

NURU NIGERIA

2023 Impact Report



RAY MARSHALL CENTER FOR THE STUDY OF HUMAN RESOURCES

December 2024

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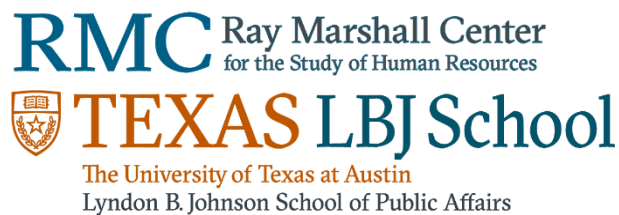
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INTRODUCTION

In 2023, Nuru Nigeria (NN) intervened with 4,827 farmers across multiple Local Government Areas (LGAs) in Northeast Nigeria. NN's vision is to cultivate lasting, meaningful choices in the most vulnerable and marginalized communities in the world, starting in Northeast Nigeria. As part of their overall goal, NN aims to equip rural, vulnerable households in these LGAs to improve livelihoods and build resilience capacities to cope with conflict, environment, economic, and social shocks and stressors for stability and prosperity. This is the first independent impact report measuring increases in agricultural yields and incomes following the 5-year Resilience Study carried out by the Ray Marshall Center in partnership with Nuru Nigeria.¹ This study found significant and positive impacts in both absorptive and adaptive resilience capacities for NN-supported farmers.

NN will continue to measure impacts of interventions as they relate to the mission and vision of the organization, diversifying livelihoods for smallholder farmers, increasing yields, incomes, and overall resilience, and building professional capacity of sustainable agribusinesses. In 2023, Nuru Nigeria accomplished the following successful program impacts:

- By participating in the diversified livelihood interventions, farmers were able to increase their Crop Equivalent Yield (CEY) of soybeans and groundnuts to 573 kilograms per hectare (kg/ha), representing a 148% increase over the 2019 baseline CEY of 231 kg/ha.
- From the sale of these crops, NN-supported farmers were able to earn an average net income of \$145 USD, an increase of \$132 USD over the 2019 baseline income of \$13 USD prior to interventions. These values are inclusive of high inflation rates in Nigeria.
- Over 99.7% of loans were recovered from farmers who chose to take input packages with the support of Nuru Nigeria. These loans re-enter the Farmers' Organization (FO) through a revolving fund mechanism, ensuring the long-term sustainability of the FO structures.
- 20 FOs were established, 6 of which received baseline SCOPEinsight assessments to highlight a baseline level of agribusiness professionalism. NN will compare against these baseline measurements in future years to gauge improvement in their supported agribusinesses.

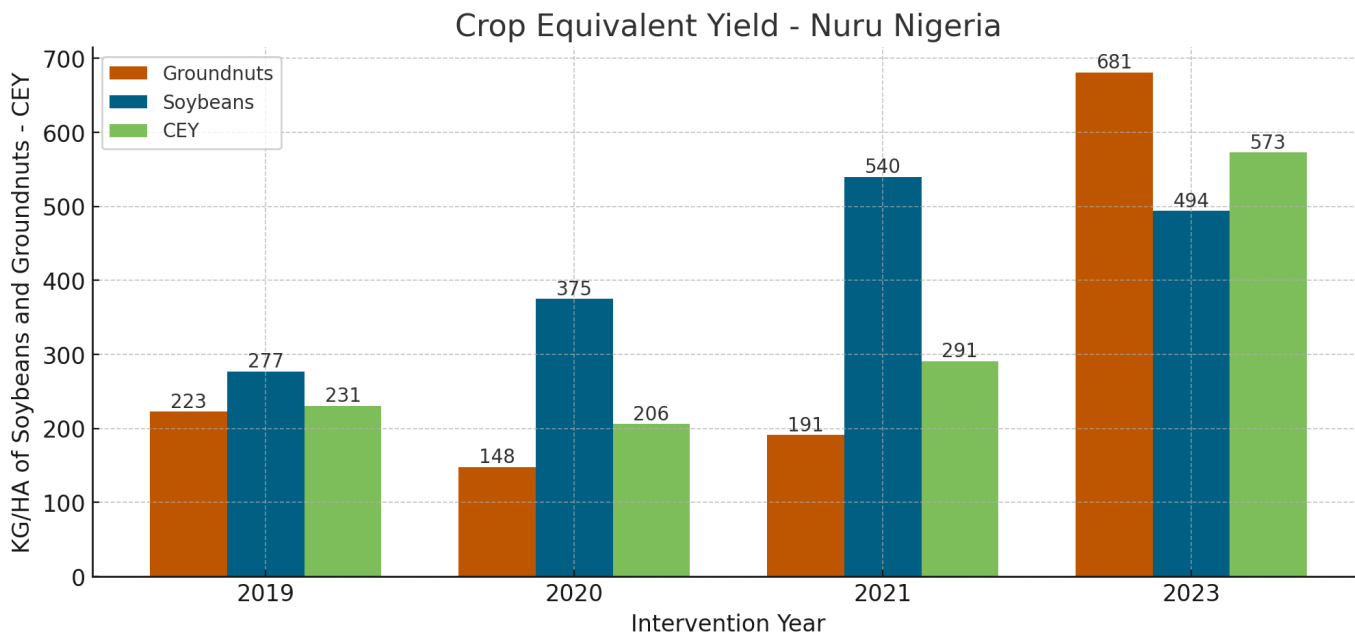
¹ Ray Marshall Center. 2023. *Nuru Nigeria 2023 Endline Impact Report*. [Link](#).

