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**List of Acronyms**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAWIA</td>
<td>Nigeria Association of Women in Agriculture</td>
</tr>
<tr>
<td>CCDP</td>
<td>Cocin Community Development Programme</td>
</tr>
<tr>
<td>DHS</td>
<td>Demography and Health Survey</td>
</tr>
<tr>
<td>SG</td>
<td>Savings Groups</td>
</tr>
<tr>
<td>ODK</td>
<td>Open Data Kit</td>
</tr>
<tr>
<td>LQAS</td>
<td>Lots Quality Assurance Sampling</td>
</tr>
<tr>
<td>GESS</td>
<td>Growth Enhancement Support Scheme</td>
</tr>
<tr>
<td>VSLA</td>
<td>Village Savings and Loan Association</td>
</tr>
<tr>
<td>CA</td>
<td>Catchment Area</td>
</tr>
</tbody>
</table>
Executive Summary

The objective of the Baseline Assessment Survey was to conduct a household survey that would use the LQAS sampling method to provide vital information to improve the adaptive capacity of small-scale farmers in Benue and Plateau States in North Central Nigeria over a 16 month period through access to flexible financial services and provide vulnerable women, households and communities access to and control over natural, human, social, physical and financial resources to diversify their livelihoods, while creating safe spaces to build women’s capacity and how to improve their access to agricultural inputs and increase their productivity.

Oxfam Baseline survey sampling universe consisted of 3578 VSLA members who represent households\(^1\) in Benue and Plateau States with each State having VSLA groups comprises 2336 and 1242 household members respectively. The survey used Lots Quality Assurance Sampling (LQAS)\(^2\) technique to identify savings groups to be sampled in each Local Government Area (LGA). Lists of current savings groups members were obtained from Oxfam for Benue and Plateau States, and each savings group to be surveyed was identified using the sampling technique. The LQAS method (Annex 3) was applied to arrive at a sample population of 941 (77%) and 1818 (78%) household members from Plateau and Benue States respectively.

Household baseline assessments were conducted using a questionnaire tool coded on the android smartphone. The ODK platform significantly improves data quality as a result of (i) reducing human error in the collection to transmission process, (ii) increasing the speed at which data can be collected and transmitted into electronic format (iii) enabling the collection of other types of data such as pictures, GIS coordinates and audio/video from the households, (iv) ensuring data security and protection as all completed and submitted forms are removed from the mobile phones. Data collected by field enumerators was subsequently validated by the supervisors in each supervision areas and finally by the consultant.

---
\(^1\) A household consists of a person or group of persons living together usually under the same roof or in the same building / compound, who share the same source of food and recognize themselves as a social unit with a head of household. (population.gov.ng)

\(^2\) Lots Quality Assurance Sampling (LQAS) is a method for assessing a program by analysing the data produced by a small sample.
The baseline questionnaire included sections on demographics, land, asset ownership (productive and non-productive), income (savings, credits) welfare, gender, social capital, SG participants, savings share-out, and location information. Beside the structured questionnaire, the ODK tool enabled Oxfam to collect geospatial data of each savings groups and photographs of household members participating in the VSLA. The survey was conducted in nine LGA, 5 LGA in Benue and 4 LGA in Plateau State respectively. Out of the total Statistically computed sample population of 2759, the survey was administered to 2210 (80%) household members while 20% of the sample size could not be reached for various reported reasons.3

Seventy four percent of total surveyed population are female household members while 26% are male household members. Findings from the survey shows that male household members invested more on productive assets than female household members. Survey data also revealed that a significant proportion (26%) of the sample population of household members surveyed do not save while 46% of the sample population are comfortable saving with the VSLA Informal savings SG. Predominant housing types are mud (60%), bricks (16%) and cement (23%) houses.

---

3 Communal killings in Buruku LGA and neighbouring communities led to relocation of most households, others could not be reached or travelled during the survey period.
Introduction

The Village Savings & Loan (VS&L) is a methodology invented by CARE International in Maradi, Niger, in 1991. Worldwide, the VSL methodology has been implemented by CARE, CRS, Oxfam, World Vision and others and reached over 12 million active participants worldwide in December 2015\(^4\) in at least 73 countries. VSL programmes create small-scale community-based savings and credit associations (VSLAs) with between 15 and 25 members, who regularly save and pool their money into a fund from which any of the members can borrow. These associations are characterised by very high rates of sustainability and by being able to operate successfully in remote rural areas of Africa, where ordinary MFIs will never be able to reach, offering useful lump sums to cover emergencies (insurance), planned expenses (savings) and business investment (credit). VS&L activities are organised into 12 month ‘cycles’. At the end of each cycle, the accumulated savings and profits from loans are distributed among members in proportion to the amount they have saved.

For the past 17 months, Oxfam Nigeria has implemented a pilot programme to test the model in the middle belt of the country precisely in Benue and Plateau States in 9 Local Government Areas\(^5\). The programme has so far reached 5961 members aggregated into 251 groups. Total income accumulated is $179,862 after first share-out. Female participation is 75% and male is 25%. Attendance rate in weekly meetings is high at 90%. Membership growth rate is a healthy 11.6% and only 0.6% has dropped out so far. Fund utilisation rate is high at 62.4%

Oxfam assumes that this program is an entry point into women economic and social empowerment. Oxfam assumes that women’s vulnerability to household abuses due gender stereotypes, social construct and misperception, women’s over-dependency on men, limited access to credit from financial institutions and lack of productive assets to serve as collateral for loans could be explored and addressed by this programme. Oxfam has commissioned this study to serve a dual purpose: a) establish a baseline

\(^{4}\) http://www.vsla.net/
\(^{5}\) Barki Ladi, Bokkos, Mangu, Pankshin, Buruku, Gboko, Logo, Markudi, Vandekiya
even if belatedly at this point for future comparison and ease of measuring program impacts, b) verify Oxfam’s assumptions of VSL not just as a program but as a platform that can be used for a) women’s economic empowerment, improving gender relations in household and communities and fight gender based violence and increase women’s productivity and access to agricultural inputs (fertilisers, seeds and agro-chemicals), loans and extension services.

