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SNEPCO NEEDS ASSESSMENT SURVEY TARABA STATE REPORT

by



OPTIMUM RESOURCES MANAGEMENT



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SNEPCO NEEDS ASSESSMENT -TARABA STATE REPORT

TABLE OF CONTENT	Page
a. Cover Page	1
b. Table of contents	2
c. List of Tables	6
d. List of Figures	8
e. Abbreviations	9
f. Acknowledgement	10
1.0 Introduction	12
1.1 Study Objectives	13
1.2 Study Methodology	14
1.3 Data Collection	15
1.4 Data Collection Constraints	16
1.5 Data Analysis /Interpretation	17
1.6 Background Information on Taraba state	18
1.0 SECTORAL ANALYSIS	28
2.1 Education	28
2.1.1 Performance in achieving the MDG in the sector	28
2.1.2 State government's policy and frameworks	28
2.1.3 Teaching and learning environments in schools within the state	28
2.1.4 School-going population in the state (Based on 2006 census)	29
2.1.5 Critical needs in education sector	30
2.1.6 On-going intervention projects of the state/federal government towards meeting identified needs In the sector	30
2.1.7 Partners intervening in education sector	31
2.1.8 PPP framework in the sector	31
2.1.9 Performance rating of the state in special education category	31

SNEPCO NEEDS ASSESSMENT – TARABA STATE REPORT

2.2 Health Delivery	32
2.2.1 Performance rating of health services in the state	32
2.2.2 Performance in achieving MDGs in the sector	33
2.2.3 Problems identified in the sector	35
2.2.4 Health delivery in Taraba State	35
2.2.5 Critical needs in health sector	36
2.2.6 Skills requirement in Taraba State health delivery sector	36
2.2.7 On-going intervention projects by state and federal government towards meeting identified needs in the health delivery sector of the state	37
2.2.8 Partners intervening in the sector	37
2.2.9 State government’s policy and implementation framework in the sector	37
2.3 Cottage Industry Support	38
2.3.1 Performance rating of Taraba State in cottage industry sector	38
2.3.2 Major industries in Taraba State and their status	38
2.3.3 Industrial-based natural resources in Taraba State	40
2.3.4 Policy and Implementation framework on resource utilization	41
2.3.5 Problems constraining cottage industries growth in Taraba State	41
2.3.6 Critical needs of the sector to grow cottage industries	42
2.3.7 Development partners in cottage industry sector	43
2.4 Economic Empowerment for Women	43
2.4.1 Main livelihoods sources of women in Taraba State	43
2.4.2 Unemployment among women in Taraba State	43
2.4.3 Identified needs for women economic empowerment	44

SNEPCO NEEDS ASSESSMENT – TARABA STATE REPORT

2.4.4 Skills Acquisition Training centers for women in Taraba State	45
2.4.5 Access of women to credit	46
2.4.6 Government’s projects to empower women in Kwara State	47
2.5 Economic Empowerment for youths	48
2.5.1 Population overview of youths in Taraba State	48
2.5.2 Youth unemployment in Taraba State	48
2.5.3 Policies and frameworks in place to address youth unemployment in Taraba State	49
2.5.4 Youth employment and education type	51
2.5.5 Identified skills gap among youths in the state	52
2.5.6 Skills Acquisition Training institutions for youths in Taraba State	52
2.5.7 Critical needs in youth economic empowerment sub-sector	53
2.5.8 Impact of financial institutions on youths’ economic empowerment in Taraba State	54
2.5.9 Government agencies responsible for youths’ empowerment in the State	55
2.5.9.1 Partner organizations working in area of youth empowerment in Taraba State	55
3.0 Summary of findings	56
4.0 Validation workshop/ Development Plans	60
4.1.0 Action plan for Education	60
4.1.2 Action plan for health delivery	62
4.1.3 Action plan for cottage industry support	64
4.1.4 Action plan for economic empowerment of women	67
4.1.5 Action plan for economic empowerment of youths	71
5.0 Five (5)-year development plan for the state	75

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Appendix	101
1. Questionnaire/Interview guide for Education Sector	102
2. Questionnaire/Interview guide for Economic enhancement/capacity building (Youths)	107
3. Questionnaire/Interview guide for Economic enhancement/capacity building (women)	114
4. Questionnaire/Interview guide for Cottage Industry	120
5. Questionnaire/Interview guide for Health Sector	129
6. Respondents Target Distribution Guide	139
7. Names of participants in sector-based FGD sessions/ validation workshops	141
8. Stakeholders Planning/Validation Workshop	
9. CROSS SECTION OF Taraba RESPONDENTS	

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

LIST OF TABLES

Table1.	Taraba State survey team members	11
Table2.	Breakdown of questionnaires administered and returned in Taraba State	17
Table3.	Ministries, departments and institutions from which respondents were drawn in Taraba State	
Table4.	Some areas in Taraba State with inadequate education facilities	29
Table5.	Taraba State education sector needs	30
Table6.	Partners working in education sector of Taraba State and their focus areas	31
Table7.	Identified problems in Taraba State health sector	35
Table8.	Identified needs in Taraba State health delivery sector	36
Table9.	Skills in short supply in health delivery sector of Taraba State	36
Table10.	Partner organizations working in Taraba State health delivery sector	37
Table11.	Policy framework in Taraba State health delivery sector	37
Table12.	Names and status of industries in Taraba State	39
Table13.	Classification of identified industries in Taraba State by size	39
Table14.	Industry-based natural resources in Taraba State and their locations	40
Table15.	Constraining factors to the growth of cottage industries in Taraba State	41
Table16.	Critical needs identified for cottage industries growth in Taraba State	42
Table17.	Factors accounting for high rate of unemployment among women in Taraba State	44
Table18.	Identified needs of women in Taraba State for economic empowerment	44
Table 19.	Skill Acquisition centers specially for women in Taraba State	45
Table 20.	Causes of high rate of youth unemployment in Taraba State	49
Table21.	Frameworks in place to address youth unemployment in Taraba State	50
Table22.	Identified skills lacking among youths in Taraba State	52

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Table23.	Vocational training institutions for youths in Taraba State	52
Table24.	Identified needs for improvement of economic empowerment of youths in Taraba State.	53
Table 25.	Analysis of findings in education, health delivery, cottage industry support, women and youth Economic empowerment	56
Table 26.	Identified needs in education sector	60
Table27.	Prioritized needs in education sector	61
Table28.	Action plan for education sector in Taraba State	61
Table29.	Identified needs in health delivery sector in Taraba State	62
Table 30.	Prioritized needs in health delivery sector in Taraba State	63
Table31.	Action plan for health delivery sector in Taraba State	63
Table 32.	Identified needs in cottage industry support in Taraba State	64
Table33.	Prioritized needs in cottage industry sector in Taraba State	65
Table34.	Action plan for cottage industry sector in Taraba State	65
Table35.	Identified needs in economic empowerment of women in Taraba State	67
Table36.	Prioritized needs for women economic empowerment sector in Taraba State	67
Table37.	Action plan for women economic empowerment sector in Taraba State	68
Table 38.	Identified needs for economic empowerment of youths in Taraba State	71
Table 39	Prioritized needs for youth economic empowerment sector in Taraba State	71
Table40.	Action plan for youth economic empowerment sector in Taraba state	71
Table41.	5-year development plan for Taraba State	75

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

LIST OF FIGURES

1. Pattern of distribution of education facilities in Taraba State	29
2. Proportion of boys and girls that attend schools in Taraba State	29
3. Performance rating of Taraba State in special education category	32
4. Overall performance rating of health delivery services in Taraba State	32
5. Assessment of Taraba State realization of goal 4 of the MDG by 2015	33
6. Assessment of Taraba State realization of goal 5 of the MDG by 2015	34
7. Assessment of Taraba State realization of goal 6 of the MDG by 2015	34
8. Performance rating of Taraba State in cottage industry sector	38
9. Natural resources development and utilization in Taraba State	40
10. Key factors limiting growth of cottage industries in Taraba State	42
11. Nature of access to credit facilities by women in Taraba State	46
12. Rate of unemployment among youths in Taraba State	48
13. Relationship between education type and youth unemployment in Taraba State	51
14. Impact of financial institutions in empowering Taraba youths economically	54

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

List of acronyms

ABU	Ahmadu Bello University
ADB	Agricultural Development Programme
AIDS	Acquired Immune Deficiency Syndrome
BUK-TH	Bayero University Kano-Teaching Hospital
CAN	Christian Association of Nigeria
CBN	Central Bank of Nigeria
DEC	Development Exchange Centre
DFRRI	Directorate for Food, Road and Rural Infrastructure
DSK-Foundation	David Sabo Kente Foundation
EPI	Expanded Programme on Immunization
YOU WiN	Youth With Initiatives
NYSC	National Youth Service Corps
SMEDAN	Small and Medium Enterprise Development Association of Nigeria
SNEPCO	Shell Nigeria Exploration and Production Company
SACA	State Action Committee on AIDS
DIFAW	Development Initiative For African Women
NOA	National orientation Agency
MFB	Micro Finance Bank
IITA	International Institute for Tropical Agriculture
PTA	Parent Teacher Association
NCE	National Certificate of Education
M&E	Monitoring and Evaluation
PME	Participatory Monitoring and Evaluation
FG	Federal Government
SG	State Government
UNICEF	United Nations International Children Education Fund
IDD	International Direct Dialing
NFA	Nigerian Football Association
SME	Small and Medium Enterprises
TEFT	Tertiary Education Trust Fund
PPP	Public Private Partnership
HIV	Human Immuno Virus
FMC	Federal Medical Centre
UNBTH	University of Benin Teaching Hospital
NACA	National Action Committee on AIDS
WHO	World Health organization
NAFDAC	National Agency for Food and Drug Administration and Control
UNDP	United Nations Development Programme
NGO	Non Government Organization
NECO	National Examination Council
NDE	National Directorate of Employment
SAT	Skills Acquisition Training
ICT	Information, Communication and Technology






SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

GDP	Gross Domestic Product
SEEDS	State Economic Empowerment Development Strategy
NEEDS	National Economic Empowerment Development Strategy
NEPAD	New Partnership Initiative for African Development
TSIEC	Taraba State Independent Electoral Commission
NAPEP	National Poverty Eradication Programme
ORT	Oral Rehydration Therapy
FPP	Family Planning Programme
IDF	Infrastructural Development Fund
NIPOST	Nigerian Post Office
NITEL	Nigerian Telecommunication
TADP	Taraba Agric Development Programme
NALDA	National Agricultural Lam Development Authority
FGD	Focus Group Discussion
MDG	Millennium Development Goal
MDA	Ministries, Department and Agencies
VTI	Vocational Training Institution
VTC	Vocational Training Centre
MOH	Ministry of Health
UBE	Universal basic Education
UBEC	Universal Basic Education Commission
SUBEB	State Universal Basic Education Board
ETF	Education Trust Fund
UNESCO	United nations Education and Scientific Children organization
USAID	United State Agency for International Development
MSS	Midwifery Service Scheme
PHCN	Power Holding Company of Nigeria
NE	North East
NW	North West
NC	North Central
FCT	Federal Capital Territory
SE	South East
SS	South-South
SW	South West
TOR	Terms of Reference
LGA	Local Government Area
PTF	Petroleum Trust Fund

SNEPCO NEEDS ASSESSMENT -TARABA STATE REPORT

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1.0 INTRODUCTION

Shell Nigeria Exploration and Production Company began offshore activities in 1993 with the objectives of discovering and producing hydrocarbons from Nigeria's frontier areas and a vision of becoming Africa's leading deep water Oil and Gas Company.

Over the years, SNEPCO as a corporate citizen has contributed immensely to the socio-economic development of the nation through its various social investments covering almost all sectors of the economy. This is in tandem with its vision of 'Giving Something back to the communities- (Nation) where they operate'

SNEPCO is currently fine tuning its next phase of social investments across the 6 Geopolitical Zones of the country. In a bid to develop and implement people-oriented programmes attuned to the Socio-Economic realities of the selected States; SNEPCO has commissioned a Sectoral Need Assessment Survey covering the following sectors:

- Education
- Health Delivery Services
- Cottage Industry Support
- Capacity Enhancement for Economic Empowerment for Women and Youths.

To this end Optimum Resources Management- a leading firm of management Consultants and Advisors was selected to conduct the assessment in the Northern Zone comprising of Katsina state (North Central), FCT- Satellite towns (Federal Capital Territory), Katsina State (North West) and Taraba State (North East).

Below is the terms of reference for the need assessment.

- Conduct needs assessment survey on the following sectors (Health, Education, Youth/Women Development, Cottage industry) in selected States from the country's geo-political zones.
- This will involve collecting, collation and analysis of baseline information in sample study areas. A baseline survey will broadly assist in providing an idea of project impacts based on a comparison of pre and post project situation in study areas. Survey results should be representative of the critical needs of the generality of the public/community in the focused sector areas.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- Draw up a plan of action and timetable for accomplishing the various components of the consultancy including interviews, focus group meetings and other field activities including reporting.
- Establish and document from official records of key institutions, state government, relevant ministries, other government agencies including local government authority, their short, medium and long term development agenda in the focus areas.
- Engage various stakeholders of relevance in different sectors of the state in generating generic and specific needs to be addressed.
- Consolidate findings from selected relevant institutions, local and state governments and rank in order of priorities.
- Engage in a state-level workshop to generate action plans in response to identified needs.
- Generate concept notes on education, health, capacity enhancement/economic empowerment programs and cottage industry support needs.
- Identify partnership possibilities in execution of identified projects for the sectors.
- Identify for focused sectors the best sustainable socio-economic projects that can be executed to address the identified gaps.
- Develop a 5 year social intervention plan for the State where assessment is made and Within 8 weeks of engagement, submit comprehensive reports (hardcopies and electronic) of findings and propose practical recommendations.

1.1 STUDY OBJECTIVES

The objective was to participatorily determine critical development needs of the selected States of Kwara, FCT, Katsina and Taraba in the areas of:

- (a) Health Delivery
- (b) Education
- (c) Cottage Industry Support and
- (d) Capacity enhancement for Economic Empowerment (Women & Men)

And to formulate a 5- year Development plan after validating needs with a broad spectrum of Stakeholders across the selected sectors.

1.2 STUDY METHODOLOGY

To achieve the objectives of the needs assessment, a variety of survey methods were deployed as follows:

i. Desk Research/ Literature

A well long desk research/literature review was carried out for each of the selected States. The aim of the desk research was to:

- Capture baseline information on States and focus areas
- Identify existing problems and challenges in the States and focal sectors
- Identify opportunities for Partnership
- Gather relevant information necessary for the development of survey instrument

ii. SAMPLING

Purposive sampling of relevant stakeholders in both public and private sectors was done. This involved Ministries, Department and Agencies (MDAs) related to our focus sectors- Health Delivery, Education, Cottage Industry and Capacity Enhancement for Economic Empowerment and on the basis of this a respondent target sampling frame and guide (See Appendix 7) was developed.

iii. SURVEY METHOD

A combination of data collection methods were used to elicit information from the respondents across the focus sectors. This included Questionnaire Administration, Interview, Focus Group Discussion, Key Informant Interview and visit to parent Ministries of Education, Health, Commerce & Industry, Youths & Sports Development, Women Affairs etc of the participating States.

Pre-tested structured questionnaire was designed and shared with SNEPCO for inputs and criticism. The structured questionnaire was the main data collection instrument supported with semi-intensive interview guides for focused group discussion.

A one day participatory workshop was also organized in each State to validate and prioritized identified sectoral needs. This was to promote broad based participation and ownership of the process leading to the development of sector-based action plans and 5-year development plans.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

A 2-day pre-data collection training was done for Subject Matter Specialists/ Enumerators in each of the participating states prior to the commencement of the data collection. Some of the topics covered during the training includes:

- Concept of sectoral needs assessment
- Understanding baseline data/policy document and plans
- Communication and interviewing skills
- Organizing Focused Group Discussion
- Participatory workshop in data collection
- H.S.E
- Field Reporting/Note taking
- Review of questionnaire, role play and practical discussion

The subject matter Specialists/Enumerators were formed into State team each lead by a team Leader

1.3 DATA COLLECTION

Two main data types were collected. Primary and Secondary data. The Primary data were collected using the structured questionnaire with supplementary information from both the FGD and Key Informant Interview.

The Secondary data were information gathered from relevant MDAs related to the focus sectors. They include policy document, development strategies and plans.

Given limited time available for the survey, a total of 30 questionnaire were administered per focus sector except for Capacity Enhancement for Economic Empowerment were 20 questionnaire each were distributed for both Youths and Women.

The use of the developed sampling frame/guide (See Appendix 7) ensured that a broad spectrum of the Stakeholders in each sectors were interviewed in the rapid needs assessment process. Data were collected within a time range 7-10 days before the validation workshop and one additional week after the validation exercise.

Out of the strategically relevant Stakeholders interviewed per sector, 7 of them adjudged to be very knowledgeable and resourceful in the subject matter area (focus sectors) were invited for the validation workshop in a ratio of 4 men and 3 women to ensure gender balance.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Stakeholders Validation Workshop

To promote participation and ownership of the process leading to the development of the 5 year development plan and concept notes, one day workshop was organized in each of the States.

In Katsina state, the Validation Workshop was held at the conference Hall of the State Library Board. A total of 24 people attended the workshop(See Appendix 7)

A summary of activities at the workshop (See Appendix 8/ Stakeholders Workshop Programme) include:

- Presentation of identified critical sector needs
- Validation of findings
- Prioritization of identified sector needs at the plenary
- Selection of 5-7 critical sector needs for action plan development
- Development of action plan per sector
- Evolution of a 5-year development plan per sector. This could not be achieved in most center due to the constraint of time and the ongoing Ramadan fast at the time

1.4 DATA COLLECTION CONSTRAINTS

A number of challenges were encountered in the course of conducting the survey. These include the following;

1. The security challenges in the Northern part of Nigeria threatened free attendance of some persons invited for the validation/planning workshop across the states
2. Insufficient time was allowed for the conduct of this survey
3. It was a bit difficult to get salient information from some MDAs of the state government. Some of these respondents did not feel comfortable given out some information to the research team with the fear that the political opponents of the state government may use such data against them. Some others simply expressed their disenchantment in completing the questionnaires on the ground that they have seen people and agencies come for such assessment exercises in the past but failed to implement their findings at the end.
4. Some respondents demanded to be paid as condition to participating in interview
5. Some MDAs demanded for full disclosure of the funding agency and letters of authorizations

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

However, the degree of occurrence of these limitations was very insignificant to affect the credibility and reliability of data garnered in the study.

1.5 DATA ANALYSIS & INTERPRETATION

1. Respondent Response Rate

About 78% response rate was achieved. This is not unconnected with the short data collection duration and the ongoing Ramadan fast at the time in most of the Northern States.

Table shows the respondent response rate across the sectors

S/N	Sector	Number Administered	Number Returned
1	Health Delivery	30	26
2	Education	30	20
3	Economic Empowerment (Women)	30	20
4	Economic Empowerment (Youths)	30	22
5	Cottage Industries Support	30	29
	TOTAL		117

2. Data Analysis

The returned questionnaire and responses to interview guide and focused group discussion were first collated into the focus sectors:

- Health Delivery
- Education
- Cottage Industry Support
- Capacity Building for Economic Empowerment (Youths)
- Capacity Building for Economic Empowerment (Women)

The data were then analyzed using simple descriptive statistics of frequency and tabulations.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

1.6 Background and study area

Taraba State is a state of Nigeria, named after the Taraba River which traverses the southern part of the state. Taraba's capital is Jalingo. The state was created out of the former Gongola State on 27 August 1991, by the military government of General Ibrahim Babangida. The state was created on 27th August, 1991, along with eight other states. The state creation exercise was the result of a continuing process of socio-political devolution, which started in 1963, to make Nigeria a politically stable and economically strong country.

Taraba State, with its numerous small ethnic groups and remote location, was a particularly neglected and grossly underdeveloped part of the former Gongola State. Because of its rugged topography, lack of access roads from other parts of the country, and indeed, the neglect it suffered from past administrations, the state still remains largely peripheral to the nation's economic and political life.

The need to diffuse centers of economic growth and draw the peripheral population into the mainstream of the nation's economy, which are among the important reasons adduced to justify state creation exercises in the country, are therefore most relevant to Taraba State.

With an estimated land area of about 54,428 sq. km, the state lies roughly between latitudes 6°25'N and 9°30'N and between longitudes 9°30'E and 11°45'E. Taraba State is bounded in the west by Plateau and Benue States and on the east by the Cameroon. It has sixteen Local Government Areas, which are governed by elected chairmen. They are as follows: Ardo, Kola, Bali, Donga, Gashaka, Gassol, Ibi, Jalingo, Karim, Lamido, Kurmi, Lau, Sarduana, Takum, Ussa, Wukari, Yorro and Zing. Aside Ardo Kola, Kurmi and Ussa LGAs which were created in 1996 out of Bali, Takum, and Jalingo LGAs respectively, others have been in existence since 1991.

These Local government structures are further subdivided into eighteen district areas. The district areas are units based essentially on cultural factors which seek to emphasize ethnic circumstances. Unlike the local government units which officially operate and are recognized as the third tier of government, the districts are administered traditionally through a hierarchy of chiefs, village and ward heads.

The traditional setup of the district level administration serves as an important linkage between the grassroots population and the local government administration. This arrangement, though not sufficiently exploited yet, has no doubt helped to enhance peace and harmony among the various ethnic groups in the state.

Perhaps it may be necessary to allude that the future spatial planning for development in Taraba State should encourage the reemergence and proper integration of the districts or a system of development areas in each local government area, as an integral part of a grassroots based development strategy that recognizes the fourth dimension administrative structure.

Taraba State lies largely within the middle of Nigeria and consists of undulating landscape dotted with a few mountainous features. These include the scenic and prominent Mambilla Plateau. The state lies largely within the tropical zone and has a vegetation of low forest in the southern part and grassland in

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

the northern part. The Mambilla Plateau with an altitude of 1,800 meters (6000 ft) above sea level has a temperate climate all year round.

Rivers Benue, Donga Traba and Ibi are the main rivers in the state. They rise from the Cameroonian mountains, straining almost the entire length of the state in the North and South direction to link up with the River Niger.

The major occupation of the people of Taraba State is agriculture. Cash crops produced in the state include coffee, tea, groundnuts and cotton. Crops such as maize, rice, sorghum, millet, cassava and yam are also produced in commercial quantity. In addition, cattle, sheep and goats are reared in large numbers, especially on the Manbilla Plateau, and along the Benue and Taraba valleys. Similarly, the people undertake other livestock production activities like poultry production, rabbit breeding and pig farming in fairly large scale. Communities living on the banks of River Benue, River Taraba, River Donga and Ibi engage in fishing all year round. Other occupational activities such as pottery, cloth-weaving, dyeing, mat-making, carving, embroidery and blacksmithing are also carried out in various parts of the State.

In terms of ethnic composition and culture, Taraba is a highly heterogeneous, multiethnic state with close to eighty indigenous ethnic groups speaking different languages. Some of these groups are too small numerically, thus posing the problem of political insignificance in a democratic polity.

These are manifested in their general behaviour, social values, fashion, art and craft, dances, songs and musical instruments. Accordingly, there are a variety of cultural festivals mostly performed to mark harvest, initiation into manhood or womanhood, installation of rulers, marriage, burial ceremony and general entertainment.

Prominent among the major cultural festivals are the Nwunyo Fishing Festival in Ibi (Ibi Local Government Area), the Purma of the Chamba in Donga (Donga LGA), Puje of the Jukuns (Wukari LGA), Sharo of the Fulanis in Jalingo, ArdoKola, Lau and Bali LGAs, Kuchicheb festival of the Kutebs in Takum LGA, Kati of the Mambilla in Sardauna LGA, and Mantau and NseNse festivals of the Mumuye people in Pantisawa, (Yorro and Zing LGA).

