

# Assessing the Effectiveness of Christian Aid's Livelihood Intervention Model

A comparative study to highlight  
successes, challenges

May 2022



**Authors:**

Jacob Oche Attah, Talatu Aliyu, Paul Nggada and Blessing Christopher

**Contributors:**

Adébolá Fatiléwa-Adéèkó and Dr. Tara Korti

**Acknowledgements:**

This study was funded by Christian Aid's internal research grant, Research and Evidence Fund (REF). We acknowledge and thank our Research, Evidence and Learning colleagues – Angela Perchiacca, Tara Korti and Cathy Bollaert who provided valuable insight and expertise.

We are grateful to Christian Aid Nigeria staff, Jacob Attah (Senior Programme Coordinator – MEAL), who led and coordinated the study; Paul Nggada, Rita McHenry, Gabriel Agih, Aminu Vocks and Joy Emmanuel, who supported with field work. We also acknowledge and appreciate the peer support provided by Victor Arokoyo, Danladi Mamza, Blessing Christopher, Michael Daniel and Nana Ganda.

Much appreciation to the study participants, livelihood sector and partners for their support.

Finally, we would like to thank Temitope Fashola, Country Director, Christian Aid Nigeria for the expert advice and encouragement throughout this study.

**Talatu Aliyu**

Monitoring, Evaluation, Accountability & Learning (MEAL) Manager  
Christian Aid Nigeria Country Programme.

**Christian Aid exists to create a world where everyone can live a full life, free from poverty. We are a global movement of people, churches and local organisations who passionately champion dignity, equality and justice worldwide. We are the change makers, the peacemakers, the mighty of heart.**

**caid.org.uk**

**Contact us**

Christian Aid Nigeria  
Plot 802, Ebitu Ukiwe Street  
Jabi  
Abuja  
T: +234 (0) 913 376 0306  
W: [caid.org.uk/nigeria](http://caid.org.uk/nigeria)

## Contents

<b>Executive summary</b>	<b>6</b>
<b>1.0. Introduction</b>	<b>7</b>
1.1. Rationale of the study	7
1.2. Background	7
1.3. Christian Aid's livelihood model	8
1.4. Research Objectives	8
1.5. Research Questions	8
<b>2.0. Methodology</b>	<b>9</b>
2.1. Study Design	9
2.2. Study Area	9
2.3. Sampling	9
2.4. Inclusion and Exclusion Criteria	10
2.5. Indicators	10
2.6. Data Collection	11
2.7. Data Analysis	11
2.8. Ethical Considerations	12
2.9. Limitations of the Study	12
<b>3.0. Literature Review</b>	<b>13</b>
3.1. Conflict and Livelihood	13
3.2. Livelihood Interventions	13
3.3. Livelihood Intervention Strategies	13
3.4. Livelihood, Employment and Income-Generation models	14
3.5. Knowledge gaps	14
<b>4.0. Research Findings</b>	<b>15</b>
4.1. Sociodemographic Characteristics	15
4.1.1. Gender	15

4.1.2. Age	15
4.1.3. Education	16
4.2. Performance of Income-Generating Activities	16
4.2.1. Duration of active engagement in IGA	16
4.2.2. Source of support for IGA	16
4.2.3. Profitability of IGA	17
4.3. Food Consumption Score (FCS) and Household Dietary Diversity Score (HDDS)	18
4.4. Support Structures	19
4.5. Gender Roles	19
4.6. Challenges Faced	20
<b>5.0 Discussion</b>	<b>21</b>
5.1. Comparability	21
5.2. Performance between Groups	21
5.3. IGA and Food Security	22
5.4. Challenges of IGA	22
<b>6.0. Conclusion and Recommendations</b>	<b>23</b>
6.1. Conclusion	23
6.2. Recommendations	23
<b>Endnotes</b>	<b>25</b>

**Cover:** Strengthening income generation and sustainable livelihood models in Borno State, Nigeria.

Photographs: Christian Aid Nigeria Team

## List of acronyms

<b>CA</b>	Christian Aid
<b>CRUDAN</b>	Christian Rural and Urban Development Association of Nigeria
<b>CSO</b>	Civil Society Organisation
<b>FCS</b>	Food Consumption Score
<b>FGDs</b>	Focus Group Discussions
<b>HDDS</b>	Household Dietary Diversity Score
<b>IDP</b>	Internally Displaced Persons
<b>IGA</b>	Income-Generating Activities
<b>IYCF</b>	Infant and Young Child Feeding
<b>LGA</b>	Local Government Area
<b>PTA</b>	Parent Teacher Association
<b>SBCC</b>	Social and Behaviour Change Communication
<b>VSLA</b>	Village Savings and Loan Association
<b>WFP</b>	World Food Programme

## Executive summary

Livelihood interventions are crucial for ensuring sustainable development and recovery among displaced and conflict-affected populations. But how we implement them can either make or break the long- and short-term benefits, including sustainability. That's why we need to identify and strengthen livelihood models that enable both early recovery and development.

In Nigeria's crisis-affected Northeast region, Christian Aid has been actively implementing strategic livelihood interventions since 2018. However, despite our innovative approach, we lacked documented evidence of our effectiveness. Therefore, we commissioned a mixed methodology study to assess the effectiveness of the *Christian Aid livelihood intervention model*.

Our study compared the income-generating activities (IGA) of participants in Christian Aid's livelihood project with non-participants in the same area. We conducted this comparative study in Borno state, focusing on those in the Malakyariri community of Mafa Local Government Area (LGA) as the intervention group, and the Simari community in Maiduguri LGA as the control group (non-participants of the Christian Aid livelihood project).

We sought to answer the primary question:

How are IGA participants of the livelihood project performing in comparison with non-participants engaged in similar IGAs in the same geographical sphere?

We used purposive sampling to select individuals meeting specific criteria, then employed both quantitative and qualitative methods to collect data. Our findings revealed significant differences between the intervention and control groups. For instance, while 81% of the intervention group and 79% of the control group reported that the income earned from their income generating activities (IGA)

were sufficient to cover their needs, more respondents in the intervention group acquired assets through their profits and had alternative income sources compared to the control group.

Using standard food security and nutrition indicators, the intervention group demonstrated better nutritional outcomes, with a higher percentage being active members of savings and loan associations. Challenges such as high commodity prices and low business patronage affected both groups, but debt and limited access to loans was a more pronounced issue for the control group.

Overall, the intervention group performed better. This is attributed to the structure through which IGAs were established and supported. To replicate these successes, we recommend the following for livelihood programmes:

- integrating livelihood efforts into humanitarian programming,
- establishing community-based support structures,
- developing, integrating, and investing in sustainable and transferable training models,
- facilitating appropriate market linkages.