This report summarizes the findings of the belated baseline survey conducted by Oxfam with technical support from Reverton.Net Limited after 17 months of the project implementation. The baseline served to assess the conditions prevalent in target areas after 17 months of start of interventions so that progress made throughout the project with respect to its targeted outcomes could be reliably measured. If appropriately implemented, the baseline survey can also help adjust the program’s implementation design to the reality on the ground. This report presents the results obtained from the baseline survey conducted jointly by the Oxfam local partners operating in Benue (NAWIA) and Plateau (CCDP) States and project consultant (Reverton Limited). A total of 2210 households were interviewed on issues ranging from nutrition of household members, children’s education, activities of savings groups, access to loan and other credit facilities to agricultural inputs and production.

\[6\] Reverton Limited supported the survey process.
1.1 Methodology

The methodologies of the baseline assessment survey in Benue and Plateau States are set out below.

1.1.1 Team Composition

Enumerators were drawn from Oxfam local partners: CCDP and NAWIA. Approximately nine enumerators and two supervisors were involved in training, and fieldwork during the period of the survey. Reverton Limited provided technical support.

1.1.2 Sampling Methodology

The Lots Quality Assurance Sampling (LQAS) sampling method was used to ensure unbiased sampling of savings groups and communities in the nine LGAs. Lot Quality Assurance Sampling (LQAS) is a method for assessing a program by analyzing the data produced by a small sample. It was developed in the 1920s for industrial quality control. During the mid-1980s it was adapted to assess health programs. Lot Quality Assurance Sampling (LQAS) has emerged as a practical management tool for conducting baseline surveys and monitoring various interventions. Advantages of the methodology include the following:

- LQAS sampling procedures are relatively simple and the findings can be used immediately by local managers and field workers.
- The data from individual Supervision Areas (SA) can be aggregated into an estimate of coverage for the entire program population
- Only a small sample is needed to classify a SA as not having reached the average coverage of the CA or a predetermined target;

It was decided to sample 75% of the population of 3578 households participating in the VSL programme, leading to a target sample size of 2759 households. The final sample was arrived at through the following steps:

- All nine LGAs were selected
- In each LGA, the LQAS sample was used to randomly select 75% communities
• In each community/village, the method was applied again to randomly select group
• Once the participating group has been selected, the instruction was the enumerators should interview everyone in the group.
• On the day of the interview, the enumerator were instructed to meet the selected group at the VSLA usual meeting point. This afford them the opportunity to record GIS location of all groups.

We considered the States as Supervision Areas (SA), each of the nine LGAs as Lots, and in each lot, we had clusters (communities), within each cluster, there were SGs selected randomly for the interview, and each SG is made up of household members. Based on LQAS sampling calculations, a sample size of 2759 households was needed from the two States of Benue and Plateau for statistical accuracy.

Figure 1: Supervision Area-Group mapping
1.2 Training of Enumerators

Training of enumerators and supervisors was held on the 14th of March, 2016. There was a formal training on the 14th March 2016, which covered best practices for using mobile tools for survey, sampling protocols and review of survey instrument. On March 15th, the participants carried out a field test of the survey instrument and tools. Observations from the field test informed the decision to review the flexibility of some of the questions in the survey instrument, enumerators were also able to learn how to use the ODK mobile tool for rapid surveys.

1.3 Data Collection Methods and Tools

1.3.1 Open Data Kit (ODK)

Data Kit (ODK) mobile data collection tool was designed by Reverton Limited in consultation with stakeholders both within Oxfam and partner organizations. ODK allows the use of android mobile phone for data collection at the field, collected data is sent directly to a hosted server and reporting can take place almost immediately thereby eliminating delays and wastages in engaging data clerks when compared to paper-based surveys. Enumerators were able to capture interview locations and respondents images using the ODK mobile tool and transmit completed surveys immediately to a cloud server for remote access and verification. The use of ODK brings innovations to data collection process with more emphasis on speed, accuracy and reliability. Beside strengthening the survey process, ODK allows the supervisor/ enumerators to carry-out on-the-spot validation of survey data.

Survey questionnaire was reviewed prior to coding into ODK mobile format. The completed version of ODK mobile questionnaire was reviewed by Reverton and Oxfam team, errors were tracked and corrected before a version for training was agreed upon. During the review, Oxfam and Reverton teams took time to pre-test the questions using the ODK mobile phone and a final review was made to the questions prior to pre-test.
1.3.2 Survey Hardware

The consultant (Reverton Limited) recommended the use of Infinix hot 2 android-based mobile phones aducing the following reasons for their choice of hardware:

- Processing speed
- RAM size i.e 2GB
- Screen size i.e 7”
- Flexibility
- Reliability of the touchpad
- Battery life (duration of work time)

The supervision areas (Benue and Plateau States) have limited supply of electricity and that could affect the reliability of the mobile phone device. The consultant therefore recommended the use of electricity backup system (powerbank) to support the phones' batteries since there was a projection of between 25-39 interviews daily by each enumerators.

At the end of the survey, the survey equipment/hardware were reported to have worked 99.9% maximally as expected across the 9 LGAs surveyed.

1.3.3 Data submission and Visualization/Dashboard

Survey data was submitted to a cloud server daily by the enumerators in all the 9 LGAs. Data visualizer was designed and hosted online for easy interpretation of submitted data. Besides the visualizer, the consultant also created a google fusion\footnote{Fusion Table for the survey available online at https://www.google.com/fusiontables/DataSource?docid=1n5ak0d6wH-CH-Zv4MwXrl6uo7WkJW8SA9wDjIV3&pli=1} table as backup to the raw data (Figure 2 & 3).
Submission of data was disaggregated by gender. The green pins (location identification point) on the map represents female household members who were interviewed while red pins (location identification point) represent male household members. The interactive map allowed the survey coordinator and supervisors to apply search criteria when navigating the map.