Traditional dances performed by the people include Mazawaje in Kurimi (Kurmi LGA), Lera in Donga, Bali and Takum LGAs; Akishe and Goge dances in Wukari LGA, Nyawata in ArdoKola, Jalingo, Bali and Lau, and the Ichen dance in Donga and Bali. The Adire and Tsakekke cloth (a handwoven and dyed dress) worn by both males and females during festivals are important part of the culture of the Jukuns and Fulanis in Taraba State.

The government has made concerted efforts to improve areas of tourist attractions like Mambilla Tourist Center, Gumpti Park and game reserve in Gashaka; and the Nwunyo Fishing festival in Ibi, which is usually held in April of each year where activities such as canoe racing, swimming competition and cultural dances are held. Other festivals are Purma of the Chamba in Donga, Takum and Bali, the Puje of Jukuns, Kuchecheb of Kutebs in Takum and Ussa, Kati of the Mambilla and host of others. Taraba is called "Nature's gift to the nation" as the state is rich and have many ethnic groups, including Jenjo, Kuteb Chamba, Mumuyes, Mambila, Wurkums, Fulanis, Junkun, Ichen, Tiv, Hausa and Ndoro.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Ecologically, the state may be divided into three topographic regions. West of the River Benue, covering mostly Ibi and Karim Lamido Local Government Areas, are the extensive Fadama swamps of the Muri plains. This region is very thinly settled and virtually uncultivated.

A marked contrast to the floodplains is the undulating lowland of the eastern Muri plains. This is broken intermittently by high rising hills such as the Kungana, Fali and Bali hills which developed on sandstones. Standing above the 350m contour, the hills are developed on both sedimentary and crystalline rocks.

Usually, hills on sedimentary formations tend to have flat tops due most probably to lateritic capping. On the other hand, the hills which s developed on crystalline rocks consist of dome shaped inselbergs. The Mambilla Plateau is a unique topographic region with some of the largest and highest mountains in Nigeria, with peaks reaching over 1840m. The Chabbal Hendu, for example, is over 2000m above sea level.

The Plateau which developed on basement complex rocks, measures about 96km along its curved length and 40km wide, and bounded by an escarpment which is about 900m high in some places. The Mambilla Plateau forms the watershed from which the major drainage systems in Taraba State take their source. Rivers Benue, Donga and Taraba (from which the state derives its name) are the dominant drainage systems which flow across the Muri plains to drain the entire state.

Together with the minor ones, such as the Lamorde and Mayo Randewo, they form extensive flood plains in the central part of the state, providing sufficiently fertile agricultural land which is presently underutilized. The undulating hilly surface of the plateau is uniquely attractive for its scenic beauty.

The basket of egg-like surface of the plateau with its blend of evergreen low growing grass vegetation, neatly demarcated into some kind of ranches/grazing reserves, and the sharply meandering road with hairpin corners across hill slopes, ravines and deep gorges, make driving to and from the plateau most astounding and interesting to a visitor.

In terms of, like most parts of northern Nigeria, Taraba State has a wet and dry climate. The wet season lasts, on the average, from April to October. Mean annual rainfall varies between 1058mm in the north around Jalingo and Zing, to over 1300mm in the South around Serti and Takum. The wettest months are August and September.

The dry season lasts from November to March. The driest months are December and January with relative humidity dropping to about 15 percent. Mean annual temperature around Jalingo is about 28°C with maximum temperatures varying between 30°C and 39.4°C. The minimum temperatures range between 15°C to 23°C. The Mambilla plateau has climatic characteristics typical of a temperate climate.

Temperatures are low throughout the year and the rainy season lasts from February to November with a mean annual rainfall of over 1850mm. In the area of vegetation, rainfall distribution and topography are the most important factors influencing the pattern of vegetation in Taraba State. The vegetation may be classified into three broad types: the Northern Guinea, the Southern Guinea and the Mountain Grassland and forest vegetation.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

The boundary between the Northern Guinea and Southern Guinea corresponds fairly closely with the 1400mm mean annual rainfall isohyet, while the mountain forest and grassland vegetation occur mainly on the Mambilla plateau. Most of the lowland area is made up of ferruginous tropical soils which developed on crystalline acid rocks and sandy parent materials. The upland areas, especially the Mambilla Plateau, are covered by humic ferrosols and lithosols which are highly weathered and markedly lateritised, due to leaching.

Excessive deliberate bush burning, soil erosion, desertification and river blindness (onchocerciasis) are among the most adverse ecological problems in the state. From December to February (during the peak of the dry Harmattan season), a large part of the natural vegetation especially in the northern part of the state, is easily turned into an ash laden, dark looking wilderness of burnt vegetation, posing serious threat to livestock rearing activities in the state. Bush burning, fuel-wood exploitation and the traditional slash and burn agriculture practiced by the peasant farmers are gradually but consistently causing desertification and soil erosion especially in the northern part of the state.

River blindness is another major environmental problem in the state. Onchocerciasis is particularly a serious health hazard in the Gashaka, Bakundi and Gassol districts. It is a form of filarial disease caused by a nematode (fly) called *Onchocerca volvulus*. The vector (called the black fly), takes advantage of the fast-flowing sections of rivers, such as rapids or rock surfaces, as breeding grounds.

Such conditions are provided by River Taraba which in fact traverses the three districts of Gashaka, Bukundi and Gassol, in the Gashaka, Bali, and Gassol LGAs. It has been speculated that the Taraba river valley may be one of the worst Onchocerciasis zones in West Africa. The socioeconomic consequences of onchocerciasis on the people of Taraba State are enormous.

The disease has affected between three to forty-eight percent of the productive age groups of the population living near the river valleys in these districts. It also reduces the economic productivity of the rural dwellers and undermines primary school enrolment and school attendance. In many cases, it results in the complete abandonment of a whole village for fear of the disease.

The Federal Ministry of Health and the state government, in collaboration with AFRICARE (an international non-governmental organisation), are, however, working seriously to control the incidence and reduce the effects of onchocerciasis in Taraba State. While measures taken so far are mainly directed at attacking the direct causal agent of the disease, the focus of government in the new millennium should also be directed primarily at environmental education, awareness and control within the affected communities.

Population Structure and Distribution: From the final result of the 1991 population census, Taraba State is populated by 1,946,156 people (1999 projected). The gender population disparity of 0.6 percent is fairly low. With an estimated land area of about 61,368.8sq. km., the state has a population density of 24.6 persons/sq. km. The state's population is highly juvenile in structure.

The less productive population in the 019 age group account for about 56.2 per cent of the population, while 72.8 percent are aged between 029 years. The implication is that the state will have to invest heavily on providing for the health and educational development of its youthful population. About 5.3 percent of the populations are above the official retirement age of sixty years. In other words, the most productive age group (i.e. thirty to fifty-nine years) constitute only 21.9 per cent.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Urban and Rural Settlement: By all standards, Taraba State is predominantly rural. Based on the 1999 projected population of the major settlements in the state, only about 11.6 per cent of the state's populations live in four towns with population exceeding 20,000.

If urban settlements are defined as those places with over 20,000 inhabitants, then the typically rural nature of the state can be appreciated. On the other hand, there are only eleven settlements with population ranging between 10,000-20,000 inhabitants and which can best be described as small towns.

Taraba State inherited from the former Gongola State only rudiments of what can be described as indices of development. Most social infrastructure like educational institutions, health facilities, roads network, electricity supply, etc, are grossly inadequate and where available, are poorly developed and substandard. In most cases, they are found in the urban places.

Taraba remains one of the least developed states in Nigeria, not because it lacks the natural and human resources to develop. Its backwardness may be linked more to the problems of improper planning. Even where there is little planning, lack of proper and disciplined plan implementation, monitoring and evaluation by past governments had consistently resulted in misapplication of scarce resources for development.

Industrial investments are grossly lacking; rural and urban markets are poorly developed; transport facilities were on the verge of total collapse until the PTF intervention; schools and the entire educational sector are neglected seriously and dilapidated, health facilities are grossly inadequate and inefficient.

The general insensitivity of past governments to the ample development potentials and needs of the state have no doubt placed Taraba in a condition of abject poverty and economic backwardness which future administrations especially, the democratic system, must redress. This requires proper planning and application of the state's human and natural resources to the development process.

Education: The stock of educational institutions, especially at the lower level, appears not to be uniformly provided in terms of their number. There are a total of 986 public primary schools with a total enrolment of about 561,037 pupils distributed among the 16 local government areas of the state, with a mean of sixty two primary schools and a range of 123.

This indicates a very high spatial inequality in the level of provision of primary schools. Eight out of the sixteen local government areas have more than the average number of primary schools. Ardo Kola, Bali, Ashaka, Ibi, Jalingo, Kurmi, Yorro and Zing have less than the mean number. The local government with the largest number of primary schools is Sardauna (132) while Ashaka has only sixteen schools.

Based on the projected 1999 population of the state, 79.7 per cent of the children of school age enrolled in the primary schools. However, the quality of the services rendered may be anything but satisfactory. The students-teacher ratio which ranges between 25 188 students to a teacher in the state's 109 secondary schools is among the highest in the country.

The current students' population of 113,497 in the state's fifty-six secondary schools represents only about 20.23 per cent of the population of secondary school aged children. The problem of female education, as reflected in the pattern of school enrolment, appears to be more acute at the secondary

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

school level. According to the final results of the 1991 population census, 64.5 per cent of the state's populations are illiterates. More seriously, the level of female illiteracy (about 75.1 per cent) is probably the highest in the country.

Health Services: There are only eight Government-owned General Hospitals located at Jalingo, Takum, Bali, Gembu, Zing, Bambur, Warwar and Wukari, serving about 1.94 million people in the state. There are about 589 other medical establishments providing primary and maternal health care services in the state.

About 70,8 percent of all the health establishments are owned by the local governments while private and Mission-owned establishments constitute 27.6 per cent. Only 0.33 per cent and twelve per cent of the health facilities are Federal and State government investments, respectively. With only thirty-four medical doctors and a total of 1,156 hospital beds, the quality of services cannot be said to be adequate.

In order to improve the health care delivery system and ensure regular supply of essential drugs, the government operates a drug revolving fund through which people contribute to health care delivery. This is in addition to the state government's Expanded Programme on Immunization (EPI), Oral Rehydration Therapy (ORT), and the Family Planning Programmes.

Electricity Supply: Presently only four towns (Jalingo, Wukari, Takum and Zing) enjoy electricity supply from the national grid. Otherwise, all other major towns in the state rely on erratic power supply from isolated generating stations under the Rural Electrification Scheme.

Water Supply: Per capita water supply in Taraba State is about 15.5 litres/day which contrasts greatly with the 25.8 percent litres/day for for mer Gongola State. This cannot be said to be good enough especially when one realises that much of the supply is either from hand-dug wells or from streams whose quality is doubtful.

The DFRRRI and UNICEF, however, made significant impact in providing many towns and villages with boreholes/hand pumps to facilitate clean domestic water supply. Two medium scale water treatment plants are in operation in Jalingo and Wukari under the World Bank assisted Infrastructural Development Fund (IDF). Two other medium size water supply schemes are proposed to provide potable water in Jen and Lau.

Transport and Communications: The most important means of transport in Taraba is road transport. The system is largely run by private transporters, providing intra and inter-city taxi/bus transport services. Taraba is served by a fairly good network of roads which is however, very poorly maintained. There are a total of about 2,581 km of both Federal and State government roads in the state. Only about 776km (i.e.30.06 percent) of these roads is bitumen surfaced.

The now defunct DFRRRI also constructed or rehabilitated a total of about 1,777km of feeder roads within the state to improve the connectivity and accessibility of towns and villages. These include the AbongNgoroje and Serti Maisamari roads on the Mambilla Plateau. Out of these, only 776km of the roads are tar marked.

However, most of these roads are currently in need of maintenance work. Postal and telecommunication services are provided almost exclusively by the NIPOST and NITEL two agencies of

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

the Federal Ministry of Communication. Post and telecommunication services are essential catalysts to the processes of social and economic transformation. For a typically rural state like Taraba, postal facilities are highly necessary, especially because of the acute paucity postal facilities are also scarce.

The state has only twenty-one postal establishments, made up of twelve post offices, one sub-post office, and eight postal agencies. These facilities are located at Jalingo, Bali, Baissa, Donga, Gembu, Ibi, Lau, Serti, Takum and Wukari. Karim Lamido and Lau operate postal agencies.

Three major towns namely Jalingo, Wukari and Gembu operate automatic telephone exchange and the International Direct Dialing (IDD) System. With a total of 2,151 telephone lines, the state has a ratio of 1.45 lines/1 000 population, and ranks among the least in the country. The State Radio Corporation and the State Television (presently on test transmission) provide means of information especially to the residents of the state capital.

Tourism and Recreation: Although tourism is not yet developed, Taraba state has ample potentials for the industry. Potential tourist attractions which need greater attention from the state government and private investors include;

The Mambilla Tourist Centre: Standing at an altitude of about 1800m, the Mambilla plateau is part of the Adamawa, Obudum Shebshi and Alantika Mountain system on the eastern part of Nigeria. The rolling land surface with features of a basket of eggs and beautiful green scenery, a temperate climate and the abrupt water fall, the Mambilla tourist centre holds a lot of attractions for tourist.

Tea and Coffee and fruits like pears are grown there. The citing of the Nigerian Football Association (NFA) high altitude training camp on the plateau is a potential booster for tourism in the state. The proximity of the Mambilla Plateau to the GashakaGumpti Game reserve located at the foot of the Plateau offers a double advantage for the Mambilla tourist centre.

The Gashaka/Gumpti Game Reserve is situated at the foot of the Mambilla Plateau and covers a land area of about 6,411 sq. km. The game reserve is not yet fully developed since the roads leading to it as well as the viewing tracks are not well developed. There is, however, a catering rest house at the Gashaka Game Reserve. Species of animals found in the game reserve include buffaloes, lions, hyena, elephants, rhinoceros, and different types of reptiles like crocodiles and alligators. The waterfalls and numerous streams give further attraction to the game reserve.

The Kpambo and Fikyu Mysterious Hills: The two hills found at Kpambo in Takum LGA, and Fikyu in Wukari LGA have the appearance of a human being on top of a cave. There is also a big rock hill having the appearance of a human being wearing "agbada" (traditional flowing gown). They are believed to be legendary features and constitute tourist attractions.

The Marmara Pond: This pond, found in Wukari is also legendary. There are crocodiles in the pond It also harbours sever al white fowls which are sighted especially on Fridays. In the olden days, the crocodiles used to wander over a distance of about 1.5 km into the town unmolested.

Agriculture and Forestry: One of the most important assets of the state is the abundant arable land suitable for cultivation of a variety of both food and cash crops. In fact, it is estimated that more than forty percent of the total area of the state is arable, yet not more than forty percent of this is presently

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

cultivated. Crops cultivated in the state include some oil palm, coffee, tea, coconut, citrus fruit, cotton, groundnut, beans, rice, maize (corn; Guinea corn, millet, sweet potatoes, yam, bambar. and other forest products.

Agriculture is, so far, the greatest employer labour with over, eight percent of the labour believed to be engaged in farming. This is made possible by the availability of richly fertile farmlands and favourable climatic conditions. The agriculture scale farm holdings. Agricultural activities are coordinated by the Taraba Agricultural Development Programme (TADP) which renders extension services to small scale farmers.

Other agencies, like the Upper Benue River Basin Development Authority and the National Agricultural Land Development Authority (NALDA) are also engaged in promoting food production, especially among small scale farmers. There are a few large scale farm projects like Abiola Farms at Dakka, T.Y. Area Takum and Cattle Ranches on the Mambila Plateau et cetera. The southern part of Taraba state is an embodiment of forest resources. Forest reserves have been established in various parts of the state, either for timber development or fuel wood exploitation. These include the forest reserves at Chicory, Gembu, Bissaula, River Amboi, Kamatan, Kurmi, Donkin, and Gongon.

Others are at Jalingo and Bakin Dutse, Gaba Chede, Dakka, River Suntai and Gongola valleys. There are several other smaller forest reserves all over the state. These forest reserves cover an estimated land area of about 1,442 sq km. So far, the Baissa Timber Company is the largest timber industry in Taraba State. Fishery and fish smoking activities are the major occupations engaging a substantial number of people especially in Ibi, Karim, Lamido, Lau and Ardo Kola Local Government Areas.

The Rivers Benue, Donga, Taraba and Mayo Ranewo provide sufficient opportunities for fishery activities in the state, other important basic activities in the state include poultry and nomadic cattle rearing. With over one million heads of cattle, Taraba State has sufficient raw materials for the dairy industry.

Mineral Resources: Not much is known yet about the mineral resources of Taraba State. However, the geological structure of the area suggests great potentialities. Preliminary surveys have shown the existence of large deposits of marble at Lanadu (Zing LGA), graphite at Mayo Butali (Jalingo LGA), gelano and barytes in Ibi and Lau LGAs, salt deposits at Akwana (Wukari LGA), lead/zinc at Arufu (in Wukari LGA) and iron stone at Jalingo.

Economic Climate: Taraba is a highly resourceful state with ample investment opportunities, especially in the areas of agriculture, agro allied industries and tourism. Much of the available resources are either grossly under-utilized or completely un-explored. This is as a result of a complex of interacting factors including weak infrastructure base, low level of technology, weak economic organisation and low level of indigenous entrepreneurship.

The economy of the state is basically agricultural. More than seventy per cent of the state's land area of 61368.6 sq.km is known to be arable, and suitable for large-scale mechanized agriculture, which the state needs seriously. The over 1.94 million people in Taraba State, who are currently served by only very few small-scale and cottage industries, constitute a potential market for any manufacturing outfit that may be established in the state.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Industrial Potentials: A sound industrial policy is an essential prerequisite for any meaningful industrial development of the state. In recognition of the important role of industrialization in the overall development of the state's economy, and the gross lack of large-scale industrial enterprises in the state, the Taraba State government has articulated an industrial development strategy aimed at creating a conducive atmosphere for sound industrial development.

Highlights of the strategy include: Developing industrial layouts fully provided with basic infrastructure, like roads, water and electricity supply in Jalingo, Wukari and Gembu (on the Mambilla Plateau); Providing land and consultancy services to investors; Providing income tax relief and pioneer status to investors; Promoting the export of basic raw materials as well as manufactured products; Promoting investment on agro-based and agro-allied industries, either through the joint efforts of the Federal and State Government, or with the private sector; and Establishing an investment company to identify and promote investments in relevant and viable sectors.

In the effort to encourage and enhance the level of economic development in the state, some key projects for which raw materials can be sourced locally have been identified for promotion by Taraba Investments and Properties Pie, taking into cognizance the availability and location of the essential raw materials in the state. These include cereals, fruit juice processing, dairy/butter, bone mill and tannery.

Others are the production of paper, toilet tissue and starch as well as cattle fattening. Already some important industrial concerns have been established in the state. These include the Nigerian Beverages Production Company, with its Tea Factory at Chicory on the Mambilla Plateau; Lau Tomato Industry (now collapsed), the Baissa Timber Development Company (now grounded) and Wukari Flour Mills (in the doldrums). There are other cottage industries like the VIVA Animal Feeds Mill at Zing, but most of these are currently also epileptic.

While much is expected from agriculture as the basis for the state's industrialization, the state has a very good potential, for the development of its tourism industry. However, as is the case with other industrial sectors, government alone cannot start and sustain a well-developed tourism industry without some degree of private sector participation. Government, however, has a duty to provide the requisite environment for private sector participation.

There is no doubt that Taraba is currently among the least developed states in the country. Its general level of backwardness in all aspects of social and economic well being can best be described as being the result of many years of neglect, insensitivity to the abundant natural and human resources, planning and lack of good governance that characterized previous administrations in the state.

It was common for every government in the past to characterize the state as "the food basket" of the country and as a serious embodiment of resources. Yet, there has never been any serious commitment on the part of any government so far, to properly study, understand and plan for the development and exploitation of these acclaimed resources. Perhaps the worst that has happened to the state in terms of development is the total neglect of the educational sector.

This means a near total abandonment of the state's human resource potentials, as reflected in the high levels of illiteracy and school dropouts. The development of the state's natural endowment is necessarily contingent on developing its human resources. No industrialist would invest in an area that

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

is grossly lacking in skilled labour. Moreover, the high level of illiteracy rivation among the state's population who otherwise would provide the potential market for any local industry.

The future economic development of the state lies, not so much on how many trade fairs and exhibitions the Taraba state government would participate in to expose its investment potentials, or on how much it spends to establish industrial layouts as incentives to investors. Rather, the state must plan more seriously, with all sense of commitment, towards the educational development of its overwhelmingly youthful population.

The state may compromise anything but not the development of its human resources. Perhaps, beyond investing in education and agriculture, the investment climate in Taraba state also favours the development of the tourism industry. This is possible only if there is serious commitment on the part of the government to participate directly and encourage the involvement of both local and foreign private investors.

This is one area where the state has a good comparative advantage for its future economic growth and development. Spatial and gender inequalities that are manifested in the state's development process should also be the focus of government planning strategy in the new millennium.

This requires a more aggressive policy that encourages local participation in matters of development that directly affects the people's lives. Through organs such as co-operative unions, development associations and other non governmental agencies, advice can be given to the local government council and the state legislature on issues of development and people's wellbeing.

2. SECTORAL ANALYSIS AND FINDINGS

2.1 Education Sector (Baseline information and Needs identified)

2.1.1 Performance in achieving the MDG in the sector

According to the respondents, Taraba State has made some measure of efforts towards attainment of MDG Goal 2 on universal basic education. However, most of them reported that these efforts are not enough for the realization of contents of this goal by the year 2015. These efforts were reported in the areas of provision of UBE infrastructure, building of class rooms and re-training of teachers. The general performance rating of the state by the respondents stands at 35%.

Respondents pointed out that effort of the State government in improving the education sector is almost and consistently cancelled out by poor funding of the sector, lack of commitment by relevant stakeholders and neglect meted to effective funding of MDGs projects in the state.

2.1.2 State government's policy and implementation frameworks

Presently, Taraba State government has a policy covering primary and post-primary education in the state. Contents of this policy as it relates variously to these educational institutions provide for compulsory education for every child in the state, school uniforms, text books, sitting desks and tables for the children and tuition-free secondary education. Summarily, these tend to achieving education for all by year 2020. Majority of the respondents agreed that activities and frameworks to achieving these contents are enshrined in the policy document but implementation is what is lacking in the state.

However, a few of the respondents reported on the negative that the State government has no policy on primary and secondary education.

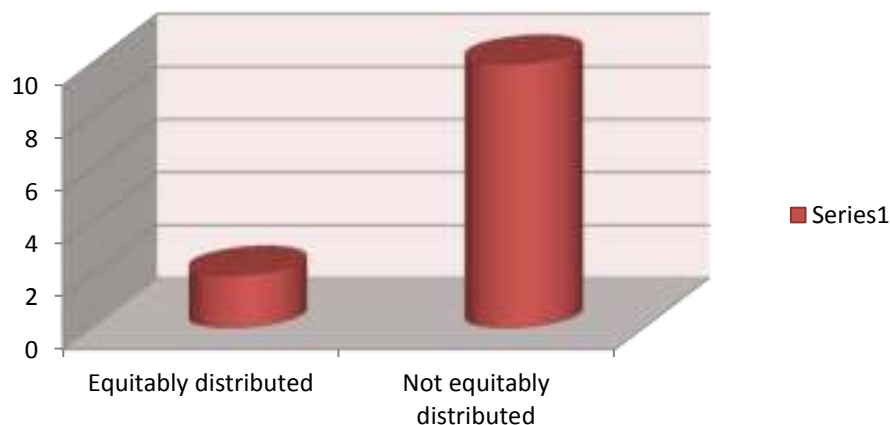
2.1.3 Teaching and learning environment in schools within the State

Opinions of respondents vary on prevalent student-teacher ratio in schools within Taraba state. However, the result shows an average of 51 pupils/students to 1 teacher in most primary schools in the state, 53 students to a teacher in most secondary schools in the state and 110 students to 1 lecturer in tertiary institutions in the state (especially in the first academic years). These numbers of primary schools pupils and post-primary schools students also represent the numbers found in their various classes.

