Chronic Poverty Advisory Network

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Briefing Note

Tackling the Resilience Deficit in Northern Nigeria:

Strengthening Anticipatory Actions and Recovery Measures

Summary

Northern Nigeria faces a growing resilience deficit as climate shocks, conflict, and economic instability converge, exposing households to repeated crises that erode livelihoods and deepen poverty. Despite existing policies on disaster management, social protection, and climate adaptation, responses remain largely reactive, focusing on relief rather than strengthening households' ability to anticipate, absorb, and recover from shocks. Drawing on recent research, this policy brief argues for an integrated resilience system linking early warning, anticipatory action, adaptive social protection, and livelihood recovery. Lessons from sub-Saharan Africa highlight the importance of coordinated institutions, predictable financing, and shock-responsive systems to build lasting resilience.

Key messages

- Northern Nigeria is increasingly exposed to overlapping climate hazards, conflict and economic shocks that repeatedly erode household assets, livelihoods and resilience.
- Current disaster risk management and social protection systems remain largely reactive, with limited coverage, delayed financing and weak coordination, reducing their effectiveness in protecting vulnerable households before shocks occur.
- Nigeria requires an integrated resilience system that links early warning, pre-arranged financing, adaptive social protection and timely livelihood recovery.
- Strengthening resilience will require scaling up anticipatory action, expanding adaptive social protection, integrating livelihood recovery into existing programmes, and adopting conflict-sensitive climate responses supported by stronger institutional coordination and more predictable financing.
- Greater political commitment, stronger coordination and sustained financing are also needed to transform systems into a coherent, shock-responsive resilience architecture.

Key research findings

Introduction

Climate change is no longer an abstract or future risk for Nigeria: it is already reshaping lives, livelihoods, and the broader economy in fundamental and measurable ways. Its effects are visible in recurring flooding, prolonged droughts, advancing desertification, and intensifying heat events, particularly across the northern regions of the country. In 2022 alone, floods affected over 4.4 million people, displaced 1.4 million persons, and claimed more than 600 lives (UNICEF, 2023). These events are not isolated episodes as they are compounding an already high disease burden, eroding agricultural productivity through irregular and unpredictable rainfall patterns, and increasing the risk of poverty for affected households (World Bank, 2021). Climate-related impacts are estimated to cost Nigeria approximately 5% of GDP annually, with losses projected to rise substantially over the coming decades as the frequency and severity of shocks intensify (UNICEF, 2023).

Nigeria's policy architecture has increasingly recognised these risks. There has been a growing emphasis on building resilience through adaptation strategies, the expansion of social protection, and disaster risk management systems. Yet a critical gap persists between policy intent and implementation reality. Evidence consistently shows that many Nigerian households lack the fundamental capacity to absorb shocks and mount meaningful recoveries (NBS, NEMA, and UNDP, 2023). Approximately two-thirds of Nigerians are multidimensionally poor, with poverty concentrated disproportionately in rural and northern regions where exposure to climate hazards is greatest and coping capacity is most limited (NBS, 2022). This 'resilience deficit', the shortfall between the shocks households face and the resources and systems available to withstand them, means that even moderate climate events can inflict severe welfare losses, leaving households perpetually one shock away from falling into poverty.

This policy brief draws on recent mixed-methods research on poverty dynamics and crises in Nigeria to examine the dimensions and sources of this resilience deficit. Its central argument is that addressing climate risk in Nigeria demands more than reactive disaster response. It requires a deliberate and sustained effort to close the resilience deficit: by strengthening anticipatory systems that provide advance warning of shocks, improving the coverage and the shock-responsiveness of social protection, and building the household-level capacities needed to withstand and recover from an increasingly frequent and overlapping set of climate stressors.

