage. 5.2 percent of this activity is conducted on the sidewalks of busy roadways where there is constant flow of motorized or pedestrian traffic.

Table 6.20: Place of operation Note: Please Add Zones

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

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

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

Table 6.21: Percent Distribution of Enterprise Customers

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

6.7 Remittances and other income

Remittances are an important source of income for a great many households in the sample. Individuals in 2.6 percent of households in the sample report receiving remittances. Based on Table 6.22, 80.7 percent of these remittances were for the maintenance and upkeep of a spouse, parent or relative. This proportion is even higher in the North Central (100%) and South South (100%) regions as well as in rural areas (100%). Payment of school fees (12.6%) and donations to religious/nonprofit institutions (11.4%) are also popular purposes for remittances. The average amount of remittances received by households is N358,249 with the highest average amount received by households in the South West (N697,606) and the lowest by households in the North Central (N10,763).

Table 6.22: Remittances

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

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

Table 6.23: Household other income by source

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

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

Region	% of households with any other income source
North Central	2.7
North East	2.0
North West	1.7
South East	4.0
South South	6.3
South West	0.6
Urban	3.0
Rural	2.4
NGA	2.7

CHAPTER VII: AGRICULTURE

Key Messages:

- Each household holds an average of 2.5 plots of approximately ½ a hectare in size and approximately 3 percent of these plots are irrigated.
- On average, 7.7 percent of male and 3.6 percent of female plot managers own land outright.
- The most common means of acquiring land is through distribution by friends and family and 74 percent of males and 72 percent of females acquire land through this means.
- Fertilizer is applied in about 38 percent of plots. Purchased seeds, animal traction, herbicides and pesticides are also used. Male headed households utilize significantly more inputs than female headed households.
- Majority of crops produced are stored as seed for the next planting season (31%) and processed (26%) by the household.
- Chickens are the most commonly held livestock and male calves are the least common.
- Livestock is commonly slaughtered (40%) or sold (12%).
- The most common by-products produced are eggs (57%) and milk (31%).
- Only 10 percent of households participate in extension services.

7.1 Farming

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

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

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

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

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

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

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

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

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

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

Region	Number of Plots	Average Plot size (Hectares)	% Irrigated
North Central	3.2	0.6	2.0
North East	3.0	1.0	1.5
North West	1.7	0.6	6.2
South East	2.4	0.1	3.3
South South	2.6	0.4	1.0
South West	2.3	0.7	1.3
Urban	2.2	0.4	2.9
Rural	2.6	0.6	2.8
NGA	2.5	0.6	2.8
Male headed households	2.6	0.6	3.0
Female headed households	2.2	0.2	1.3

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

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

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

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

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

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

Table 7.4: Percentage Distribution of Seed, Fertilizer, Pesticides, by Crop Type

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

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

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

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

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

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

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

Crop	Share of households growing crop	Area in Hectare	Production in Quintal (100kg)	Yield Quintal/Ha
Cassava	45.9	0.2	12.1	1,760.2
Maize	45.2	0.3	9.3	25,402.7
Sorghum	39.2	0.4	13.4	2,636.1
Cowpeas	29.8	0.3	3.7	3,41.5
Yam	35.4	0.1	19.4	3,456.5
Millet	23.6	0.4	11.2	439.3
Ground nut	13.6	0.4	6.8	262.3
Rice	10.7	0.5	65.2	134,000.0
Cocoyam	9.5	0.1	5.6	4,384.8
Oil Palm Tree	8.0	0.1	2.0	31,511.0

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

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

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

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

*Crops with too few observations were excluded

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

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

Crop	Processed by household	Stored as seed for next planting season	Payment for labor	Given as gift	Post harvest loss
Cowpea	47.8	20.7	11.4	10.5	31.3
Cassava	66.3	22.4	10.9	14.1	12.8
Maize	42.2	16.9	7.3	11.6	19.3
Sorghum	45.6	18.7	13.4	10.8	20.3
Yam	48.5	48.9	16.6	10.1	5.9

