

BETTER ASSISTANCE IN CRISES RESEARCH

Poverty Dynamics and Social Assistance Amidst Intersecting Crises in Nigeria

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Summary

This paper investigates the role of crises (e.g. armed conflict, displacement, climate-related disasters, Covid-19, and economic crises) in driving negative poverty trajectories in Nigeria, alongside the extent to which social assistance may be fit for purpose to respond to intersecting crises. The paper adopts a mixed-methods approach, bringing together analysis of quantitative survey data from 2010 to 2023, with qualitative data collected in six states across the country's six geopolitical zones in 2023. Study findings point to intersecting crises driving both the acuteness of chronic poverty as well as new instances of impoverishment that are becoming sustained. Social assistance – albeit constrained by limited coverage – plays an important role by supporting promotive and protective means of coping during crises. Based on the study findings, policy recommendations include expanding social assistance coverage, strengthening conflict resolution and peace-building, promoting equity-centred economic policy responses, and addressing underlying structural challenges.

Keywords

Poverty dynamics; social assistance; crises.

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Executive summary

This paper investigates the role of crises (generated or exacerbated by armed conflict, displacement, climate-induced shocks and stressors, Covid-19, and economic crises) in driving negative poverty trajectories alongside the extent to which social assistance may be fit for purpose to respond to **intersecting crises**. Although social assistance has been a near-universal mechanism adopted by governments to enable poor households to improve their wellbeing, there is limited evidence of its effectiveness in responding to multiple or intersecting crises. Moreover, continued high rates of poverty in Nigeria (40.1 per cent in 2018–19), against a backdrop of these intersecting crises, motivate the investigation in this paper.

The study accordingly adopts a mixed-methods approach that involves the analysis of nationally representative panel data from 2010–11 to 2018–19 with primary quantitative survey data collected in two local government areas (LGAs) of Borno (August and September 2023), and qualitative interviews (life histories, focus groups, key informant interviews) across six states spanning the country's six geopolitical zones (July and August 2023).

Key findings

The quantitative data analysis finds that **violent conflict, droughts, flooding, and Covid-19 have led to the deepening of deprivations, especially among households already in poverty – thus driving the acuteness of chronic poverty**. This is seen most prominently in forms of emergency coping responses, where it is not just assets but more intrinsically people's bodies that are being affected – for example, through hunger or engaging in survival sex, early marriage, or child trafficking. This occurs against a backdrop of multidimensional deprivation that emerges from the structural issues mentioned above. Certain groups face exacerbated effects of such crises due to their specific vulnerabilities, such as internally displaced persons (IDPs) who lose social networks, and women in poverty, who see pathways out of poverty subverted due to maladaptive economic policies against a backdrop of adverse gender-based norms.

Intersecting crises have been responsible for new household impoverishment that is increasingly being sustained. This is largely identified due to maladaptive economic policies – for example, economic policies that have had negative effects on households in and near poverty – alongside and in the aftermath of the crises noted above. The cashless policy became effective in early 2023 and included redesigning the naira (₦) notes and restricting cash withdrawals to help curb corruption. However, it meant that people were forced to pay high fees to access their money, and the cash shortage made it difficult to buy essentials, leading to market disruptions, business failures (especially among informal workers reliant on cash), and hunger. Alongside this form of economic crisis, the fuel subsidy removal (intended to enable the government to reallocate its expenditures and provide economic relief) was another economic crisis that led to an increase in the cost of living, as the increased fuel prices cascaded down to the cost of most goods and transport.

Social assistance is highly politicised, coverage is low, and there is limited delineation (both in terms of perceptions and operationally) between social assistance and humanitarian aid, together limiting its ability to effectively respond to intersecting crises. The limited delineation between the two forms of support emerges due to overlapping populations experiencing poverty and crises, alongside the engagement of the humanitarian sector, which often ends up gap-filling patchy social assistance coverage.