AGRICULTURAL YIELDS AND INCOMES

Nuru Nigeria (NN) works with 20 Farmers' Organizations (FOs) in Northeast Nigeria. These FOs are comprised of Nuru-supported farmers who own shares of the FO in exchange for a number of different services, including regular training on good agronomic practices, savings activities, enterprise development, participation in democratic elections, financial inclusion, and support during input distribution and commercialisation to facilitate market access. NN aided in the establishment of these FO structures, which are the primary sustainability engines of the Nuru model. In addition to assistance to the individual, NN will regularly assess the level of professionalism and capacity of the FOs to ensure their long-term sustainability and service delivery to members.

This report follows primarily the agricultural interventions of NN through the FO model. Agricultural interventions covered in this report comprise primarily of the input procurement and distribution process through the commercialization and sale of crops at the end of the season. At the start of this process, farmers receive inputs on loan from NN, including improved soybean and groundnut seeds, and PICS storage bags. Farmers take input packages based on their individual land size and production capacity. Over the course of the season, farmers receive training on climate-smart agricultural practices (CSA). Post-season, NN conducts a survey with a sample population of farmers to understand the individual yield values for soybean and groundnut farmers. Nuru and RMC then use an income model methodology to estimate a Crop Equivalent Yield (CEY) average production per farmer, and subsequently a cost-inclusive income estimation for each individual based on the commercialization and sale of these crops through the FO structures with NN support.

In 2023, NN conducted a yield survey using 415 participants representationally distributed across its intervention communities. Participants were asked for their total production of either soybeans, groundnuts, or both crops depending on their production. Responses were measured in "Daros" or "Mudus", which is a local unit of measurement similar to a bucket or basin, for collection and sale. Yields were translated to bags and kilograms for further analysis. Post-analysis, farmers were found to produce an average 494 kg/ha of groundnuts, and 681 kg/ha of soybeans. At baseline in 2019, these values were 223 and 277 respectively. Using the CEY methodology, by producing either of these crops, farmers have had an average production of 573 kg/ha, or a 148% increase over the baseline 231 kg/ha production.