Figure 2: Location map showing male respondent image

Figure 3: Location map showing male respondent image
The survey consultant combined the google fusion table with a custom-made survey data visualizer to ease interpretation of the ‘highly’ coded responses. The visualizer\(^8\) was designed using some sets of key performance indicators generated by Oxfam (Figure 4).

**Figure 4:** Data Visualizer showing Gap Analysis and daily submission of data.

1.4 Analysis

SPSS application was used for analysing the survey baseline data.

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\(^8\) Available online at http://oxfam.reverton.net/
2. SURVEY FINDINGS

2.1 Overview of assessed sample population

Enumerators assessed a total of 2210 households across the 9 targeted LGAs in Benue and Plateau States.

2.2 Description of household socioeconomic characteristics

Table 1 revealed that majority of the households in Benue and Plateau States are female (74.9% 73.4%) respectively. Similarly, 25.1% of the households in Benue are male and in Plateau 26.6%. Results also showed that 82.3% of households in Benue State are headed by male and 17.7% headed by female. In Plateau also, the households headed by male are 82.4% and 17.6% by female. These show the dominance of male population in both states. Majority of the households in both states are married – Benue 78.2% and Plateau 79.5%. Less than 50% in both states belong to community organization – Benue 25.4% and Plateau 33.5%.
Table 1: Description of household socioeconomic characteristics

<table>
<thead>
<tr>
<th></th>
<th>Benue</th>
<th>Plateau</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>25.1</td>
<td>26.6</td>
</tr>
<tr>
<td>Female</td>
<td>74.9</td>
<td>73.4</td>
</tr>
<tr>
<td><strong>Gender of Household Head</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>82.3</td>
<td>82.4</td>
</tr>
<tr>
<td>Female</td>
<td>17.7</td>
<td>17.6</td>
</tr>
<tr>
<td><strong>Civil Status</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>6.1</td>
<td>5.5</td>
</tr>
<tr>
<td>Married</td>
<td>78.2</td>
<td>79.5</td>
</tr>
<tr>
<td>Widow</td>
<td>14.7</td>
<td>13.6</td>
</tr>
<tr>
<td>Divorced</td>
<td>.6</td>
<td>.8</td>
</tr>
<tr>
<td>Living Together</td>
<td>.2</td>
<td>.2</td>
</tr>
<tr>
<td>Other</td>
<td>.2</td>
<td>.4</td>
</tr>
<tr>
<td><strong>Households receiving support Organisation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>25.4</td>
<td>33.5</td>
</tr>
<tr>
<td>a. Food relief</td>
<td>1.6</td>
<td>3.1</td>
</tr>
<tr>
<td>b. Agricultural inputs</td>
<td>1.3</td>
<td>3.7</td>
</tr>
<tr>
<td>c. Loans</td>
<td>.1</td>
<td>9.9</td>
</tr>
<tr>
<td>d. E- Vouchers (GES)</td>
<td>.4</td>
<td>15.0</td>
</tr>
<tr>
<td><strong>Member of the Management Committee</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>32.1</td>
<td>23.0</td>
</tr>
</tbody>
</table>

2.3 Distribution of household heads according to age and total number of household members and land cultivated / not-cultivated

Table 2 presents results on house average age, household size, land owned and land rented. It revealed that mean age of the households in Benue and Plateau States are 40 and 42 years respectively. Similarly, the average household sizes include: 10 in Benue and 8 in Plateau. The average owned land cultivated and not-cultivated are 3.53 and 0.39 hectares respectively. In Plateau State, the average owned land cultivated and non-cultivated include: 2.49 and 0.34 respectively. The rented land cultivated in Benue and Plateau shows 0.53 and 0.21 hectares respectively.
Table 2: Distribution of household heads according to age and total number of household members and land cultivated / not-cultivated

<table>
<thead>
<tr>
<th></th>
<th>Benu</th>
<th>Plateau</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td>40.12</td>
<td>41.72</td>
</tr>
<tr>
<td><strong>Total number of household members</strong></td>
<td>10.39</td>
<td>7.56</td>
</tr>
<tr>
<td><strong>Owned Land (Ha)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cultivated</strong></td>
<td>3.53</td>
<td>2.49</td>
</tr>
<tr>
<td><strong>Non-cultivated</strong></td>
<td>.39</td>
<td>.34</td>
</tr>
<tr>
<td><strong>Rented Land (Ha)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Cultivated</strong></td>
<td>.53</td>
<td>.21</td>
</tr>
<tr>
<td><strong>Non-cultivated</strong></td>
<td>4.35</td>
<td>.03</td>
</tr>
</tbody>
</table>

2.4 Household productive assets across State

Results in table 3 revealed that the major productive assets owned by household in the surveyed areas are hoes with an average of 13 owned by both male and female members in Benue and 9 in Plateau State. Other assets include: machete (Benue 4 and Plateau 2), sickle (Benue 3 and Plateau 4), Motorcycle (Benue 2 and Plateau 2) among others.