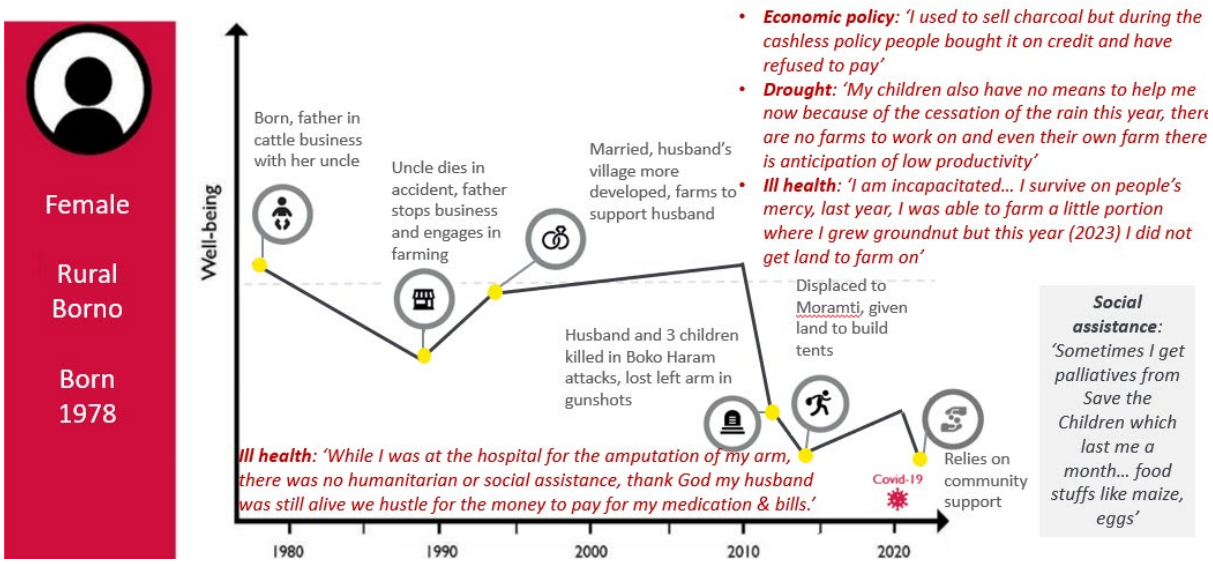
Fragility in resilience: insights from mixed-methods research

Research by Diwakar *et al*. (2025) examined the nature and dimensions of shocks faced by Nigerian households and found that families rarely confront a single, isolated crisis. Instead, they face multiple, overlapping shocks, including climate events, conflict, and economic instability, occurring simultaneously or in rapid succession. This compounding structure is itself a primary driver of resilience failure. Even when households receive support after one shock, they remain exposed to the next, which can quickly erode whatever recovery gains have been achieved.

The dynamics of this multi-shock exposure are captured in Figure 1, which traces the experience of one household over the interviewee's lifetime. Within a decade, the household experienced four major shocks, spanning violent conflict killing her husband and three of her eight children, alongside climate hazards, health crises, and macroeconomic disruptions. This illustrative trajectory reflects a broader structural pattern in much of northern Nigeria, where climate shocks are deeply intertwined with insecurity and market disruptions. Floods destroy crops, conflict restricts access to land and markets, and economic shocks reduce purchasing power; and these pressures frequently converge within the same period. Faced with simultaneous stressors and inadequate or non-existent external support, households resort to erosive coping strategies,

including asset sales and indebtedness, which temporarily relieve immediate distress but systematically undermine their capacity to withstand future shocks.

Figure 1: Downward mobility amidst a series of crises and shocks



Source: INT86-NG LHI first presented in Diwakar et al. (2025)

Policy and programme implications

Policy responses centred on recovery, not resilience

Nigeria has developed a layered policy response to disaster across national and sub-national levels, but these responses remain predominantly reactive and recovery-focused, rather than transformative and resilience-building. As an anticipatory measure, government institutions conduct pre-crisis assessments, including weather forecasts and rainfall projections, to map out areas of flood risk, inform disaster preparedness, and disseminate early warnings to at-risk communities. However, this pre-shock approach is largely informational: it focuses on shock prevention and awareness rather than building the structural capacity of households to absorb shocks when they arrive. While this can improve individual agency to cope with the shock, large and sustained shocks often require systemic and holistic support, as they affect those within the family social network that might otherwise be relied upon for support.

During and immediately after a climatic shock, more direct response measures are activated. Affected households are typically evacuated and relocated to a safe place through the National Emergency Management Agency (NEMA) and its state-level counterparts, State Emergency Management Agencies (SEMAs), and provided with emergency nutrition, sanitation, healthcare, and child protection services. Yet these responses are rarely sustained for long enough to allow recovery to start: they mostly last only one fiscal year. Attention and resources shift rapidly towards recovery and resettlement. This often involves a return to prior geographic locations and occupations, without adequately addressing the underlying risk factors that made households vulnerable in the first place.