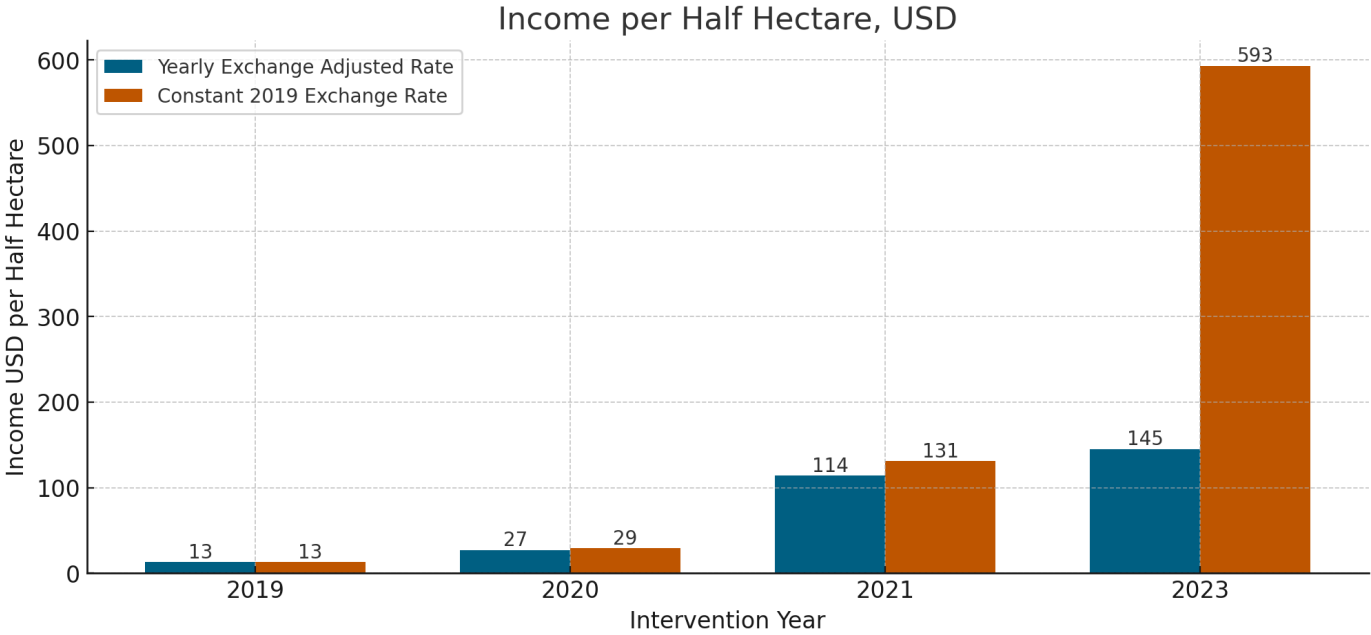


After harvesting, members of NN-supported FOs aggregate their crops for commercialization, selling in bulk at predetermined prices to buyers. This process ensures farmers benefit from guaranteed sale times and stable pricing, addressing the uncertainty faced by non-FO farmers. Commercialization is a cornerstone of the FO model, offering members critical support throughout the year. Through NN’s guidance, FOs progressively enhance their professionalism in aggregation, storage, marketing, and sales, enabling members to secure higher prices and increased sales volumes. Initially, NN supports FOs by linking buyers and coordinating aggregation, but as FOs grow more professional, they take full ownership of these processes.

To ensure long-term capacity, NN helps FOs establish systems for monitoring yield volumes and quality throughout the season, trains farmers to meet contractual quality standards, and fosters trusted relationships with key buyers. These efforts position FOs as reliable suppliers of certified produce, reinforcing their sustainability and market competitiveness.

At baseline, before NN interventions, the average farmer in this area was earning a net income of \$13 per year from production of soybeans and groundnuts. After using the income model to estimate production, costs, and net income, farmers in 2023 were earning an average \$145, or an increase of \$132 over baseline. This value is both cost inclusive, and inflation adjusted. At baseline, the exchange rate from Naira to USD was 361 at the time of sale. In early 2024, it was 1,477.25 Naira to USD at the time of sale. Due to the political situation in Nigeria, and the recent floating of the local currency, the

Naira has lost significant value. Holding at a 2019 constant exchange rate of 361, farmers would have been making \$593 per person on average in 2023. From 2022-2023, Nigeria saw a period of particularly turbulent yields and incomes due to simultaneous presidential elections, and the ongoing economic ramifications of the war in Ukraine; this past year, farmers were able to recover substantially.



After the sale of crops, farmers repay the crop package loans back to the FO’s “revolving fund”.² This fund allows the FO to lend out new crop packages to farmers the following year, thereby ensuring the cooperative’s financial sustainability. The revolving fund enhances the cooperatives' capacity to increase their profitability and professionalism, providing farmer members with essential business services, and access to vital inputs, markets, and capital. For NN-supported FOs, the net income average of \$145 is inclusive of this loan repayment cost, meaning that farmers would keep the entirety of the \$145. The average cost of a crop package loan in 2023 was about 22,000 Naira, or roughly \$14 USD.³ At the time of this report, over 99.7% of farmers have repaid their previous years’ loans back to the FO. This high level of repayment reflects very positively on the sustainability of NN programs, and the level of trust community members have in their respective FOs to continue to operate, manage finances, and deliver business services into the future.

² Council of Development Finance Agencies. *Revolving Loan Funds & Development Finance*. [Link](#).

³ Note: the Naira to USD exchange rate at the time of this report is highly volatile. The conversion used here is subject to variation depending on exchange rate fluctuations.