In terms of distribution of education facilities in Taraba State, majority of respondents reported that the facilities are not equitably distributed against the insignificant few that reported equitability in facility distribution within the state. (See the bar-chart below).

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Chart 1: Pattern of distribution of education facilities in Taraba State



According to the respondents, the distribution pattern has remained lopsided. While a few local governments have appreciable number of educational institutions, some others do not have adequate number to serve the population obtained in such areas.

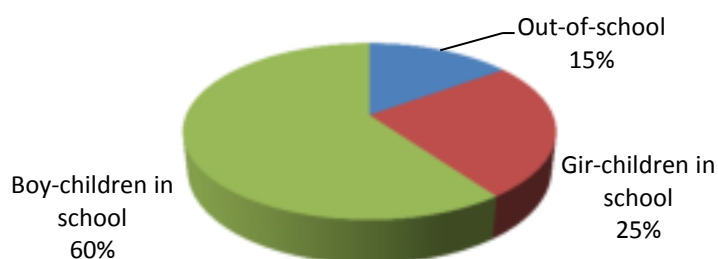
Table 4: Some areas in Taraba state with inadequate education facilities

Location	Facility
Allo-kola and karim Lamido LGA	Instructional material
Kpantibombang (yorro)	Table, chair, etc
Sensen yapu	Table, chair, etc
Zing yorro Jalingo LGA	Class-room block and text-book
Serduang LGA	-
Gampu	-
In all LGA in Taraba state	Infrastructure

Source: Respondents

2..1.4 School-going population in the State (based on 2006 census)

Chart 2: Proportion of boys and girls that attend schools in Taraba State



SNEPCO NEEDS ASSESSMENT –TARABA STATE REPORT

Majority of respondents reported a wide disparity between boys and girls that attend schools in Taraba State. The presentations show that the ratio stands around 3 boys to 1 girl. According to their reports, it is appalling and a cause for concern that up to 15% of school age children in the state do not attend school.

2.1.5 Critical needs in education sector

Identified needs required in education sector of Taraba State as provided by respondents are highlighted in the table below;

Table 5: Taraba State education sector needs

*-Adequate funding of the sector
-More qualified teachers
-Adequate infrastructure
-Expanded grassroots awareness on education
-Effective supervision, monitoring and evaluation framework and practice
-Improved welfare for teachers and students
-Favorable policies
-Medical centres for teachers and students
-More class-room buildings, tables, books, chalks and other teaching & learning-aid materials
-Water supply in schools
-Training & re-training of teachers
-Equipping of science laboratories and libraries in schools*

Source: Respondents

2.1.6 On-going intervention projects of State/Federal government towards meeting identified needs in the sector

The respondents listed out some of the State government's current efforts towards addressing some of the needs identified above. These include the following;

- The Education Trust fund (ETF) project through which the primary and post-primary schools in the state are funded for infrastructural and instructional facilities.
- Tertiary Education Trust Fund (TETF) for projects interventions in tertiary institutions.

According to the respondents, these present interventions of government (state and federal) suffer ineffective management in areas of implementation, supervision and monitoring. Therefore, results so far are far below expectations in addressing the needs identified in the sector. Two-third of the respondents knows that a policy for improvement of educations sector exist in the state but do not know the contents of this policy while one-third are not in the know concerning the state government's plan for future development of the education sector in Taraba.

SNEPCO NEEDS ASSESSMENT – TARABA STATE REPORT

2.1.7 Partners intervening in education sector

The respondents identified the following institutions as active partners with Taraba State government in development interventions within the education sector;

Table 6: Partners working in education sector of Taraba State and their focus areas.

Partner	Focus area
UNICEF	School buildings, training of teachers, funding, basic education, school materials.
T.Y DANJUMA	Building of class room blocks and bus stops
MDG	Payment of FTS allowance for 2 years
ETF	Provision of library infrastructure, funding
UBEC	Training of teachers, funding, building & renovation of class-room blocks
COMPASS	-
UNESCO	Training and re-training of teachers
BRITISH COUNCIL	-
USAID	-
Zenith bank (hotels)	Provision of computers
ELIMUS limited	Building of Alheric primary school atkum

Source: Respondents

2.1.8 PPP framework in the sector

According to reports of the respondents, there are a number of projects initiated and implemented by the Public-Private-Partnership (PPP) framework in Taraba State in the education sector. Some of these include;

- Provision of computers in several schools in the state in partnership with Zenith Bank PLC and some Non-Governmental Organizations.
- Agency for communities social development projects piloted in communities
- Partnership of Elimus Limited in building of primary schools
- Partnership with TY Danjuma Foundation in building of class room blocks and bus stops for schools.

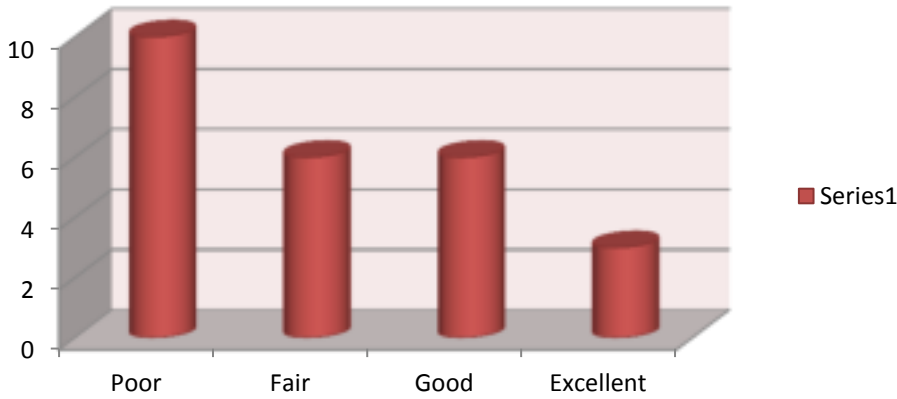
However, more than 80% of the respondents are unaware of existence of any official policy on PPP in Taraba State.

2.1.9 Performance rating of the state in special education category

The special education category comprises educational provisions and interventions for the handicapped, blind, deaf, dumb and special children. This also comprises all forms of informal education for non-literates and adults in the state. The chart below represents the submissions of the respondents in the study.

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Chart 3: Performance rating of Taraba state in special education category

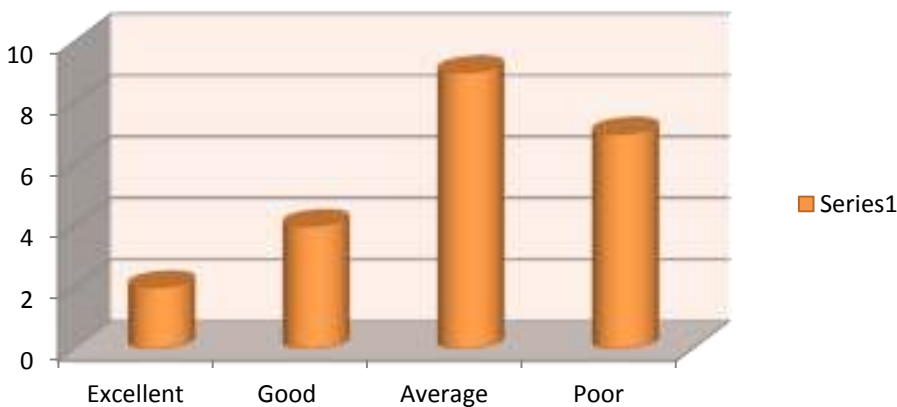


Quite a good number of the respondents attested to the fact that that Taraba State government is not doing well in the area of special education. This calls for a step-up of activities along this direction. The state of non-formal education for adult literacy in the state was also adjudged poor by a good number of respondents.

2.0 Health Delivery (Baseline information and Needs identified)

2.2.1 Performance rating of health services in the State

Chart 4: Overall performance rating of health delivery services in Taraba State.

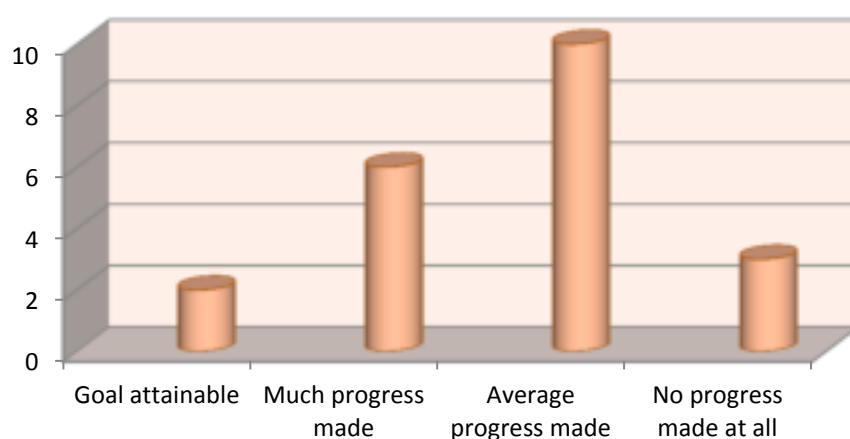


SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Majority of the respondents adjudged performance of the State in terms of health delivery as average. Though, there is no significant difference between the number that reported the performance as average and those that reported it as poor, the situation on ground in the state pertaining health delivery, shows that a little has been done by the state government and some partners towards improving this sector. However, there is much left to be done in the sector if the Millennium Development Goals related to it will ever be achieved. This is the mind of all respondents including the few that rated health delivery services in Taraba State as either good or excellent.

2.2.2 Performance in achieving MDGs in the sector

Chart 5: Assessment of Taraba health delivery sector in realization of Goal 4 of the MDG by 2015

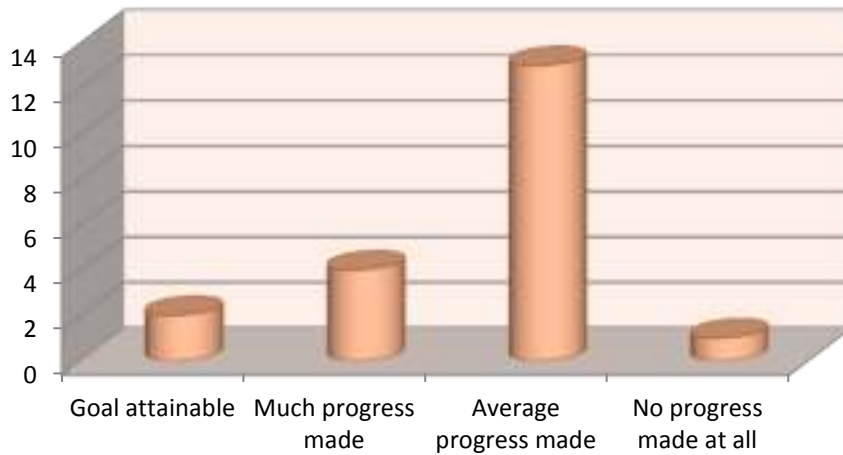


Goal 4 of the MDG targets reduction in infant mortality. More of the respondents reported that some level of progress have been made in the State in the area of putting structures of primary health centres on ground in some local government areas. A few of the respondents, but significant to be ignored, reported that nothing has been done so far in the state (at least visible to be recognized) towards meeting this goal. However, a very insignificant number of respondents believe that goal 4 of the MDG is attainable by 2015 in the state.

Chart 6: Assessment of Taraba health delivery sector in realization of Goal 5 of the MDG by 2015

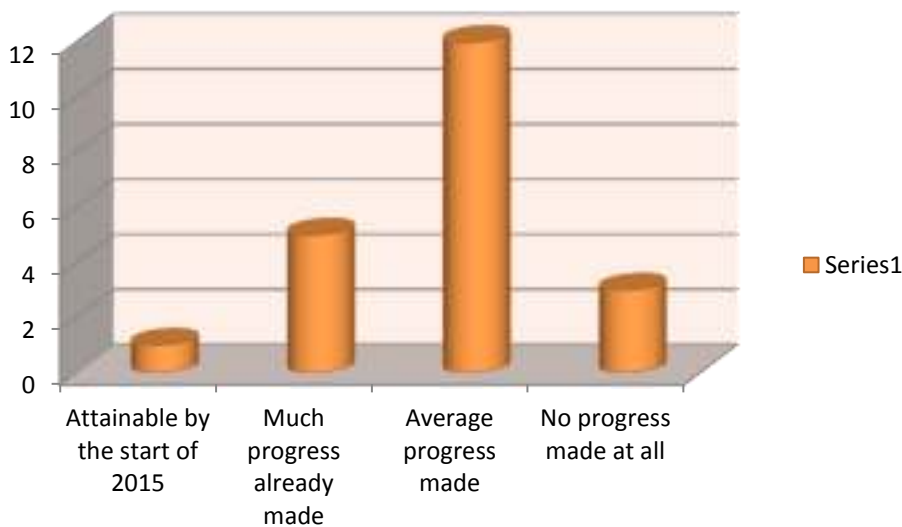
Goal 5 of the MDG targets to achieve improvement of maternal health. Although almost all the respondents were of the view that some levels of progress have been made in the state along this line, more of them reported that these levels of progress have not gone above average. They reported that there is a weak implementation of policies meant for granting free health services for pregnant women in the state. This according to the respondents are practically absent in reality in most health centres in the state.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT



Some of the respondents blamed the situation on the sordid state of most health facilities in the state especially in the rural areas where there are either no infrastructure or drugs. In the centre of this situation, very few of the respondents believe that the goal can still be attained in the state within stipulated time frame of 2015 only if there are aggressive interventions to improve on what currently obtains in the health delivery sector of the state. This number is significantly higher than those who reported that no progress at all has been made in the state towards realizing this goal.

Chart 7: Assessment of Taraba health delivery sector in realization of Goal 6 of the MDG by 2015



The target of Goal 6 of the MDG is to combat HIV/AIDS, malaria and other diseases. In Taraba state, majority of the respondents attested to the fact that an average progress has been made so far by the state government and its partners along this direction. However, an appreciable number believe that much progress has been made especially by non-governmental institutions working in health in the state. This a significant difference from those who reported of no progress made at all. The people

SNEPCO NEEDS ASSESSMENT – TARABA STATE REPORT

complained about inadequate intervention made so far by various stakeholders against the prevalence of onchocerciasis in various parts of the state, especially in rural communities. Given the situations above, a very insignificant number of the respondents believe that the goal is still attainable by the start of 2015.

2.2.3 Problems identified in the sector

A number of constraining challenges were identified by respondents as limiting expected progress of the health sector in Taraba State. These problems are captured in the table below;

Table 7: Identified problems in Taraba health sector

1	Inadequate medical personnel
2	Inadequate health infrastructure
3	Prevalence of endemic diseases (e.g. HIV/ AIDS) and poor control interventions
4	No free health care services for pregnant women, children under 5 and the elderly
5	High rate of infant and maternal mortality
6	Inadequate storage facilities for vaccine and drugs
7	Inadequate drugs
8	No accommodation for medical staff in health institutions
9	Poor emergency response services
10	Ineffective power supply to health facilities
11	Ineffective water supply to health facilities

Source: Respondents

2.2.4 Health delivery environment in Taraba State

According to the respondents, Taraba State with an approximate population of 2.4 million people, lack coordinated emergency response services in the health sector. It was reported that the entire Taraba State has only 4 operational ambulance vehicles that are all stationed in Jalingo. The patient to doctor ratio stands at 20,000 patients to 1 medical doctor (a situation which is sub-standard to an ideal health system that is working). This statistics is so because the total number of medical doctors reported in the state is 112.

The State has only 2 tertiary hospitals (Specialist hospital Jalingo and Federal Medical Centre (FMC) in Jalingo as well). Out of these two, it is only the Federal Medical Centre that is functioning. Therefore, it is most practical to say that the entire population of the state is being served by only one tertiary health institution. It is not all the Local Government Areas in the state that have about 2 health centers to serve the people. This is the case of Gembu, Warwar, Bali, Zing, Bambur and wukari LGAs.

In most of these health institutions, basic utility supplies to aid effective service delivery are very ineffective. In virtually all the institutions especially those outside the state capital (Jalingo), almost all solar-powered and manual (motorized) water borehole facilities are no longer functioning. Also, generators in all these health centers except Specialist hospital and Federal Medical Centre are bad. This affects quality of services in these institutions.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Given the scenario above, patients diagnosed with critical illnesses are referred to other health institutions outside the state including; ABU Zaria, Jos TH, Maid TH, UNBTH, UCH, Kano-BUK TH

According to the respondents, Taraba State ranks second in the country in HIV prevalence. This is a situation that calls for closer attention by all development stakeholders. Monitoring and Evaluation framework existing in the health sector of the state was largely described by the respondents as very weak and uncoordinated.

2.2.5 Critical Needs in health sector

Relative to the problems identified in the sector, the following needs represented in the table below were identified during the survey

Table 8: Identified Needs in Taraba health delivery sector

1	More medical personnel
2	Adequate health infrastructure
3	Enhanced prevention & control mechanisms against prevalence of endemic diseases in the state
4	Implementation of free health care services for pregnant women, children under 5 and the elderly
5	Programmes to check high rate of infant and maternal mortalities in the state
6	Adequate storage facilities for vaccine and drugs
7	Adequate supply of drugs to health institutions in the state
8	Adequate accommodation for medical staff in health institutions especially in rural areas
9	Improved emergency response services
10	Enhanced power supply to all health facilities in the state
11	Improved water supply to all health facilities in the state

Source: Respondents.

2.2.6 Skills requirement in Taraba State health delivery sector

According to the respondents, the following professional skills among others were reported as needed to improve on health delivery services in the state;

Table 9: Skills in short-supply in the health delivery sector of Taraba State

1	Specialized nurses
2	Midwives (MSS Scheme)
3	Community Health Extension Workers
4	Health educators
5	General Surgeons
6	Obstetrists
7	Gynecologists
8	Pediatric nurses

Source: Respondents

SNEPCO NEEDS ASSESSMENT – TARABA STATE REPORT

2.2.7 On-going intervention projects by state and federal government towards meeting identified needs in the health delivery sector of the state

Majority of the respondents reported that the government is doing one or two things in the state in response to the health needs of the people. According to them, these include measures that the state government in collaboration with other development partners, are putting in place to address the numerous challenges of disease prevalence across communities in the state. These tilt towards preventive health care services to provision of infrastructure. However, the later is at the minimal. An appreciable number of the respondents also reported that the government is not doing any tangible program in the health sector that can be seen. A few others are not sure if the government is currently doing anything or not in the sector.

2.2.8 Partners intervening in the sector

Some organizations identified by the respondents as partners in projects within the health delivery sector in Taraba State are listed in the table below;

Table 10: Partner-organizations working in Taraba State health delivery sector

Organization	Focus area
MDG	HIV/AIDS, Maternal and child health care services, drugs
NACA	HIV/AIDS
NPI	
UNDP	Polio eradication, Onchoceriarsis intervention
World Health organization (WHO)	Polio eradication, Onchoceriarsis intervention
UNICEF	Children survival, polio eradication
NAFDAC	Food and Drugs quality control

Source: Respondents

Other potential partners whose works will be needed in the health delivery sector of the State, and as identified by the respondents are MSH and a host of health-related NGOs including Bill and Melinda Foundation, TY Danjuma Foundation. According to the respondents, the PPP framework has not been optimally explored in the state to improve the lot in health delivery services.

2.2.9 State government's policy and implementation framework in the sector

The table below reflects the nature of health policies of the state government and implementation framework on ground

Table 11: Policy framework in Taraba State health delivery sector

Target group	Policy
Children < 5yrs	-Free medical services
60 yrs and above	-Free medical services
Pregnant women	-Free medical services -Free ante-natal and delivery services

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

-Free anti-malaria treatment
-Subsidized health care services

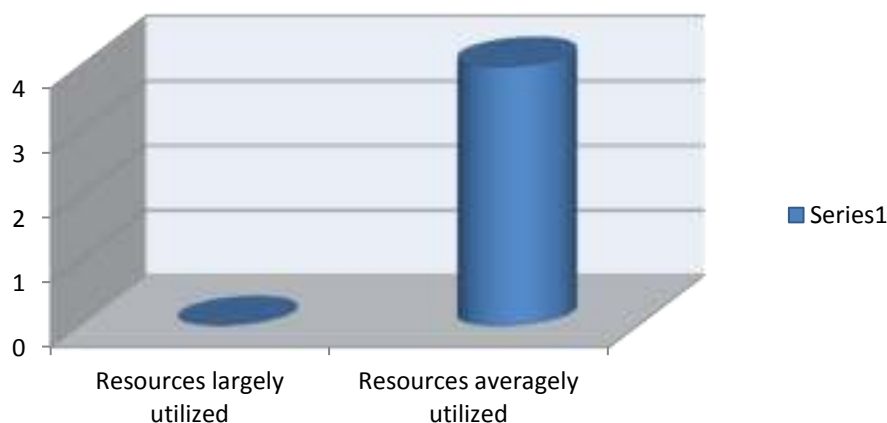
However, almost all the respondents reported that implementation of these policies by the State government is very weak. A few reported that they are not aware of the existence of these policies as there are hardly any medical services in these institutions that does not go with pay from the people.

2.3 Cottage Industry support (Baseline information and Needs identified)

2.3.1 Performance rating of Taraba State in cottage industry sector

The performance rating of Taraba state by the respondents on the basis of development activities in the cottage industries support is shown in the bar-chart below;

Chart 8: Performance rating of Taraba State in cottage industry sector



Majority of the respondents reported that the state is not developing industrially. This is in contrast with the report of an insignificant few that viewed Taraba State as recording good level of progress in terms of industrial development. The former hinged their responses on the fact that despite the huge number of solid mineral deposits available in the state, not much has been done to harness them for industrial use. In addition, there are few SMEs in the state over the years now which has scaled-up unemployment rate in the state.

2.3.2 Major Industries in Taraba State and their status

In agreement with the submissions above, the respondents identified a few number of industries currently existing in Taraba State. Some of them are owned by the State government while some others are privately owned. The table below captured the submissions of the respondents;

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Table 12: Names and status of industries in Taraba State

S/n	GOVERNMENT OWNED	PRIVATELY OWNED
1	NBPC Mambila	Alumna Lairize Jalingo
2	Taraba Polyethene Bag Industry	Kalauw vegetable oil
3	Taraba Stone Crushing Limited	Yagai Industries
4	Taraba Gas Company	
5	Timber Coy Baissa	
6	Highland Tea Industry	
7	Law Tomato Industry	

Source: Respondents

Raw materials used by most of these industries range from agriculture, timber to solid minerals that exist in the state. The companies also vary in size and structure. Some were classified by respondents as 'Medium' and some others as 'Small'. The table below shows some categories of industries in Taraba State existing in the small and medium scales of operation;

Table 13: Classification of identified industries in Taraba State by size;

S/n	SMALL SCALE	MEDIUM SCALE
1	Rice mills	Poultry industries
2	Block making industries	Livestock industries
3	Lepongo furniture	
4	Vegetable oil company	
5	Baltic animal feeds	

Source: Respondents

However, it should be noted that the industries captured in the tables above do not represent all industries operative in Taraba State. The declining trend in the number of SMEs being established in the state over the years till the present (as reported by majority of the respondents) was blamed on a number of factors among which are poor funding, government's insensitivity in developing the sub-sector, inadequate storage facilities, exploration of adequate raw materials, inadequate market, systemic corruption in governance and administration of the sub-sector as well as ineffective power supply among others. An insignificant number however, reported that the trend is increasing but not as expected.