A genuinely resilience-oriented response would require systematic geographic risk assessment and active support for households to diversify into more shock-resistant livelihoods. This could include livelihood grants and subsidised access to inputs that lower the cost of transitioning into alternative agricultural or non-farm activities; structured savings and credit mechanisms that provide households with a financial buffer during the transition period; and targeted skills and vocational training that equips displaced workers and farmers with capabilities suited to less climate-exposed sectors, possibly sustained over a longer period, exceeding the timescale of the emergency itself.

Social protection represents another layer of the policy architecture, intended to provide a floor of support for the most vulnerable. However, Diwakar *et al*. (2025) found that coverage remains below 11% of the affected population – far too limited to function as a meaningful resilience buffer for most households at risk. Even among the minority who are covered, transfer values are calibrated for chronic poverty rather than acute shock response, and without complementary in-kind support such as food rations, agricultural inputs, and healthcare, the likelihood of welfare loss remains high in the face of a serious climate event.

The central structural gap is the absence of an integrated resilience system. Existing approaches to early warning, social protection, disaster management, and recovery operate under poor delivery mechanisms. The consequence is that even when support is provided, it arrives too late, covers too few people, or is not sustained long enough to prevent lasting welfare losses. What emerges is a cycle in which households are perpetually responding to shocks, rather than building the capacity to withstand them.

Addressing this requires a shift from fragmented responses to a coordinated resilience architecture that is built on three pillars:

- Anticipation: Linking early warning systems to pre-agreed actions and financing so that support reaches households before shocks fully materialise.
- Protection: Expanding adaptive social protection that can scale rapidly during crises and reducing reliance on negative coping strategies.
- Recovery: Ensuring timely livelihood restoration, infrastructure support, and access to finance (mostly grants) so households can rebuild and sustain gains.

What an integrated resilience system involves

Developing an integrated resilience system is a process that requires institutional and policy coordination and financing mechanisms. Evidence is emerging in Nigeria, as well as many other African countries, on what such a system needs to encompass. We illustrate this with two case studies of integrated resilience systems in Kenya and Ethiopia and draw implications for Nigeria.

Kenya: Kenya offers an important example of how drought response can move from emergency relief to anticipatory action (Merttens *et al.*, 2017; Oxford Policy Management, 2015). Through the National Drought Management Authority (NDMA), Kenya has built a dedicated institutional platform for drought risk management in its arid and semi-arid counties. The NDMA's current strategy brings together drought early warning, contingency financing, knowledge management, and the Hunger Safety Net Programme under one institutional framework.

A key advantage of Kenya's system is that early warning is not treated as information alone. It is linked to action. The Hunger Safety Net Programme provides unconditional cash transfers to poor and vulnerable households in eight arid counties. When drought conditions worsen, the system can scale unconditional cash transfers using drought indicators such as the Vegetation Condition Index, allowing cash transfers to reach more households before distress deepens. This matters because timing is central to resilience. When support arrives early, households are less likely to sell livestock, reduce food consumption, withdraw children from school, or take on damaging debt. An evaluation by Oxford Policy Management found that beneficiary households were 10% less likely to fall into the poorest income decile compared to control groups, pointing to the importance of anticipatory action for building resilience. Additional elements, such as the National Safety Net Programme (NSNP), have also been subsequently added, to improve the effectiveness in reaching vulnerable groups – especially old persons, orphans, and persons with severe disability.

For Nigeria, this case shows that resilience requires more than producing climate forecasts. Nigeria already has institutions that generate warning information, but the gap is often between

warning and action. The missing element in the Nigeria system is the absence of pre-agreed triggers, pre-positioned financing, and delivery channels that can reach households quickly.

Ethiopia: Ethiopia's Productive Safety Net Programme (PSNP) provides a second useful model. It was created to move away from repeated emergency food aid towards a more predictable and productive safety net. The programme emerged as a response to the weakness of earlier emergency food aid systems, which saved lives but often failed to protect livelihoods.

The strength of the Ethiopian model is that it combines immediate support with longer-term resilience building. Households receive food or cash support, while public works help build community assets, such as soil and water conservation structures, irrigation-related infrastructure, and other investments that reduce future vulnerability (Knippenberg and Hoddinott, 2022; World Bank, 2014). Programme guidance also shows that the PSNP provides assistance through direct support and public works channels, linking social assistance to livelihood protection and local asset creation (Devereux *et al*., 2020). Evidence suggests that the PSNP has contributed to improved food security, reduced distress coping strategies, and strengthened resilience among vulnerable rural households (Knippenberg and Hoddinott, 2022; World Bank, 2014).