This \$145 net profit for families enables households to cover a variety of essential expenses, including improved nutrition, school fees, small infrastructure investments, and savings for future shocks and stressors. Some individuals within NN programs are able to generate even higher earnings through diversified NN-supported activities, such as small ruminant activity. In this initiative, women within cooperatives receive ewes and rams to rear and breed over the season, with the added benefit of offspring that can also be fattened and sold, creating a sustainable income stream alongside groundnut and soybean sales. Beyond these direct income sources, participation in cooperative committees provides additional opportunities for engagement, allowing members to contribute to the transformation of goods, take part in income-generating activities, and play active roles in community development.

CLIMATE SMART AGRICULTURAL PRACTICES

During the agricultural season, NN offers farmers training and information through the FO structure, focusing on climate-smart agricultural practices (CSA). A number of different practices are taught to farmers with the aim of improving resilience to climate shocks and stressors, increasing yields, and increasing the utilization of practices that are sustainable for the land and the environment. During any given year, farmers may choose to adopt any number of these practices based on their crop selection, participation in training, and personal interest. During the yield survey, farmers were asked specifically about their application of six agricultural practices: use of improved seeds, use of proper plant spacing, regular weeding, organic fertiliser application, timely planting and harvesting, and the use of improved storage practices.

The use of these practices together has several overall benefits. For example, the use of improved seeds enables farmers' crops to be more tolerant to climate-related phenomena, such as drought and pests, and allows for more efficient use of resources to lessen their impact on the agricultural system.⁴ Although improved seeds are climate-smart, their adoption in Nigeria faces several constraints. Misconceptions and a lack of trust in the quality of improved seeds are prevalent among smallholder farmers. This distrust stems from instances where contaminated seeds have been mixed with improved seeds, diminishing their quality.⁵ Furthermore, there is skepticism that improved seeds, being genetically modified, reduces their potential potency and ability to be used year-on-year. Additionally, the higher cost of improved seeds compared to grains (market seeds) further hinders their adoption. As a result, Nigerian smallholder farmers often hesitate to adopt improved seeds. To overcome this, NN teaches farmers the benefits of improved seeds and ensures stronger market linkages to reliable seed suppliers (certified seed companies and research institutions) to build trust and encourage use.

As part of the NN 2023 crop package, the improved seed variety for groundnut was Samnut 21, and was drought tolerant, medium-maturing, high-yielding with a high oil content of 51%. The improved soybean seed varieties were TGX 1448-2E and TGX 1951-3F, which are medium-maturing, drought tolerant, non-shattering, and resistant to common pests. The pest resistance of improved seeds reduces the need for farmers to use chemical pesticides which can minimize the environmental impact of pesticide runoff in soils and water sources. Improved seeds produce higher yields using the same amount of water, land,

⁴ FAO. *Climate Smart Agriculture Sourcebook*. [Link](#).

⁵ Uzoma. 2023. *A review of the Nigerian seed system*. [Link](#).

and nutrients more efficiently, allowing for increased productivity with fewer resources, which is essential for smallholder farmers in Northeast Nigeria.

Another recommended climate-smart agricultural practice is the use of proper plant spacing. NN trains farmers to plant both groundnuts and soybeans with specific spacing between rows and plants, a shift from traditional practices where farmers typically use narrower spacing, or non-specified spacing methods like seed broadcasting. Proper plant spacing can conserve water, reduce competition for light, and provide more nutrients for each plant contributing to increased productivity and healthy crop growth.⁶ The soil's nutrient capacity is limited. By spacing plants adequately, they can access nutrients from a larger area to support groundnut and soybean growth. As plants grow, the sunlight will become reduced if the plants are too crowded. NN trains farmers on proper plant spacing for groundnuts and soybeans to ensure greater sunlight exposure and efficient moisture absorption, allowing roots to spread freely and promoting faster, healthier growth.

The practice of regular weeding is also considered a climate-smart agricultural practice, as weeds can hinder a crop's ability to produce higher yields on a limited amount of land. The traditional Nigerian technique of hoe weeding is labor intensive and can also damage new roots of soybean plants.⁷ Uninterrupted weed growth can lower crop quality through the breeding of insects and pests that spread disease and raise the possibility of crop failure.⁸ Farmers are trained to regularly weed their crops to reduce competition from weed growth and ensure nutrients are available for optimal yields. NN trains farmers to weed their soybean and groundnut crops twice manually—first, two weeks after planting, and again at five to six weeks—to ensure optimal yields.

363 of the 415 participants reported their practice usage during this survey period. It was observed that using improved seeds was the most frequently adopted of the practices, at 347/363 individuals, or 96% adoption. The least adopted of these practices were organic fertilizer application and timely planting and harvesting, both at 145/363 individuals, or 40% adoption. Overall, NN counts the number of individuals who adopt greater than 3 of 5 practices as “adopters”. From this survey, we can conclude that roughly 75% of NN-supported were adopters during the 2023 agricultural season.