Table 3: Household productive assets across State

<table>
<thead>
<tr>
<th>Assets (Average number/household)</th>
<th>Benue Male</th>
<th>Benue Female</th>
<th>Plateau Male</th>
<th>Plateau Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tractor</td>
<td>.02</td>
<td>.16</td>
<td>.08</td>
<td>.00</td>
</tr>
<tr>
<td>Axe</td>
<td>1.68</td>
<td>1.42</td>
<td>1.33</td>
<td>1.18</td>
</tr>
<tr>
<td>Tiller</td>
<td>.03</td>
<td>.00</td>
<td>3.58</td>
<td>3.00</td>
</tr>
<tr>
<td>Hoe</td>
<td>6.53</td>
<td>5.98</td>
<td>5.04</td>
<td>4.21</td>
</tr>
<tr>
<td>Plough</td>
<td>.02</td>
<td>.03</td>
<td>.13</td>
<td>.13</td>
</tr>
<tr>
<td>Sickle</td>
<td>1.69</td>
<td>.85</td>
<td>2.44</td>
<td>1.96</td>
</tr>
<tr>
<td>Sew</td>
<td>.40</td>
<td>.29</td>
<td>.56</td>
<td>.40</td>
</tr>
</tbody>
</table>
2.5 Household non-productive assets across State

The major non-productive assets owned by households in the surveyed areas based on quantity are: plate, cooking pot, chairs, bed sheets, glass, mattress, table, sleeping mat, bed and mobile telephone. The results are presented in table 4.

Table 4: Household non-productive assets across State

<table>
<thead>
<tr>
<th>Assets (Average number/household)</th>
<th>Benue Male</th>
<th>Benue Female</th>
<th>Plateau Male</th>
<th>Plateau Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Radio (Units)</td>
<td>1.06</td>
<td>.88</td>
<td>1.23</td>
<td>.67</td>
</tr>
<tr>
<td>Television (Units)</td>
<td>.74</td>
<td>.63</td>
<td>.64</td>
<td>.49</td>
</tr>
<tr>
<td>Computer (Units)</td>
<td>.05</td>
<td>.04</td>
<td>.09</td>
<td>.05</td>
</tr>
<tr>
<td>Mobile telephone (Units)</td>
<td>1.26</td>
<td>1.00</td>
<td>1.89</td>
<td>1.52</td>
</tr>
<tr>
<td>Telephone (Units)</td>
<td>.01</td>
<td>.02</td>
<td>.61</td>
<td>.65</td>
</tr>
<tr>
<td>Table (Units)</td>
<td>2.65</td>
<td>2.51</td>
<td>1.68</td>
<td>1.25</td>
</tr>
<tr>
<td>Sofa (Units)</td>
<td>1.21</td>
<td>.70</td>
<td>2.91</td>
<td>2.04</td>
</tr>
<tr>
<td>Chair (Units)</td>
<td>6.19</td>
<td>5.89</td>
<td>2.95</td>
<td>2.40</td>
</tr>
<tr>
<td>Bed (Units)</td>
<td>1.33</td>
<td>1.19</td>
<td>2.35</td>
<td>1.91</td>
</tr>
<tr>
<td>Mattress (Units)</td>
<td>3.05</td>
<td>3.06</td>
<td>3.65</td>
<td>2.99</td>
</tr>
<tr>
<td>Sleeping mat (Units)</td>
<td>1.72</td>
<td>1.58</td>
<td>1.50</td>
<td>1.36</td>
</tr>
<tr>
<td>Blanket (Units)</td>
<td>.86</td>
<td>.92</td>
<td>2.83</td>
<td>2.24</td>
</tr>
<tr>
<td>Bed sheet (Units)</td>
<td>3.73</td>
<td>3.74</td>
<td>3.09</td>
<td>2.35</td>
</tr>
<tr>
<td>Stove/oven (Units)</td>
<td>.29</td>
<td>.39</td>
<td>1.09</td>
<td>.82</td>
</tr>
<tr>
<td>Micro-wave (Units)</td>
<td>.06</td>
<td>.03</td>
<td>.04</td>
<td>.01</td>
</tr>
<tr>
<td>Cooking pot (Units)</td>
<td>6.26</td>
<td>6.59</td>
<td>5.35</td>
<td>5.13</td>
</tr>
<tr>
<td>Plate (Units)</td>
<td>22.83</td>
<td>22.27</td>
<td>11.92</td>
<td>9.33</td>
</tr>
<tr>
<td>Glass (Units)</td>
<td>3.60</td>
<td>4.90</td>
<td>3.56</td>
<td>2.05</td>
</tr>
</tbody>
</table>
2.6 Household ownership of livestock across State

Major livestock owned by households as presented in table 5 include among others: chicken, goat, pig and sheep.

<table>
<thead>
<tr>
<th>Livestock (Average number/household)</th>
<th>Benue Male</th>
<th>Benue Female</th>
<th>Plateau Male</th>
<th>Plateau Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult cattle</td>
<td>.02</td>
<td>.02</td>
<td>.11</td>
<td>.01</td>
</tr>
<tr>
<td>Calf</td>
<td>.00</td>
<td>.00</td>
<td>.04</td>
<td>.00</td>
</tr>
<tr>
<td>Chicken</td>
<td>19.92</td>
<td>16.78</td>
<td>10.86</td>
<td>7.05</td>
</tr>
<tr>
<td>Duck</td>
<td>.86</td>
<td>.75</td>
<td>.09</td>
<td>.19</td>
</tr>
<tr>
<td>Horse</td>
<td>.03</td>
<td>.00</td>
<td>.04</td>
<td>.02</td>
</tr>
<tr>
<td>Donkey</td>
<td>.01</td>
<td>.03</td>
<td>.00</td>
<td>.01</td>
</tr>
<tr>
<td>Pig</td>
<td>1.42</td>
<td>1.16</td>
<td>1.51</td>
<td>1.32</td>
</tr>
<tr>
<td>Sheep</td>
<td>1.13</td>
<td>.70</td>
<td>2.90</td>
<td>1.46</td>
</tr>
<tr>
<td>Goat</td>
<td>4.11</td>
<td>3.64</td>
<td>4.75</td>
<td>3.01</td>
</tr>
<tr>
<td>Rabbit</td>
<td>.01</td>
<td>.04</td>
<td>.08</td>
<td>.11</td>
</tr>
<tr>
<td>Fish</td>
<td>3.12</td>
<td>.09</td>
<td>.63</td>
<td>.11</td>
</tr>
</tbody>
</table>
2.7 Household food consumption and expenditure

The average meal taken by households by both male and female is 3. The total average expenditure per week on food per household for both male and female in Benue State is 2700 naira. In Plateau State, the total average food expenditure per week for male and female is also approximately 2000 Naira. Considering the current exchange rate of about 199 Nigeria Naira to 1 US Dollar, household spend about 10 Dollars a week. The information is revealed in table 6.

