Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

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ABSTRACT: This study examined the effects of insecurity on households' standard of living in Benue State. Raw data on the variables were obtained from 384 respondents selected within the affected local government areas of the state. Methods of data analysis used were descriptive statistics and logit regression analysis. The findings confirmed that insecurity have a significant negative impact on household standard of living. The study also found that major causes of insecurity in Benue State are political grievances, social and cultural tensions, weak governance, external influences, lack of education or employment , uncontrolled movement of people and weapons across borders, access to weapons, and spread of false information, propaganda, or hate speech. Given the findings, this study recommends amongst others encouragement of inclusive governance, political representation and dialogue among diverse groups; fostering cultural understanding and encouraging programmes that bridge division; strengthening institutions, promoting transparency, accountability and rule of law; engaging in diplomatic efforts, economic cooperation and inter-states' collaboration; and investing in education, vocational training, and job creation programmes.

INTRODUCTION

Most countries in the world are faced with security challenges, but the difference however is dependent on the ability of each country to manage the threat (Saleh, 2020). The forms of insecurity ravaging most of the world economies include job insecurity, food insecurity and physical insecurity. Notwithstanding the enduring nature of warfare or living standard, its character is constantly changing as characterized by the nature of post-cold-war conflicts which includes terrorism, insurgency, and banditry amongst others (Barber, 2000; Khalid & Mustapha, 2014). These insecurity acts seem to affect the safety and living standard of citizens, commerce, education, employment, and other socio-economic activities.

Nigeria has experienced severe security threats, rendering the country unsafe for economic growth. It was ranked as the third most affected nation by terrorism in the 2020 Global Terrorism Index (GTI), following Iraq and Afghanistan (GTI, 2021). The alarming levels of insecurity have made the Nigerian economy unappealing to both local and foreign investors, who have become apprehensive about investing and allocating their hard-earned resources into profitable ventures (Chuku, Abang & Ima-Abasi, 2019). Benue State, located in the North-Central region of Nigeria, has experienced recurring cycles of violence and insecurity in recent years. The state has been plagued by herder-farmer conflicts, banditry, and kidnapping, leading to a significant decline in the standard of living of its residents.

Insecurity has become a major challenge in Benue State, with frequent attacks on communities, displacement of people, and destruction of property. This has led to a significant decline in the standard of living of the residents, with many struggling to access basic necessities like food, healthcare, and education. The problem is further compounded by the lack of effective security measures, inadequate infrastructure, and poor economic opportunities. Based on the foregoing, this study is set out to investigate the impact of insecurity on standard of living in Benue State, indentify the causes of insecurity in Benue State, and to provide recommendations for solving insecurity problems in the state.

CONCEPTS OF INSECURITY

The term insecurity has myriads of connotations. It signifies danger; hazard; uncertainty; lack of protection, and lack of safety. Insecurity is the condition of being vulnerable to danger or threat, whereas danger is the state of being at risk of harm or injury. It is the state of being insecure or unprotected or a state of being subjected in every respect to terror, threat, risk, molestation, bullying and harassment among others. Insecurity, for example, can be conceived as a threat to the state that often accounted for the arms and nuclear weapons race to protect the state. Thus, insecurity reduces the capital stock of a country by destroying human and physical capital which may affects the entire economic performances adversely. Insecurity exists wherever, there is lack of instability and continuity of livelihood (stable and steady income), predictability of daily life (knowing what to expect), protection

Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

from crime (feeling safe), and freedom from harm (safety or protection). Insecurity is the inability of a state to maintain law and order among its citizen in terms of protection.

CONCEPT OF LIVING STANDARD

The concept of living standard refers to the level of economic prosperity and comfort experienced by individuals or households, encompassing aspects such as income, consumption, health, education, and overall well-being. According to the United Nations (2020), "living standards measure the extent to which people have accesses to basic necessities like food, clean water, shelter, education, healthcare, and social services. The World Bank (2019) defines living standards as "the material well-being of individuals, households, and societies, measured by indicators such as income, consumption, and access to basic services like health, education, and infrastructure."