People who have made sustained escapes from poverty benefit from contexts relatively free of violent conflict, even if crime and economic crises permeate. They maintain resilience by adapting to changing circumstances, enabled by information access (e.g. connections to economic and political agents) and strong social support systems. Despite its low coverage, **social assistance plays an important role in crisis contexts (for those who can access it) by supporting promotive and protective means of coping.** Survey analysis from Borno suggests that social assistance is associated with a higher probability that households grow cash crops, have more livestock, invest, and share food more often, in response to conflict and when having experienced negative effects of climate-related disasters. Together, these results reinforce the role of social assistance in supporting pathways out of poverty amidst intersecting crises.

Policy implications

The following policy implications emerge from the study findings:

1. Expand social assistance coverage: The reach of programmes needs to be widened, and stronger systems are needed to identify and target the most vulnerable people and their crisis-affected contexts. Given the subnational differences in crisis salience, it may be more effective to go for a combination of geographic followed by categorical targeting, rather than the present focus on categorical targeting only. This expansion, moreover, needs to go beyond traditional humanitarian hotspots to focus on areas of farmer–herder violence and drought, as this can have damaging consequences for wellbeing. This will require increased financial support, both from domestic and external sources.

2. Strengthen conflict resolution and peace-building: This would include early warning systems to identify conflict triggers, and efforts to tackle underlying structural issues such as poverty and unemployment. As part of this, empowering communities to develop bottom-up solutions to conflicts can foster more sustainable peace. Decentralising security functions could empower local agencies to take a more active role in conflict management and resolution.

3. Promote equity-centred economic policy responses: Reducing the impacts of inflation on poor households can be supported by intervening in key markets and imposing price controls for goods commonly consumed by poor households during periods of heightened crises, and mitigating its impact through social protection. It will also be critical to ensure that more micro-level economic promotion policies are directed to youth and women.

4. Address underlying structural challenges: This includes the need for better infrastructure (such as roads, water supply, and electricity) in disadvantaged regions, and providing free or subsidised health care and measures to support user costs of education for children from poor households. If effectively implemented through a focus on risk and equity, these interventions could reduce poverty by addressing the root causes of crises and vulnerabilities that they may otherwise amplify.

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List of acronyms and abbreviations

BASIC	Better Assistance in Crises
FGD	focus group discussion
IDP	internally displaced person
KII	key informant interview
LGA	local government area
LHI	life history interview
NBS	National Bureau of Statistics
NFE	non-farm enterprise
NLPS	Covid-19 National Longitudinal Phone Survey
NSIP	National Social Investment Programmes
PWR	participatory wealth ranking

1. Introduction

Nigeria faces pervasive poverty. Based on the national poverty line, the poverty rate in 2018 stood at 40.1 per cent of the population. Using the US\$2.15 international poverty line, 30.9 per cent of Nigerians were classed as poor in 2018 – a figure that is estimated to rise to 40.7 per cent by the end of 2024 (World Bank 2024). Despite being Africa’s largest economy and the continent’s top oil producer, the country harbours the highest number of people living in extreme poverty (82.9 million in 2018) within sub-Saharan Africa, the poorest region globally (Lain and Vishwanath 2022).

The drivers of poverty in Nigeria are multifaceted, spanning economic, social, environmental, and political realms. These include corruption, unemployment, economic non-diversification, economic policy disruption, income inequality, adverse gender norms, and gender inequality, along with crises such as floods and drought, insecurity, banditry, and violent conflict. The insurgency in North East Nigeria and farmer–herder conflicts (especially in the North Central region) have driven chronic poverty and impoverishment (see Box 1.1 for definitions), disrupted education, and severely strained the health-care system (Diwakar and Brzezinska 2023; Awortu 2015).