## 1.0. Introduction

### 1.1. Rationale of the study

In light of the significant resources directed towards the early recovery and livelihood sector, and the recognized need for quality livelihood interventions in conflict-affected Northeast Nigeria and similar emergency zones, it is crucial to identify and prioritize investment in innovative and quality livelihood interventions capable of meeting sustainable development goals. This is only feasible when evidence of the effectiveness of livelihood models used for implementation in the region is available.

The **Christian Aid livelihood model** stands out as an innovative framework for future interventions. Although this model has been utilized in a few interventions over the past couple of years, there has been no study or evaluation conducted on its efficacy. This is largely attributed to the short-term duration of projects and the lack of funding to undertake such studies. While monitoring of the livelihood projects were carried out, monitoring alone cannot gauge the impact of an intervention, thus cannot be relied upon to assess the model's effectiveness. This research provides an opportunity to bridge that gap.

Furthermore, it offers an opportunity to investigate and learn from existing strategies employed by some of the local population during and after the crisis to initiate and sustain income-generating activities. Therefore, research aimed at acquiring evidence on this livelihood model will not only shed light on its performance but also inform areas for improvement, both in program design and implementation. This, in turn, will lead to enhanced livelihood programming in the future, benefiting not only Christian Aid but also other stakeholders in the early recovery and livelihood sector.

This report documents the successes, lessons, and challenges of the income-generating activities (IGA) and will be useful to a diverse range of stakeholders (donors, Christian Aid, partners, civil society organizations, community groups) in this sector.

### 1.2. Background

The Boko Haram insurgency erupted in Nigeria's Northeast in 2009, leaving a trail of lives lost, properties destroyed, and millions displaced. Borno State, where it all began bore the brunt of the crises at its peak and currently houses the largest number of Internally Displaced Persons (IDP) in Nigeria, totalling over 2.1 million IDPs as of June 2021 (IOM, 2021). They are located mostly in camps or host communities in Maiduguri, the state capital, and nearby areas. Since the crises started, humanitarian actors alongside the government have continued to provide emergency and relief interventions to those affected, including host communities.

The state government has also began rolling out a phased return policy as part of its broader recovery, reconstruction, and reintegration efforts. Considering the loss of assets, land, and capital caused by the insurgency, humanitarian actors have identified establishing a sustainable means of livelihood for returnees as critical. The pursuit and engagement of quality livelihood interventions and programmes will be essential to recovering from the shocks of any emergency, such as that of Northeast Nigeria.

Considering this and recognising the importance of access to livelihood opportunities and the implications for peace, security and public safety, Christian Aid and other humanitarian actors in the state have prioritised strategic livelihood interventions for those who return.

But amidst these efforts, concerns linger about the feasibility of IDPs returning, given the ongoing security challenges. While this research doesn't delve into those specific issues, they remain a critical consideration for any successful reintegration strategy.

### 1.3. Christian Aid's livelihood model

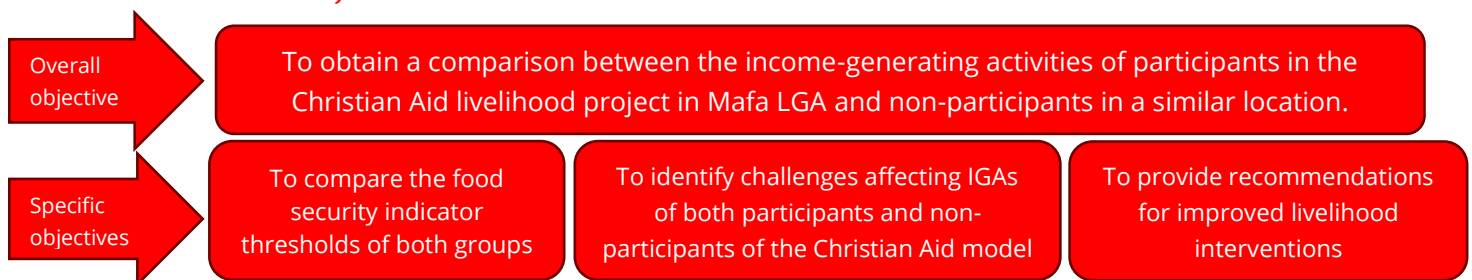
Livelihood and sustainability are still crucial parts of the relief efforts in the crisis-affected region of Borno State. Since 2018, Christian Aid Nigeria has been actively delivering strategic livelihood interventions through our model (refer to Fig. 1) which puts sustainability front and centre. The model has four components:



Figure 1: Christian Aid's livelihood model

- **Core livelihood activities:** We train participants and provide them with the necessary resources to kickstart a specific income-earning activity in one of four core livelihood areas: crop production, livestock production, income-generating activities (IGA), and aquaculture.
- **Village Savings and Loan Associations (VSLA):** We establish and strengthen Village Savings and Loan Associations (VSLAs) to empower participants to save money and access small loans whenever needed.
- **Communal activities:** Participants get a fixed amount of ₦17,000 (around \$40.89) for taking part in communal activities, giving them an extra source of income.
- **Social Behavioural Change Communication (SBCC):** Using SBCC principles, we deliver messages aimed at improving overall social practices. These messages cover topics like gender-based violence, protection, infant and young child feeding (IYCF) practices, hygiene, peacebuilding, resilient livelihoods, the environment, and gender equality.

### 1.4. Research Objectives



### 1.5. Research Questions

How are IGA participants of the Christian Aid livelihood project in Mafa LGA, Borno state performing in comparison with non-participants engaged in similar IGAs in the same location?





## 2.0. Methodology

### 2.1. Study Design

One prominent approach which directly tackles the question of what difference an intervention has made is experimental design (White, 2013)<sup>1</sup>. The research therefore employed a quasi-experimental design that sought to measure predetermined indicators in non-randomised groups. The test group were those involved in the Christian Aid livelihood intervention in Malakyariri, Mafa LGA, while the control group

Individuals who were not part of the Christian Aid intervention but have been able to start up and maintain similar activities presented the opportunity to establish a control group by which the impact of the Christian Aid livelihood model could be assessed.

were select individuals in Simari, Maiduguri LGA who met the study inclusion criteria. The Simari community was identified and selected for the study due to the proximity and similarity in climate to Malakyariri.

The choice to obtain a control group from different locations was made to minimise the risk of result bias that could stem from unintended impacts of the livelihood project on the wider community. For example, the benefits of social behaviour communication can flow across a community to project and non-project participants.

The choice to obtain a control group from different locations was made to minimise the risk of result bias that could stem from unintended impacts of the livelihood project on the wider community. For example, the benefits of social behaviour communication can flow across a community to project and non-project participants.

To ensure optimum participation, a joint workshop that included the research team, livelihood partners and other community stakeholders was held at three stages of the research: the planning and inception stage; indicator setting stage; and the result presentation and dissemination stage.

### 2.2. Study Area

This study was conducted in Borno State, located in the Northeastern region of Nigeria. Borno is the epicentre of the protracted armed conflict in the region and also where most of the humanitarian support in the region is focused. The study covered two communities (Malakyariri and Simari) within two LGAs of Borno State, Mafa and Maiduguri respectively.