THEORETICAL FRAMEWORK

The study adopts the Human Security Theory (HST). It emerged in the 1990s as a response to traditional notions of security that focused solely on state security and military power. The theory prioritizes the protection and well-being of individuals and communities. The key components of Human Security Theory include:

1.   Freedom from fear: Protection from violence, conflict, and physical harm.
2.   Freedom from want: Access to basic needs like food, water, healthcare, and education.
3.   Dignity: Respect for human rights, cultural identity, and personal autonomy.
4.   Protection: Shielding individuals and communities from external threats and vulnerabilities.

HST emphasizes that security is not only about the absence of war but also about the presence of opportunities, resources, and social services that enable humans to thrive.

The scope of human security includes:

1.   Economic security: Access to resources, employment, and a stable income.
2.   Food security: Availability and access to nutritious food.
3.   Health security: Access to healthcare, sanitation, and clean water.
4.   Environmental security: Protection from natural disasters, pollution, and degradation.
5.   Personal security: Protection from violence, crime, and abuse.
6.   Community security: Social cohesion, inclusion, and collective well-being.
7.   Political security: Participation in decision-making, human rights, and good governance.

Human Security Theory has implications for policy-making, development, and conflict resolution, emphasizing the need for a people-centered approach to security that addresses the root causes of insecurity and promotes sustainable development.

EMPIRICAL LITERATURE

Ogochukwu et al (2023) investigated the effect of insecurity on consumption patterns in Awka metropolis, Anambra State. The descriptive survey design was adopted for the study. The area of study is Awka metropolis. The population of the study consisted of all households in the study area, while the sample size was 271. The study concluded that insecurity has altered feeding pattern of respondents in Awka Metropolis in terms of being unable to have a balanced diet as well as change of desired diet option as a result of hike in prices which has invariably causes some household to adopt coping strategies like reduction in the number of time they feed in a day, going a whole day without food as well as reallocation of household resources. Therefore, the researcher recommended that government efforts need to be intensified in setting up short-term cushioning programme to ameliorate the effect of increasing pricing of food items as a result of insecurity situations.

Okoro (2021) conducted a study on the effect of economic insecurity management on the Nigerian economy, gathering data from 2016-2019. The stud employed ordinary least square regression as its estimation technique. Findings showed that economic insecurity have negative and significant effect on the Nigerian economy. Therefore, it was concluded that economic insecurity is a threat to the economy. In spite of the study contribution in literature, the influence of insecurity on unemployment was not explored hence, a gap for further studies.

Eneji and Agri (2020) investigated and exposed the root causes, socio-economic impacts of insecurity on the standard of living in Nigeria. The study used the survey method of research to gather information from key informants. Structured questionnaires, interview and focus group discussion were adopted. The questionnaires were sorted, classified and interpreted using the simple percentages, statistical tables and charts in year 2020. Outcome indicated that insecurity has increased poverty, hunger, diseases, illiteracy and violence in the land thus, affect household negatively. The study concluded that insecurity is a threat to Nigerian economy. Though, the impact of insecurity on other household variables was not captures in the study but was only related to factors that affect household.

Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

Phoumin and Kimura (2019) investigate the impacts of energy insecurity on household welfare in Cambodia. The study used the Cambodia Socio-Economic Survey Data of 2015 and employed descriptive statistic for the analysis. The study confirms that energy insecurity has an enormous negative impact on households' welfare, with a further negative impact on children's human capital formation. The findings lead to policy implications for improving household energy security and thus influencing economic, social, and environmental development.

Tahar, Arafet, Hadhek (2018) studied the effect of insecurity on national income in Nigeria. The analysis applied simultaneous equation models to panel data for a sample of eleven countries (six developing and five developed) between 2008 and 2015. Their findings revealed a positive effect of insecurity on national income. While the analysis made used of general insecurity, little attention was given to the nexus between insecurity and household income rather it focused on national income.