A combination of these factors, has variously led to wounding up of some industries in Taraba State among which are;

- Habo fair floor mill (in Wukari)
- Baissa timber COY (in Baissa)
- Vivah animal feed mill (in Zing)
- Taraba sugar industry (in Law)
- Kaolin fertilizer COY (in Jalingo)
- Gongola timber (in Baissa LGA)
- Mko abiola farm (in Dakka-bali LGA)
- Wood & furniture industry (in Jalingo)

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- Zing animal feed (in Zing)

2.3.3 Industrial-based natural resources in Taraba State

Taraba State has quite a number of natural resources to leverage on for growth in the state. These resources as represented in the table below, are classified into solid minerals and agricultural products.

Table 14: Industry-based natural resources in Taraba State and locations

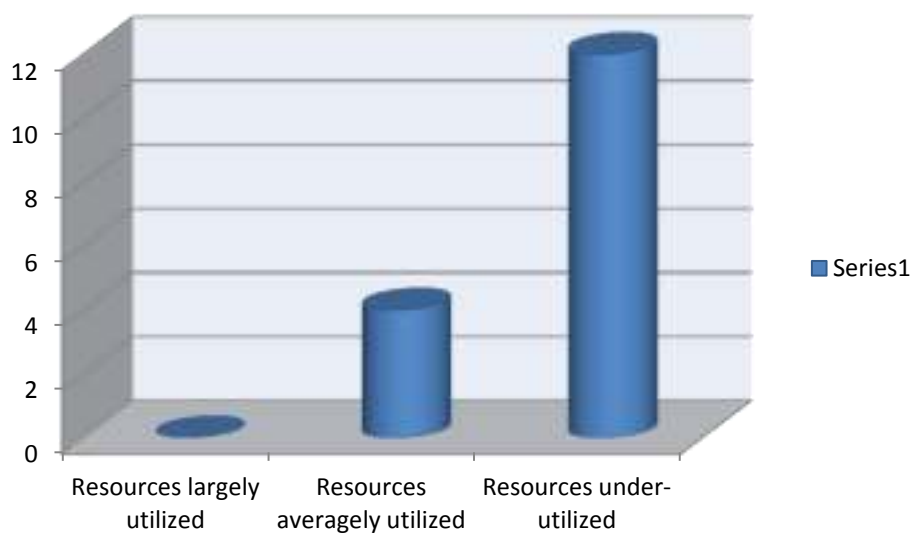
Natural Resource	Classification	Areas of Concentration
Fluorite	Solid mineral	Akwana
Cotton	Agriculture	Lau
Timber	Timber	Baissa, kurmi LGA
Rice	Agriculture	Wukari, gembo, mambila, platean
Tea	Agriculture	
Precious stone	Solid mineral	Wukari, gembo, mambila LGA
Salt	Solid mineral	Akwama
Columbite	Solid mineral	Wukari LGA
Magnesium	Solid mineral	Sardauna
Granite	Solid mineral	Jalingo
Quarte	Solid mineral	Arufu
Lime stone	Solid mineral	Muri

Source: Respondents

Generally, the State is endowed with water resources and arable farm land.

Extents of utilization of these resources vary from one category of resource to the other. Agricultural-based resources are more utilized compared to solid minerals that are grossly under-utilized at the moment. Submissions of the respondents on extent of development and utilization of available natural resources in the state are reflected in the chart below;

Chart 9: Natural resource development and utilization in Taraba State



SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Majority of the respondents reported that these resources are under-utilized at the present. However, few respondents reported that natural resource utilization in the state stands on the average. The former established the fact that under-utilization as reported by them applies to both categories of natural resources obtained in the state (agro-based and solid minerals). None of the respondents reported that these natural resources are optimally utilized in the state. Generally, all the respondents believe that this low resource utilization largely accounts for little or no growth of SMEs in the state at the moment.

The respondents were of the view that the situation in this sub-sector will improve if the government becomes sincerely committed to developing the sector, enabling environment are allowed for local and foreign investors in the state, much aggressiveness is given to PPP framework in the sector and technology transfer is encouraged for high-tech industrial activities among others.

2.3.4 Policy and implementation framework on resource utilization

More respondents reported of not having any knowledge of policy frameworks existing in the state to guide resource utilization in the sector. This is against the number that reported awareness of existence of such a policy in the state. However, it is an insignificant difference scenario between these two categories of respondents.

For the later, this policy framework was reviewed in 2000 by a Russian firm.

2.3.5 Problems constraining cottage industries growth in Taraba State

Some key factors limiting the growth of cottage industries in Taraba State as identified by the respondents are showed in the table below;

Table 15: Constraining factors to growth of cottage industries in Taraba State

S/n	Factors
1	Systemic corruption in institutions responsible for development of the sector
2	Dearth of operating/investment capital
3	Poor feeder road networks linking raw materials from source to sink
4	Inadequate skills
5	Lack of government interest and commitment
6	Poor funding
7	Unreliable power system
8	Unharnessed market

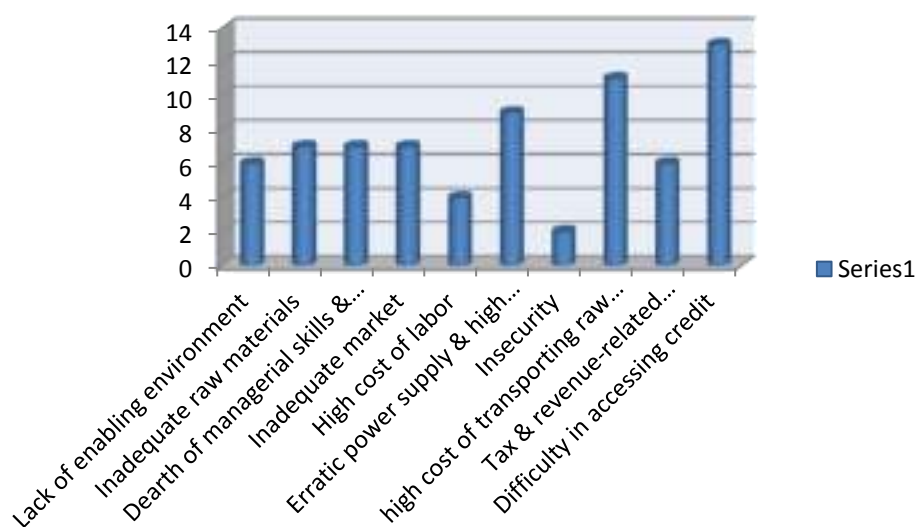
Source: Respondents

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

These factors have been neutralizing what would have been gains from the conducive nature of Taraba State to industrial investment and growth.

Submissions of respondents on key constraining factors limiting growth of cottage industries in the state is reflected in the chart below;

Chart 10: Key factors limiting growth of cottage industries in Taraba State



According to respondents' submissions, difficulty is accessing credit facilities ranks highest among the constraining factors identified. This is closely followed by high cost of transporting raw materials from source to sink probably because of bad road networks. Erratic power supply leading to high cost of production ranked third and closely followed by inadequacy of raw materials, inadequate market and dearth of managerial skills and competent staff. The least in the ranking is insecurity after high labor cost, tax and revenue related problems as well as insufficient enabling policy environment.

2.3.6 Critical Needs of the sector to grow cottage industries

The respondents identified the following needs (see table below) in the cottage industry support;

Table 16: Critical needs identified for cottage industry growth in Taraba State

Needs
Enabling government market
Enhanced government support
Improved managerial skills for SME operators & technology transfer
Stable power supply
Access to business capital

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Good legislation & policy framework
Improved security & market development
Improved transportation infrastructure

Source: Respondents.

These needs covered broad areas of funding, manpower, equipment and entrepreneurship development programs.

2.3.7 Development partners in the sector

The respondents identified a number of development partners in the cottage industry sub-sector of Taraba State and their activities in the partnership. These include;

- UNDP (has been assisting the State government in training of staff)
- African Development Bank (ADB) (contributes in development of agriculture and agro-based activities)
- World Bank (assists in FADAMA II and III programs under agriculture and cottage industries support).

According to majority of the respondents, the banks and other financial institutions in the state are moderately assisting SME operators in the state. However, almost the same number of respondents reported that the financial institutions have not been helpful to SME operators.

2.4 Economic Empowerment for women (Baseline information and Needs identified)

2.4.1 Main Livelihoods Sources for women in Taraba State

As identified variously by the respondents, most women in Taraba State are in to petty trading, farming, civil service, sewing and tailoring, livestock and poultry farming as well as knitting and weaving as their main economic mainstay. However, a few of the respondents added that pottery is inclusive in this category of income-generating skills among the women of the state. There are other minor livelihoods support activities taken up by the women in the state which are not captured by the respondents.

2.4.2 Unemployment among women in Taraba State

The respondents were unanimous in rating incidence of women unemployment in Taraba as high as 65% because of the soaring number of idle women who virtually do nothing but depend wholly on their husbands and relatives for livelihoods. This scenario according to the respondents is caused by a number of constraining factors as identified in the study. Some of these factors are gender-specific while others are generic.

Some of these identified factors include; dearth of capital to start businesses for self-reliance, lack of financial support from the government, illiteracy, inadequate training facilities and resource center for

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

women to acquire skills, unfavorable customs, traditions and religious laws against women, inadequate number of cottage industries to engage women, little or no economic empowerment programs for women, ignorance among women on the importance of education, laziness of some of the women, constraining gender roles and low political participation by women among others.

Table 17: Factors accounting to high rate of unemployment among women in Taraba State

Factors

Little or no business start-up capital
Little or no economic empowerment programs for the women & lack of support from the government
Illiteracy
Inadequate training facilities and resource centres for skills acquisition
Unfavorable customs, traditions and religious laws against women
Few number of cottage industries to engage a good number of women in the state
Ignorance among women on economic opportunities around them and importance of education
Constraining gender roles
Low women participation in politics and governance

Source: Respondents

This increasing unemployment situation among women of the state has resulted to a lot of ill-consequences as identified by the respondents. These include; prostitution, stealing, high rate of divorce, over-dependency on men folk, high poverty rate, drug trafficking, drug Abuse, improper upbringing of children in female-headed families, child trafficking and child labour among others.

2.4.3 Identified needs for women economic empowerment

The following were identified by the respondents as needed in order to improve on the lot of the women in Taraba State economically;

Table 18: Identified needs of Taraba Women for economic empowerment

s/n	Response
1	A resource center for inland work training
2	Access to credit for business support
3	Women development/skills acquisition training centres
4	More cottage industries
5	More job opportunities for women
6	Women adult education
7	Discouragement of customs, traditions and religious laws working against women in the state
8	Increased government support
9	Free girl-child education
10	Political and governance participation by women

Source: Respondents

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

According to the respondents, the establishment of vocational training centres for women across the state should focus on skills and trades that most women can do including (in order of preference);

- Tailoring and sewing
- Knitting
- Hair plaiting and dressing
- Catering
- Soap-making
- Farming
- Aquaculture
- Petty trading
- Computer operations/business centre management
- Pottery
- Interior decoration
- Confectionery making
- Bead making
- Palm oil processing
- Tie and dye

The respondents reported that entrepreneurial skills training should complement these technical skills acquisition as necessary elements of effective business set-up and sustainable economic empowerment of women in Taraba State.

2.4.4 Skill Acquisition Training Centers for women in Taraba State

The following training centers were identified by the respondents as specifically established in the state to develop capacities of women for economic empowerment.

Table 19: Skill Acquisition training centers specifically for women in Taraba State

S/n	Skill Acquisition Centre	Location
1	Agency for marcy education	Opposite NECO office
2	NDE- MDAs trainers	TC Quarters
3	Widowed center	Wukari
4	Skill acquisition center	Jalingo
5	Women development center	Jalingo
6	Women & Youth Foundation	Jalingo
7	Home economics department	Jalingo LGA

Source: Respondents

According to the respondents a lot of these institutions are not functioning effectively. Reasons were given behind difficulties encountered in the state against the realization of set objectives for establishing these SAT centres. The reasons include;

- Inadequate funding of such institutions
- Lack of commitments from institute managers

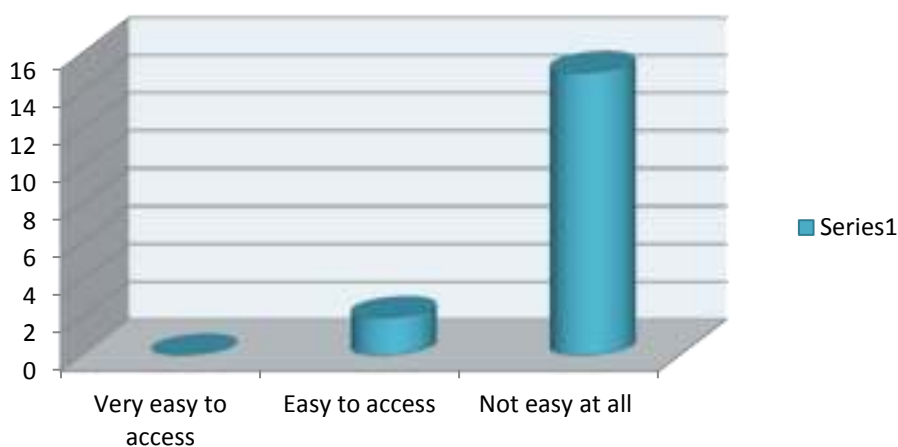
SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- Poor infrastructure
- Inadequate awareness of existence of these institutions in the state
- Managerial incompetence
- Wrong attitudes of people towards utilization of these resource centers
- Systemic corruption in governance
- Little or no support from the government
- Unwillingness of some women to use such facilities
- Uncoordinated private-public partnership.
- Lack of business capital for set-up of graduates from these centers
- Functional inconsistency etc.

2.4.5 Access of women to credit

The presentation from the respondents on ease of access to credit facilities by women in Taraba State is shown in the chart below;

Chart 11: Nature of access to credit facilities by women in Taraba State



A significant majority of the respondents reported that it is pretty difficult for women to access credit facilities in Taraba State to improve on their livelihoods system. As a way of improving on the current situation, the respondents gave a number of recommendations which include the following;

- Government to come to the aid of the women by granting them micro-loans for micro-business start-up.
- Procedures for accessing such loan facilities should be simplified for the women
- Favoritism and bias should be discouraged in any credit scheme in the state
- Government to create enabling environment for commercial banks to operate in order to reduce their lending rates to the poor especially women
- Proper enlightenment of the women on where to access these funds and how to access them.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- Creation of more credit centers, frameworks
- Institutionalization of efficient regulatory mechanisms

Some formal and informal financial institutions whose operations in the state are relevant or may be relevant to women's access to credit as identified by the respondents include;

- Taraba saving
- GTBank
- Development exchange centre (DEC)
- Dudulahi
- Taraba State Microfinance Bank
- Agric bank
- Savings and loan bank
- Cooperative societies by women wings
- Chanty houses
- Amazon
- FADAMA
- Food Security
- Arvin Micro-Finance Bank in Wukari

Summarily, more than 86% of these institutions that provide micro-loans to women in the state belong to the informal category. It was the popular view of almost all the respondents that activities of these informal institutions can be supported by the government and other development partners for required scale-up of coverage and reach.

In the light of the above, all the respondents agreed that forming women groups like cooperative societies and other economic groups has proven helpful to attracting and distributing micro-loans to women. They therefore called for visible incentives from government to encourage formation and registration. However, an insignificant few of the respondents reported that women groupings have not been helpful in easing access of credits to them. This they blamed on systemic corruption in such groups, polarization along political party differences as well as lack of confidence and trust among members.

Identified partner organizations working to improve economic status of women in Taraba State include; Shishiam Women Development and TY Danjuma Foundation. 2 (CAN Women Wing, united Methodist church in Nigeria) remains an identified Faith-Based institutions partnering in this sub-sector in the state.

2.4.6 Governments projects to empower women in Taraba State

The following were pointed out by the respondents as key government efforts towards empowering women of Taraba State economically;

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- Support to adult education in some parts of the state
- Entrepreneurship training and
- Establishment of SAT centers and support through NDE

2.5 Economic Empowerment for Youths (Baseline information and Needs identified)

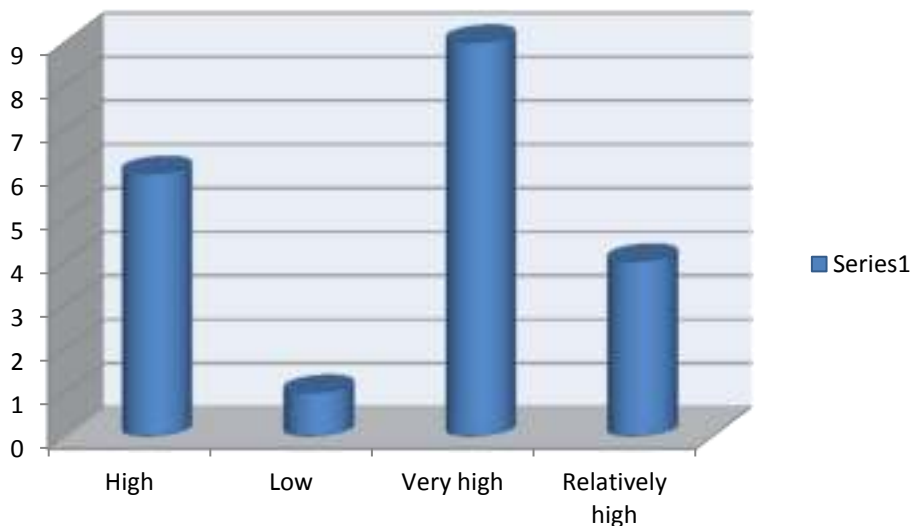
2.5.1 Population overview of youths in Kwara State

The respondents vary in what they presented as estimated population of youths in Taraba State. The three figures presented were {{801,000}, {1,787,794} and {1,000,000}}. Out of these estimated population figures, an average of 45% are within school-going age while 55% are of working age.

2.5.2 Youth unemployment in Kwara State

The views of the respondents vary in the rate of youth unemployment in the state. These are represented in the chart below;

Chart 12: Rate of youth unemployment in Taraba State



From various submissions of the respondents, it is obvious that unemployment is adjudged very high among youths in Taraba State. According to them, many youths roam the streets doing nothing to earn their living either on paid employment or self-employment. An insignificant number of respondents still believed the contrary, and reported that rate of youth unemployment in the state is low. The former

SNEPCO NEEDS ASSESSMENT –TARABA STATE REPORT

category of respondents gave reasons for reporting a high to very high incidence of youth unemployment in the state. These are shown in the table below;

Table 20: Causes of high youth unemployment in taraba State

s/n	Responses
1	Systemic corruption on the side of the elites
2	Favoritism in paid employment against most youths without influential persons in position
3	Insufficient industries
4	Crude and manual means of practicing agriculture
5	Youth apathy towards labour intensive jobs
6	Increasing quest for white collar jobs among youths
7	Dearth of skills and incompetency
8	Attitude of laziness among many youths in the state
9	Sub-standard education and dwindling literacy
10	Lack of proper awareness among youths on what they can do to support their livelihoods
11	Unfriendly government policies
12	Poor funding
13	Harsh economic environment
14	Increasing redundancy (Technology advancement has replaced some workers' task)
15	Frequent staff downsizing exercises in private and public establishments
16	Economic recession
17	ICT illiteracy
18	Lack of job opportunities
19	Lack of variable policies that address the issue of unemployment in the state
20	Poor parental guidance
21	Lack of enabling environment for growth of agricultural activities
23	General poor planning in the sector
24	Over dependency on government

Source: Respondents.

The respondents were quick to point out some critical consequences of this unpleasant situation in the state. These include; thuggery by youths especially during political activities, increased crime rate, prostitution, threat to peace in the state, declining GDP, dwindling proceeds from taxes, poor standard of living, drug abuse /addiction, waste of resources, youth violence, theft/ robbery, assassination and other forms of Killing, social stress and tension, touting, increased dependency and increasing number of dependants in the society, militancy (e.g 'Boko Haram' incidence), incessant communal crises and reduced productivity.

2.5.3 Policies and frameworks in place to address youth unemployment in the state

A good number of the respondents reported that there are some measures the state government has put in place towards addressing growing incidence of youth unemployment in the state. The frameworks are derived from existing SEEDs document in the state which feeds into the NEEDs document. These frameworks are shown in the table below;

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Table 21: Frameworks in place to address youth unemployment in Taraba State

s/n	Measures Against Unemployment	Location
1	Poverty Alleviation Programme	Jalingo
2	None	Jalingo
3	Establishment of more industries	
4	Credit facilities	
5	NEPAD	
6	NED	
7	Universal Basic Education	
8	Launch of "keke NAPEP" for youths by the government	Jalingo
9	Introduction of tricycle automobile for transportation scheme	
10	E-wallet (GESS)	Fed. Ministry of Agriculture in conjunction with state ministry of Agric
11	Cassava expansion programme	
12	FADAMA 3 (food security)	Adjacent TADP, Jalingo
13	NDE	
14	Training on self employment	
15	Encouraging PPP between government and private sector	
16	Inclusion of vocational in secondary school curriculums	All the 16 LGAs
17	Making agriculture more attractive	All the 16 LGAs
18	Restructuring the state educational system	
19	Working towards building good development plans	
20	Striving to achieve industrialization	
21	Decentralization of Education	Zing
22	State poverty development programme	Jalingo
23	DSk Foundation	Wukari local government
24	Women empowerment	TSIEC
25	Rice Mill processing investment	Gassol LGA

Source: Respondents.

Among these interventions identified by the respondents as government's efforts in responding to the challenges of unemployment in Taraba State, some of them that have succeeded to reasonable extents include training on self employment, the NDE framework, procurement and distribution of commercial tricycle (keke NAPEP) and motor cycles to youths, the FADAMA programme, the cassava expansion programme, the poverty alleviation programme, reformation of system of education in the state and the National Open Apprenticeship scheme.

The E-Wallet (GESS) programme and some parts of the poverty alleviation programme were adjudged failed by the respondents.

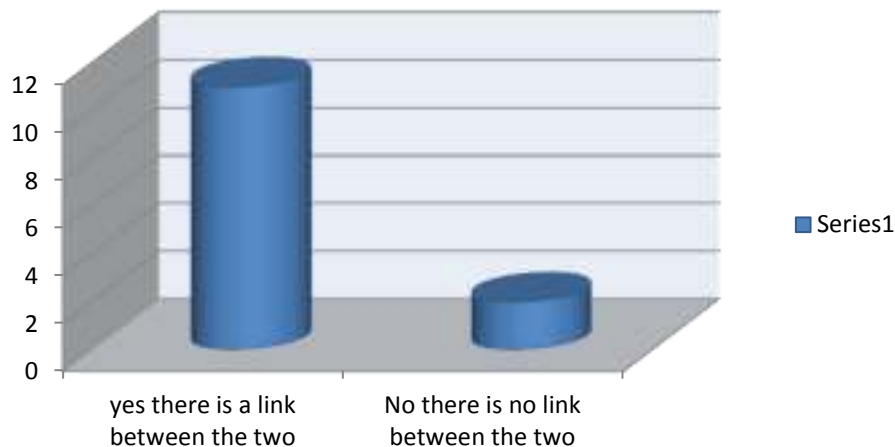
The respondents suggested replication of some projects that have succeeded elsewhere in Taraba State. These include "YOU WIN" programme of the Transformation Agenda of the Presidency, free education in Imo state and technical skills acquisition introduced by Murtala Nyako in Adamawa state in 2008.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

2.5.4 Youth unemployment and education type

The chart below shows the views of the respondents on the relationship between education type in the state and present rate of unemployment among youths;

Chart 13: Relationship between education type and youth unemployment in Taraba State



It is the report of critical majority of the respondents that there is a link between education type practiced in Taraba State and the present rate of youth unemployment in the State. They pointed out that the main objective of integrating vocational courses into current curriculums of secondary schools in the state is to improve skills and employment opportunities of these young ones as they are completing their academic work in post-primary schools. Compared to the number that reported a link between education type and unemployment increase in Taraba State, an insignificant number of respondents reported that no relationship exists between the two variables.