Table 6: Household food consumption and expenditure

<table>
<thead>
<tr>
<th></th>
<th>Benue</th>
<th>Plateau</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Meals taken per day by household (units)</td>
<td>3.15</td>
<td>3.09</td>
</tr>
<tr>
<td>Household expenditure on food per week</td>
<td>2728.88</td>
<td>2878.47</td>
</tr>
</tbody>
</table>

Figure 5: Household food consumption and expenditure
2.8 Food Insecurity Issues

Results in table 7 show the percentage of households who are food insecured. The percentage of food insecurity in Benue is 25.5% among men, and 37.5% among female. Similarly, the food insecured households in Plateau are represented by 25.9% among men and 27.3% among female. The results imply that males are more food secured than females in both states. Households were further asked, when faced with food insecurity problems what do they do as coping strategies. Major coping strategies used by households when face with food crises are among other: Eat smaller / fewer meals, Consume food of lower quality than normal, Sell a productive asset to purchase food, Purchase food on credit and Informal loan (friend or relative) to purchase food.
<table>
<thead>
<tr>
<th></th>
<th>Benue Freq</th>
<th>Benue %</th>
<th>Plateau Freq</th>
<th>Plateau %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food Insecurity</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>82</td>
<td>25.5</td>
<td>360</td>
<td>37.5</td>
</tr>
<tr>
<td></td>
<td>64</td>
<td>25.9</td>
<td>186</td>
<td>27.3</td>
</tr>
<tr>
<td><strong>Coping Strategies</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Eat smaller / fewer meals</td>
<td>67</td>
<td>81.1</td>
<td>281</td>
<td>78.0</td>
</tr>
<tr>
<td>Consume food of lower quality than normal</td>
<td>63</td>
<td>76.8</td>
<td>253</td>
<td>70.3</td>
</tr>
<tr>
<td>Fast (24 hours without eating)</td>
<td>2</td>
<td>2.4</td>
<td>13</td>
<td>3.6</td>
</tr>
<tr>
<td>Purchase food on credit</td>
<td>28</td>
<td>34.1</td>
<td>97</td>
<td>26.9</td>
</tr>
<tr>
<td>Sell a productive asset to purchase food</td>
<td>42</td>
<td>51.2</td>
<td>204</td>
<td>56.7</td>
</tr>
<tr>
<td>Food or cash donations from members of the community</td>
<td>1</td>
<td>1.2</td>
<td>10</td>
<td>2.8</td>
</tr>
<tr>
<td>Informal loan (friend or relative) to purchase food</td>
<td>25</td>
<td>30.5</td>
<td>90</td>
<td>25.0</td>
</tr>
<tr>
<td>Formal loan (bank or MFI) to purchase food</td>
<td>0</td>
<td>0.0</td>
<td>6</td>
<td>1.7</td>
</tr>
<tr>
<td>Food loan from member of the community</td>
<td>3</td>
<td>3.7</td>
<td>6</td>
<td>1.7</td>
</tr>
<tr>
<td>Take a loan or grant from your SG</td>
<td>2</td>
<td>2.4</td>
<td>28</td>
<td>7.8</td>
</tr>
<tr>
<td>Withdraw savings from a bank or MFI to purchase food</td>
<td>1</td>
<td>1.2</td>
<td>5</td>
<td>1.4</td>
</tr>
<tr>
<td>Withdraw savings from a SG to purchase food</td>
<td>1</td>
<td>1.6</td>
<td>0</td>
<td>0.0</td>
</tr>
</tbody>
</table>
2.9 Household income

Results on the average monthly cash income of households are presented in table 8. It revealed that male in Benue earn 32304.03 Naira\(^9\) compared to their female counterparts 26819.42 Naira. Similarly in Plateau, male earn an average of 41160.96 Naira a month and female 24298.19 Naira. This implies that male earn more than female in both states.

Table 8: Household income

<table>
<thead>
<tr>
<th></th>
<th>Benue</th>
<th>Plateau</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Monthly Cash Income of household (N)</td>
<td>32304.03</td>
<td>26819.42</td>
</tr>
<tr>
<td>Salary / regularly receive wages for their labour</td>
<td>.79</td>
<td>.57</td>
</tr>
<tr>
<td>Migrate regularly for work or to seek employment</td>
<td>.95</td>
<td>.65</td>
</tr>
</tbody>
</table>

**Key Finding:** Male farmers earn more than female farmers in both States.

---

\(^9\) 1USD=199Naira
2.10 Household monthly savings / sources

Table 9 presents data and results on household savings in the last one month and the sources of savings. According to the table, 23.0% of male in Benue agreed they saved in the last one month and female 36.6% said they saved. In Plateau, 76.1% of males save and female 70.0%. In Benue, female save more than their male counterparts unlike in Plateau where male save more. Also in Plateau State, female save more using the VSLA information savings SG than other savings channels.