Economic recessions intersect with conflict and climate-related disruptions to slow efforts to reduce poverty, even before the Covid-19 pandemic (Lain, Schoch and Vishwanath 2022). With the onset of the pandemic in 2020, Nigeria was then one of three countries globally estimated to have experienced the largest increase of people in poverty (Kharas and Dooley 2021). The cashless policy, fuel subsidy removal, and exchange rate changes since then have exacerbated the plight of Nigeria’s citizens, with predictions suggesting it may take 15 years for the economy to recover (Anumihe 2024).

Box 1.1: Definitions of poverty trajectories used in this study

Chronic poverty refers to long-term poverty that persists over many years or even a lifetime and is often transmitted across generations. The quantitative data in this study refers to households consistently in the bottom two quintiles across survey waves, which roughly equates to the national poverty rate in the country pre-pandemic (40.1 per cent in 2018–19) (National Bureau of Statistics (NBS) 2022). In the qualitative data, **chronic poverty** refers to households that have been living in poverty for five years or more. **Transience** in the quantitative analysis refers to the process whereby a person or household that is classed as non-poor (in the top three expenditure quintiles or top three participatory wealth ranking (PWR) levels) at some point in the survey subsequently slips into poverty (the bottom two quintiles or bottom three PWR levels) – hence experiencing impoverishment, a transitory escape from poverty, or churning around the poverty line. **Resilience** refers to individuals or households that either escape poverty and remain out of poverty over the long term (a sustained poverty escape or remaining never poor across survey waves of the quantitative data, or in the past five years or more in the qualitative data). Specific trajectories within these categories (e.g. sustained poverty escapes, impoverishment) are delineated in the qualitative analysis where relevant.

Source: Adapted from Shepherd *et al.* 2014.

Globally, social assistance has been a near-universal mechanism adopted by governments to enable households in poverty to improve their wellbeing and to help respond to crises (Shepherd *et al.* 2023). Indeed, Nigeria has implemented various social protection programmes under the National Social Investment Programmes (NSIP), including conditional cash transfers, skills development through N-Power, and a school feeding programme. These initiatives aim to alleviate hardship and to support vulnerable groups. However, NSIP has faced significant challenges such as poor coverage, delayed payments, and corruption (ActionAid Nigeria 2018).

In this context, understanding the role of crises in driving negative poverty trajectories alongside the extent to which social assistance can be made fit for purpose to respond to or prevent **intersecting** crises is an important step in developing more effective poverty eradication policies and programmes in an era of uncertainty. This study draws attention to poverty dynamics amidst complex crises in Nigeria (generated or exacerbated by armed conflict, displacement, climate-induced shocks and stressors, Covid-19, and

economic crises), and the efficacy of social assistance provision amidst these often-intersecting crises. The study is part of a wider project that examines the relationship between complex crises, poverty, and social assistance in Nigeria. The paper addresses the following questions:

1. What is the relationship between poverty dynamics and prolonged crises marked by armed conflict, climate shocks, the Covid-19 pandemic, and economic crises? How does this relationship vary by region and for demographic groups including women and IDPs?
2. To what extent does social assistance mitigate the effects of intersecting crises on people in and near poverty? What are people's perceptions of this assistance?

To answer these questions, the study adopts a mixed-methods analysis that involves sequencing the analysis of nationally representative panel data from 2010–11 to 2018–19 with primary quantitative survey data collected in Borno and qualitative interviews (life histories, focus groups, key informant interviews) across six states (including Borno) spanning the six geopolitical zones of Nigeria. This Q-squared, longitudinal toolkit developed by the Chronic Poverty Advisory Network (CPAN) and applied to this country study is analysed to better understand the relationships, pathways, and processes that enable some households to escape poverty (including the role of social assistance in these pathways) while others may remain chronically poor amidst intersecting crises.