The respondents suggested what should be done in order to create healthy and productive link between education type in Taraba State and employment rate. These include; enforcing the implementation of vocational courses integrated in schools curriculums, creation of opportunities by the government and philanthropists on human resources and entrepreneurial development, revising and improving the educational system, creating more schools, effective funding of the schools, implementation of free education policy in the state, improving entrepreneurial and technical skill-base of the youths, awareness creation among youths towards realizing what they can do to become self-employed, encouragement of SMEs in the state,

SNEPCO NEEDS ASSESSMENT – TARABA STATE REPORT

2.5.5 Identified skill gaps among youths in the state

The respondents identified some skills that are inadequately covered among the youths for optimal empowerment. These skills include the following;

Table 22: Identified skills and qualities lacking among youths in Taraba State

s/n	Responses
1	ICT (computer literacy)
2	Good communication skill
3.	Team working
4	Poultry
5	Carpentry
6	Tailoring
7	Hair Dressing
8	Catering
9	Entrepreneurial skills
10	Weaving
11	Dyeing
12	Carving
13	Black smiting
14	Embroidery
15	Mat-making
16	Masonry
17	Plumbing
18	Mechanized Farming

Source: respondents

The respondents were unanimous in adding that vocational skills acquisition, entrepreneurship and creativity are inseparable needs towards achieving sustainable employment for the youths.

2.5.6 Skills Acquisition institutions in Taraba State for youths

The respondents reported that there are a number of vocational training institutions (VTIs) existing in Taraba State and providing skills training services for youths of the state. These institutions as identified by the respondents are represented in the table below;

Table 23: Vocational training institutions for youths in Taraba State

s/n	Skill acquisition centre for youths	Location
1	NDE	Jalingo, opposite PHCN
2	Youths and Sports Development center	Jalingo
3	Arts Council	Jalingo
4	Poverty alleviation Programmes	Jalingo
5	Rice Production Programe	Jaling
6	TARMAC – Taraba State Road Construction and Maintenance Agency	Jalingo along sterling road
7	TY Danjuma Foundation	Jalingo

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8	Jerome Nyameh Foundation	Zing
9	Women acquisition skill centre	Wukari
10	Family Forum	Jalingo

Source: Respondents

Majority of the respondents reported that these institutions are all functioning. Some others reported that they are not functioning. However, some of the factors which they reported as constraining the achievement of objectives SAT centers in the state include the following;

- Dearth of motivation to the institutions and the youths
- Dwindling literacy
- Lack of empathy from the youths
- Poor funding
- Faulty policy
- Systemic corruption
- Ignorance on the path of unemployed youths (they do not utilize what was given them to trade)
- Poor management and incompetence
- Government is not making any effort to establish skill acquisition centers
- Mismanagement of funds made for development of such institutions
- Inadequate motivation for trainers/instructors in the centers.
- Lack of trained resource personnel
- Lack of institutional framework
- Peoples' attitude towards government

2.5.7 Critical needs in youth economic empowerment sector

The table below reflects the needs identified by the respondents for enhanced economic empowerment of the youths in Taraba State;

Table 24: Identified needs to improvement economic empowerment for youths in Taraba State

s/n	Responses
1	Establishment of functional ICT centers
2	Skill acquisition Training centers
3	Promoting quality education for better knowledge
4	Establishment of more industries
5	Development of craft centers
6	Improving involvement in agricultural practices
7	Setting up recreation centers
8	Opening public employment opportunities
9	Improving the sports ministry
10	Improving arts, culture and tourism
11	Amendments of faulty policies.
12	Good governance devoid of corruption
13	Stable electricity
14	Conducive atmosphere for investors
15	Healthy government policies

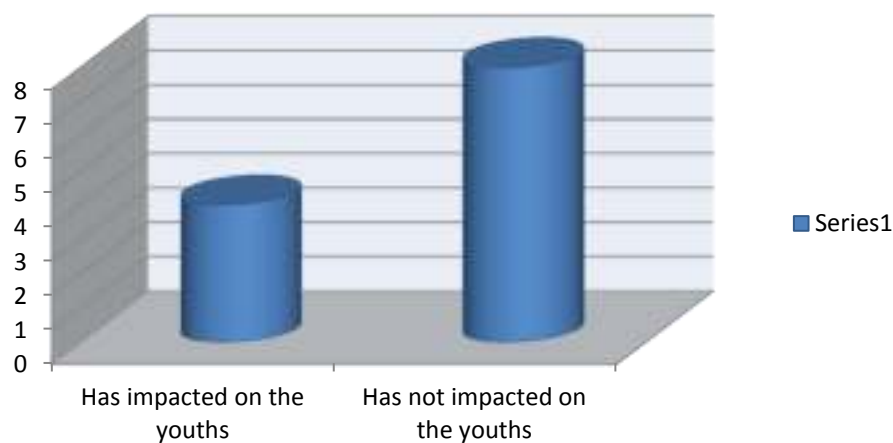
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- 16 Establishment of juice factory in southern zone
- 17 Loan from the government to set up SME
- 18 Introduction of mechanized farming all over the state
- 19 Training of youths on entrepreneurship e.g. setting up a grinding mill operation business
- 20 Creation of new job opportunities for youths
- 21 Developing youth skills on tie and dye, weaving, tailoring, iron smelting, pottery, carving, hair dressing, auto-mechanics, art and design etc
- 22 Micro credit facilities with interest free loans to youth cooperative groups
- 23 Introduction of entrepreneurship study in schools
- 24 Youth empowerment schemes
- 25 Improving trade centers
- 26 Loans to those on farming businesses

2.5.8 Impact of financial institutions to youths' economic empowerment in the state

The chart below presents the submissions of respondents on how impactful financial institutions have been in assisting the economic empowerment of youths in Taraba State.

Chart 14: Impact of financial institutions in empowering Taraba youths economically



Majority of the respondents attested to the fact that the financial institutions have not impacted visibly on economic empowerment of the youths in Taraba State. To improve the situation (especially of access to credit facilities by youths from these institutions), the following were suggested;

- Adequate credit portfolio should be made available for the youths to access
- Formation and support of Youth cooperative societies and other economic groups should be encouraged with such loan facilities.
- Government should improve partnership with these financial institutions in this responsibility.
- The financial institutions should make simple procedures and criteria for accessing these loan facilities for the benefit of youth micro-entrepreneurs.
- Government should assist by providing short and medium term loans
- Unemployed youths should prepare and present their business feasibility study report in order to access loan from banks. Their technical and entrepreneurial capacities should be developed along this line.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- Banks and other credit unions should provide a continuous opportunities for capacity building for youths
- Interest charges on such loans to the bearest minimum

2.5.9 Government agencies responsible for youth empowerment in Taraba State

The respondents identified the following institutions as being responsible for youth affairs and their empowerment in the state;

- Ministry of Youths and Social/Sport development (Jalingo)
- NYSC
- Ministry of poverty alleviation & cooperative (State society Abuja, phase 1, Jalingo)
- Nigeria Agricultural Development Bank (Hammaruwa road)
- Amzon Integrated (Opposite Upper Arel court)
- Arvin Community (Wukara LGA)
- Poverty alleviation program (Jalingo)
- Rice production program (Gassol)
- Cassava process industry (Jalingo)
- Family support programme (Jalingo)
- Ministry of women affairs (Jalingo)
- NDE
- NAPEP
- SMEDAN
- Women and Youth Empowerment (Specialist Road Jalingo)

2.5.10 Partner organizations working in areas of youth empowerment in Taraba State

The following institutions were identified by the respondents as partners in the youth sector development;

- T.Y. Danjuma (Mortgage / loan to cooperatives, health)
- FADAMA Program (Agriculture)
- UBE (Education)
- David Sabo Kente (DSK) Foundation (Loan / education scholarships)
- MDG (Health, Education, poverty alleviation)
- World Bank (Provision of long term loan for education / unemployed youths)
- International Monetary Fund (IMF) (Provision of fund for youth and social development)
- NAPEP (Poverty alleviation)
- Amazon Integrated Service (Loan / credit)
- Jukan Development Association
- Catholic Development Association
- Youth and HIV prevention
- NGOs

2.0 General Analysis Of Findings And Recommendations

This analysis is made on the basis of data from gathered from both primary and secondary research sources. It is sectionalized into various sectors studied.

Taraba State inherited very few indices of development from former Gongola State. Till date, the state lack most social infrastructures and has remained one of the least developed states in Nigeria. It has been in this situation not because it lacks the needed natural and human resources to develop but because of improper planning, improper implementation, improper monitoring and evaluation as well as misapplication of scarce resources especially by past governments (as reported by both the secondary and primary sources)

Table 25. Analysis of findings in education, health delivery, cottage industry support, women and youth economic empowerment sectors.

Education

Taraba State's efforts in the area of health delivery are currently on the average rating (judging from the field respondents and desk research gathered). These reported efforts are geared towards achieving goal 2 of the MDG which is compulsory basic education for every child in the state. Therefore, trickles of interventions in areas of training and re-training of teachers, building and renovation of classrooms and supporting the UBE policy framework have been on-going in the state. However, the present magnitude of these efforts still remains a far cry to actual challenges facing the development of the sector. Part of the constraining factors identified is poor funding of activities of the sector and little or no commitment from the government

There is a perfect agreement between the secondary and primary data on the general evaluation of teaching and learning environment in the entire Taraba State. It is clear that the number of schools in the state are grossly inadequate compared to the huge population of people distributed across 16 LGAs and 18 districts areas of the state. Record has it that there are 986 public primary schools and 109 secondary schools in the entire state. In terms of distribution, it reflects very high spatial inequality. While some LGAs are having more, some others have very few of these schools. The extreme cases are Saduarna LGA that has 132 primary schools and Ashaka that has only 16.

The student-teacher rate is one of the highest in Nigeria and illiteracy rate is increasing on a progressive trend. Other critical findings in the study in this sector are highlighted below;

-The state government has good policy document and implementation frame work in the sector but lack objective implementation of same.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

-There is observed disparity between boys and girls of school-going age attending schools in the state. This favours the boys who outnumber the girls by the ratio 3:1

-The sector needs human resource development as well as physical and social infrastructures.

-Private partnership in the sector needs to be strengthened the more since it is obvious that the government cannot handle the challenges alone nor sustain the gains on its own. Opportunities exist for such synergy building in the state as some external agencies and development institutions have interest working with the state.

-The State is performing below average in the area of special education.

Health Delivery

Taraba State government and some development partners have been making some efforts towards achieving goals 4 (reducing infant mortality), 5 (improving maternal health) and 6 (prevention of HIV/AIDS, malaria and other diseases) of the Millennium Development Goal (MDGs) but the entire efforts so far have been rated average in terms of performance.

A major environmental health challenge in the state is the incidence of River blindness (Onchocerciasis) majorly prevalent in Gashaka, Bakundi and Gasol districts with its socio-economic consequences on the people, taking a toll on the productive age groups of the population, reduction in economic productivity, secondary school enrolment/attendance and displacement of whole communities among others.

In the face of this challenge and others, the sector is faced with unpleasant situations as highlighted below;

-Health facilities in the state are inadequate (the functional government-owned general hospitals cannot serve the 2.4 million population of the state). In addition the number of medical establishments across the 16 LGAs for maternal and primary health care services at the grassroots are not only inadequate to serve the population, but are inequitably distributed.

-Patient to Doctor ratio is high. It stands at 20,000:1. This is a deviation from the ideal ratio of 1,000: 1. This justifies the call by the people for more medical staff in the system.

- The sector is under-funded by the government, the health institutions lack basic health equipment and adequate drug supply. These constrain effective health delivery system in Taraba State.

-There is observed disparity in health care interventions between the urban and rural parts of the state which needs to be bridged towards achieving balanced development in the sector.

Cottage Industry

In Taraba State, industrial investments are grossly lacking. Rural and urban market is poorly developed as well. The State and other external institutions have not done much in the area of cottage industries support leaving the sector undeveloped. Critical findings from the study are highlighted below;

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- There are very few cottage industries in the state despite the huge market offered by a whopping population of about 2.4 million people.
- There are ample investment opportunities in this sector especially in agriculture and agro-allied industries
- The geological structure of the state suggests great potentialities in solid mineral resources.
- There is an industrial policy in the state, but this lacks proper implementation at the moment
- Under-utilization and under-exploration of resources available in the state accounts largely for the slow industrial development of the state.
- Private sector participation in this sector is still weak. This needs to be strengthened because the government cannot start and sustain this.
- Development of human resources by way of education and handing over of technical skills is critical in the development of this sector.
- Industrial growth in the state is constrained by other factors identified as systemic corruption, inadequate credit facilities for potential SME operators, poor feeder road networks in the state, dearth of requisite technical skills and unreliable power supply.
- Generally, the state is conducive for investors.

Economic Empowerment of women

Much needs to be done in Taraba State to empower the women economically. Efforts of the state government via the Ministry of women Affairs have remained skeletal and quite inadequate to address the challenges of sustainable empowerment of women in the state who are increasingly becoming unemployed and poor in the society.

The following constitute critical findings of the study as it relates to this sector;

- Illiteracy rate among women of the state is among the highest in the country (about 75.1%)
- There is observed gender inequality in the state's development process. Development affairs of women should be taken more seriously in the planning strategy of the state government.
- Local participation of women in development process is still low in the state (especially at the grassroots). This contributes to their low economic status. Therefore, aggressive policy to encourage strengthened participation is needed to stem the tide.
- The rate of unemployment among women in Taraba State is very high. This is as a result of a number of factors including poor government's support, difficulty faced by the women in accessing credit facilities,

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

dearth of technical skills, unfavourable traditions and laws against women and fewer numbers of cottage industries to engage them.

-Technical and entrepreneurial skills development, good access to credit and creation of more opportunities of employment via establishment of more cottage industries, support of education of girl-children and adult women as well as improved political participation of women are needed in the course of empowering the women economically and socially in Taraba State.

- The number of Women Development Centres in the state is grossly inadequate.

Youth Economic Empowerment

Taraba State has a great chunk of its population made of youths. Out of this huge segment of the population, it is only an estimated 22% that are productive. The others are virtually doing nothing to help themselves or the state. This under-pin the challenge the state has to invest heavily on providing for health, education and economic development of this group.

The rate of youth unemployment in Taraba State is quite high. This situation is as a result of a combination of factors including poor orientation among the youths on their ability to become self-employed as well as dearth of livelihoods support skills.

Critical findings of the study related to this sector are highlighted below;

-The overall performance of the state in this sector is average in rating

-Existing SAT centres are not adequate enough to serve the youths in the state. Therefore, more of these centres should be built in the state and existing ones upgraded and adequately equipped to function effectively well.

-Integration of vocational courses into academic curriculums of the state is not receiving proper implementation. These need to be enforced adequately

-Entrepreneurial youths in the state lack access to credit facilities for effective enterprise set-up upon graduation. They need to be supported financially along this direction.

-Generally, core aspects of youth empowerment in the state should involve vocational and entrepreneurial skills supported with credit facilities to enable businesses set-up.

4.0 Validation workshop

To promote participation and ownership of the process leading to the evolution of a 5-year development plan and concept notes for Taraba State, a one day workshop was organized in the state on.. at the conference hall of Taraba State University, Jalingo.

A summary of activities at the workshop include:

- Presentation of identified critical needs of the sectors
- Validation of findings
- Prioritization of identified sectoral needs at the plenary
- Selection of 5-7 critical sectoral needs for action plan development
- Development of action plan for each of the sectors
- Evolution of a 5-year development plan for the state

4.0 Development plans

4.1.1 Action plan for Education

Table 26: Identified needs in education sector

1. Adequate funding of the sector
2. More qualified teachers
3. Adequate infrastructure
4. Expanded grassroots awareness on education
5. Effective supervision, monitoring and evaluation framework and practice
6. Improved welfare for teachers and students
7. Favorable policies
8. Medical centres for teachers and students
9. More class-room buildings, tables, books, chalks and other teaching & learning-aid materials
10. Water supply in schools
11. Training & re-training of teachers
12. Equipping of science laboratories and libraries in schools
13. Special education facilities
14. Dispensaries in schools
15. Proper implementation of education policies
16. Proper placement of staff
17. Production of adequate curriculums
18. Teachers' promotions
19. Improved attitude of students to learning
20. Adult education
21. Increased commitment from teachers

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Source: Respondents

Table 27. Prioritized needs in education sector

Rank	Need
1	Qualified teachers
2	Adequate infrastructures (classrooms, furniture etc)
3	Adequate instructional materials
4	Adequate funding
5	Special education facilities
6	Effective monitoring & supervision
7	Incentives for staff

Source: Respondents

Table 28: Action plan for education sector in Taraba State

S/N	Problem	Intended Action	Activities	Time Frame	Estimated Cost (₦)	Partners
1.	Inadequate qualified teachers in the system	Employ three thousand teachers	Advertisement and Interview	Within 12 months	5m	UNICEF
2.	Inadequate basic infrastructure for primary & secondary schools making teaching and learning difficult	Build more classrooms, offices for teaching staff. Provide adequate furniture.	Closer needs assessments of schools, select contractor, award contract, monitor execution and supplies.	24-36 months (phased)	2.5b	T.Y Danjuma Foundation
3.	Inadequate instructional materials in primary & secondary schools.	Supply adequate text books relevant in various subjects in schools, supply other teaching/learning-aid materials	Specific needs assessment, engage consultant, supervise & monitor supplies	6 months	2m	Amasco Ltd, TY Danjuma Foundation
4.	Inadequate funding of the sector limiting pace of development	Provide adequate funds for development of education sector	Advocacy, fundraising, channel into education sub-sectors of need	2-3 months	1m	T.Y. Danjuma Foundation

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

5	Little or no attention given to special Education in the state	Establish Special Education Centers in the state	Awareness creation, specific needs assessments, engagement of contractors, and supervision of work execution.	36 months (Phased)	1b	USAID
6.	Weak monitoring and supervision of education projects in the state	Visit schools and monitor activities of persons concerned	Drawing up of M&E plan, engage consultants, give feed backs.	Frequently (once in 2 months)	5m	UNESCO
7	Little or no incentive for Staff and Students/pupils in schools	Pay bursary, run Scholarships, create awards to deserving teachers	Disbursement of funds,	Yearly	5b	T.Y. Danjuma Foundation

4.1.2 Action plan for health delivery

Table 29: Identified needs in health delivery sector in Taraba State

1. Adequate health infrastructure
2. Adequate supply of drugs
3. Water supply in health facilities
4. Accommodations for medical staff
5. More qualified health personnel
6. Improved transportation facilities
7. Improved road network
8. More preventive programmes against HIV/AIDS and other diseases
9. Adequate supply of basic health equipment
10. More programmes to reduce infant and maternal mortalities
11. Stable power supply
12. Storage equipment for vaccines and drugs
13. Free health programmes for women, under 5 and the elderly
14. Improved emergency response services

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Table 30. Prioritized needs in health delivery sector of Taraba State

Rank	Need
1	Additional health personnel in the system
2	Basic health infrastructures
3	Programmes for control of various diseases including HIV/AIDS
4	Free health care for pregnant women, under 5 and the elderly
5	Programmes to prevent maternal and infant mortalities.
6	Storage facilities for vaccines and drugs

Source: Respondents

Table 31: Action plan for Health delivery sector in Taraba State

S/N	Problem	Intended Action	Activities	Time Frame	Estimated Cost (₦)	Partners
1.	Inadequate skilled health personnel in the state resulting to sub-standard health delivery services.	Train and recruit qualified health personnel into the system	Establishment/support of Health institutions. Fund training programmes	3-5 years 1-2 years	10 Billion 5 Million	T.Y.Danjuma, MOH, World Bank
2.	Inadequate health infrastructure especially primary health centres in rural communities of the state	Build a Hospital in all the LGAs Provide basic medical facilities	Specific needs assessments, engagement of contractors, supervision & monitoring of execution & equipment supplies.	2 years	20 Billion	T.Y.Danjuma, MOH, World Bank
3.	Prevalence of preventable diseases like River blindness, HIV/AIDS etc. in most parts of the state.	Design and implement preventive-based programmes in various parts of the state.	*Health education Incorporation of reproductive health in school curriculum *Provision of drugs and vaccines *Grassroots awareness creation on prevention strategies *Health surveillance *Routine monitoring * Building & supporting of community institutions working along this direction	1-2 years	150m	MSH, SACA, World Bank, TY Danjuma Foundation
4	Little or no free health care	Advocate for back-up legislation	*Visit agencies, units, departments and	Now	N2 Billion	MSH, SACA, World Bank,

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	services for pregnant women, under 5 and the elderly in the state forcing the poor to seek for cheap alternatives	Provide counterpart funding Monitor implementation	government bodies responsible for policy engagement *Set up M&E committee to ensure objective implementation *Mid-term evaluations			TY Danjuma Foundation
5.	Increasing challenges of infant and maternal mortalities in various parts of the state.	Provide MCH Clinics in all villages	*Specific needs assessments across all villages in the state *Engage consultants/contractors *Process monitoring of execution activities	1-3 years	15 Billion	MSH, SACA, World Bank, TY Danjuma Foundation
6.	Little or no storage facilities for vaccines and drugs in most health institutions in the state.	Maintain and sustain cold chain Improve power supply in health institutions by providing generators.	*Specific needs assessments. *Engage contractors/consultants *Monitor implementation	12 months	20 Billion N5 Billion	MSH, SACA, World Bank, TY Danjuma Foundation
17	Inadequate drugs available in health institutions across the state affecting health service delivery.	Supply adequate drugs to health institutions through Drug Revolving Scheme (DRS)	*Specific facility assessments *Engagement of suppliers *Supervise supplies *Form and build capacities of committees to manage the DRS.	1-2years	1.2 Billion	Dr. Mohammed Hamidu Alh. Ali Sanik, TY Dajuma Foundation, World Bank etc.

4.1.3 Action plan for cottage industry support

Table 32: Identified needs in cottage industry support sector in Taraba State

1. Basic infrastructures to aid growth of cottage industries (including good roads, water, storage facilities & power supply)
2. Credit facilities with low interest rates attached
3. Government support by way of assisting bad loans, risk absorption as well as location/citing of industries.
4. Adequate machines, equipment and spare parts.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

5. Additional qualified personnel in the sector
6. Good legislation & policy framework
7. Improved security in the state
8. Good management of human resources in the sector.