<table>
<thead>
<tr>
<th>Household Saved Last month?</th>
<th>Benue</th>
<th>Plateau</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Yes</td>
<td>23.0</td>
<td>36.6</td>
</tr>
</tbody>
</table>

**Average monthly savings / sources**

<table>
<thead>
<tr>
<th>Source</th>
<th>Benue</th>
<th>Plateau</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank (N)</td>
<td>8635.15</td>
<td>7935.90</td>
</tr>
<tr>
<td>NGO-MFI (compulsory savings) (N)</td>
<td>201.35</td>
<td>.00</td>
</tr>
<tr>
<td>NGO-MFI (voluntary savings) (N)</td>
<td>90.95</td>
<td>1.45</td>
</tr>
<tr>
<td>Cooperative, professional association or producer SG (N)</td>
<td>135.14</td>
<td>480.06</td>
</tr>
<tr>
<td>VSLA Informal savings SG (N)</td>
<td>1401.35</td>
<td>1825.36</td>
</tr>
<tr>
<td>Shopkeeper (N)</td>
<td>67.57</td>
<td>62.68</td>
</tr>
<tr>
<td>In the house (under the bed, tin, etc.) (N)</td>
<td>1459.46</td>
<td>1060.97</td>
</tr>
<tr>
<td>Loan to a friend or relative(N)</td>
<td>459.57</td>
<td>646.20</td>
</tr>
<tr>
<td>Purchase of a physical asset (N)</td>
<td>3162.16</td>
<td>1597.97</td>
</tr>
</tbody>
</table>

**Key Finding:** In Benue State, female save more than their male counterparts unlike in Plateau where male save more.
2.11 Proportion of household that took loan

Households were asked whether took loan in the last one month. Table 10 revealed that 12.4% of male took loan and 10.4% of female did. In Plateau, the percentage of male (43.3%) and female (43.3%) who took loan is higher and equal compared to Benue where the percentage is a bit lower.

Table 10: In the last month, did your household take out any LOANS?

<table>
<thead>
<tr>
<th>Last month, did your household take out any LOANS?</th>
<th>Benue Male</th>
<th>Benue Female</th>
<th>Plateau Male</th>
<th>Plateau Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>12.4</td>
<td>10.4</td>
<td>43.3</td>
<td>43.3</td>
</tr>
<tr>
<td>Average Amount Loan (N)</td>
<td>75.00</td>
<td>50.00</td>
<td>1869.7</td>
<td>128.81</td>
</tr>
<tr>
<td>Bank Loan Purpose (%)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health expenses</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.1</td>
</tr>
<tr>
<td>Education</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0.1</td>
</tr>
<tr>
<td>Food</td>
<td>0</td>
<td>0.1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Investment in small business</td>
<td>.6</td>
<td>.5</td>
<td>1.2</td>
<td>.4</td>
</tr>
<tr>
<td>Investment in household IGA</td>
<td>0</td>
<td>.1</td>
<td>.8</td>
<td>0</td>
</tr>
<tr>
<td>Purchase / rent of land</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Purchase of productive asset</td>
<td>.3</td>
<td>.2</td>
<td>0</td>
<td>.4</td>
</tr>
<tr>
<td>Other</td>
<td>7.5</td>
<td>6.3</td>
<td>36.8</td>
<td>39.4</td>
</tr>
<tr>
<td>None</td>
<td>.6</td>
<td>.1</td>
<td>3.2</td>
<td>1.9</td>
</tr>
</tbody>
</table>

Key Finding: Loan taking is evenly distributed in Plateau State, but male household members take more loans in Benue State than female.

2.12 Household Energy Sources

Figure 5 presents the energy sources for household usage in Benue and Plateau States. From the survey results, 96% and 94% used firewood for cooking in Benue and Plateau States respectively.

Almost all farmers use firewood as a fuel source, electricity, charcoal and gas remains extremely rare in the communities. We observed a steady pattern in the choice of energy sources for household usage across both States.
2.13 **Housing type (Wall)**

Analysis of various housing types revealed that three types of materials (mud, bricks and cement) are commonly used for buildings in the survey area (Fig. Gg.00). Fifty nine percent (n=390) of households headed by female live in mud\(^{10}\) houses, while 60%(n=1820) of households headed by male live in mud houses. Results show 60% of total sampled households (n=2210) live in mud houses while 23% and 16% of households live in houses built with cement and bricks respectively.

---

\(^{10}\) Buildings made from earth without cement. Mud houses is characterized as buildings mostly occupy by poor local farmers.
We further reviewed this results with LGA specific data and observed that in household headed by male in Mangu LGA, 95% (627) of respondents live in mud houses, 94.7% of households headed by female live also in mud houses in Mangu LGA. Also there are more bricks houses in Makurdi (65.87%) of household headed by male (n=208) and 75% of households headed by female (n= 60).

The situation is however different in Makurdi, Gboko and Vandeikya LGA where the choice houses are either Bricks or Cement. Sixty six percent of households headed by male in Makurdi live in houses built with Bricks, 59% of households in Gboko and 45% of households in Vandeikya live in houses built with cement. Results for household headed by female shows the same preference for mud houses in Mangu, Buruku, Bokkos, Pankshin, Logo and B/Ladi LGAs while majority of households in Makurdi, Gboko and Vandeikya prefer Bricks and Cement houses (Table 11).
<table>
<thead>
<tr>
<th>LGA</th>
<th>Male Head</th>
<th></th>
<th></th>
<th>Female Head</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Wall Type</td>
<td>Freq</td>
<td>%</td>
<td>Total Households</td>
<td>Wall Type</td>
<td>Freq</td>
</tr>
<tr>
<td>Mangu</td>
<td>Mud</td>
<td>627</td>
<td>95.14</td>
<td>659</td>
<td>Mud</td>
<td>143</td>
</tr>
<tr>
<td>Buruku</td>
<td>Mud</td>
<td>194</td>
<td>42.54</td>
<td>456</td>
<td>Mud</td>
<td>14</td>
</tr>
<tr>
<td>Makurdi</td>
<td>Bricks</td>
<td>137</td>
<td>65.87</td>
<td>208</td>
<td>Bricks</td>
<td>45</td>
</tr>
<tr>
<td>Gboko</td>
<td>Cement</td>
<td>51</td>
<td>58.82</td>
<td>51</td>
<td>Cement</td>
<td>21</td>
</tr>
<tr>
<td>Bokkos</td>
<td>Mud</td>
<td>56</td>
<td>98.25</td>
<td>57</td>
<td>Mud</td>
<td>6</td>
</tr>
<tr>
<td>Pankshin</td>
<td>Mud</td>
<td>12</td>
<td>85.71</td>
<td>14</td>
<td>Mud</td>
<td>1</td>
</tr>
<tr>
<td>Vandeikya</td>
<td>Cement</td>
<td>69</td>
<td>45.10</td>
<td>153</td>
<td>Cement</td>
<td>23</td>
</tr>
<tr>
<td>Logo</td>
<td>Mud</td>
<td>115</td>
<td>61.50</td>
<td>187</td>
<td>Mud</td>
<td>45</td>
</tr>
<tr>
<td>B/Ladi</td>
<td>Mud</td>
<td>34</td>
<td>97.14</td>
<td>35</td>
<td>Mud</td>
<td>5</td>
</tr>
</tbody>
</table>