This case offers an important lesson for northern Nigeria, which had high multidimensional poverty even before the recent shocks. In this context, a system that helps households rebuild their productive base or diversify into new and more resilient activities is crucial. In contexts where drought, flooding, conflict, and market instability overlap, social protection must do more than smooth consumption. It must help households avoid asset depletion, restore livelihoods, and reduce exposure to future shocks. This is the gap in the current humanitarian-led model in northern Nigeria, where assistance often helps households survive a crisis but does not always prevent the next crisis from pushing them back into poverty.

Conclusion and way forward

Northern Nigeria's resilience challenge is no longer only about exposure to climate shocks. It is also about whether households have the systems, resources, and support needed to withstand repeated crises without falling deeper into poverty. Current responses have helped households survive shocks, but they have not yet created a system that consistently protects livelihoods before losses occur, supports recovery after shocks, and reduces future vulnerability. A new architecture that is built on integrated delivery systems is required. To address these gaps, Nigeria should prioritise strengthening and integrating existing resilience systems while expanding areas where institutional and operational capacity remains weak. The critical elements of such a system are presented below.

Anticipatory action

Anticipatory action systems should be strengthened by improving the linkage between climate, flood, drought, market, and conflict early warning indicators and pre-agreed financing and response mechanisms, so that support reaches households before they are forced to liquidate productive assets or adopt erosive coping strategies. Nigeria has already taken initial steps in this direction. The Early Action Protocol for flooding in Kaduna State, developed with the International Federation of Red Cross and Red Crescent Societies (IFRC), the United Nations Children's Fund (UNICEF), and the Nigerian Red Cross Society, represents one of the most concrete examples of anticipatory action in the Nigerian context (IFRC, UNICEF, and Nigerian Red Cross Society, 2023). Under this protocol, pre-defined triggers based on flood forecasts from the Nigeria Hydrological Services Agency (NIHSA) automatically activate pre-agreed response actions, including the pre-positioning of relief supplies and the early evacuation of at-risk households. A similar flood anticipatory action pilot was implemented by the IFRC and its partners in Kogi and Anambra states, where early cash transfers were disbursed to vulnerable households in advance of

projected flooding, enabling them to protect assets and reduce the costs of displacement (IFRC, 2022). These pilots demonstrate that anticipatory action is operationally feasible in the Nigerian context and can reduce household welfare losses when it is triggered on time.

However, these systems remain limited in scale, financing, and operational reach. The lesson from Kenya's Hunger Safety Net Programme is that risk warnings without a clear and pre-funded response framework do not translate into resilience at the household level. Timely triggering is necessary but insufficient if financing is not pre-positioned. In Nigeria, emergency financing flows predominantly through annual budgetary allocations, which are subject to approval delays and accountability gaps that structurally impede the speed and predictability that anticipatory action requires.

A relevant precedent exists: the Ecological Fund, which was established to address environmental degradation and climate-related challenges. This is an institutional mechanism through which climate-contingent financing could in principle be channelled. Adapting this into a standing emergency liquidity facility would provide the financial backbone that current anticipatory action pilots and triggers lack. This would require institutional leadership from NEMA and the Ministries of Finance, Budget and National Planning to formalise the trigger mechanisms and disbursement protocols.

Adaptive social protection

Well-targeted social protection can itself serve as an anticipatory measure, providing households with a buffer before shocks fully materialise and preventing the asset erosion that makes recovery so difficult. Nigeria should strengthen the responsiveness, coverage, and financing of existing systems, to enable them to scale rapidly during climate and economic crises. These mechanisms were activated during the COVID-19 pandemic and the 2023 removal of the fuel subsidy, demonstrating that rapid deployment is feasible, though coverage and transfer adequacy remained insufficient during these crises (NBS and World Bank, 2024). Closing these gaps requires investment in dynamic beneficiary registration that can capture newly vulnerable households in real time, and pre-agreed financing protocols that remove the approval delays that slow crisis response. A key challenge is the politicalisation of the social register and financing process, which can also be resolved with political will.