Figure 2: Map showing Malakyariri and Simari communities

### 2.3. Sampling

To ensure a coherent comparison of both groups, the sample size determination for the survey was based on a statistically significant number of Christian Aid livelihood participants in Malakyariri. Consequently, from the 1,241 people involved in the livelihood project, a representative sample of participants was obtained using the established selection criteria, having at least a 90% confidence level and a 5% margin of error to form the test group, estimated using the Raosoft sample size calculator<sup>2</sup>. A similar sample of participants who met the study inclusion criteria was selected from Simari community to constitute the control group.

A purposive sampling was employed to ensure both that the included participants met the study criteria and that the demographic characteristics of both groups were comparable. Participants for focus group discussions were randomly selected from the study participants.

Following screening across both study locations, a total of 258 participants from Simari were included as the control group, while 235 study participants from Malakyariri were involved in the study and formed the test group.

## 2.4. Inclusion and Exclusion Criteria

The study participants were drawn from a population that represented indigenous inhabitants of the Malakyariri and Simari communities for both test and control groups respectively. Selection for participation in the study was based on the following inclusion criteria:

- I. The presence of IGAs within the group location (for the control group) and those involved in the Christian Aid livelihood project (for the intervention group).
- II. Have actively engaged in the IGA for at least 3 months.
- III. Have an appropriately scaled IGA, that is IGAs within the level of Christian Aid livelihood intervention.
- IV. Type of IGA is same or similar to Christian Aid livelihood interventions.

Exclusions were made based on the following criteria:

- I. Participants with IGAs outside the study area.
- II. Participants with IGAs that had been in operation for less than 3 months.

## 2.5. Indicators

Key indicators were identified for each research question, to serve as thematic areas for comparison (see table 1). These indicators were jointly determined by livelihood specialists, community participant representatives, early recovery and livelihood sector representatives, and partner representatives in a workshop. The table below provides a summary of the research questions and corresponding indicators.

Research Question	Key Indicators
How are IGA participants of the Christian Aid livelihood project in Mafa LGA, Borno state performing in comparison with non-participants engaged in similar IGAs in the same location?	Profitability Asset acquisition Alternative income sources Savings Food Consumption Score (FCS) Household Dietary Diversity Score (HDDS) Employment creation Debt
How has access to VSLA and SBCC affected performance among Christian Aid project participants compared to non-project participants?	Access to cooperatives, savings or loans mechanisms of all types Access to SBCC Savings Record keeping

How have gender roles impacted livelihood activity outputs?	Decision making Culture/norms
What are the challenges of carrying out IGAs in study locations?	Challenges faced

Table 1: Research questions and corresponding key indicators

## 2.6. Data Collection

A mixture of quantitative and qualitative data collection methods was used to obtain information from both groups. In addition to indicators on livelihood activity performance in both groups, proxies that address other research questions were explored using a questionnaire. This questionnaire was developed by the research team and experts in the livelihood and early recovery sector.

The survey questionnaire, which captured the quantitative component of the study, highlighted the demographic characteristics and also collected data on identified indicators under each research question. For triangulation and in-depth exploration, focus group discussions (FGD) were used to collect qualitative data. In total, eight FGD sessions were conducted, four for each study group. The four sessions in each group were equally divided by gender, with two sessions for males and two for females. Each grouping was also age-sensitive, with respondents 35 years and above of each gender having a session, while similarly, youth respondents (defined as 18 -to- 35-year-olds) of each gender also had a session. The table below shows the breakdown and number of FGD respondents.

Group	FGD category	Number of respondents
<b>Control (Simari)</b>	Males, 35 and above	8
	Females, 35 and above	10
	Youth male	10
	Youth female	8
<b>Test (Malakyariri)</b>	Males, 35 and above	9
	Females, 35 and above	10
	Youth male	8
	Youth female	10

Table 2: Breakdown and number of FGD respondents

## 2.7. Data Analysis

Following data collection, survey data were downloaded from the Kobo Collect cloud storage, cleaned, and analyzed using Microsoft Excel. The analysis and representation of findings were conducted according to the predetermined indices for measuring each indicator, as established during the workshop with livelihood experts and stakeholders. Household food security indicators were calculated using standard methodology and tools described in the Core Indicator Handbook of the Food Security

Cluster<sup>3</sup>. Qualitative data were transcribed from recorders into worksheets for subsequent analysis using a mixed method of content and narrative analysis following coding of the text by various themes.

## 2.8. Ethical Considerations

As with all research in humanitarian contexts, such as that in Borno State, there are associated ethical risks that were part of our considerations. A significant ethical risk in this study involved including individuals in research who had not accessed Christian Aid IGA support in a humanitarian context alongside a test group comprising those who had received Christian Aid's IGA support. The risk included the possibility of respondents from the control group giving consent to participate in the research based on the expectations of receiving assistance from Christian Aid. One design to learn from such interventions while mitigating such concerns is to omit the control group and rather test two alternative treatments (Evans, 2021)<sup>4</sup>. In keeping with this design suggestion, the research team did not take a 'pure' control group but a group which was engaged in IGA similar to Christian Aid's IGA support. Another ethical risk was the potential conflict of interest of Christian Aid conducting a study to assess its own intervention model, which might influence judgment on findings.

To mitigate these risks, the research team strictly adhered to research ethics, such as obtaining informed consent from respondents and ensuring anonymity and confidentiality in the use of any information obtained. Active steps were taken to uphold the principle of 'do no harm' throughout the study, including respecting cultural sensitivity and norms. Before fieldwork commenced, the study team ensured that anticipated benefits and the importance of accruing knowledge were explained to the research participants, as well as to key informants. Permission was also sought from all relevant bodies before the research was conducted, including all community-based leadership and structures. Additionally, structures like the community stakeholders (Bulama, Lawan) were put in place to ensure that findings would be useful to all participants of the study and would enhance overall livelihood practices for increased resilience.

## 2.9. Limitations of the Study

A limitation identified in this study is the potential for response bias, which can occur when respondents anticipate support following interviews, especially given the study's funding by Christian Aid. To address this, the research process emphasized community entry and introduction, clearly outlining the study's purpose to each participant and reminding them of the objectives and use of the data obtained. Additionally, consultants not associated with Christian Aid served as enumerators for data collection and specialists for analysis to minimize bias in interpretation.

This study did not account for how individual behaviours or personal sense of responsibility among respondents might influence the comparisons being made. Factors such as respondents' conscientiousness or reliability in their responses were not considered during the analysis. Consequently, observed differences between groups or conditions may be influenced in part by these unaccounted-for individual traits rather than solely by the variables being studied. However, this study demonstrated strength in mitigating this limitation by adhering to strict inclusion and exclusion criteria. Furthermore, the sociodemographic characteristics obtained from respondents were similar and coherent, facilitating comparison.