Bowman (2013) examined the relationship between job insecurity and household consumption in Australia using dataset from 2005 to 2011 in Australia. The paper employed two measures of job insecurity including the self-reported probability of job loss and the predicted probability of unemployment for both the head and partner of the household. The researcher made use of panel regression and finding showed a significant and negative effect of job insecurity on food consumption whereby a one standard deviation increase in unemployment risk is estimated to reduce food consumption by 3.01 per cent.

The relationship between job insecurity and non-food consumption appears relatively stronger compared to food consumption with a one standard deviation increase in unemployment risk causing non-food consumption to fall. Benito (2006) looked at whether job insecurity affects household consumption using micro-data on British households. Employing ordinary least squares, the results provided support for the central proposition that unemployment risk leads households to defer consumption. A one standard deviation increase in unemployment risk for the head of household was estimated to reduce household consumption by 1.6%. Taking the spread of the distribution of job insecurity to consist of four standard deviations, this indicated that moving from the bottom to the top of the distribution of job insecurity implied a reduction in consumption. This effect was still greater for the young, those without non-labour income and manual workers-for whom precautionary effects might be expected to be stronger a priori.

METHODOLOGY
Research Design
The survey research design was adopted for the study. What informs the researcher's use of the survey method was that the study gathers both factual information and the opinion of respondents who are directly affected by the menace (rural households), from which relationships among given variables is determined.

Population and Sample Size Determination
A Multi stage sampling technique was used in arriving at the sample size. Identification of political zones of the state was carried out in the first stage. In the second stage, two affected local government areas in the zones were identified while random selection of entrepreneurs within the areas was the third stage of the procedure. The local government areas are Kwande, Ukum, Guma, Gwer west, Agatu and Apa. In each Local Government, households' heads are considered as farmers who are directly affected by the menace and are living in IDP camps and at local governments' headquarters.

Since the population is large and unknown, we use Cochrain's (1963) technique for sample size determination

Thus, $n = Z^2 \frac{PQ}{e2}$ --- (1)

Where

n = Sample size to be determined

Z= The value on the Z table at 95% confidence level (1.96)

e = Sampling error @ 5% or 0.05

P= Maximum variety of the population at 50% that is 0.5

Q = 1-P = 1-0.5 = 0.5

$n = (1.96)^2 \frac{(0.5*0.5)}{0.05^2} = \frac{0.9604}{0.0025}$

$= 384$

Sixty four (64) respondents were randomly selected from each local government to make up this sample size of three hundred and eighty four (384).

METHOD OF DATA COLLECTION
Data used for this study is basically primary data from the respondents. The major method of gathering the data for the research is structured questionnaire. The questionnaire was constructed to include information on respondents' demographic characteristics, living standard and insecurity. Six research assistants or interviewers for the survey were recruited and given necessary training. The recruitment of research assistants was to ensure that questionnaires that were distributed were all recovered, and also to assist

respondents in completing the questionnaires, where necessary. Preceding the administration of the questionnaire, respondents were duly informed about the nature and objectives of the study as well as the confidentiality of all the information to be obtained.

VALIDATION / RELIABILITY OF THE INSTRUMENT

The questionnaire was validated by experts to ensure that they capture all the objectives of the study. To ensure the reliability of the instrument, the instrument was pilot-tested on 50 respondents (Kwande 9 respondents, Ukum 8 respondents, Guma 8 respondents, Gwer west 8 respondents, Agatu 9 respondents and Apa 8 respondents) which were part of the population of the study. The reliability estimates were obtained after administering, collecting and analyzing the data. Cronbach Alpha Coefficient which is a measure of internal consistency of instruments was used in the pilot study. The analysis yielded an alpha coefficient of 0.8941. This indicated the high reliability of the instrument since the coefficient was more than 0.5. Thus the instrument was validated as reliable instrument for data collection and empirical analysis.