Source: Respondents

Table 33: Prioritized needs in health delivery sector of Taraba State

Rank	Need
1	Basic infrastructures to aid growth of cottage industries
2	Credit facilities with low interest rates attached Basic health infrastructures
3	Government support by way of assisting bad loans, risk absorption as well as location/citing of industries.
4	Adequate machines, equipment and spare parts
5	Additional qualified personnel in the sector
6	Good legislation & policy framework
7	Good management of human resources in the sector

Source: Respondents

Table 34: Action plan for cottage industry sector in Taraba State

S/ N	Problem	Intended Action	Activities	Time Frame	Estimated Cost (₦)	Partners
1. i.	Inadequate infrastructure to aid growth of cottage industries in the state	*Support Mambilla Hydro-Power Project.	*Specific needs assessments. * Secure buy-in of donor agencies to support FG on Mambilla project.	2-3 yrs.	To be evaluated	UNDP, ADB, China.
		*Provide a 250KVA generator to each local government areat as a supplementary measure to power supply through PHCN.	*Purchase 100 pieces of 250 KVA generators to support cottage industries in the State.			
ii.	Erratic power supply limiting growth of industries in the state	*Construct dams in Lau, Ibbi and Mambilla LGAs representing the 3 senatorial zones of the state.	*Construct dams in Lau, Ibbi and Mambilla LGAs representing the 3 senatorial zones of the state.	1-2 years	3.5Billion	UNDP, World Bank, SMEDAN
iii.	Dearth of water supply for industrial use.	*Construct dams and drill water boreholes.	*Drill about 100 motorized boreholes across the state.	1-2 years	30 Billion	
iv	Inaccessible road networks in the state making	*Construct Trunk A Roads and Feeder Roads	*Engage consultants/contractors *Supervise and monitor execution of works.	1-5yrs	To be evaluated	-

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	movement of raw materials and finished products difficult.					
2.	Inadequate investment capital for potential SME operators.	Provide credit facilities to be accessed by potential SMEs operators with minimal or no interest	<ul style="list-style-type: none"> *Firm partnership with seed fund providers including donor agencies and banks as well as other financial institutions *Create awareness *Engage consultants and build relevant institutions to aid loan administration and management. 	1-5 years (phased)	First Phase= 300Billion -Second Phase= 500Billion	ADB, UNDP, World Bank
3.	Undefined enabling environment for growth of cottage industries in the state	Acquire land and set aside funds to assist cases of bad loans and risk absorption for SME operators in the state.	<ul style="list-style-type: none"> *Purchase land and get its Certificate of Occupancy across the 16 LGAs of the State. *Procure funds to assist entrepreneurs in bad Loans and Debts. 	2-3 Years	500Million	State and Local Governme nt, World Bank, SMEDAN, Ministry of commerce & industry etc.
4.	Inadequate industrial-aid machinery	Acquire various machineries, equipment and spare parts for cottage industries operations (especially in storage, processing & manufacturing).	<ul style="list-style-type: none"> *Specific business needs assessments *Machinery/equipment sourcing including Cold Rooms, Hatchery, Cassava Processing machinery, Tractors, Threshing Machines, Harvesters, etc. *Distribution at subsidized rates 	1-2 years	100 Billion	ADB, UNDP, World Bank, CHINA
5.	Inadequate skilled manpower	Establish frameworks to build technical and entrepreneurial skills of potential SME operators (via skills acquisition training centres etc in each of the 3 senatorial districts).	<ul style="list-style-type: none"> *Business and technical skills needs assessment across the state *Engage consultants *Engage contractors *Create awareness *Supervise and monitor implementation. *Build database of SME operators trained via the framework. 	1-3 years	100 Million	Federal, State and Local Govts, Taraba State University, SMEDAN, World Bank.
6.	Weak legislation	*Engage in policy	*Secure partners buy-in	1-2 years	40 Million	Federal &

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	in this sector & security challenges in the state	advocacy for favorable legislation to encourage investment in cottage industries in the state.	*Advocacy visits *Awareness creation on existence of such laws *Encourage intellectual property rights.			State Govts., Consultants, World Bank etc.
7.	Poor human Resource Management in the sector	Train personnel to improve competence, and build database system for proper management of human resources in the sector.	*Specific skill-gap assessments *Identification of personnel *securing partners buy in *Engaging consultants *Supervising and monitoring training and database building.	1-2 years	60 Million	Consultants, Taraba State University, SMEDAN, Min of commerce & industry etc.

4.1.4 Action plan for economic empowerment of women

Table 35: Identified needs in economic empowerment of women in Taraba State

1. Credit facilities for women farmers/micro-entrepreneurs
2. Change of some constraining religious laws to women development
3. Awareness creation/mass sensitization of womenfolk on economic opportunities available for them.
4. Scholarship schemes.
5. Provision of adequate social infrastructures to ease the burden of gender roles of women in the state
6. Adequate support institutions especially from the government
7. Establishment of more cottage industries
8. Skills building of women for livelihoods support activities.
9. Gender mainstreaming in development programmes in the state
10. Establishment of more vocational training institutions (VTIs)

Source: Respondents

Table 36: Prioritized needs in economic empowerment of women in Taraba State

Rank	Need
1	Awareness creation/mass sensitization on available economic empowerment opportunities
2	Establishment of more vocational training institutions for women
3	Improved access to credit facilities
4	Scholarship schemes
5	Functional Adult education scheme (Non-formal education facilities)

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

6 Repealing of obnoxious religious laws constraining economic empowerment of women

7 Building of more cottage industries especially along women-related economic activities

Source: Respondents

Table 37: Action plan for women economic empowerment sector in Taraba State

S/N	Problem	Intended Action	Activities	Time Frame	Estimated Cost (₦)	Partners
1.	Magnified ignorance among women of the state (especially those in rural areas) about economic opportunities available for them & how to access them.	Create adequate awareness at the grassroots level among the women.	<ul style="list-style-type: none"> *Secure partners buy-in *Engage consultants *Communities entry *Communities mobilization *Town hall meetings for public disclosures *Evaluation of success level of the exercise. 	12 months (Phased out)	32 million	SHISHIWA WOMEN & YOUTH FOUNDATION. DIFAW (Development Initiative for African Women). Ministry of Women Affairs / Child Development, World Bank etc.
2.	Dearth of skills among women. Therefore, a lot remain unemployed and ravished with poverty.	Establish functional Vocational Training Centres in each of the 16 LGAs for women.	<ul style="list-style-type: none"> *Secure buy-in of partners *Engage consultants/contractors *Create awareness *Supervise & monitor implementation & supply of training equipment for women-based trades. 	3 years	60m	Ministry of Works. Ministry of Housing Development. Ministry of Women/ Child Development, World Bank, Commercial banks, SMEDAN etc.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

3.	Little or no business start-up capitals for teeming women micro-entrepreneurs	Provide women-based micro-credit /business development scheme (on both cooperative and individual lending models)	<ul style="list-style-type: none"> *Secure buy-in of partners *Engage consultants *Encourage formation of women economic groups *Form and training management committees *Train loan applicants on entrepreneurial skills. *Create awareness *Supervise & monitor implementation *Assess loan needs *Disburse loans *Monitor utilization *Monitor repayments and revolution of repaid loans 	1-5 yrs	3 Billion	<p>CBN.</p> <p>Taraba Micro-Finance Bank, commercial banks, private companies, World Bank, Ministry of women Affairs, TY Danjuma Foundation etc</p>
4.	Dwindling rate at which girl children are trained in schools compared to their male counterpart. This remains a threat to	Provide scholarship schemes for girl children from poor homes.	<ul style="list-style-type: none"> *Secure buy-in from partners *Form and train Scheme Management Committees per LGA *Engage consultant *Call for 	5yrs	20 Billion	<p>Ministry of Education/ Scholarship Boards</p> <p>SWAAN</p> <p>Ministry of Women/Child Development,</p>

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	future womanhood.		Application/ Advert Selection/ Interview *Award Ceremony			private companies etc.
5.	Decreasing literacy status of most women, especially in rural areas of the state.	Establish & fund functional adult education schemes in all communities of the state.	*Secure partners buy-in *Build centres *Recruit and train instructors *Provide learning materials etc.	4 years	20 Billion	Agency for Mass Education Ministry of Women/Child Development SHISHIWA Women & Youth Foundation
6.	Prevalence of some laws constraining women participation and empowerment.	Engage in grassroots and state-level policy advocacy for repealing of these laws	*Secure partners buy-in *Reach out to and engage with identified institutions that influence such policies.	4 years	15 Million	DIFAW Ministry of Women/ Child Development, State House of Assembly
7	Growing unemployment and poverty among women in the state due to inadequate industries to engage them	Establish more cottage industries with women-based economic activities in each of the LGAs.	*Secure partners buy-in *Specific needs assessment of resources in each LGA *Engage consultants and contractors for implementation of the process.	3 years	100 Million	Ministry of Women/ Child Development SHISHIWA Women & Youth Foundation, World Bank, commercial banks, Ministry of commerce and industry etc.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

4.1.5 Action plan for economic empowerment of youths

Table 38: Identified needs in economic empowerment of Youths in Taraba State

1. Quality education for youths.
2. Vocational skills acquisition scheme for youths
3. More cottage industries to employ youths.
4. Intense awareness creation among youths on economic empowerment opportunities available for them and how to access them.
5. Government policies favorable to youth empowerment and development
6. Credit facilities
7. Mechanized agriculture
8. Entrepreneurship skills building for the youths.

Source: Respondents

Table 39: Prioritized needs in economic empowerment of youths in Taraba State

Rank	Need
1	Quality education for youths.
2	Vocational skills acquisition scheme for youths
3	More cottage industries to employ youths
4	Intense awareness creation among youths on available economic opportunities
5	Credit facilities
6	Mechanized agriculture
7	Entrepreneurship skills building for the youths.

Source: Respondents

Table 40: Action plan for youth economic empowerment sector in Taraba State

S/N	Problem	Intended Action	Activities	Time Frame	Estimated Cost (₦)	Partners
1.	Missing vocational trade courses in schools curriculums making the youths to	*Ensure that vocational trade courses are duly introduced into curriculums of primary and secondary schools	*Carry out assessment of existing curriculum. *Review the curriculum to fill	3 months	63m	Ministry of Education Teaching Scheme Board. SUBEB

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	over-depend on white collar jobs which are hard to find these days.	in the state as well as their proper implementation.	the gap. *Mass-Produce and distribute *Equip the three existing VTCs			T.Y. Danjuma Foundation
2.	Dearth of livelihoods support skills among youths in the state often leading to increasing unemployment and poverty among this group	Establish three Skills acquisition centers that are related to the Senatorial District.	*Secure partners buy-in *Secure Land *Award contract *Equip the centers *Commissioning	12 months (in 3 Phases)	30m	State Govt. NDE Ministry of Youth Development
3	Inadequate awareness creation/advocacy for Youth Development Policies from the Govt. This situation keeps the youths ignorant of economic opportunities available for them to access and how to access them	*Create adequate grassroots/urban levels awareness on government policies and programmes on youth development as well as available economic opportunities for the youths. *Engage in policy advocacy to influence youth development policies in the state	*Secure partners buy-in *Carry out assessment survey *Deploy Consultants to field/ engage Media *Visit to strategic institutions that influence policies	12 months (on-going)	160m	NOA, State Ministry of Information, Media Houses, The Legislature
4.	Little or no	Provide credit	*Secure partners'	9-12	320m	MFBS

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	business start capital denying potential youth entrepreneurs from starting and running their businesses in the state	facilities with low interest rate (3,200 Youths per year)	buy-in *Provide Seed fund *Mobilise and Train Youths *Disburse funds (3,200 Youths) *Monitor utilization, etc	months (Revolving)		NDE
5.	Increasing incidences of youth unemployment and poverty due to inadequate cottage industries to engage them	Establish more cottage Industries across the LGAs	*Secure partners' buy in *Map available resources in the State *Build Cottage Industries related to available resources	12 months	50m	Ministry of Youth Development Ministry Comm. and Industries Ministry of Agriculture
6.	Dwindling interest of youths to engage in agriculture due to low little or no incentives in the face of manual-laden activities.	Mechanize agriculture and introduce modern farming equipment and techniques.	*Secure partners' buy-in *Engage consultants and contractors. *Provide modern farming equipments	12 months	150m	Ministry of Agriculture IITA FADAMA World Bank etc.
7	Low Entrepreneurial Skills among	Build entrepreneurial capacities of	*Secure partners' buy in	12 months Phase-out	128m	Ministry of Youth Development

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Youths and incessant business failures due to incompetence and poor management

Youths.

*Mobilize and train
Youths L.G by L.G

NDE

SMEDAN

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

5.0 Taraba State Five (5)-year Development Plan

Thematic Area/ Sector	Identified Problems	Intended Action	Target Beneficiaries	Activities	Output Indicator	Time Frame	Est. Cost (N)	Sustainability	Responsibility		Monitoring and Evaluation
									State	External institutions	
Education	Inadequate qualified teachers in the system	Employ 3,000 qualified teachers.	About 3,000 teachers in the state and more than 2,000 primary schools pupils and secondary schools students in the state.	<ul style="list-style-type: none"> *Assess areas of gap. *Engage consultants *Train teaching personnel in various fields *Certify them for possible recruitment. 	<ul style="list-style-type: none"> *About 3,000 teachers trained, certified and ready to be engaged in the state's education system on annual basis. *Services of more than 60% of these trained personnel employed by the Ministry of education by end of 	Yrs 1 & 2	300 million (@ 100,000 per personel).	<ul style="list-style-type: none"> *Involvement of a PPP model with Ministry of Education leading. *Those with basic NCE qualifications to be trained and recruited *Liaise and work with the state ministry of education for possible engagement of the trained personnel. 	<ul style="list-style-type: none"> -Provide enabling environment -Provide list of candidate for the training & engagement -Provide Counterpart funding 	<ul style="list-style-type: none"> -Provide counterpart funding 	Mid-term evaluation meetings by all partnering stakeholders

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

					year 2. *High pupils/students: teacher ratio reduces significantly by 50% by the end of year 2.							
	Inadequate basic infrastructure for primary & secondary schools making teaching and learning difficult	Build more classrooms, offices for teaching staff. Provide adequate furniture. (To cover 104 primary schools & 56 secondary schools across the state). Space out through 3 years	More than 2 million primary school pupils and secondary school students in the state.	*Carry out specific infrastructural needs assessments of schools to track priority schools, *select contractor, award contract, monitor execution and supplies.	*104 primary schools and 56 secondary schools get new infrastructure by the end of year 3.	Yrs 1, 2 & 3	2.4 billion	-Involvement of multi-stakeholders in a strategic PPP model (these will include PTAs of various schools). -Handover of facilities to SG & LGs	-Enabling environment -Security of workers -Land	-Counterpart funding -Monitoring & evaluation	-Monthly site visits -M&E reports -Terminal evaluation	

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	Inadequate instructional materials in public primary & secondary schools.	Supply adequate text books relevant in various subjects in 160 schools; supply other teaching/learning-aid materials. Select in order of priority of needs.	More than 2 million pupils and students served by these 160 public schools in the state.	<ul style="list-style-type: none"> *Conduct specific needs assessment, *Engage consultant, *Supervise & monitor supplies 	-Adequate teaching and learning aid-materials available in 160 schools (Yr 1	160 million (@ 1 million per school)	<ul style="list-style-type: none"> -Involvement of multi-stakeholders in a strategic PPP model (these will include PTAs of various schools). -Handover of facilities to SG & LGs 	<ul style="list-style-type: none"> -Enabling environment - Counterpart funding -List of public schools 	<ul style="list-style-type: none"> -Counterpart funding - Consultants/contractors -M&E 	<ul style="list-style-type: none"> -Receipts evidencing supplies by contractors -Physical sighting & approval of materials supplied -M&E reports -Terminal evaluation
	Inadequate funding of the sector limiting pace of development	*Contribute fund for adequate funding of development of education sector	*More than 3 million pupils and students in the state.	<ul style="list-style-type: none"> *Engage the government in policy advocacy *Strategic, fundraising activities to be channeled into education sub-sectors of need *Direct 	-Fund availability to implement most plans in strategy document of the sector	Yr 1	30 million	-Involvement of multi-stakeholders in a strategic PPP model	<ul style="list-style-type: none"> -Enabling environment - Counterpart funding 	<ul style="list-style-type: none"> -Counterpart funding - Consultants/contractors -M&E 	<ul style="list-style-type: none"> -M&E reports -Mid-term evaluation

SNPCO NEEDS ASSESSMENT - TARABA STATE REPORT

				funding to assist the UBE programme.							
	Little or no attention given to special Education (Early child education) in the state	Establish 986 Early Child Care Centres (ECCCs) in 986 public primary schools in the state. Spread across 5 years)	More than 6,000 toddlers in the state.	*Awareness creation, *specific needs assessments, *engagement of contractors, and *supervision of work execution.	*986 functional ECCCs established in the state.	Yr 1-5	7.888 billion	-Involvement of multi-stakeholders in a strategic PPP model (these will include PTAs of various schools). -Handover of facilities to SG & LGs	-Enabling environment -Counterpart funding -List of public schools for first phase buildings -Lands for the projects	-Counterpart funding -Consultants/contractors -M&E	-Physical visits to sites -M&E reports -Terminal evaluation -PME involving all stakeholders in the projects.
	Weak monitoring and supervision of education projects in the	*Train 30 M&E personnel in the state Ministry of education	All stakeholders in educational development of the	*Secure buy in from partners *Access skill gap among	*30 M&E personnel trained. *Reliable M&E plan in	Yr1 & 2	3 million (for the training @ 100,000 per	-Multi-stakeholders involved in the process -Participatory	-Counterpart funding -Enabling environment	-Counterpart funding -Capacity building of stakeholders	-Mid-term reviews -Periodic M&E reports

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	state	and equip the department with 5 project vehicles	state	<p>personnel</p> <ul style="list-style-type: none"> *Engage consultants *Train & certify personnel *Procure operational vehicles *Drawing up of M&E plan *Monitor activities of the trained. 	<p>place</p> <ul style="list-style-type: none"> *Improvement in service delivery in the sector by 60% *5 operational vehicles procured. 		<p>trainee)</p> <p>25 million (for the vehicle @ 5 million per vehicle)</p>	<p>monitoring & evaluation framework to be used</p>	<p>ent (policy environment and security)</p>		
	<p>Little or no incentive for Staff and Students/pupils in schools</p>	<p>*Offer scholarship schemes for 80 secondary school students and 32 tertiary institutions students in the state. (At the secondary</p>	<p>*80 students in the primary and secondary categories and 32 teachers per year.</p> <p>Note: the duration of the scholarship</p>	<p>*Secure buy in from partners</p> <ul style="list-style-type: none"> *Engage consultants *Assess students in pre-scholarship exams to select awardees in 	<p>*80 secondary students awarded scholarships.</p> <p>*32 tertiary students awarded scholarships.</p> <p>*32 teachers given merit awards on</p>	<p>Yr 1-5</p>	<p>*24 million for secondary school category (i.e. 50,000 per student for 6 years).</p> <p>*19.2</p>	<ul style="list-style-type: none"> -Multi-stakeholders involved in the process -Ministry of education and SUBEB to take the lead especially in providing lists of beneficiaries in the schemes 	<ul style="list-style-type: none"> -Counterpart funding -Enabling environment (policy environment and security) 	<ul style="list-style-type: none"> -Counterpart funding -Consultant 	<ul style="list-style-type: none"> -Mid-term reviews -Periodic M&E reports -Lists of beneficiaries that receive incentives

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

		<p>category, it translates to 5 students in each of the 16 LGAs while in the tertiary category, it is 2 students per LGA)</p> <p>*Give annual merit awards to hardworking teachers in the state (2 in each LGA = 32 teachers in all)</p>	<p>scheme will be 6 yrs for secondary category and 4 years for tertiary category.</p>	<p>each category</p> <p>*Award scholarship and monitor utilization</p> <p>*Build a data-base.</p>	<p>annual basis.</p>		<p>million for the tertiary category (i.e. 150,000 per student for 4 years)</p> <p>*3.2 million as annual award to teachers (i.e. 100,000 per winning teacher on annual basis)</p>				
Health	<p>Inadequate skilled health personnel in the state resulting to sub-standard health delivery</p>	<p>Train and facilitate recruitment of 3,000 qualified health personnel</p>	<p>About 3,000 health personnel in the state</p>	<p>*Secure partners buy-in</p> <p>*Carry-out skills gap</p>	<p>-Database of personnel trained & thematic areas their capacities are</p>	<p>Yrs 3,4 & 5</p>	<p>450 million (@ 150,000 per person)</p>	<p>-Multi-stakeholders involved in the process</p> <p>-Periodic refresher</p>	<p>- Counterpart funding</p> <p>-List of genuine personnel</p>	<p>-Counterpart funding</p> <p>-Consultants</p>	<p>-Mid-term training and terminal tests</p> <p>-Mid-term reviews</p>

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	services.	into the system		analysis. *Select personnel to be trained *Train personnel and facilitate recruitment *Build database.	built -A minimum of 3,000 health personnel in the state trained & certified -Improved skills for enhanced service delivery.		el) courses for these personnel -A system will be put in place to ensure trained personnel train others.	to train -Enabling environment for implementation of the programme			-Visits to training venues.
	Inadequate health infrastructure especially primary health centres in rural communities of the state	Build additional 32 cottage hospitals in the state (i.e. an average of 2 in each LGA)	More than 2 million facilities end users in communities of the state.	*Carry out Specific needs assessments *Engage contractors, *Supervise & monitor implementation.	-32 cottage hospitals in place by the end of year 2.	Yrs 1 & 2	1.6 billion (@ 50 million per hospital)	-Adopt PPP framework -Multi-partner committee for regular monitoring and evaluation of centres -Maintenance plan of facilities and equipment.	-Provide enabling environment -Facilitate communities mobilization -Facilitate land acquisition. -Provide Counterpa	-Provide counterpart funding -Engagement of contractors	-Monthly supervision -Quarterly reporting -Mid-term evaluation meetings

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	Prevalence of preventable diseases like River blindness, HIV/AIDS etc. in most parts of the state.	Design and implement preventive-based programmes in various parts of the state. *Procure and deliver 5 operational vehicles for disease surveillance in the state	More than 3 million Indigenes & non-indigenes of the state especially the poor who are most vulnerable.	*Secure partners buy in *Engage consultants *Carry out detailed assessment and map-out areas most vulnerable *procure vehicles for surveillance activities. Supervise and monitor implementation. * Build and support community institutions working along this direction	-Reduction in incidences of these prevalent diseases by more than 60%. -Reports of trainings handed down to the people -Schools curriculums with issues of reproductive health factored in -Sufficient drugs & vaccines against these diseases provided.	Yrs 1 & 2	150m (25 million out of this is for the operational vehicle)	-PPP framework to be used -Institution building in communities to complement external assistance in managing this situation	rt funding -Enabling environment & policy framework - Counterpart funding - Community mobilization -Security -Community guides -Process monitoring	-Counterpart funding -Engagement of consultants -Building of reliable database -Surveillance team	-Mid-term evaluation meetings -Periodic surveillance -Reported cases in health institutions in the communities
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SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	<p>Little or no free health care services for pregnant women, under 5 and the elderly in the state forcing the poor to seek for cheap alternatives</p>	<p>*Advocate for back-up legislation</p> <p>*Provide counterpart funding</p> <p>*Monitor implementation</p>	<p>*About 1,500 pregnant women, 3,000 under 5 year old children & 500 elderly in the state.</p>	<p>*Visit agencies, units, departments and government bodies responsible for policy engagement</p> <p>*Set up M&E committee to ensure objective implementation</p> <p>*Mid-term evaluations</p>	<p>-Increasing records of pregnant women, under 5 children & the elderly receiving free health care services</p> <p>-Monitoring committee in place</p>	<p>Yr 1</p>	<p>2 billion</p>	<p>-PPP framework used in the implementation</p>	<p>-Enabling environment and policy framework</p> <p>-Security of monitoring team</p> <p>- Counterpart funding.</p>	<p>-Counterpart funding</p>	<p>-Monthly supervision</p> <p>-Quarterly reporting</p> <p>-Mid-term evaluation meetings</p>
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SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	Increasing challenges of infant and maternal mortalities in various parts of the state.	*Build 10 MCH Clinics in each of the LGAs. (Translating to 160 MCH clinics in the state)	Approximately 5,000 infants, 3,000 pregnant & nursing mothers in the state.	*Specific needs assessments across all villages in the state *Engage consultants/contractors *Process monitoring of execution activities	-Needs assessment reports -At least 16 MCH clinics established and functional in the state by end of year 1	Yrs 1, 2 & 3	3.2 billion	-Use of PPP framework in implementation -Involvement of Local Government tier in the process.	-Enabling environment & policy support. -Counterpart funding	-Counterpart funding -Engagement of consultants/contractors -Monitoring & evaluation	-Monthly supervision -Quarterly reporting -Mid-term evaluation meetings
	Little or no storage facilities for vaccines and drugs in most health institutions in the state.	*Maintain and sustain cold chain facilities in 589 medical institutions in the state (spread across 3 years) *Improve power supply in	About 2.5 million facility users in the state (especially patients)	*Specific needs assessments. *Engage contractors/consultants *Monitor implementation	-Needs assessment reports -589 standard storage facilities in place by the end of the year. -589 solar-powered generators supplied to various health	Yr 1-3	1.178 billion (for the cold chain @ 2 million per facility) 1.178 billion for the generators (@ 2	-PPP framework used -Operators of supplied storage facilities trained on use and troubleshooting related to the facilities. -Same for the generators -The LGA involved contributing	-Enabling environment & policy framework -Counterpart funding	-Counterpart funding -Suppliers -Technical skills training. -Monitoring & evaluation	-Periodic reports from benefiting health institutions -Yearly reports -Terminal evaluation meetings -Constant sites visits -Periodic audit of