## 3.0. Literature Review

### 3.1. Conflict and Livelihood

The economy of Borno State, which was one of the most flourishing in northern Nigeria prior to the onset of the armed conflict, became adversely affected by the protracted crisis. This has led to the loss of human resources, massive displacements, destruction of livelihood sources and loss of employment.<sup>5</sup> In addition to the socioeconomic strains that characterise Nigeria and the additional effects of the Covid-19 pandemic, there has been an increased need for sustainable activities to complement relief efforts in the region. In light of the dire conditions caused by these multiple factors, returnees, displaced and host community members are seeking alternative means of sustainable livelihood in addition to the life-saving humanitarian relief being received. The major sources of income/livelihood as obtained by Plan International's Household Economic Analysis (2019)<sup>6</sup>, include food crop production and sales, livestock production and sales, firewood selling, casual labour, petty trading and tailoring.

### 3.2. Livelihood Interventions

It has been identified that the inclusion of livelihood and early recovery components offers a vital element of an effective humanitarian response because it gradually turns the dividends of humanitarian action into sustainable recovery, development and resilience building<sup>7</sup>. To respond to the crisis in Northeast Nigeria, the Early Recovery and Livelihoods Sector was activated in 2015 with the objective of strengthening the humanitarian response through the integration and coordination of all livelihood and early recovery interventions and durable solutions by bringing into effect the Humanitarian-Development-Peace Nexus. The Early Recovery and Livelihoods Sector Strategy for 2021 to 2023<sup>8</sup> highlights an objective to support livelihood stabilisation in line with key sustainable development goals. To ensure objectives are met, the Early Recovery and Livelihood Sector partner presence map<sup>9</sup> highlights that there are 19 partners in total implementing livelihood and early recovery projects in the region.

### 3.3. Livelihood Intervention Strategies

Livelihood intervention strategies encompass the diverse methods through which interventions are implemented to offer early recovery and livelihood support to affected populations. The Early Recovery and Livelihoods Sector Working Group for Nigeria Strategy paper (2021) identifies seven major intervention strategies:

- Basic infrastructure rehabilitation or construction.
- Community reconciliation.
- Governance restoration/government capacity building.
- Hygiene, safe management and disposal initiatives.
- Livelihoods, employment and income-generation.
- Skills training.
- Social cohesion/community security.

Interventions by partners in the region to facilitate early recovery and livelihood stability has fallen within one or more of the above strategies.

### 3.4. Livelihood, Employment and Income-Generation models

The intervention models for livelihood, employment and income-generation may show variations depending on the donor, location and integration with other humanitarian endeavours, which is usually informed by a needs assessment. However, the ultimate goal of the models has largely been to reduce the dependence of the affected population on relief. The World Food Programme's paper on livelihood interventions in North East Nigeria (2018)<sup>10</sup> outlines models employed in the region being a mix of capacity building and vocational training programmes, provision of seeds, tools and fertilisers for small-scale farming activities, distribution of starter-kits and guidance through forms of income-generating activities, working with key stakeholders in the national and state government through sustained advocacy for improved support and also facilitating savings and loan groups within the affected population. To this effect, most organisations have employed one form, or a mix of some forms, of these interventions as activities to incorporate income-generating activities into humanitarian programming.

### 3.5. Knowledge gaps

As with many critical areas of humanitarian programming, there persists a significant gap in knowledge and evidence regarding the effectiveness of various forms of humanitarian livelihood programming. There is consensus that the limited number of studies conducted in humanitarian contexts results from the emergency approach applied in such interventions, which allows little time for evidence generation. Browne (2013) highlights the absence of impact studies conducted on livelihood interventions in fragile environments, noting that while project evaluations exist, they often focus solely on outputs and numbers reached rather than outcomes, thus missing key best practices that could inform improvements<sup>11</sup>.

A search for studies on the efficacy of livelihood interventions revealed a gap in the assessment of methods used in conducting these interventions, both within and outside the Nigerian context. Furthermore, most literature exploring early recovery and livelihood interventions is not recent, emphasizing the need for continuous generation of new evidence to inform program design and decision-making. From the literature search conducted, it is evident that this study is crucial. It stands out as one of the few comparative studies conducted on livelihood models, particularly in the Mafa and Maiduguri areas of Borno State.

## 4.0. Research Findings

### 4.1. Sociodemographic Characteristics

#### 4.1.1. Gender

A demographic analysis of the 493 respondents revealed a higher ratio of females participated in the study in both Malakyariri and Simari, accounting for 81% and 73% respectively. This intentional selection aimed to ensure that respondents were representative of those engaged in Christian Aid livelihood programming, where females constitute a majority (approximately 95%).

#### 4.1.2. Age

Similarly, both groups exhibited similarity in age group distributions. Study participants aged between 19 and 45 years comprised the majority demographic in both Malakyariri (87%) and Simari (81%). Respondents aged between 46 and 60 years constituted 12% of respondents in Malakyariri and 15% in Simari, while those above 60 years accounted for 1% in Malakyariri and 4% in Simari.

Variables		Malakyariri [% (n)]	Simari [% (n)]
Sex	Male	19% (45)	27% (69)
	Female	81% (190)	73% (189)
Age group	19-30 years	38% (89)	42% (109)
	31-45 years	49% (115)	39% (100)
	46-60 years	12% (28)	15% (39)
	Above 60 years	1% (3)	4% (10)
Education level	Islamic School (Islamiyah)	55% (130)	56% (145)
	No Formal Education	19% (45)	16% (41)
	Post-Secondary Education	3% (6)	5% (12)
	Primary Education	5% (11)	4% (11)
	Secondary School	18% (43)	19% (49)

Table 3: Demographics of respondents

### 4.1.3. Education

An analysis of the educational qualifications of the respondents revealed that those with Islamic education formed the majority, constituting 55% of respondents in Malakyariri and 56% in Simari. Individuals with either primary or secondary school education accounted for 23% of respondents in both Malakyariri and Simari. Those with no formal education comprised 19% of respondents in Malakyariri and 16% in Simari. Table 1 above provides a summary of the sociodemographic characteristics of respondents.

## 4.2. Performance of Income-Generating Activities

### 4.2.1. Duration of active engagement in IGA

The findings revealed that most respondents had been engaged in the identified income-generating activity for over a year, comprising 92% of respondents in Simari and 74% in Malakyariri. Distinctions were observed between the two groups, with Simari respondents demonstrating longer engagement in IGAs, with 67% engaged in their respective IGAs for over three years. This figure drops to 16% in Malakyariri. However, both groups exhibited a low ratio (1% for Malakyariri and 3% for Simari) of respondents involved in IGAs for between three to six months (see figure 3).