Methods of Data Analysis

The bio data included among others gender distribution, age distribution, marital status, occupation and household size. Descriptive statistics was used in analyzing the bio data and identify major causes of insecurity. Information on the effects of insecurity on households' standard of living collected from the respondents was used to test the effects of insecurity on standard of living in Benue State using Logit Regression.

MODEL SPECIFICATION

The model in this study is adopted from Eneji and Agri (2020) who investigated the root causes and socio-economic impacts of insecurity on the standard of living in Nigeria. The model is given as:

STL = f (INS) --(2)

In the model, standard of living is the dependent variable while insecurity is the independent variable.

Thus the modified model using regular violent attacks, loss of lives, destruction of homes or businesses as proxies of insecurity is written to include three other factors affecting the dependent variable is formulated. Including additional factors that affect the dependent variable can reduce chances of omitted variables, improve the accuracy of estimates, account for potential biases and enhance the robustness of the model (Stock and Watson, 2011).

The model is written as follows:

$$STL = f\left(VIA,\ LOL,\ DHB,\ HINC,\ INF,\ BHF\right) \dots\dots\dots\dots\dots\dots\dots(3)$$

Where:
STL = Standard of Living,
VIA = Violent attacks,
LOL = Loss of Lives,
DHB = Destruction of houses or businesses
HINC = Household Income
INF = Inflation
BHF = Basic healthcare facilities
The stochastic form of the model is given as:

$$STL = \beta_0 + \beta_1 VIA + \beta_2 LOL + \beta_3 DHB + \beta_4 HINC + \beta_5 INF + \beta_6 BHF + \mu_t \ ------------------(4)$$

Where;

β_0 = Constant,

β_1 - β_6 are the parameters to be estimated.

The appriori expectation is that β_1, β_2, β_3 and β_5 are expected to affect living standard negatively (that is reduce standard of living) while β_4 and β_6 are expected to improve standard of living.

Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

RESULTS AND DISCUSSION

Table 4.1. socio-demographic Characteristics of Respondents

Item	Description of Item	Frequency	Percent (%)
	Female	76	19.8
Gender	Male	308	80.2
	Total	384	100.0
	30 yrs and below	13	3.4
	31 – 40	21	5.5
Age	41 – 50	55	14.3
	51 and above	295	76.8
	Total	384	100.0
	Single	39	10.2
Marital Status	Married	345	89.8
	Total	384	100.0
	<5	19	4.9
	5-8	75	19.5
Family Size	9-12	285	74.2
	13 and above	5	1.3
	Total	384	100.0
	O Level	6	1.6
	NCE/Diploma	98	25.5
Educational Level	HND/Bachelors	252	65.6
	Masters/Doctoral	28	7.3
	Total	384	100.0

Source: computed from field data, 2024

Table 4.1 shows the distribution of respondents based on their socio-demographics. The distributions of respondents based on the sex distribution of respondents shows that male (80.2%) were more than the female (19.8%). The result also shows that most of the respondents were matured. 76.8% were from the age group 51 years and above, implying that they might have all it takes to run a business in term of qualities that are related to age. On respondents' marital status, 89.8% were married and 10.2% were single. By implication, among the entrepreneurs, male and married participants in Benue State were more than the other category of persons. The size of families of the respondents indicates that respondents who have 9-12 household members are more. These are followed by those having 5-8 people in a house. This implies that a lot will be required from the household head to keep his family at a reasonable level of living standard. Based on their educational qualification, the result shows that 65.6% of the respondents had HND/Bachelors, 25.5% had OND/NCE, and 7.3% had Masters/ Doctoral degrees. Only 1.6% had SSCE qualifications. By implication, most entrepreneurs had high level of education depicting they have adequate knowledge about entrepreneurial businesses.