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

		health institutions by providing solar-powered generators in all 589 medical institutions in the state. (Spread across 3 years)			institutions in the state by the end of the year 2		million per generator)	towards the fuelling of the generators. -Routine maintenance plan for supplied facilities			facilities maintenance
	Inadequate drugs available in health institutions across the state affecting health service delivery.	Supply adequate drugs to 589 health institutions in the state through Drug Revolving Scheme (DRS)	More than 3 million facilities end users of health facilities in the state.	<ul style="list-style-type: none"> *Conduct specific facility assessments *Engage suppliers *Supervise supplies *Form and build capacities of committees to manage 	<ul style="list-style-type: none"> -Assessment reports on facilities' needs - Management committees for the DRS in place *589 health facilities in the state get adequate supplies of 	Yrs 1 & 2	589 million (revolving)	<ul style="list-style-type: none"> --Use of PPP framework including linkage to the grassroots government-the LG councils -Independent setting up/training of DRS management committees -PME framework 	<ul style="list-style-type: none"> - Counterpart funding -Enabling environment & policy framework - Nominatio n of DRS committee 	<ul style="list-style-type: none"> -Counterpart funding -Engagement of consultants -Monitoring & evaluation -Training of DRS committee members 	<ul style="list-style-type: none"> -Periodic reports. -Terminal evaluation meetings -Constant sites visits -Mid-term projects reviews.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

				the DRS.	drugs. -Rise in service delivery in these institutions by more than 80% by the end of year 2.			developed for effective M&E	members		
Cottage Industry	Inadequate infrastructure to aid growth of cottage industries in the state Erratic power supply limiting growth of industries in the state	*Support Mambilla Hydro-Power Project. *Provide a 250KVA generator to each local government area as a supplement	More than 1,000 SME operators & potential SME operators in the state	*Specific needs assessments. * Secure buy-in of donor agencies to support FG on Mambilla project. *Purchase 100 pieces of 250 KVA generators to support	-Needs Assessment reports -List of partners in the projects -16 pieces of 250KVA generators provided by the end of	Yrs 2 & 3	1 billion for support of Mambilla Hydro power project. 48 million for the 16 generators for SME	-Extensive involvement of ward councilors and LGs -Use of PPP framework -The SMEs will be clustered in industrial layouts for ease of delivering and sustaining interventions.	-Enabling environment & policy framework -Security of men and materials.	-Counterpart funding -Engagement of consultants/contractors -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Constant sites visits

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	<p>Death of water supply for industrial use.</p> <p>Inaccessible road networks in the state making movement of raw materials and finished products difficult.</p>	<p>tary measure to power supply through PHCN for SME clusters (16 clusters).</p> <p>*Construct dams and drill water boreholes.</p> <p>*Construct Trunk A Roads and Feeder Roads</p>		<p>cottage industries in the State.</p> <p>*Construct dams in Lau, Ibbi and Mambilla LGAs representing the 3 senatorial zones of the state.</p> <p>*Drill about 50 solar powered water boreholes across the state.</p> <p>*Engage consultants/contractors</p> <p>*Supervise and monitor execution of works.</p>	<p>the 3rd year</p> <p>-3 dams in place by the end of 3 years</p> <p>- solar-powered water borehole facilities in place across the state by the end of the 3rd year</p> <p>-Increasing number of SMEs being established in the state</p>		<p>clusters (@ 3 million per generator).</p> <p>250 million for solar water boreholes (@ 5 million per borehole)</p>					
	Inadequate	Provide	More than	*Firm	-List of	Yrs 1-5	First	-PPP framework	-	-Counterpart	-Periodic &	

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	investment capital for potential SME operators.	credit facilities to be accessed by potential SMEs operators with minimal or no interest	1,000 SME operators & potential SME operators in the state.	partnership with seed fund providers including donor agencies and banks as well as other financial institutions *Create awareness *Engage consultants and build relevant institutions to aid loan administration and management.	partners -Appreciable seed fund mobilized for take-off of the scheme -Many SME operators and potential ones become fully aware of this package -List of beneficiaries of the loan fund.	(Phased)	Phase= ₦300 Billion -Second Phase= ₦500 Billion	used -Relevant government MDAs involved -Medium to long term loan facility -Participatory monitoring & evaluation of activities in these projects. -Incentives provided for borrowers that repay loans within stipulated time frame -Hands-on-training services to be provided	Counterpart funding -Enabling environment & policy framework -List of possible beneficiaries	funding -Monitoring & evaluation	terminal evaluation meetings -Periodic visits to business sites of loan users
	Undefined enabling environment for growth of cottage industries in	Acquire land and set aside funds to assist cases of bad	About 1,000 SME operators and potential operators in	*Purchase land and get its Certificate of Occupancy across the 16 LGAs of the	-Certified lands acquired for the projects -List of	Yrs 2 & 3	500 Million	-PPP framework used -Relevant government MDAs/stakehol	- Counterpart funding -Enabling environm	-Counterpart funding -Engagement of consultants	-Periodic & terminal evaluation meetings -Constant

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	the state	loans and risk absorption for SME operators in the state.	the state	State. *Procure funds to assist entrepreneurs in bad Loans and Debts.	partners -Seed fund mobilized			ders involved -Participatory monitoring & evaluation of activities in these projects.	ent & policy framework -List of SME operators to invite	-Monitoring & evaluation	sites visits -Periodic reports
	Inadequate industrial-aid machinery	Acquire various machineries, equipment and spare parts for cottage industries operations (especially in storage, processing & manufacturing).	About 1,000 SME operators and potential operators in the state	*Specific business needs assessments *Machinery/equipment sourcing including Cold Rooms, Hatchery, Cassava Processing machinery, Tractors, Threshing Machines, Harvesters, etc. *Distribution at subsidized	-Business needs report in place -Appreciable number of standard industrial machines in place -Database of beneficiaries	Yrs 1 & 2	100 Billion	-PPP framework used -Relevant government MDAs/stakeholders involved -Participatory monitoring & evaluation of activities in these projects. -Proper linkages to ministry of commerce and industry. -Technical skills training of operators of machineries.	- Counterpart funding -Enabling environment & policy framework -Security of men and materials	-Counterpart funding -Engagement of consultants/contractors -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Constant sites visits -Mid-term projects reviews

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

				rates								
	Inadequate skilled manpower	Establish frameworks to build technical and entrepreneurial skills of potential SME operators (via skills acquisition training centres etc in each of the 3 senatorial districts).	About 1,000 SME operators and potential operators in the state	<p>*Business and technical skills needs assessment across the state</p> <p>*Engage consultants</p> <p>*Engage contractors</p> <p>*Create awareness</p> <p>*Supervise and monitor implementation.</p> <p>*Build database of SME operators trained via</p>	<p>-Business and technical assessment reports</p> <p>-A good number of people with good awareness on the subject</p>	Yrs 1, 2 & 3	100 Million	<p>-PPP framework used</p> <p>-Relevant government MDAs/stakeholders involved</p> <p>-Participatory monitoring & evaluation of activities in these projects.</p>	<p>- Counterpart funding</p> <p>-Enabling environment & policy framework</p>	<p>-Counterpart funding</p> <p>-Engagement of consultants/contractors</p> <p>-Monitoring & evaluation</p>	<p>-Periodic & terminal evaluation meetings</p> <p>-Constant sites visits</p> <p>Mid-term projects review</p>	

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

				the framework.							
	Weak legislation in this sector & security challenges in the state	*Engage in policy advocacy for favorable legislation to encourage investment in cottage industries in the state.	About 1,000 SME operators and potential ones in the state	<ul style="list-style-type: none"> *Secure partners buy-in *Advocacy visits *Awareness creation on existence of such laws *Encourage intellectual property rights. 	<ul style="list-style-type: none"> -List of partners in the projects -Advocacies visits reports -Increased awareness among SME operators 	Yrs 1 & 2	40 Million	-Use of PPP framework	-Enabling environment & policy frameworks - Counterpart funding	-Counterpart funding -Engagement of consultants	-Periodic reports -Process and terminal evaluations
	Poor human Resource Management in the sector	Train 100 personnel (50 per year) to improve competence, and build database system for proper management of human	Various personnel in cottage industry sector in the state (about 100 personnel)	<ul style="list-style-type: none"> *Specific skill-gap assessments *Identification of personnel *securing partners buy in *Engaging consultants 	<ul style="list-style-type: none"> -Skills gap assessment reports. -Database of trained personnel -100 personnel trained by the end of year 2. 	Yrs 1 & 2	10 million (@ 100,000 each personnel)	-PPP framework used	- Counterpart funding -Enabling environment & policy framework	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

		resources in the sector.		*Supervising and monitoring training and database building.							
Economic empowerment (women)	Magnified ignorance among women of the state (especially those in rural areas) about economic opportunities available for them & how to access them.	Create adequate awareness at the grassroots level among the women.	More than 16,000 women in Taraba State especially in rural areas	<ul style="list-style-type: none"> *Secure partners buy-in *Engage consultants *Communities entry *Communities mobilization *Town hall meetings for public disclosures *Evaluation of success level of the exercise. 	<ul style="list-style-type: none"> -List of partners -Reports of sensitization/awareness creation activities -Evaluation reports of the exercise -More number of women with adequate awareness 	Yr 1	64 million (@ 4 million per LGA)	<ul style="list-style-type: none"> -PPP framework used including State Ministry of Women Affairs -Building of community institutions to sustain key messages at the grassroots. 	<ul style="list-style-type: none"> -Counterpart funding -Enabling environment & policy framework 	<ul style="list-style-type: none"> -Counterpart funding -Engagement of consultants -Monitoring & evaluation 	<ul style="list-style-type: none"> -Periodic & terminal evaluation meetings -Process monitoring
	Dearth of skills among women. Therefore, a	Establish functional Vocational Training	More than 3,200 entrepreneurial women	<ul style="list-style-type: none"> *Secure buy-in of partners *Engage 	<ul style="list-style-type: none"> -List of partners -3 vocational 	Yr 1-3	150 million (@ 50 million)	<ul style="list-style-type: none"> -PPP framework used 	<ul style="list-style-type: none"> -Counterpart funding 	<ul style="list-style-type: none"> -Counterpart funding -Engagement 	<ul style="list-style-type: none"> -Periodic & terminal evaluation

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	lot remain unemployed and ravished with poverty.	Centres in each of the 16 LGAs for women.	in the state	consultants/contractors *Create awareness *Supervise & monitor implementation & supply of training equipment for women-based trades.	training centres in the 3 senatorial districts of the state -Increased number of women access skills from the centres in 3 years		per centre with equipment)		-Enabling environment & policy framework	of consultants -Monitoring & evaluation	meetings -Process monitoring
	Little or no business start-up capitals for teeming women micro-entrepreneurs	Provide women-based micro-credit /business development scheme (on both cooperative and individual lending models)	More than 3,200 entrepreneurial women in the state	*Secure buy-in of partners *Engage consultants *Encourage formation of women economic groups *Form and training management committees *Train loan applicants on	*List of partners *More than 3,200 women as individual or in groups empowered by this loan *Micro-credit scheme management committees in place -List of beneficiaries of the loan	Yr 3-5	160 million (at average of 50,000 per beneficiary). To be revolved annually.	-PPP framework largely used -Group lending model largely used with fewer individual lending -Independent SMCs set up & trained for the scheme -The loan is revolving in nature -Monthly	- Counterpart funding -Enabling environment & policy framework	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

				<p>entrepreneurial skills.</p> <p>*Create awareness</p> <p>*Supervise & monitor implementation</p> <p>*Assess loan needs</p> <p>*Disburse loans</p> <p>*Monitor utilization</p> <p>*Monitor repayments and revolution of repaid loans</p>	facility			<p>installment repayment by borrowers.</p> <p>-Enterprise development training handed over to beneficiaries before loan disbursement</p> <p>-Hand-on-training provided for beneficiaries on business premises</p>			
	Dwindling rate at which girl children are trained in schools compared to their male counterpart.	*Provide scholarship schemes for 320 girl children from poor homes in the state	About 320 girl-children in the state.	<p>*Secure buy-in from partners</p> <p>*Form and train Scheme Management Committees</p>	<p>-List of partners</p> <p>-List of SMCs in each LGA</p> <p>-List of beneficiaries</p>	Yrs 1-5	48 million (in the secondary school category @ 50,000	-PPP framework used	<p>- Counterpart funding</p> <p>-Enabling environment & policy</p>	<p>-Counterpart funding</p> <p>-Engagement of consultants</p> <p>-Monitoring & evaluation</p>	<p>-Periodic & terminal evaluation meetings</p> <p>-Process monitoring</p>

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	This remains a threat to future womanhood.	(Translating to 20 per LGA (10 in secondary school category and 10 in tertiary category).		per LGA *Engage consultant *Call for Application/ Advert Selection/ Interview *Award Ceremony	*320 girl-children get scholarship in secondary and tertiary institutions.		per student for 6 years) 96 million (In tertiary category @ 150,000 per student for 4 years)		framework		
	Decreasing literacy status of most women, especially in rural areas of the state.	Establish & fund 5 functional adult education schemes in each LGA of the state (A total of 80 in all).	* More than 1,600 women in the state in a year (especially in rural areas).	*Secure partners buy-in *Build centres *Recruit and train instructors *Provide learning materials etc.	-List of partners -At least 80 adult literacy centres in the state by the end of year 2 -Names of instructors trained and engaged	Yrs 1-4	1.2 billion	-PPP framework used	- Counterpart funding -Enabling environment & policy framework	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	Prevalence of some laws constraining women participation and empowerment .	Engage in grassroots and state-level policy advocacy for repealing of these laws	More than 20,000 women in the state	*Secure partners buy-in *Reach out to and engage with identified institutions that influence such policies.	-List of partners -reports of outcomes of advocacy visits	Yrs 1-4	48 million (@ 3 million per LGA)	-PPP framework used involving communities leaders and the state house of assembly	- Counterpart funding -Enabling environment & policy framework -Security	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring
	Growing unemployment and poverty among women in the state due to inadequate industries to engage them	Establish additional 2 agro-based cottage industries in each LGA (A total of 32 industries).	More than 3,500 entrepreneurial women in the state	*Secure partners buy-in *Specific needs assessment of resources in each LGA *Engage consultants and contractors for implementation of the process.	-List of partners -Needs assessment reports *32 agro-based cottage industries built across the state	Yr --3	640 million (@ 20 million per industry)	-PPP framework used.	- Counterpart funding -Enabling environment & policy framework -Security	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring
Economic Empowerment	Missing vocational	*Ensure that	The school-going age	*Carry out assessment	-Assessment	Yrs 1-3	63	-PPP framework	- Counterpa	-Counterpart	-Periodic & terminal

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

(youths)	trade courses in schools curriculums making the youths to over-depend on white collar jobs which are hard to find these days.	vocational trade courses are duly introduced into curriculums of primary and secondary schools in the state as well as their proper implementation.	youths (More than 20,000)	of existing curriculum. *Review the curriculum to fill the gap. *Mass-Produce and distribute *Equip the three existing VTCs	reports -Reviewed curriculums withal vocational training courses captured -More than 3,000 copies of the curriculum distributed to schools & educational management departments		million	used.	rt funding -Enabling environment & policy framework -Security	funding -Engagement of consultants -Monitoring & evaluation	evaluation meetings -Process monitoring
	Dearth of livelihoods support skills among youths in the state often leading to increasing unemployment and poverty among this group	Establish three Skills acquisition centers that are related to the Youths: one in each Senatorial District.	More than 4,000 entrepreneurial youths in the state.	*Secure partners buy-in *Secure Land *Award contract *Equip the centers *Commissioning	-List of partners -Acres of land available for the facilities -3 SAT centres in place in the state	Yr1 (phased in 3 months)	150 million (@ 50 million per SAT centre)	-PPP framework used.	- Counterpart funding -Enabling environment & policy framework -Security	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	Inadequate awareness creation/advocacy for Youth Development Policies from the Govt. This situation keeps the youths ignorant of economic opportunities available for them to access and how to access them	*Create adequate grassroots/urban levels awareness on government policies and programmes on youth development as well as available economic opportunities for the youths. *Engage in policy advocacy to influence youth development policies in the state	Youths of the state (More than 10,000 youths)	*Secure partners buy-in *Carry out assessment survey *Deploy Consultants to field/engage Media *Visit to strategic institutions that influence policies	-List of partners -Assessment reports -Favorable policies made towards youth development in the state	Yr 1 (on-going)	80 million (@ 5 million per LGA).	-PPP framework used.	- Counterpart funding -Enabling environment & policy framework -Security	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring
	Little or no	Provide	About 3,300	*Secure	-List of	Yr 1	330	-PPP framework	-	-Counterpart	-Periodic &

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	business start capital denying potential youth entrepreneurs from starting and running their businesses in the state	credit facilities with low interest rate (3,300 Youths per year)	entrepreneurial youths in the state per year.	partners' buy-in *Provide Seed fund *Mobilise and Train Youths *Disburse funds (3,200 Youths) *Monitor utilization, etc	partners -Seed fund mobilized List of youth beneficiaries impacted		million (@ 100,000 0 per beneficiary)	used.	Counterpart funding -Enabling environment & policy framework -Security	funding -Engagement of consultants -Monitoring & evaluation	terminal evaluation meetings -Process monitoring
	Increasing incidences of youth unemployment and poverty due to inadequate cottage industries to engage them	Establish additional 2 youth activity-based (agro-processing) cottage Industries in each LGA (translating to 32 industries in all)	More than 4,000 entrepreneurial youths in the state	*Secure partners' buy in *Map available resources in the State *Build Cottage Industries related to available resources	-List of partners -Resource mapping profile At least 6 cottage industries built across the state in 1 year.	Yr 1	640 million (@ 20 million per industry)	-PPP framework used.	- Counterpart funding -Enabling environment & policy framework -Security	-Counterpart funding -Engagement of consultants -Monitoring & evaluation	-Periodic & terminal evaluation meetings -Process monitoring
	Dwindling interest of youths to engage in	Mechanize agriculture and introduce	More than 2,500 entrepreneurial youths	*Secure partners' buy-in	-List of partners - Increased	Yr 1	150m	-PPP framework used.	- Counterpart funding	-Counterpart funding -Engagement	-Periodic & terminal evaluation

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

	agriculture due to low little or no incentives in the face of manual-laden activities.	modern farming equipment and techniques.	in the state.	<p>*Engage consultants and contractors.</p> <p>*Provide modern farming equipments</p>	number of youths in the state going into agriculture.				<p>-Enabling environment & policy framework</p> <p>-Security</p>	of consultants	meetings
	Low Entrepreneurial Skills among Youths and incessant business failures due to incompetence and poor management	Build entrepreneurial capacities of 1,000 Youths from each of the 16 LGAs. Space out to 2 years)	More than 16,000 entrepreneurial youths across the LGAs of the state.	<p>*Secure partners' buy in</p> <p>*Mobilise and train Youths L.G by L.G</p>	<p>-List of partners</p> <p>-List of trained youths</p> <p>*16,000 youths trained on entrepreneurial skills.</p> <p>*More youth entrepreneur and enterprises emerge.</p>	Yr 1 & 2 (Phased out)	480 million (@ 30,000 per trainee)	-PPP framework used.	<p>- Counterpart funding</p> <p>-Enabling environment & policy framework</p> <p>-Security</p>	<p>-Counterpart funding</p> <p>-Engagement of consultants</p> <p>-Monitoring & evaluation</p>	<p>-Periodic & terminal evaluation meetings</p> <p>-Process monitoring</p>

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Appendix

10. Questionnaire/Interview guide for Education Sector
11. Questionnaire/Interview guide for Health Sector
12. Questionnaire/Interview guide for Cottage Industry
13. Questionnaire/Interview guide for Economic enhancement/capacity building (women)
14. Questionnaire/Interview guide for Economic enhancement/capacity building (Youths)
15. Respondents Distribution Guide
16. Names of participants in sector-based FGD sessions/ validation workshops
17. Stakeholder Validation and Planning Workshop

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

APPENDIX 1

Education Sector Questionnaire July, 2012

NOTE; Optimum Resources Management is private research/consulting firm which work in partnership with Development Partners in proffering technical solutions to identified sectoral gaps across the nation. Presently, Optimum is carrying out Needs assessment Survey on some sectors (Health delivery, Education, Capacity enhancement for economic empowerment and cottage industries) in selected States across the 6 geo-political zones of Nigeria (Among which are Taraba (NE), Katsina (NW), Kwara (NC) and the FCT) and will need your assistance. This information will be used, in conjunction with secondary data on various sectors as a basis for developing an intervention plan to bridge identified gaps. One of the key economic sectors we are looking into is **EDUCATION** and we hope you will be willing to avail us of information as required.

The interview will take between 20 to 30 minutes to complete. Whatever information you provide will be treated with strict confidence and will not be shown to any persons outside of the Optimum Resources Management project team. Participation in the interview is voluntary and you may choose not to answer some or all of the questions. Your views are very important, however, and we hope you will fully participate.

CONSENT:

I willingly agree to participate fully in this survey and give my consent for the information I provide to be used in the manner stated above.

INTERVIEWEE Name & Signature (Optional):

INTERVIEWER Name & Signature:

Interview date: ___/___/12 *Interview time:*

Interview Location:

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Background Information

Respondent's Name:

Designation:

Address:

Ministry/Department/Agency:

General information

1. What progress has the state made towards attainment of MDG Goal 2 on universal Basic education being achieved in the state?