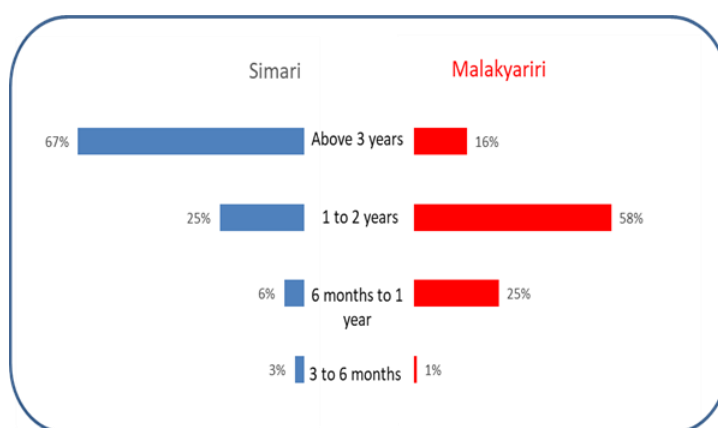


Figure 3: Duration of active engagement in IGA

### 4.2.2. Source of support for IGA

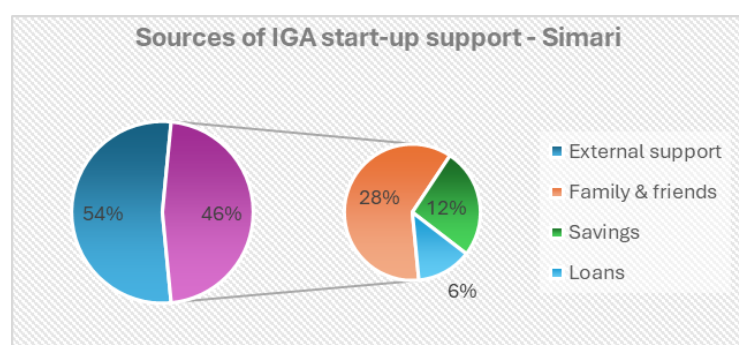


Figure 4: Source of support for IGA

All respondents in Malakyariri confirmed that support for IGAs was received from Christian Aid interventions, while in Simari, only 54% reported receiving support from external bodies or institutions. The findings indicate that the majority of support received in this category was through non-profit organizations, with 89% from Christian Rural and Urban Development Association of Nigeria (CRUDAN) and 5% from Jireh Doo

Foundation (JDF). Others declined to respond.

Sources of start-up capital for the remaining 48% ranged from family to savings and loans. The average start-up capital was estimated at ₦42,172.34 (\$101.44) for Malakyariri and ₦35,802 (\$86.12) for Simari. Figure 3 provides a breakdown of the other sources of start-up capital for the Simari respondents. The source of capital for those in Simari who did not receive support was outlined as from family members/friends (28%), savings (12%) and borrowing (6%).



### 4.2.3. Profitability of IGA

This finding reflects the locational context, as most study participants are part of the conflict-affected population currently in its early recovery stages. Thus, the resources generated from IGAs are primarily channelled towards sustaining individual and household needs and are therefore insufficient to enable the recruitment of labour.

On the indicator of IGA profitability, results indicate that the IGAs of both groups were yielding a profit, as reported by 89% of respondents in Malakyariri and 90% in Simari. However, when assessing the ability of each group to create employment, both posted low figures: only 17% of respondents in Simari reported having employees, while for Malakyariri, that number was 12%. This suggests that the majority across both groups

did not engage any employees. This finding reflects the locational context, as most study participants are part of the conflict-affected population currently in its early recovery stages. Thus, the resources generated from IGAs are primarily channelled towards sustaining individual and household needs and are therefore insufficient to enable the recruitment of labour.

During one of the FGDs, a female respondent from Malakyariri stated:

*'I did not have capital to start up a business before but with the coming of livelihood intervention, I was able to start up a business and maintain it, now I can even feed myself and my family well and take care of my needs.'*

Malakyariri had a higher number of respondents with alternative sources of income, with 50% of respondents having other revenue sources, compared with 28% in Simari. Highlighting the diversity of income, a woman in Malakyariri said:

*'I had access to input and was able to cultivate vegetable crops to support my family with vegetables for nutrition and even made some income out of it.'*

Further findings reveal that 81% of respondents in Malakyariri and 79% in Simari reported that the resources obtained from IGAs were sufficient to cover their individual basic needs. However, when asked if those resources cater for both their family and their basic needs, the figure drops to 47% and 48% for Malakyariri and Simari respectively.

In evaluating both groups' ability to acquire assets that can offer long-term economic benefits, the findings show that 45% of respondents in Malakyariri and 36% in Simari were in a position to acquire such assets from the proceeds of their IGA.

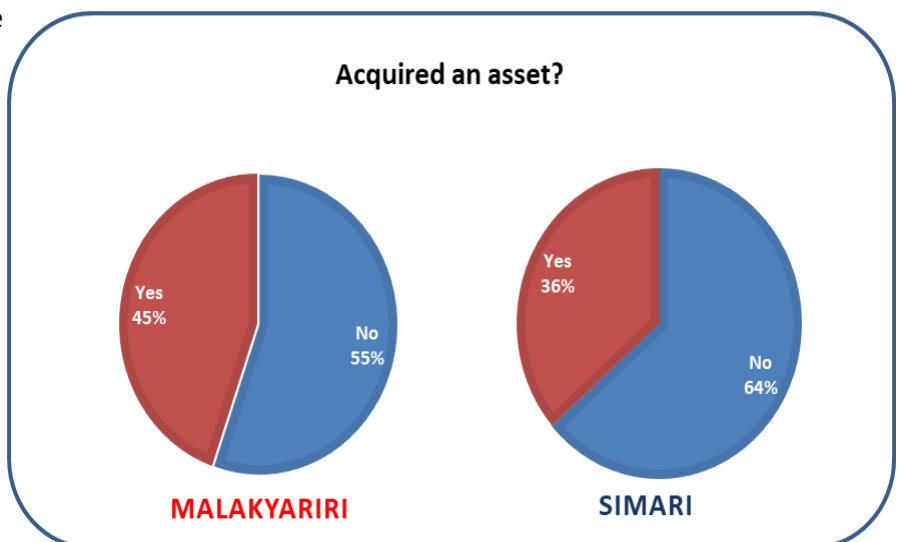


Figure 5: Asset acquisition

### 4.3. Food Consumption Score (FCS) and Household Dietary Diversity Score (HDDS)

The FCS is an index developed by the World Food Programme (WFP) in 1996. It aggregates household-level data on the diversity and frequency of food groups consumed over the previous seven days, weighted according to the relative nutritional value of the consumed food groups. The household's food consumption status is estimated based on a threshold of poor, borderline or acceptable.

The calculation of food consumption scores for both groups and the classification into the standard thresholds show that overall, respondents from Malakyariri fared better (see Fig 6).