Beyond cash transfers, Nigeria should explore the integration of public works as a complementary recovery instrument. Ethiopia's PSNP offers a well-documented model that simultaneously supports household income and restores the productive infrastructure that climate shocks destroy. A Nigeria-adapted version of this model, coordinated through the Ministry of Humanitarian Affairs and Poverty Alleviation, alongside the Ministry of Works and relevant state agencies, could provide temporary income for displaced households and anyone else who needs work, while accelerating community-level recovery. Small-scale precedents already exist: the World Food Programme's Food for Assets programme has operated in flood-affected communities in Borno and Adamawa states, combining food assistance with the rehabilitation of community infrastructure, and demonstrating that this model is operationally viable in the Nigerian context.

Livelihood recovery

Existing agricultural support programmes, notably FADAMA, should be expanded and explicitly integrated into shock-responsive recovery frameworks. This means embedding climate-resilient agriculture, livestock protection, small enterprise recovery, irrigation rehabilitation, and improved market access into FADAMA's mandate. Scaling the agricultural interventions in this way will allow recovery support to be activated quickly and predictably after shocks, rather than mobilised on an *ad hoc* basis. At present, these programmes support agricultural livelihoods but remain weakly connected to anticipatory action and climate resilience systems (African

Development Bank, 2023). Closing this gap would position such programmes as a frontline recovery instrument, rather than a development programme that operates independently of the crisis cycle. This will require greater collaboration between the Ministry of Agriculture and the Ministry of Humanitarian Affairs and Poverty Alleviation.

Conflict-sensitive climate response

In northern Nigeria, where climate vulnerability and conflict frequently overlap, climate response programmes must incorporate conflict-sensitive approaches that account for insecurity, displacement, and resource-based tensions. Addressing resilience in this context cannot be achieved through single-sector interventions. Programmes that integrate climate adaptation, social protection, and peacebuilding are more likely to produce durable outcomes than parallel, uncoordinated efforts. The Ministry of Humanitarian Affairs and Poverty Alleviation, NEMA, and SEMAs, alongside the state-level peacebuilding institutions, should lead the development of integrated response frameworks that treat conflict and climate risk as compounding, not separate, threats.

On a positive note, the policy and institutional frameworks will not need to be built from scratch. Many of these policy and institutional foundations already exist within Nigeria's disaster management, social protection, and agricultural support systems. The challenge now is to strengthen coordination across them, ensure more predictable financing, improve scalability, and build stronger anticipatory capacity. Doing so is essential in order to create a more integrated, adaptive, and shock-responsive resilience architecture for northern Nigeria.

Annex: Nigeria's climate shock response architecture – phases, examples of interventions, and weaknesses

Phase	Interventions	Lead agencies	Key weaknesses
Pre-shock prevention and preparedness	Seasonal climate predictions, weather forecasts, and rainfall projections	Nigerian Meteorological Agency	Early warning systems are undermined by poor rural communication infrastructure, inadequate funding, and low public awareness. Warnings frequently fail to reach the most vulnerable populations in time, and even where they do, households often lack the resources to act on them. Inter-agency coordination is inconsistent and reactive.
	Flood risk mapping and Annual Flood Outlook assessments	NIHSA	
	Disaster preparedness campaigns and dissemination of flood warnings	NEMA	
During-shock response	Evacuation of affected households; relocation to IDP camps; provision of food rations, temporary shelter, non-food relief items	NEMA	Response is frequently delayed and geographically uneven. Emergency services are overstretched, transport infrastructure is often damaged by the shocks themselves, and insecurity limits access to affected communities in the north. Relief distribution is inconsistent across communities, resulting in unequal support.
	Emergency nutrition, sanitation, healthcare, and child protection services	Ministries, departments, and agencies; international organisations	
	Management of camps, registration of affected persons, coordination of state-level response	SEMAs	
Post-shock recovery	Reconstruction of roads, drainage, schools, hospitals, and public infrastructure	Federal and state governments	Recovery efforts are frequently underfunded, fragmented, and donor dependent. They are rarely integrated into longer-term development planning, which limits sustainability and leaves underlying vulnerabilities unaddressed – increasing the likelihood of repeated welfare losses in future shocks.
	Shock-responsive social protection for long-term recovery	Ministry of Humanitarian Affairs and Poverty Alleviation	
	Cash transfers, community rehabilitation programmes, and psychosocial support	Non-government organisations and donor agencies	
	Distribution of seeds, fertilisers, irrigation tools, and livestock support to restart agricultural livelihoods	United Nations Food and Agriculture Organization	

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