**Key Finding:** Mud houses are the most common housing type available across Benue and Plateau States. However, male headed households in Makurdi, Gboko and Vandeikya have higher number of Bricks and Cement houses than female headed households.
## Annex 1

### Households Selection Process table

<table>
<thead>
<tr>
<th>LGA</th>
<th>Community</th>
<th>Group name</th>
<th>Group No</th>
<th>Attending Members</th>
<th>Cumulative Population</th>
<th>Sample size</th>
<th>Sample Interval</th>
<th>Random Number</th>
<th>Selecting groups</th>
<th>Population to be interviewed per group</th>
</tr>
</thead>
<tbody>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>Bam U Ami</td>
<td>0001</td>
<td>25</td>
<td>25</td>
<td>34</td>
<td>29.17</td>
<td>25</td>
<td>1</td>
<td>25</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>Multipurpose VSLA</td>
<td>0002</td>
<td>25</td>
<td>50</td>
<td></td>
<td></td>
<td></td>
<td>54.1</td>
<td>7</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>NKST Orkur VSLA</td>
<td>0003</td>
<td>25</td>
<td>75</td>
<td></td>
<td></td>
<td></td>
<td>54.17</td>
<td>1</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>Tse U Nylon VSLA</td>
<td>0004</td>
<td>25</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
<td>83.34</td>
<td>1</td>
</tr>
<tr>
<td>BURUKU</td>
<td>mbagen</td>
<td>Mbagev VSLA</td>
<td>0005</td>
<td>25</td>
<td>125</td>
<td></td>
<td>112.51</td>
<td>1</td>
<td>141.68</td>
<td>25</td>
</tr>
<tr>
<td>BURUKU</td>
<td>shorov</td>
<td>Mbatuhwa VSLA</td>
<td>0006</td>
<td>25</td>
<td>150</td>
<td></td>
<td>141.68</td>
<td>1</td>
<td>170.85</td>
<td>25</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>Selumun Kasez Mbagbev VSLA</td>
<td>0007</td>
<td>25</td>
<td>175</td>
<td>170.85</td>
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<td>200.02</td>
<td>25</td>
<td></td>
</tr>
<tr>
<td>BURUKU</td>
<td>Fada</td>
<td>Bemshima VSLA</td>
<td>0009</td>
<td>25</td>
<td>200</td>
<td></td>
<td></td>
<td></td>
<td>229.19</td>
<td>1</td>
</tr>
<tr>
<td>BURUKU</td>
<td>Tse- Bum</td>
<td>Dooshima VSLA</td>
<td>0010</td>
<td>25</td>
<td>225</td>
<td></td>
<td>200.02</td>
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<td>258.</td>
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<td>Mzehemen VSLA</td>
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<td>250</td>
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<td>287.</td>
<td>25</td>
</tr>
<tr>
<td>BURUKU</td>
<td>buruku</td>
<td>Shimaian VSLA</td>
<td>0012</td>
<td>25</td>
<td>275</td>
<td></td>
<td>258.36</td>
<td>1</td>
<td>316.7</td>
<td>25</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tse Anzugh</td>
<td>Dooshima Tse Anzugh VSLA</td>
<td>0031</td>
<td>20</td>
<td>295</td>
<td>287.53</td>
<td>1</td>
<td>345.</td>
<td>72</td>
<td></td>
</tr>
<tr>
<td>BURUKU</td>
<td>tse Anzugh</td>
<td>Mz0-U Mimi VSLA</td>
<td>0032</td>
<td>12</td>
<td>307</td>
<td></td>
<td>287.53</td>
<td>1</td>
<td>375.</td>
<td>20</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>Bam U Zawkyoo</td>
<td>0033</td>
<td>24</td>
<td>331</td>
<td></td>
<td>316.7</td>
<td>1</td>
<td>404.5</td>
<td>24</td>
</tr>
<tr>
<td>BURUKU</td>
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<td>AYA VSLA</td>
<td>0034</td>
<td>14</td>
<td>345</td>
<td></td>
<td></td>
<td></td>
<td>433.8</td>
<td>25</td>
</tr>
<tr>
<td>BURUKU</td>
<td>tyowanye</td>
<td>Dooshima Akphon</td>
<td>0035</td>
<td>8</td>
<td>353</td>
<td></td>
<td>345.87</td>
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<td>462.</td>
<td>8</td>
</tr>
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<td>BURUKU</td>
<td>tyowanye</td>
<td>Bam U Gausa</td>
<td>0036</td>
<td>22</td>
<td>375</td>
<td></td>
<td></td>
<td></td>
<td>491.5</td>
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**Pankshin**

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| Pankshin Balangcalep | Mukanke GROUP | 0080 | 17 | 31 | 18 | 14 |
## Annex 2