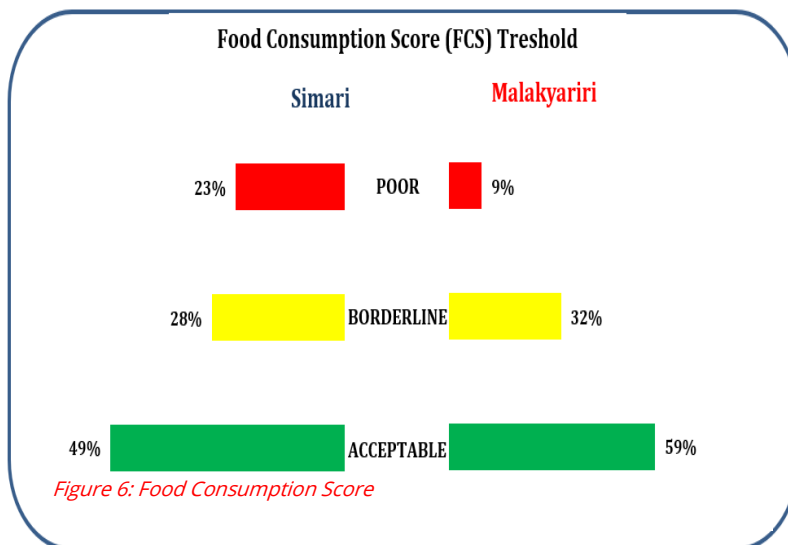
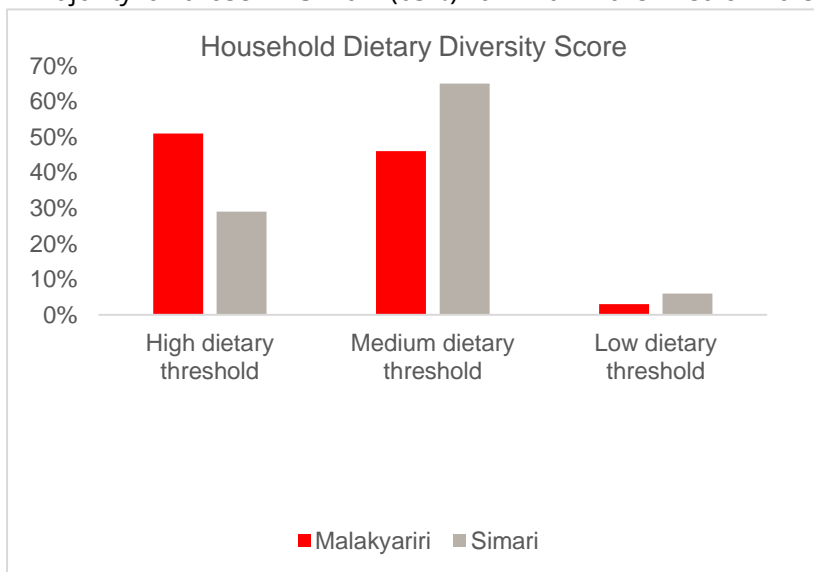


Figure 6: Food Consumption Score

The Household Dietary Diversity Score (HDDS) is described as the number of food groups consumed by a household over a given reference period and is an important indicator of food security for several reasons. A more diversified household diet is correlated with caloric and protein adequacy, the percentage of protein from animal sources, and household income. The HDDS indicator provides insight into a household's access to food based on experiences within the previous 24 hours. The thresholds for HDDS classification are low, medium, and high. Further to the estimation and classification of the Household Dietary Diversity Score for both groups, the research findings (see Fig 8) highlight that majority (51%) of the respondent households in Malakyariri fall within the high dietary threshold, while majority of those in Simari (65%) fall within the medium dietary threshold. Only 3% of respondent households in Malakyariri fell under the low dietary threshold, compared to 6% among respondent households in Simari.



These results suggest that the Christian Aid intervention positively impacted household dietary diversity scores in both areas, likely through increased access to a variety of foods and improved food security measures.

Figure 7: Comparison of household dietary diversity score

#### 4.4. Support Structures

Support structures in livelihood and income-generating activities are community and personal systems that create a conducive environment to thrive. Support structures available for the participating communities comprise cooperatives and savings or loans associations. Findings show that 78% of respondents in Malakyariri are active members of such associations, a figure dropping to 20% in Simari, highlighting a significant gap in access to these communal support structures.

Respondents during the FGDs in Malakyariri further highlighted the various mechanisms in which these cooperatives and associations support them in their IGAs and daily life. A young person in Malakyariri said:

*'We pay a thrift of ₦220 (\$0.52) weekly. ₦20 (\$0.048) is for social welfare, in case someone is sick or wants to wed, gives birth to a child or lost someone.'*

Quoting another woman in Malakyariri:

*'We contribute ₦500 (\$1.20) weekly. ₦50 (\$0.12) is used for social welfare. We loan money based on need and agreement.'*

On the availability of savings, a comparison of both groups showed that Malakyariri had a higher proportion of respondents with current savings (53%) compared with 26% in Simari. These figures reflect the gap in participation in savings and loan associations in Simari compared with Malakyariri.

Variables		Malakyariri [% (n)]	Simari [% (n)]
Belong to any cooperatives, savings or loan association	Yes	78% (183)	20% (51)
	No	22% (52)	80% (207)
Presently have savings made from IGA	Yes	53% (124)	26% (66)
	No	47% (111)	74% (192)
Keep records	Yes	36% (85)	21% (55)
	No	64% (150)	79% (203)
In debt	Yes	32% (75)	56% (145)
	No	68% (160)	44% (113)

Table 4: Support structures

#### 4.5. Gender Roles

Both locations show a similar pattern in relation to the management and perception of gender roles in livelihoods and income-generating activities. A total of 97% and 98% of respondents in Simari and Malakyariri respectively reported that they managed their IGAs by themselves, with a smaller proportion having their spouse or child managing them. Furthermore, a higher proportion across both groups (82%

in Malakyariri and 81% in Simari) felt that both men and women had equal opportunities to succeed within the community when supported with appropriate IGAs. Further discussions revealed that both women and men supported through interventions in contextually suitable IGAs were able to make proceeds and do well. The FGD sessions also provided an avenue to explore the extent to which gender roles and IGA outcomes relate, and findings show that there was empowerment to thrive and contribute to household progress if IGAs perform favourably. A woman in Malakyariri stated:

*'I am seeing the impact on myself because my family is benefiting, I can pay my children's PTA levies, and I do not have to wait for my husband to take care of everything.'*

The perception of improved performance of gender roles was also expressed by male respondents, as they felt more able to take care of their household. One of the men in Malakyariri stated:

*'I now have peace in my household. Formerly my wife and I quarrel because there was usually no food at home, but now, because of this intervention, I have been able to consistently put food on the table and this has lessened the quarrels I have with my wife significantly.'*