⁶ USAID. 2016. *A Guide to Climate-Smart Agriculture*. [Link](#).

⁷ International Journal of Interdisciplinary Research and Innovations. 2020. *Evaluation of Varying Row Spacing as it Affects the Growth and Yield Parameters of Soybeans*. [Link](#).

⁸ Conservation Agriculture. 2023. *Climate-Smart Agriculture and Food Security 16. Weed Management*. [Link](#).

FARMERS ORGANIZATIONS

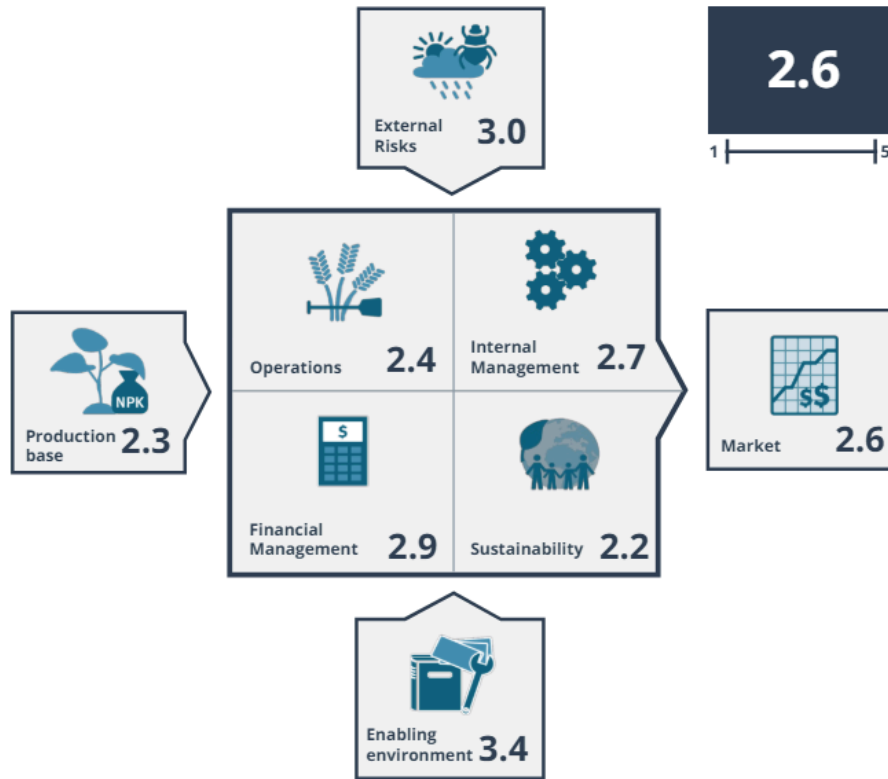
As part of the Nuru model, NN supports the creation, capacity building, and professionalization of agribusinesses in Nigeria as the principal sustainability engine for smallholder farmers in the region. An “agribusiness cooperative” for NN is equivalent to a “farmers’ organization” (FO). During the first years of operation from 2019-2022, NN worked to support smaller groups known as farmers’ associations (FAs). These groups were generally 15-25 members who were based within the communities, the members assist one another with on- and off-farm activities. Beginning in 2022, in order to increase overall capacity, services to members, and bargaining power, NN assisted in the formation of FOs, which represented several FAs merging and obtaining formal registration documentation. As of 2023, there were 20 FOs, each with 150-250 members, formal registration, and democratically elected boards.

Alongside the provision of inputs and the sale of goods during commercialization, cooperatives offer numerous additional benefits. Profits earned each year are reinvested back into community projects, strengthening local infrastructure and resilience. Cooperatives also serve as vital meeting places, where community members can gather, and farmer-led committees can address broader community concerns. Beyond agricultural support, these cooperatives function as hubs for learning and skill development, offering insights into veterinary care, gender roles, environmental sustainability, household nutrition, financial literacy, and agricultural commodity transformation (value addition). These diverse resources empower members to manage their households, farms, and diversify their livelihoods more effectively, engaging with critical issues affecting their households and communities. As NN continues to support and train these FOs, the long-term goal is for FOs to become independent and sustainable, able to operate continuously without necessary external support. To this end, in 2023 NN measured the organisational capacity of these FOs using SCOPEinsight to understand their level of professionalism. This first measurement serves as a baseline against which future scores will be compared.