2. What are the major challenges in achieving this MDG goal in the state?

3. What is the present Government policy on primary and secondary education?

4. What is the current student - teacher ratio in

- a) Primary level _____
b) Secondary level _____
c) Tertiary level _____

5. What is the average number of pupils in the class at primary and secondary level

- (a) Primary Level _____
(b) Secondary Level _____

6. Based on 2006 National Census what is the school going population % for the state

7. What is the boy- girl school enrollment ratio _____

8. How equitably distributed are educational facilities in the state

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

9. Are there locations eg LGA, communities & towns without fair share of available educational facilities?

Yes

No

10. If yes, please list the locations/ facilities required there.

S/N	Locations lacking educational facilities	Facilities required
-----	--	---------------------

11. What would you say are the 7 most **CRITICAL needs** of the education sectors of the state?

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____
- 6 _____
- 7 _____

12. Do you have any suggestion on how these critical needs can be met?

13. What ongoing intervention project of government are aimed at meeting the listed areas of needs in the education sector _____

14. Any planned/future programme of government to address listed needs?.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

15. Which international organization/ development partners including Nigeria organizations are working in the area of promoting educational advancement in the state?

S/N	Names of Donors/Development Partners	Focus Areas
-----	--------------------------------------	-------------

16. Give example public- private partnership project in the education sector in the state (if any)

S/N	EDUCATIONAL PARTNERSHIP PROJECTS	LOCATIONS
-----	----------------------------------	-----------

17. Any official policy on P.P.P in the state?

Yes

No

18. What is the state of the handicapped, blind, deaf, dump and special children education in the state

Poor

Fair

Good

Excellent

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

19 What is the state non- formal education for none literate adults in the state?

Poor

Fair

Good

Excellent

20 Any suggestions on what to do in terms of project implementations to improve the overall standard of education in the state?

Thank you for your time and contribution.

Interviewer Comment:

Please, note anything strange or unexpected about the interview that may affect the data.

RESULT CODE: Interviewer, please circle the correct code on completion of the interview session.

- Complete - 1
- Incomplete (respondent termination) - 2
- Incomplete (third party interruption) - 3

QUESTIONNAIRE TRACKER

Interviewer

Supervisor

Date

Signature

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

APPENDIX 2

Questionnaire for Capacity enhancement of youths for economic empowerment July, 2012

NOTE; Optimum Resources Management is private research/consulting firm which work in partnership with Development Partners in proffering technical solutions to identified sectoral gaps across the nation. Presently, Optimum is carrying out Needs assessment Survey on some sectors (Health delivery, Education, Capacity enhancement for economic empowerment and cottage industries) in selected States across the 6 geo-political zones of Nigeria (Among which are Taraba (NE), Katsina (NW), Kwara (NC) and the FCT) and will need your assistance. This information will be used, in conjunction with secondary data on various sectors as a basis for developing an intervention plan to bridge identified gaps. One of the key economic sectors we are looking into is **Capacity enhancement of youths for economic empowerment** and we hope you will be willing to avail us of information as required.

The interview will take between 20 to 30 minutes to complete. Whatever information you provide will be treated with strict confidence and will not be shown to any persons outside of the Optimum Resources Management project team. Participation in the interview is voluntary and you may choose not to answer some or all of the questions. Your views are very important, however, and we hope you will fully participate.

CONSENT:

I willingly agree to participate fully in this survey and give my consent for the information I provide to be used in the manner stated above.

INTERVIEWEE Name & Signature (Optional):

INTERVIEWER Name & Signature:

Interview date: ___/___/12 Interview time:

Interview Location:

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Background Information

Respondent's Name:

Office:

Designation:

Ministry/Department/Agency:

Sector: Capacity Building/Economic Empowerment

General Information

1. What is the population of youths in the State based on the 2006 census? _____

2. What percent % of the State population is school going age and what % constitute working population.

% Schooling age _____

% Working age _____

3. What is the current youth unemployment in the state?.

4. What are the causes of youth's unemployment in the state? _____

5. What are some of the major consequences of unemployed youths noticed in the recent past?

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

6. What measure is being put in place to curb the trend of youth's unemployment in the state.

SN	MEASUREs AGAINST UNEMPLOYMENT	LOCATION
1.		
2.		
3.		
4.		
5.		

7. What past measures by government to reduce unemployment among youth worked and which did not work.

SN	Successful Past youth programs	Failed Youth Programme
----	--------------------------------	------------------------

8. is there a link between youths unemployment and type of education received from schools?.

YES

NO

9. If yes, how can this be improved? _____

10. Can you list the skills/qualities that increase the employability of youths?

1. _____

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____

11. Are any of the required skills to improve youth employment lacking in the state.

YES

NO

12. If yes, what skills are lacking in the State and LGAs.

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

13. Can you list some skill acquisition centers established in the state for youths?

14. Are these centers still functioning?

YES

NO

15. Why is it difficult to achieve the objectives of establishing skills Acquisition centre?.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

16. Please list **7 critical capacity building/economic employment** intervention programmes that can improve the overall outlook of youths in the State.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

17. Would you say the financial institutions in the state are youth-friendly in-terms of granting credits/loan?

YES

NO

18. If NO, what can be done to improve the ability of enterprising youths to access loans/credits

19. What Agency of the government are currently saddled with youths development in the state.

SN	Ministry Department & Agency	Location
----	------------------------------	----------

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

20. Are there donors/development partners including international organization currently working in the areas of youth development and empowerment in the State?.

YES

NO

21. If YES, please list their names.

22. What youth capacity building and economic empowerment programme have been done anywhere in Nigeria that you will want introduced in the state?.

Thank you for your time and contribution.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Interviewer Comment:

RESULT CODE: Interviewer, please circle the correct code on completion of the interview session.

- Complete - 1
- Incomplete (respondent termination) - 2
- Incomplete (third party interruption) - 3

QUESTIONNAIRE TRACKER

Interviewer

Supervisor

Date

Signature

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

APPENDIX 3

Questionnaire for Capacity enhancement for economic empowerment of women July, 2012

NOTE; Optimum Resources Management is private research/consulting firm which work in partnership with Development Partners in proffering technical solutions to identified sectoral gaps across the nation. Presently, Optimum is carrying out Needs assessment Survey on some sectors (Health delivery, Education, Capacity enhancement for economic empowerment and cottage industries) in selected States across the 6 geo-political zones of Nigeria (Among which are Taraba (NE), Katsina (NW), Kwara (NC) and the FCT) and will need your assistance. This information will be used, in conjunction with secondary data on various sectors as a basis for developing an intervention plan to bridge identified gaps. One of the key economic sectors we are looking into is **Capacity enhancement for economic empowerment of women** and we hope you will be willing to avail us of information as required.

The interview will take between 20 to 30 minutes to complete. Whatever information you provide will be treated with strict confidence and will not be shown to any persons outside of the Optimum Resources Management project team. Participation in the interview is voluntary and you may choose not to answer some or all of the questions. Your views are very important, however, and we hope you will fully participate.

CONSENT:

I willingly agree to participate fully in this survey and give my consent for the information I provide to be used in the manner stated above.

INTERVIEWEE Name & Signature (Optional):

INTERVIEWER Name & Signature:

Interview date: ___/___/12 *Interview time:*

Interview Location:

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Background Information

Respondent's Name:

Office:

Designation:

Ministry/Department/Agency:

Sector: Capacity Building/Economic Empowerment (for women)

General information

1. What are the main livelihoods sources for woman in the state?
2. What is the unemployment rate for woman across the different LGAs of the State?
3. What are some of the consequences of women unemployment and economic empowerment?

4. In your opinion what are the major causes of women unemployment in the state?
5. What do you think should be done to stem the ugly tide?

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

6. List at least 10 Skills/ jobs or trade types which women can be gainfully engaged in in the state

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

7. List Different skills Acquisition Centers for woman in the state

S\N	SKILL ACQNSITION	LOCATON
-----	------------------	---------

8. How many are still functioning?

9. Why is the objective for setting up skill acquisition centers often difficult to realize?

10. What special skill training do you think the women in the State require for improved livelihood and standard of living?

11. How easy is it for woman to access credit for the business in the state?

Very easy	<input type="checkbox"/>
Easy	<input type="checkbox"/>
Not easy at all	<input type="checkbox"/>

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

12. What can be done by Government and partners to improve women access to credit?

13. Name some micro finance / financial institutions in the state who give credit for woman – related work

14. Has forming women into groups and cooperates society helped the lots of woman in the state?

Yes

No

15. If No, why?

16. List 7 ways the capacities of woman can be enhanced for economic employment in the state.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

17. Are there donor organisations and development partners working on women capacity building /empowerment in the State?

S/N	Name of Donor/Development Partner	Areas of Intervention

18. Do you know of any faith – based woman capacity building and empowerment programs in the State?

19. List 7 women capacity Building/ empowerment project s if embarked on by government in the state will change the overall outlook of woman in the state?

Thank you for your time and contribution.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Interviewer Comment:

RESULT CODE: Interviewer, please circle the correct code on completion of the interview session.

- Complete - 1
- Incomplete (respondent termination) - 2
- Incomplete (third party interruption) - 3

QUESTIONNAIRE TRACKER

Interviewer

Supervisor

Date

Signature

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

APPENDIX 4

Cottage Industries support Questionnaire July, 2012

NOTE; Optimum Resources Management is private research/consulting firm which work in partnership with Development Partners in proffering technical solutions to identified sectoral gaps across the nation. Presently, Optimum is carrying out Needs assessment Survey on some sectors (Health delivery, Education, Capacity enhancement for economic empowerment and cottage industries) in selected States across the 6 geo-political zones of Nigeria (Among which are Taraba (NE), Katsina (NW), Kwara (NC) and the FCT) and will need your assistance. This information will be used, in conjunction with secondary data on various sectors as a basis for developing an intervention plan to bridge identified gaps. One of the key economic sectors we are looking into is **Cottage Industries support** and we hope you will be willing to avail us of information as required.

The interview will take between 20 to 30 minutes to complete. Whatever information you provide will be treated with strict confidence and will not be shown to any persons outside of the Optimum Resources Management project team. Participation in the interview is voluntary and you may choose not to answer some or all of the questions. Your views are very important, however, and we hope you will fully participate.

CONSENT:

I willingly agree to participate fully in this survey and give my consent for the information I provide to be used in the manner stated above.

INTERVIEWEE Name & Signature (Optional):

INTERVIEWER Name & Signature:

Interview date: ___/___/12 Interview time:

Interview Location:

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Background Information

Respondent's Name:

Address:

Designation:

Ministry/Department/Agency:

Sector: **COTTAGE INDUSTRIES SUPPORT**

General questions

1. Would you say the state is developing industrially?

YES

NO

2. What are the Major industries in the state?

S/N Government Owned Privately Owned

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

3. What are the major SME (small medium scale enterprise) in the state.

SN	SMALL SCALE	MEDIUM SCALE
----	-------------	--------------

1.

2.

3.

4.

5.

6.

7.

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

4. Would you say SMEs in the state are increasing or decreasing?

Increasing

Decreasing

5. If decreasing, what is responsible for this downward trend.

6. What are the major natural resources available in the state and where are they more abundant

S/N	Natural Resources	Areas of Concentration
-----	-------------------	------------------------

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

7. To what extent has identified state natural resources been developed and utilized

Resource largely utilized

Resource averagely utilized

Resources not utilized

8. What do you think can be done to maximize the use of the available natural resources within the state? _____

9. Is there any policy in the state on developing & utilizing the available natural resources?

Yes

No

10. If yes when last was this policy reviewed to attain it to current realities

11. What are the different problems facing the steady growth and development of cottage industry in the state. _____

12. How would you describe the general business environment in the state.

Investors friendly

Conducive environment

Not conducive

13. Can you list small and medium scale industries that have folded up in the last few years?

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

S/N	SME Name	Location
1		
2		
3		
4		
5		
6		
7		

14. Tick as many factors below that may have caused the folding up of some the SME listed above and why SMEs may fail to thrive in the state.

1. Lack of enabling environment in state
2. Lack of adequate raw material
3. Lack of managerial skills and competent staff
4. Lack of adequate market for products
5. High cost of labour in state
6. High operational cost resulting from poor power supply/use of generating plant
7. Insecurity

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

- 8. High cost of transportation of material
- 9. Problems related to tax and revenue collection burden
- 10. Difficulty of accessing credit from banks and financial institution

15. What do you consider as the 7 most critical needs of the Cottage Industry in the state which if addressed will encourage the growth and development of the industry? These needs may be in the areas of skills, infrastructure, Man power, equipment, credit, legislation etc.

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____

16. What special intervention packages/development support programmes will be needed to address the critical needs of the sector?

17. What role has donors/development partners/international organizations played in the past to support cottage industry. _____

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18. List names of donors/development agencies and investors partnering and supporting the development of the cottage industry in the state.

S/N	Names of Donor/Development Agencies	Areas of Support/Intervention
-----	-------------------------------------	-------------------------------

19. Is there a framework for public-private partnership arrangements in the state .

Yes

No

20. How supportive are the banks/financial institution in promoting the growth of the cottage industry in the state.

Very supportive

Moderately supportive

Not supportive

Thank you for your time and contribution.

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Interviewer Comment:

Please, note any important point mentioned during the interview that will be helpful

RESULT CODE: Interviewer, please circle the correct code on completion of the interview session.

- | | | |
|---------------------------------------|---|---|
| Complete | - | 1 |
| Incomplete (respondent termination) | - | 2 |
| Incomplete (third party interruption) | - | 3 |

QUESTIONNAIRE TRACKER

Interviewer

Supervisor

Date

Signature

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

APPENDIX 5

Health Delivery Sector Questionnaire July, 2012

NOTE; Optimum Resources Management is private research/consulting firm which work in partnership with Development Partners in proffering technical solutions to identified sectoral gaps across the nation. Presently, Optimum is carrying out Needs assessment Survey on some sectors (Health delivery, Education, Capacity enhancement for economic empowerment and cottage industries) in selected States across the 6 geo-political zones of Nigeria (Among which are Taraba (NE), Katsina (NW), Kwara (NC) and the FCT) and will need your assistance. This information will be used, in conjunction with secondary data on various sectors as a basis for developing an intervention plan to bridge identified gaps. One of the key economic sectors we are looking into is **Health Delivery Sector** and we hope you will be willing to avail us of information as required.

The interview will take between 20 to 30 minutes to complete. Whatever information you provide will be treated with strict confidence and will not be shown to any persons outside of the Optimum Resources Management project team. Participation in the interview is voluntary and you may choose not to answer some or all of the questions. Your views are very important, however, and we hope you will fully participate.

CONSENT:

I willingly agree to participate fully in this survey and give my consent for the information I provide to be used in the manner stated above.

INTERVIEWEE Name & Signature (Optional):

INTERVIEWER Name & Signature:

Interview date: ___/___/12 *Interview time:*

Interview Location: _____

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Background Information

Respondent's Name:

Address:

Designation:

Ministry/Department/Agency:

Sector: **HEALTH DELIVERY**

General information

1. How would you rate health service delivery in the state?.
 - (a) Excellent
 - (b) Good
 - (c) Average
 - (d) Poor

2. With 2015 by the corner, how would you assess the state's progress in the attainment of MDG Goal:
 - (a) Goal 4 (Reduce infant mortality)
 - i. Goal attainable
 - ii. Much progress made
 - iii. Average progress made
 - iv. No progress at all

 - (b) Goal 5 (improve maternal health)
 - i. Goal attainable
 - ii. Much progress made
 - iii. Average progress made
 - iv. No progress at all

 - (c) Goal 6 (combat HIV and AIDS, Malaria and other disease)
 - i. Attainable by stat

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ii. Much progress already made

iii. Average progress

iv. No progress

(d) What in your opinion has contributed to where we are today regarding

the attainment of these goals 4,5 and 6 in the State_____

3. What is the patient-doctor ratio in the state?_____

4. Would you say there is adequate health personnel in the state including all LGAs of the state?.

YES

NO

NOT SURE

5. If NO, in which part of the state is there critical health Manpower need.(specify LGA and town/community)_____

6. Would you say there are adequate number of health facilities(infrastructure and equipment across the LGAs)?

YES

NO

NOT SURE

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7. If NO, In which part of the state is there a critical health infrastructure and equipments needs across the state and LGA

SN Health Infrastructural Needs

Areas

8. Are there any specialized skills required for improved health services delivery in the state.

YES

NO

NOT SURE

9. If yes ,can you please list some these skill areas.

i. _____

ii. _____

iii. _____

iv. _____

10. What would you say are the 7 most critical NEEDS (Manpower, infrastructure and equipments) of the Health Sector which if implemented will improve overall service delivery.

1. _____

2. _____

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3. _____

4. _____

5. _____

6. _____

7. _____

Others: _____

11. Are there any on-going government intervention project aimed at meeting the identified needs.

YES

NO

NOT SURE

12. Which Development Partners/donors have played key role in the health sector in past in the state?.

Donors/Agency

Project Intervention Areas

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13. What other potential partners exist who can work with the state for improved health delivery service.? _____

14. What is the state policy on public-private partnership (PPP) in the health sector _____

15. What is the state health policy for:

(a) Under 5 _____

(b) Elderly (60 years and above) _____

(c) Pregnant women. _____

16. Is there a positive synergy between state government and health NGOs/CSQs?

YES

NO

NOT SURE

17. Can you list 5 NGOs who have contributed positively to health delivery in the state?.

Names of NGOs

Intervention Areas

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18. Can you list abandoned health projects (infrastructure and equipment) in the state.

Abandoned Projects

Location

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19. What do you consider as the greatest achievement of the present government in the area of health delivery in the state?.

20. Suggest how the overall health delivery services of the State can be improved.

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Thank you for your time and contribution.

Interviewer Comment:

Please, note anything strange or unexpected about the interview that may affect the data.

RESULT CODE: Interviewer, please circle the correct code on completion of the interview session.

Complete - 1

Incomplete (respondent termination) - 2

Incomplete (third party interruption) - 3

QUESTIONNAIRE TRACKER

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

Interviewer

Supervisor

Date

Signature

SNEPCO NEEDS ASSESSMENT -TARABA STATE REPORT

APPENDIX 6

RESPONDENTS TARGET/DISTRIBUTION GUIDE ACROSS SECTORS

A. COTTAGE INDUSTRY RESPONDENTS DISTRIBUTION/ TARGET

1. Ministry of commerce and industry
2. MAN (Kwara state)
3. SMEDEN
4. Kwara State Chambers of commerce & Industry
5. Poultry Association of Nigeria
6. NGO involved in SME/Enterprise development
7. Cassava processing mill
8. Pure water factory
9. Bee-keeping/honey making
10. Respondents form to LGA outside state capita
11. Ministry of Agriculture (Department of processing and rural infrastructure)
12. Ministry of internal revenue
13. Ministry of cooperatives
14. Banks (related to SMEs development)

B. EDUCATION INTERVIEW TARGET/DISTRIBUTION

1. State universal primary education board (SUPEB)
2. N.U.T
3. Ministry of education
 - a) Dir of planning research & statistics
 - b) Dir education
 - c) Female staff
 - d) Male staff + 6 others
4. Local government education board(min of 2 LGA)
5. NGO/CSO (education)
6. P.T.A (members)
7. Tertiary institution
8. Proprietors of private schools
9. NUJ
10. Retired Academician

C. HEALTH SECTOR RESPONDENTS TARGET/DISTRIBUTION

1. primary health ()
2. secondary health
3. N.M.A
4. Ministry of health
5. N.G.O – Health
6. Nurses/mid wife
7. Pharmacists (private & government)
8. Faculty of health/medicine

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9. Private medical practitioner s
10. Natural Health practitioner
11. LG Area (medical officers)

- 12 Specialist Hospital/ FMC/ Teaching Hospital

D. CAPACITY ENHACEMENT FOR ECONOMIC EMPAOWERMENT OF YOUTH AND WOMAN RESPONDENTS TARGET & DISTRIBUTION

1. Ministry of youth
2. Ministry of women affair
3. NDE -----
4. Political Parties women wing
5. Student Union Government
6. NGOs—working on youth issue
7. Skills Acquisition centers
8. Political Parties women wing
9. Youth Leaders from LGAs-
10. Manufacturer Association of Nigeria
11. Micro Finance Institutions/ Banks
12. Thrift, savings and coop societies
13. Okoda riders association
14. CAN---youth wing
15. Muslim society of Nigeria/ NASFAF--- YOUTH WING
16. Nigeria Council of Woman Society (NCWS)
17. NGOs working on -woman issues

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

APPENDIX 7

VALIDATION WORKSHOP FOR NEEDS ASSESSMENT SURVEY CONDUCTED IN TARABA

TARABA STATE UNIVERSITY

ATTENDANCE

SECTOR: YOUTH AND WOMEN

ATTENDANCE LIST

S/N	NAME	OFFICE ADDRESS	EMAIL/ PHONE	REMARK
1	ISHAKU B. ECHATY	YOUTH LEADER ZING	08088972585	
2	BENNY AWU HENNY	WURO HAMMATO PRIMARY SCHOOL, JALINGO	08065562792	
3	SHICA BARNABAS FWANO	NATIONAL BUREAU OF STATISTICS, JALINGO	08032620720	
4	FAOUTH FOUNDATIONWYA L. SALLAMA	MD SOCKY GLOBAL VENTURES, MASANU JALINGO	08138777197	
5	JUMMAI TANKO		08066155114	
6	BLESSING E. B. Y GARBA	SHISHIWA WOMEN & YOUTH FOUNDATION OPP. ASSOCIATION OF GOD CHURCH, DONGA ROAD,JALINGO	08036975727. bebygarba@yahoo.com	
7	RAHABA .A. ZANDO		08034778704	
8	TANI AGBU	TARABA STATE HEALTH SERVICES MANAGEMENT BOARD, JALINGO	07034650060	
9	RUTH ALU ZABANI	MINISTRY FOR WATER RESOURCES AND RURAL DEVELOPMENT, JALINGO, TARABA STATE	08169151018, 08028035974	

SNEPCO NEEDS ASSESSMENT - TARABA STATE REPORT

10	RUTH EMMANUEL ADAMS	TARABA AGRICULTURAL DEVELOPMENT PROGRAMME	08164945353
11	HELEN DOUGLAS SABA	TSU JALINGO	08030943357

SECTOR: HEALTH

ATTENDANCE LIST

S/N	NAME	OFFICE ADDRESS	EMAIL/ PHONE	REMARK
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3	MR. DANLANU B. DAN-ASABA	TARABA STATE UNIVERSITY CLINIC, JALINGO	08039671294	
4	PECULIAR DANJUMA	TARABA STATE UNIVERSITY CLINIC, JALINGO	08036287891	
5	JUSTINA KEVIN	TARABA STATE UNIVERSITY CLINIC, JALINGO	07032835881	

SECTOR: EDUCATION

ATTENDANCE LIST

S/N	NAME	OFFICE ADDRESS	EMAIL/ PHONE	REMARK
1	JOHN DAME	G. D. S.S KOFAI	08063378224	TEACHER
2	AYUBA R. UKWEN	M. G. D. J. S. S JALINGO	08137958094	TEACHER
3	RICHARD A. SHAMFA	G. J. D. S.S K/YAMUSA	07082413925	TEACHER
4	MR. ALEX	ISU JALINGO		

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SECTOR: COTTAGE INDUSTRIES

ATTENDANCE LIST

S/N	NAME	OFFICE ADDRESS	EMAIL/ PHONE	REMARK
1	YUSUF SULEI	TARABA STATE WATER SUPPLY AGENCY JALINGO	07080856519	
2	SABA D. BILEYA	NECO JALINGO	08086286621	
3	ELISHA EMMANUEL	VETENARY HOSPITAL, JALINGO	08062680748	
4	PAUL .A. PANTUVO	SCHOLARSHIP BAORD	08060137776	
5	JONATHAN O. SHUK ADARA	CRCN MAGAMI JALINGO	07031181754	
6	DR. ALIYU	DIR. PRELIMINARY STATIONS		