#### 4.6. Challenges Faced

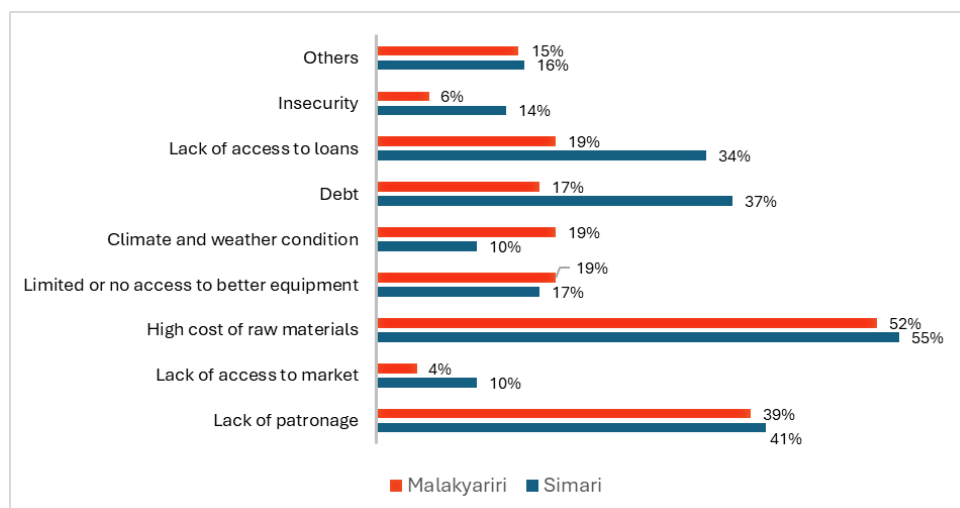


Figure 8: Challenges faced by both the intervention and control groups

largely highlighted in both groups as a significant difficulty.

A respondent from Malakyariri said:

*'We do not make sales because people see our products as low in quality as we are unable to package them like what is available in the market.'*

The lack of access to loans was more clearly signalled as a challenge in Simari, with 34% of respondents highlighting this obstacle in contrast with 19% in Malakyariri. Similarly, access to markets was also a more compelling challenge in Simari than Malakyariri. As one respondent from Simari said:

*'After the training and support we received to produce sanitary pads and liquid soap, we have produced a large quantity of them, but, for months now they remain piled up at home, with nobody buying them.'*

These statements were frequent as triangulation recognised a lack of markets for some IGAs, especially those proposed by intervening partners or organisations. The chart on figure 7 summarises the challenges highlighted and the extent to which they were mentioned across both groups.

Study findings highlighted a wide range of challenges that affected both groups at different intensities. A major challenge faced equally in both locations is the high cost of raw materials and items for IGAs, with over 50% of respondents in both locations stating this was an issue. The lack of patronage was also

## 5.0 Discussion

### 5.1. Comparability

The two selected groups provided a similar context for the study, as both were involved in IGAs aimed at early recovery and sustainability following the prolonged armed conflict in the region. The design model, measuring indicators within groups based in different locations, allows for the minimization of cross-contamination between groups following the intervention in the test group.

In addition to the study's inclusion and exclusion criteria, the close similarities in sociodemographic classifications such as age, gender, and educational qualifications also facilitated a balanced study framework, ensuring an even study condition that could isolate the effects of the intervention, the primary focus of the study.

Furthermore, the minimal difference in average start-up capitals between both groups means that the operational scale and expected profit margins remain within the same range, making comparisons of the study indicators viable and valid.

### 5.2. Performance between Groups

The viability and importance of investing in IGAs as a means for sustained recovery and development in communities affected by humanitarian emergencies, such as those in Northeast Nigeria, are underscored by the profitability recorded in the respective IGAs across both groups. Profits were directed towards meeting the basic needs of individuals and entire households, aligning with case study findings from various emergency contexts worldwide, as detailed in the Action Against Hunger Handbook on Income Generating Activities. Creating conditions conducive to economic progress and shifting the focus of interventions to sustainability are crucial in reducing dependence on humanitarian aid for affected populations.

When comparing both groups, Malakyariri showed a slight advantage in IGA expansion, income diversification, and asset acquisition—key indicators in assessing IGA performance. The Christian Aid livelihood intervention model in Malakyariri facilitated concurrent support and follow-up during IGA activities, provided by thematic experts and trained locals practicing the same IGA. This element of intervention, recognized as pivotal, provided additional support in Malakyariri but was unavailable to respondents in Simari.

Closely associated with performance in income diversification, asset acquisition, and expansion is the ability to save from IGA income. The positive correlation between saving and overall resource expansion underscores the importance of fostering a savings culture, forming the basis for VSLA interventions. Christopher et al. (2016), in their RCT study on the impact of VSLAs in rural regions, concluded that engaging in VSLAs directly correlates with increased savings and access to loans, facilitating increased agricultural investments and small business income.

A comparison of both groups in this study reveals a significantly larger proportion of respondents in the intervention group with access to VSLAs compared to the control group (Simari). This factor, supported by other findings, likely contributed to the better savings culture observed in Malakyariri and facilitated an increased ability to acquire assets in the intervention group compared to the control group. Additionally, the substantial difference in income diversity between respondents in both groups underscores the intervention group's nearly doubled proportion of individuals with alternative income sources compared to the control group. Besides VSLA facilitation, access to earnings from communal

activities and the application of SBCC messages could also play favourable roles in directly or indirectly improving performance in other aspects of life.

### 5.3. IGA and Food Security

This study underscores a widespread perception of gender equality in participation and success within IGAs among both men and women. This is further strengthened by the high participation of females in the livelihood project intervention in Malakyariri and also in this study. This can be attributed to the years of Christian Aid's humanitarian intervention within the target location, which has prioritised the most vulnerable and socially marginalised members of the population, fostering inclusion and participation. Additionally, increased awareness of gender rights among various actors and partners has contributed to promoting equal participation across genders.

However, some respondents in this study indicated that certain IGAs were culturally perceived as inappropriate for women to undertake. Examples include vocations such as blacksmithing and washing and fixing caps traditionally worn by men. While these perceptions may pose obstacles for women's success, the general findings suggest that women are empowered to better support their household needs.

Moreno and Shaw (2018) highlighted that following disasters or conflicts, power and role dynamics could change for better or worse, but building resilience in women is a pathway to produce long-term positive changes and empowerment. The project in Malakyariri achieved success in building resilience by targeting women as primary participants. Findings from this study highlight its success, as participating women are better equipped to meet their households' basic needs or support the male head of the household in providing for these needs, thereby fostering a more sustainable and balanced power structure.

### 5.4. Challenges of IGA

The primary challenge encountered by both groups, and their most frequently mentioned concern, relates to the high cost of operational items, transportation, and fuel within the study location, reflecting the estimated inflation rates in Nigeria. According to Statista (2022), inflation in rural areas of Nigeria grew by 15.5% as of October 2021 compared with the same period of the previous year. These complexities, exacerbated by the impact of the Covid-19 pandemic and the economic fragility of the country, contribute to the overarching challenges faced by small and medium-scale enterprises, reflecting the nature of IGAs in both study groups.