SCOPEinsight is an internationally recognized cooperative assessment tool, which provides cooperatives with an externally comparable benchmark for performance and professionalization across eight dimensions including internal management, operations, sustainability, financial management, production base, market, external risks, and enabling environment. Nuru has used the SCOPEinsight tool successfully for several years in both Ethiopia and Kenya.⁹ Using this tool as a benchmark, NN can

⁹ SCOPEinsight. 2023. *Strengthening Cooperatives by Working Together*. [Link](#).

determine individual FO professionalization levels over the years, looking for continuous capacity improvement.



Example SCOPEinsight output matrix showing scores across 8 domains of professionalization for 1 of NN's supported farmers' organizations.

In 2023, six FOs received their baseline SCOPEinsight assessments. Across this first cohort, assessment scores ranged from 1.8 to 2.6 out of 5.0. In general, receiving a 1.0 out of 5.0 represents a “very immature” organization. Receiving a 5.0 out of 5.0 represents a “very professional” organization. The average baseline score for these six FOs was 2.16, which is a common score at baseline. Across Nigeria, the average score for more established cooperatives is around 2.80, and regionally (West Africa) scores closer to 3.0 out of 5.0. Using these assessment results, NN will provide targeted capacity building for the FOs based on their resulting scores and areas of strength and weakness, in order to effectively and efficiently deliver tailored services to their members, engage with other private sector actors, attain profitability and professionalism; subsequently increasing their scores and sustainability. Assessments are usually repeated for any given FO after a 2-year period. These six assessments will serve as the

baseline score against which future assessments will be compared. NN will repeat assessments in 2025, with an emphasis of improving this 2.16 average.

GENDER AND SOCIAL INCLUSION

In many rural farming communities, women face significant marginalization, often excluded from decision-making processes, leadership roles, and access to resources. The World Bank estimates there is \$2.3 billion USD in lost productivity from ongoing gender gaps in Nigeria alone, with women making less than men, and often are unable to make decisions on household production.¹⁰ This exclusion not only limits their personal growth and productivity, but also stifles the potential for community development. Nuru Nigeria is actively working to shift this narrative by prioritizing women in its programming and creating inclusive structures that empower women as agents of change within their communities.

NN takes a "women-first approach" through gender mainstreaming, ensuring that women are given priority in all interventions and that cooperative structures are inclusive and supportive of women in leadership. This approach positions women at the forefront of the cooperative model, enabling them to actively participate in decision-making and leadership within their farmer organizations. By 2023, NN achieved a participation rate of 71% women farmers and has successfully positioned numerous women in prominent leadership roles within their communities, directly influencing both operational and strategic decisions at the cooperative level.

Assessing and tracking gender-specific outcomes remains a priority, with NN using various evaluative tools to measure women's empowerment and decision-making abilities. These tools enable Nuru Nigeria to continuously monitor and adapt its programs to maximize women's active involvement and autonomy. In 2023, NN received pilot results from using the A-WEAI gender survey developed by IFPRI and USAID,¹¹ to assess gender outcomes, and was able to use the results to further investigate the extent to which gender parities may exist between the sexes.¹²

Looking ahead, NN will continue to prioritize its women-first approach, particularly through collaborations with partners such as the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), who emphasizes inclusion in all facets of programming similarly to NN.¹³ Together, these partnerships will reinforce NN's commitment to fostering inclusivity and unlocking the full potential of women, helping to create a more equitable and resilient agricultural sector in rural Nigeria.

¹⁰ World Bank Blogs. 2023. Realizing Nigeria's economic potential requires a stronger focus on women farmers. [Link](#).

¹¹ IFPRI. 2024. *Women's Empowerment in Agriculture Index (WEAI)*. [Link](#).

¹² Nuru Nigeria. 2023. *International Women's Day: How One Woman Leader Chooses to #EmbraceEquity*. [Link](#).

¹³ Nuru Nigeria. 2023. *Nuru Nigeria Partners with GIZ to Empower Women*. [Link](#).

FINANCIAL INCLUSION

Access to financial services remains a significant challenge for many rural Nigerians, with substantial gaps in both financial literacy and formal registration. As of 2021, only 45% of Nigerians aged 15 and above had access to an account with a financial institution or mobile money service provider.¹⁴ This highlights that more than half of the adult population remains excluded from the formal financial sector. Similarly, while the National Identity Management Commission (NIMC) has issued National Identification Numbers (NINs) to over 104 million Nigerians—approximately 70% of the projected target—millions still lack official documentation necessary for accessing financial services and other government programs.¹⁵

These gaps in financial inclusion are exacerbated in rural areas, where limited banking infrastructure, unreliable internet connectivity, and lack of financial education hinder individuals from fully participating in the economy. For smallholder farmers, these barriers compound vulnerabilities during economic shocks, emergencies, or seasonal income fluctuations, restricting access to capital for essential on- and off-farm investments.