Table 4.2: Result of Logit regression on impact of insecurity on living standard in Benue State

Variable	Coefficient	Std. Error	z-Statistic	Prob.
Violent attacks (VIA)	-0.52	0.131201	-3.96337	0.0001
Loss of lives (LOF)	-1.87295	0.490826	-3.81591	0.0001
Destruction of homes and businesses (DHB)	0.408203	0.29115	1.402037	0.0109
Inflation (INFR)	-0.42676	0.556401	-0.767	0.4431
Household income (HINC)	0.515243	0.65422	0.787569	0.0309
Basic health facilities (BHF)	-0.66051	0.679575	-0.97195	0.0311
C	1.708698	0.585453	2.918593	0.0035

Source: Extract from logit regression results, 2024

Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

The results from table 4.2 showed that violent attacks have a significant negative effect on standard of living. This implies that increase in violent attacks adversely affects standard of living in Nigeria. At the same, loss of lives, inflation rate and basic health facilities impacted negatively on standard of living. This finding is consistent with the a priori expectations (except in the case of basic healthcare facilities) and suggests that increase in loss of lives and the price level undermines standard of living. The negative impact of basic healthcare facilities on standard of living might be as a result of overutilization. This is a situation where easy access to healthcare might lead to its overutilization that drives up healthcare costs and negatively impacting household finances, thus lowering standard of living. Another reason is that having basic healthcare facilities nearly doesn't necessarily mean they provide quality care. Poor health quality might lead to worse health outcomes, which could negatively impact standard of living. Household income has a positive impact on standard of living that 1% increase in household income leads to 52% increase in the level of living standard. The positive impact of destruction of houses and businesses is contrary to the theoretical expectation. This might be as a result of support from government and non-governmental organisations for recovery that leads to improved standard of living to a level that is higher than what it was before. All the variables have significantly impacted on living standard except for inflation that has p-value (p-value=0.4431) more than 0.05.

Table 4.3: Causes of Insecurity in Benue State

S/N	Factors	Agree		Disagree		Neutral	
		Freq.	%	Freq.	%	Freq.	%
i	Political grievances	289	75.3	95	24.7	0	0.0
ii	Population growth	181	47.1	200	52.1	3	0.8
iii	Social and cultural tensions	287	74.7	92	24.0	5	1.3
iv	Weak governance	348	90.6	36	9.4	0	0.0
v	External influences	382	99.5	2	0.5	0	0.0
vi	Lack of education or employment	300	78.1	80	20.8	4	1.1
vii	Human rights violations and brutality	165	43.0	199	51.8	20	5.2
viii	Uncontrolled movement of people and weapons across boarders	379	98.7	5	1.3	0	0.0
ix	Access to weapons	384	100.0	0	0.0	0	0.0
x	Spread of false information, propaganda, or hate speech	367	95.6	16	4.2	1	0.3

Source: computed from field data, 2024.

The findings of the study revealed that 75.3% of the respondents agreed that political grievances is a major cause of insecurity in Benue State. While 52.1% of the respondents disagreed that population growth is one of the major causes of insecurity in the state, 47.1% agreed the it is the cause of insecurity. Also from the study, 287, 384, 382,300,379, 384 and 367 of all the respondents representing 74.7%, 90.6%, 99.5%, 78.1%, 98.7%,100% and 95.6% respectively agreed that social and cultural tensions, weak governance, external influences, lack of education or employment , uncontrolled movement of people and weapons across borders, access to weapons, and spread of false information, propaganda, or hate speech are also major causes of insecurity in Benue State. Only 43% of the respondents agreed that human rights violations and brutality is a cause of insecurity in the state.

CONCLUSION AND RECOMMENDATIONS

This study investigated the relationship between insecurity and household standard of living in Benue State, using violent attacks, loss of lives, and destruction of homes and businesses as proxies for insecurity. Inflation, household income and basic health facilities were also introduced in the model to reduce he effect of omitted variables. The results showed that violent attacks, loss of lives, inflation and basic healthcare facilities have a significant negative impact on household standard of living (except for inflation that was not significant), consistent with theoretical expectations. However, destruction of homes and businesses and household income showed a positive and significant relationship. The study also found that major causes of insecurity in Benue State are political grievances, social and cultural tensions, weak governance, external influences, lack of education or employment , uncontrolled movement of people and weapons across borders, access to weapons, and spread of false information, propaganda, or hate speech. The study thus concludes that insecurity has impacted negatively on the standard of living of people in Benue State, and that these causes of insecurity are capable of creating an environment conducive for insurgency and insecurity attacks. Identifying these causes is crucial for developing effective strategies to prevent and address insecurity problems for enhanced household living standard.

Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

In order to reduce insecurity, improve household standard of living, and promote sustainable economic development, government agencies, non-governmental organizations, community leaders, civil societies, private sector, the media and academic and research institutions can leverage their unique strengths and expertise to effectively address insecurity challenges through the following:

1. Encouragement of inclusive governance, political representation and dialogue among diverse groups.
2. Fostering cultural understanding and encouraging programmes that bridge division.
3. Strengthening institutions, promoting transparency, accountability and rule of law.
4. Engaging in diplomatic efforts, economic cooperation and inter-states collaboration.
5. Investing in education, vocational training, and job creation programmes.
6. Strengthening border controls, surveillance, and monitoring. Also, by engaging local communities in border areas to report suspicious activities and prevent weapons smuggling.
7. Implementing effective migration management systems like registration, vetting and integration programmes, and regulating arms trade.
8. Countering misinformation through fact-checking and media literacy.
9. Implementing effective gun control, disarmament and demobilization programmes.
10. Ensuring that security measures respect human rights and dignity.
11. Fostering economic growth, entrepreneurship, and job creation to address poverty and inequality

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Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

Appendix 1
Demographic

GER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	76	19.8	19.8	19.8
	Male	308	80.2	80.2	100.0
	Total	384	100.0	100.0	

AGR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	30yr and below	13	3.4	3.4	3.4
	31-40	21	5.5	5.5	8.9
	41-50	55	14.3	14.3	23.2
	50 and above	295	76.8	76.8	100.0
	Total	384	100.0	100.0	

MSR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	39	10.2	10.2	10.2
	Married	345	89.8	89.8	100.0
	Total	384	100.0	100.0	

FSR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<5	19	4.9	4.9	4.9
	5-8	75	19.5	19.5	24.5
	9-12	285	74.2	74.2	98.7
	13 and above	5	1.3	1.3	100.0
	Total	384	100.0	100.0	

EDR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	0 level	6	1.6	1.6	1.6
	Diploma	98	25.5	25.5	27.1
	Bachalor	252	65.6	65.6	92.7
	Masters/Doctoral	28	7.3	7.3	100.0
	Total	384	100.0	100.0	

Insecurity and Households' Standard of Living in Benue State: A Study of Selected Local Government Areas in Benue State

Appendix 11
Logit Regression Result

Dependent Variable: HSL
Method: ML - Binary Logit (Newton-Raphson / Marquardt steps)
Date: 7/13/24   Time: 11:36
Sample: 1 384
Included observations: 384
Convergence achieved after 6 iterations
Coefficient covariance computed using observed Hessian

Variable	Coefficient	Std. Error	z-Statistic	Prob.
VIA	-0.520000	0.131201	-3.963374	0.0001
LOF	-1.872949	0.490826	-3.815912	0.0001
DHB	0.408203	0.291150	1.402037	0.0109
INFR	-0.426758	0.556401	-0.766997	0.4431
HINC	0.515243	0.654220	0.787569	0.0309
BHF	-0.660512	0.679575	-0.971948	0.0311
C	1.708698	0.585453	2.918593	0.0035

McFadden R-squared	0.644731	Mean dependent var	0.671233
S.D. dependent var	0.470410	S.E. of regression	0.392255
Akaike info criterion	0.957343	Sum squared resid	54.00627
Schwarz criterion	1.106928	Log likelihood	-160.7151
Hannan-Quinn criter.	1.016790	Deviance	321.4303
Restr. deviance	462.3105	Restr. log likelihood	-231.1553
LR statistic	140.8803	Avg. log likelihood	-0.440315
Prob(LR statistic)	0.000000		

Obs with Dep=0	261	Total obs	384
Obs with Dep=1	123		