Another difficulty experienced by both groups is the lack of local patronage of locally produced items, resulting in lower profits than expected. Most study participants attribute this to the perception that their products are of lower quality compared to those available in the market. The allure of better-packaged items in the markets leads to reduced patronage of locally produced goods within the community.

A challenge more pronounced in Simari than in Malakyariri is the lack of access to loan opportunities and support structures. This challenge resonates with the study finding of lower participation in community support structures such as VSLAs in Simari compared to Malakyariri. Additionally, it was noted that more respondents in Simari were in debt than their counterparts in Malakyariri. Debt in the control group stemmed from informally obtained sources rather than structured avenues for loans. Furthermore, these debts were primarily for general needs rather than for IGA expansion or investments, as seen with loans obtained through VSLAs, which aim to improve IGA performance and diversify income.

## 6.0. Conclusion and Recommendations

### 6.1. Conclusion

This study examined the effectiveness of the Christian Aid livelihood intervention model, by comparing key livelihood indicators between respondents operating under the model and respondents involved in similar IGAs but operating under different models. The results revealed an overall better performance in the intervention group (those operating under the Christian Aid model) compared to the control group based on pre-established indicators. The intervention group posted better performance in indicators such as savings, asset acquisition, alternative income sources, standard food security indicators (FCS and HDDS) and record keeping. However, indicators, like profitability and employment creation remained similar across both groups, as IGAs, while profitable, were not at a scale to support employee recruitment. Support structures, such as access to VSLA and SBCC, which were available to the intervention group, facilitated the favourable outcomes observed in that group.

The study also highlighted the equal potential for both genders to succeed in their chosen IGAs, provided conducive conditions were in place, with adherence to cultural norms. This was facilitated by intentional humanitarian programming that prioritises sustainable gender inclusion in interventions. Challenges experienced by both groups include high prices of items, fuel, and transportation, as well as a lack of patronage of produced goods. Access to loans and debt were more pronounced challenges in the control group compared to the intervention group.

While the significance of livelihood interventions in facilitating early recovery and sustainable development following periods of conflict or disaster is evident, the findings of this study underscore the importance of carefully planned and executed livelihood interventions to achieve set objectives effectively.

### 6.2. Recommendations

To ensure that livelihood interventions effectively achieve the goals of sustainable support following shocks, evidence-based programme design and planning is crucial. The following recommendations are thus made based on the findings of this study.

- **Prioritise the integration of livelihood and early recovery interventions in humanitarian programming**

Findings from this study further underscore the importance of livelihood interventions in humanitarian relief delivery. The outcomes of livelihood interventions not only aim to provide sustainable means of living for individuals but also yield positive results across other sectors. For instance, parents' enhanced capacity to afford school fees for their children, as identified in this study, indirectly contributes to achieving educational goals. Moreover, this study reveals a direct correlation between income generation and improved food consumption and diversity, highlighting the connection between livelihood outcomes and food security and nutrition objectives. Additionally, livelihood interventions promote favourable outcomes in protection and gender-based violence (GBV) subsectors, as demonstrated by reduced tension within households where basic needs are met.

Hence, it is essential for key stakeholders and partners involved in relief provision to prioritize the integration of livelihood interventions into humanitarian programming, particularly following periods of shock or conflict, such as those experienced in Northeast Nigeria. Government agencies also bear the responsibility to coordinate and facilitate the gradual transition from dependence on humanitarian aid to recovery and sustained development by providing livelihood interventions to the affected population.

- **Plan livelihood interventions holistically**

For effective early recovery and livelihood interventions, it is insufficient to merely provide access to livelihood inputs and start-up capital. It is crucial to ensure that such interventions are meticulously planned to offer support to participants at all stages. Since the context for each livelihood intervention may vary based on geographic location, economic conditions, stage of emergency, and type of shock, the livelihood intervention should be tailored accordingly. Adequate support structures must be established to facilitate an effective and sustainable livelihood intervention, optimizing the use of increasingly scarce humanitarian aid resources.

- **Develop, integrate and invest in transferable training models**

A vital component of livelihood and income-generating activity (IGA) interventions is training and capacity building for participants to effectively engage in IGAs. Beyond equipping participants with necessary skills for success, this training also serves as a strategic approach to reach indirect targets of livelihood interventions. This study has demonstrated the potential for income-generating skills to be transferred to others interested in similar ventures. Therefore, while ensuring that training models effectively build participants' capacity to excel in selected enterprises, structures facilitating knowledge transfer should also be established to expand program reach. This approach will drive a more effective intervention, broadening its scope while ensuring efficient resource utilization.

- **Facilitate appropriate market linkages**

A significant challenge identified across both groups in this study is the lack of patronage of products following livelihood interventions. This issue can be minimized through careful planning and the integration of market linkage activities into program design. Doing so will ensure a ready and available market for products made by participants.

Furthermore, to establish a locally available market for such goods, quality and price regulation should be conducted in line with the standards prevailing in the location. This regulation should be planned for and facilitated by implementing partners as part of livelihood activities. Producing relevant goods with appropriate quality and within standard price ranges will only serve to enhance local sales, which is more sustainable in the long term.

- **Establishment of community-based support structures**

A key finding of this study is the effectiveness of support structures in promoting favourable outcomes in income-generating activities (IGAs). The value of Village Savings and Loan Associations (VSLA) and Social and Behaviour Change Communication (SBCC) in humanitarian and development programmes has been widely acknowledged. It should be a priority not only for NGOs or development agencies but also for relevant government bodies and community leadership.

The local initiative to establish such support structures within the community will lead to a more resilient population capable of supporting each other to thrive. Programme design should also ensure that such structures are locally led and driven to facilitate sustainability even after the conclusion of livelihood interventions.



## Endnotes

---

<sup>1</sup> White, H. (2013). An introduction to the use of randomised control trials to evaluate development interventions. *Journal of Development Effectiveness*, 5(1), 30–49.

<https://doi.org/10.1080/19439342.2013.764652>

<sup>2</sup> <http://www.raosoft.com/samplesize.html>

<sup>3</sup> Food security cluster (ND)- Core Indicator Handbook

<sup>4</sup> WP565-Evans-Ethical-issues-and-RCTs.pdf (cgdev.org)

<sup>5</sup> Nigeria: CRS Multi-Sectoral Rapid Needs and Markets Assessment (2017)

<sup>6</sup> Plan International (2019) Household Economic Analysis

<sup>7</sup> Women's Refugee Commission (2014) 'A Double-edged Sword:

Livelihoods in Emergencies'

<sup>8</sup> Early Recovery and Livelihoods

Sector Strategy for Northeast Nigeria 2021-2023

<sup>9</sup> Early Recovery and Livelihood Sector partner presence map (2021)

<sup>10</sup> World Food Programme's paper on livelihood interventions in Northeast Nigeria (2018)

<sup>11</sup> Browne (2013) Livelihoods in fragile contexts