NN addresses these challenges by leveraging the FA and FO governance and membership structures to develop pathways for rural financial inclusion. Through savings committees and groups, NN-supported FOs create opportunities for members to pool resources, build trust, and access necessary capital. These savings mechanisms serve as safety nets, allowing farmers to invest in their on- and off-farm agricultural enterprises or meet household needs during times of shock or stress. Additionally, FOs facilitate connections between members and financial institutions, improving access to loans, credit facilities, and digitized savings platforms that are safer than keeping cash at home.

Through its cooperatives, NN has been conducting Social and Behavior Change Communication (SBCC) training to promote and reinforce regular savings habits among members. The objective is to encourage members to become “active savers,” defined as saving at least six distinct times per year. This consistent effort demonstrates the value of savings as protection against shocks or as collateral for passbook loans. The realization of this value has resulted in a significant increase in the number of active savers, reaching 4,266 cooperative members defined as active savers in 2023.

SBCC is a critical tool for fostering long-term behavioral changes, but it requires time, persistence, and trust-building within communities and FOs. NN trains FOs on the importance of saving, practical saving

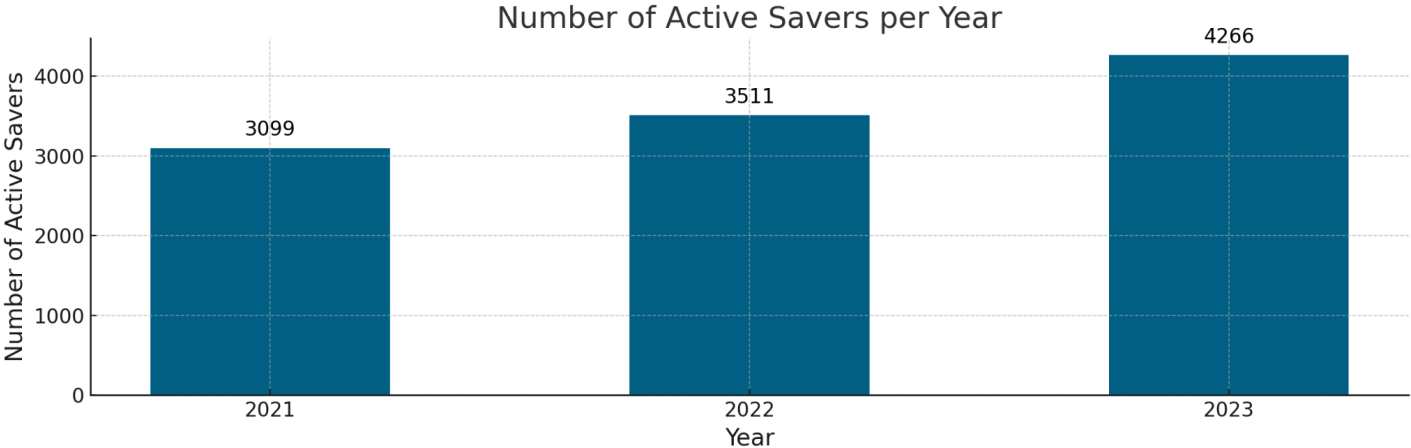
¹⁴ World Bank Group. 2021. *The Global Findex Database*. [Link](#).

¹⁵ NIMC. 2023. *National Identity Management Commission*. [Link](#).

methods, and accessible household-level savings options. Additionally, NN equips FO members with cooperative-level saving skills through bookkeeping and financial management training. This includes practical training on the effective use of profit and loss accounts, balance sheets and cash flow statements. By instilling consistent savings habits at the individual and cooperative level, NN not only supports financial resilience among its members but also lays the foundation for broader societal benefits, such as increased financial literacy, improved household decision-making, and stronger economic networks. These changes can lead to cascading positive effects, including enhanced community stability and improved access to opportunities for individuals and their families.

Moreover, NN collaborates with FOs to assist members in obtaining official identification, such as NINs, which are required for opening bank accounts, securing commercial loans, and engaging with government institutions. This approach not only bridges the documentation gap but also enables farmers to access a wider range of public and private services putting more money to productive use in the community.