### Selected Key Performance Indicators

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<td>Number/percentage of households with access to GESS</td>
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<td>Number/percentage of female headed households</td>
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<td>Number/percentage of members between 18 and 35 years</td>
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<td>Number/percentage of female respondents</td>
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<td>Average Household size</td>
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<td>Percentage of members with access to land (Total Owned Land)</td>
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<td>Total size of livestock</td>
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<td>Total Cattle (Adult Cattle, Calf)</td>
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<td>Total Poultry (Chicken, Duck)</td>
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<td>Others (Horse, Donkey, Pig, Sheep, Goat, Ramb, Fish)</td>
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<td>Number/percentage of members with mobile phone</td>
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<td>Average cash income of household in the last month (N)</td>
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<td>Average savings per household made in the last month</td>
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<td>Average loans taken out per household in the last month</td>
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<td>Average number of meals eaten per day per household</td>
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<td>Number/percentage of households who eat smaller meals</td>
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<td>Number/percentage of households who eat fewer meals</td>
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<td>Number/percentage of households who consume food of lower quality than normal</td>
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<td>Number/percentage of households who fast (24 hours without eating)</td>
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<td>Average amount expended per household per week on food</td>
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<td>Number/percentage of roof of house in corrugated iron, cement and tile</td>
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<td>Number/percentage of floor of house in dirt</td>
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<td>Approximate amount spent per household on education (adults and children) in the last year</td>
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<td>33</td>
<td>Average number of children per household not attending school regularly (or have dropped out) due to a lack of money (tuition, schoolbooks, need to work, etc.)</td>
<td>0.53</td>
<td></td>
</tr>
<tr>
<td>34</td>
<td>Approximate amount spent per household on health services in the last year</td>
<td>4,771.72</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Number/percentage female head of household making primarily the following household decisions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Household Consumption</td>
<td>550</td>
<td>33.52</td>
</tr>
<tr>
<td>37</td>
<td>Savings</td>
<td>725</td>
<td>44.18</td>
</tr>
<tr>
<td>38</td>
<td>Loan-taking</td>
<td>750</td>
<td>45.7</td>
</tr>
<tr>
<td>39</td>
<td>Children’s education</td>
<td>416</td>
<td>25.35</td>
</tr>
<tr>
<td>40</td>
<td>Children’s marriage</td>
<td>294</td>
<td>17.92</td>
</tr>
<tr>
<td>41</td>
<td>Health expenses</td>
<td>420</td>
<td>25.59</td>
</tr>
<tr>
<td>42</td>
<td>Family planning</td>
<td>415</td>
<td>25.29</td>
</tr>
<tr>
<td></td>
<td>Number/percentage of female members who feel respected in their community</td>
<td>1606</td>
<td>97.87</td>
</tr>
<tr>
<td>---</td>
<td>--------------------------------------------------------------------------</td>
<td>------</td>
<td>-------</td>
</tr>
<tr>
<td>45</td>
<td>Number/percentage of female member who hold a management position in SGs or institution they belong to</td>
<td>957</td>
<td>58.32</td>
</tr>
<tr>
<td>46</td>
<td>Average amount of loan received</td>
<td>8399.72</td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>Average amount saved during the cycle</td>
<td>3835.3</td>
<td></td>
</tr>
<tr>
<td>48</td>
<td>Average amount received at the share-out</td>
<td>4550.18</td>
<td></td>
</tr>
<tr>
<td>49</td>
<td>Activity with more use of money received at the most recent share-out of SG</td>
<td>Purchase of productive asset</td>
<td></td>
</tr>
</tbody>
</table>
Annex 3

Proportion of Interviews conducted and submitted by State

i. Benue State

<table>
<thead>
<tr>
<th>S/N</th>
<th>LGA</th>
<th>TOTAL INTERVIEWS (Achievement)</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Buruku</td>
<td>483</td>
<td>768</td>
</tr>
<tr>
<td>2</td>
<td>Gboko</td>
<td>82</td>
<td>139</td>
</tr>
<tr>
<td>3</td>
<td>Logo</td>
<td>254</td>
<td>329</td>
</tr>
<tr>
<td>4</td>
<td>Makurdi</td>
<td>268</td>
<td>291</td>
</tr>
<tr>
<td>5</td>
<td>Vandeikya</td>
<td>195</td>
<td>291</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL</strong></td>
<td><strong>1,282</strong></td>
<td><strong>1,818</strong></td>
</tr>
</tbody>
</table>

**Percentage Achievement**

70.5%
ii. Plateau State

<table>
<thead>
<tr>
<th>S/N</th>
<th>LGA</th>
<th>TOTAL INTERVIEWS (Achievement)</th>
<th>Target</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>B/Ladi</td>
<td>40</td>
<td>40</td>
</tr>
<tr>
<td>2</td>
<td>Bokkos</td>
<td>63</td>
<td>65</td>
</tr>
<tr>
<td>3</td>
<td>Mangu</td>
<td>810</td>
<td>822</td>
</tr>
<tr>
<td>4</td>
<td>Pankshin</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>TOTAL</td>
<td>928</td>
<td>941</td>
</tr>
</tbody>
</table>

Percentage Achievement 98.6%
Annex 4

Survey Gaps analysis

- **Plateau**
  - Target: 941
  - Achievement: 928
  - Gap: 13

- **Benue**
  - Target: 1818
  - Achievement: 1282
  - Gap: 536
Annex 5

Proportion of respondents Image Capture using the ODK Tool

**Percentage of respondents with pictures**

- Images: 37%
- No Image: 63%

**Number with/without Interview location**

<table>
<thead>
<tr>
<th>Location</th>
<th>No Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Series1</td>
<td>2139</td>
</tr>
<tr>
<td></td>
<td>71</td>
</tr>
</tbody>
</table>
Annex 6

Cross Section of Enumerators using the ODK mobile questionnaire

NAWIA Staff interviewing a respondent

CCDP Staff completing the mobile questionnaire while respondent give answers

Day 1: Learning to use the ODK mobile tool (Pre-test)

NAWIA staff during the pre-test

Participants at the ODK Training