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

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

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

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

7.2 Animal Holdings

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

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

Table 7.10: Number of holdings by size of livestock and place of residence (percentage)

	North Central % Owned	North West % Owned	North East % Owned	South South % Owned	South East % Owned	South West % Owned	Urban % Owned	Rural% Owned	NGA % Owned
Calf/ Cow/Heifer									
No calf	81.9	78.6	73.7	99.3	100.0	94.6	92.8	82.2	83.7
1-2 head	3.1	4.3	13.0	0.3	0.0	0.0	4.8	5.8	5.6
3-4 head	1.5	3.1	4.2	0.1	0.0	0.0	0.0	2.6	2.2
5-9 head	2.0	3.7	3.3	0.1	0.0	1.5	1.5	2.4	2.2
10-19 head	3.2	4.8	3.6	0.2	0.0	2.5	0.2	3.3	2.8
20-49 head	6.4	4.2	1.7	0.0	0.0	0.0	0.5	2.8	2.5
50+ head	2.0	1.4	0.6	0.0	0.0	1.4	0.2	1.0	0.9
Sheep, Goats and Pigs									
No sheep and goat	38.5	18.2	16.4	35.9	53.8	56.1	32.4	28.7	29.3
1-4 head	22.8	19.8	22.2	38.6	30.8	20.1	27.1	24.8	25.2
5-9 head	20.2	25.5	32.6	17.3	11.5	15.0	29.1	22.9	23.8
10-49 head	17.8	34.7	27.3	7.7	3.9	8.1	11.1	22.3	20.7
50+ head	0.7	1.9	1.5	0.6	0.0	0.7	0.3	1.2	1.1
Horse, Ox, Bull and Donkeys									
No	92.5	61.1	65.8	100.0	100.0	98.6	95.6	77.6	80.1
1-2 head	2.6	13.0	16.1	0.0	0.0	0.0	2.7	9.0	8.2
3-4 head	1.2	16.2	13.3	0.0	0.0	0.0	1.1	8.6	7.6
5-9 head	2.0	7.1	4.3	0.0	0.0	0.0	0.5	3.5	3.1
10+ head	1.8	2.6	0.5	0.0	0.0	1.4	0.0	1.3	1.1
Poultry									
No poultry	26.8	38.6	49.8	20.3	21.2	28.5	40.2	34.2	35.1
1-9 head	29.0	24.4	17.5	42.7	35.5	30.5	26.7	27.4	27.3
10-49 head	39.8	34.1	31.0	35.9	41.3	38.4	31.8	35.8	35.2
50+ head	4.5	2.9	1.8	1.2	2.0	2.7	1.3	2.6	2.5

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

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

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

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

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

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

Region	Sales%	Slaughtered%	Used for Payment%	Died%
North Central	14.3	47.1	0.6	11.6
North East	12.3	44.8	1.3	17.7
North West	13.0	29.5	0.2	7.3
South East	10.1	39.6	0.3	6.0
South South	4.4	42.9	0.0	9.6
South West	5.0	53.9	0.0	6.1
Urban	5.4	37.3	0.0	10.9
Rural	12.5	40.1	0.5	9.7
NGA	11.5	39.7	0.5	9.9
Male headed household	11.8	40.4	0.5	0.1
Female headed household	8.7	33.2	0.0	9.7

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

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

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

7.3 Agricultural By-Products

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

Table 7.14: Percentage of agriculture Byproducts by type and Region

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

7.4 Extension Services

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

Table 7.15: Participation in extension services (% of HHs)

Region	Extension Services %
North Central	5.9
North East	2.8
North West	24.8
South East	6.8
South South	5.3
South West	0.9
Urban	11.4
Rural	9.8
NGA	10.1
Male headed Households	11.0
Female headed households	3.2