Agricultural cooperatives, such as NN-supported FOs, play a transformative role in addressing systemic barriers to financial inclusion. By providing access to financial services, savings mechanisms, and essential documentation, they empower rural communities to build sustainable livelihoods and navigate economic uncertainties with greater confidence.



“Active Savers” is defined by NN as those who save greater than or equal to six distinct times per year. Over the years, NN has been able to increase the number of individuals adopting this practice.

NUTRITION

Food security and nutrition continue to be challenging issues in northeast Nigeria, impacted by persistent conflict, record-high inflation driving up food and transportation costs, and climate-related events, especially drought and flooding. An estimated 5 million people are projected to experience acute food insecurity in northeast Nigeria during the peak harvest season, from October to December 2024.¹⁶ Tailored, local solutions to increase food supply are essential for addressing food security in the region and supporting diverse, nutritious diets.

Nuru Nigeria supports nutrition and food security through its horticulture activity called permanent home gardening (permagardens), which are designed to provide households with a year-round supply of diverse vegetables. Permagardens use strategically placed ditches at the land's highest points to capture and direct water, enabling effective management and increasing productivity across seasons. By enhancing soil fertility and managing variable water supply in climate-impacted areas, they maximize production on small plots. Permagardens are generally established at home, near farmer households to allow access to the nutritious foods and efficiently utilize water leftover from other household activities.

NN trains women agribusiness members to establish permagardens, increasing vegetable supply and dietary diversity to improve household nutrition. In 2023, NN trained 3,627 women to establish permagardens. NN provided a variety of vegetable seeds and trained women agribusiness members in establishing and maintaining permagardens using best practices. Nuru Nigeria trained women on the life cycles of specific vegetable varieties and taught them to replant seeds within the beds as each variety reaches the end of its cycle. This approach helps maintain a sustainable, year-round production cycle in their permagardens. Additionally, farmers are supported to conduct seed multiplication, where they produce high-quality seeds for future planting. This activity not only reduces dependency on external seed suppliers but also ensures access to improved seed varieties, enhancing both yields and resilience to climate challenges.

The distributed vegetable seeds included fluted pumpkin, bell peppers, tomatoes, okra, and cucumbers. Fluted pumpkin, rich in calcium, magnesium, and iron, can help alleviate anemia—a prevalent condition in Nigeria affecting 58% of expectant women and 68% of children aged 6 to 59 months in 2018.¹⁷ Increasing the availability of nutritious, diverse vegetables at the household and community level can

¹⁶ World Food Programme. 2024. *Economic hardship, the climate crisis and violence in the northeast projected to push 33.1 million Nigerians into food insecurity in 2025*. [Link](#).

¹⁷ USAID. 2021. *Nigeria: Nutrition Profile*. [Link](#).

have positive spillover effects on nutrition, contributing to improved health outcomes. These vegetables serve as a food source for the household, and any surplus can be sold, generating additional income and adding to the community's vegetable supply. Permagardens utilize CSA practices, strengthen women's leadership roles, and improve food security for agribusiness cooperative members, increasing access to diverse vegetables that positively impact nutrition in rural areas.

CONCLUSION

In 2023, Nuru Nigeria made significant strides in empowering rural farmers, particularly women, to build stronger livelihoods through increased agricultural yields, income growth, climate-smart practices, and well-structured cooperative organizations. By prioritizing a “women-first” approach, Nuru has created inclusive environments where women actively participate in Farmer Organizations, influencing both household and community decisions. These efforts have not only improved household resilience but have also equipped communities to better manage economic and environmental challenges. Key achievements this year include:

- **Yield Improvement:** Crop Equivalent Yields (CEY) for soybeans and groundnuts reached an average of 573 kg/ha, marking a 148% increase over the 2019 baseline of 231 kg/ha.
- **Income Growth:** Farmers supported by Nuru Nigeria achieved an average net income increase to \$145, up from the baseline income of \$13 in 2019, despite challenges like high inflation rates.
- **FO Structure and Sustainability:** Nuru Nigeria established 20 Farmer Organizations (FOs), and 6 of these received baseline assessments through SCOPEinsight, providing a foundation against which future performance and professionalization will be measured. Repayment rates of over 99.7% indicate a high level of trust and sustainability in the cooperative system.

Looking forward to 2025, Nuru Nigeria is committed to building on these achievements. Continued support and monitoring of cooperative growth in the more established geographies, along with an emphasis on expanding into new areas. This approach will allow NN to adapt and refine its model to meet community needs while extending cooperative-driven resilience and economic stability. In 2025, NN plans to continue its work with cooperatives in new LGAs, as it works towards providing more farmers and their families with improved livelihoods.