The next section overviews the landscape of social assistance in Nigeria, while section 3 summarises the data and methods used for the analysis presented in this paper. Section 4 briefly considers the geography of poverty and crises within Nigeria. Sections 5 and 6 form the main analytic content of the paper, first describing the acute chronic poverty and sustained impoverishment that has arisen amidst intersecting crises, before going on to examine the role of social assistance alongside other strategies in supporting pathways out of poverty in crisis contexts. Section 7 concludes by presenting the policy implications of the study findings.

2. Social assistance amidst complex crises in Nigeria

The present period is a unique point in Nigerian history, marked by distinctive forms of economic crises and the intensification or legacies of existing ones like violent conflict and climate-related disasters. These crises are described in section 4 in terms of their subnational variations, and largely constitute violent conflict (e.g. Boko Haram violence, farmer–herder conflicts, and communal banditry), floods, drought, and economic crises driven by legacies of Covid-19 lockdowns, the naira redesign in 2022, and the fuel subsidy removal in 2023. The confluence of these crises has created a complex situation, driving high need for social assistance and government support.

Nigeria's social assistance measures represent a multifaceted response to addressing poverty, including amidst this wider context of crises. The National Social Safety Net Programme is a key intervention that provides financial support and other services to help improve household consumption, assets, livelihoods, and health and education outcomes (National Social Safety Net Coordinating Office (NASSCO) n.d.). It is supported by the National Social Registry (NSR), which combines state registries with participants of the National Cash Transfer Programme. The NSR combines geographic targeting (identified through a poverty status ranking of poor LGAs) with community-based targeting and proxy means testing to identify poor and vulnerable households (Sterk and Issaka 2019).

Other initiatives complement the National Social Safety Net Programme. The Youth Empowerment Scheme annually targets 500,000 youths, offering them skills and opportunities (Momoh 2024). The Home-Grown School Feeding Programme benefits more than 9 million children by providing nutritious meals in schools, addressing child nutrition and educational outcomes (African Union 2021). Programmes such as N-Power aim to strengthen skills acquisition for youth aged 18 to 35 years (Vanguard 2017). Conditional cash transfers, government enterprise and empowerment programmes, and public works programmes target financial stability and employment opportunities for both men and women. Moreover, projects such as the Nigeria for Women Project, the Livelihood Improvement Family Enterprises Project in the Niger Delta, and the Covid-19 Grant for rural women provide financial relief and support to impoverished and vulnerable women. The major social protection programmes currently in place are outlined in Table A2.1.

Social protection remits at federal, state, and local levels that drive the development and implementation of these projects are coordinated by the National Social Investment Office. This coordination involves establishing delivery mechanisms, reducing duplication, and ensuring coordination between key ministries and agencies in the country. Substantial efforts have been made in recent years to develop and update the national social register, though many states are still coordinating data (Sterk and Issaka 2019). Coordination between social protection and other sectors at local, state, and federal government levels is fragmented (World Bank 2019). States have autonomy and responsibility to develop state-level social protection and assistance, but not always the funds to do so; accordingly, few have done so. Many development partners choose to work with state governments rather than through the federal structure. The recent allegations and investigations into corruption among certain ministry leaders in the social protection sector only add to the complexity of this landscape (Ojo 2024).

Given a level of need greater than state capacity, social assistance is often delivered by humanitarian actors in the country, with limited coordination between social and humanitarian assistance at both state and federal levels alongside varied targeting approaches (Merttens, Hodey and Doyle 2024). During violent conflict and flooding, humanitarian actors play a major role in supporting social assistance in the north of the country to help meet basic needs, albeit with different objectives compared to government-delivered social assistance, which is designed to smooth consumption and support wellbeing among people in poverty. The National Emergency Management Agency is also mandated to respond to immediate needs during crises, though its operational focus has been primarily on climate-related disasters (especially flooding) rather than other crises (including violent conflict), and it does not articulate a clear approach to mobilise resources in response to disaster management (Mashi, Oghenejabor and Inkani 2019).

More broadly, state provision of social assistance is weak, fragmented, and often politicised, notwithstanding the creation of the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development in 2019 as an oversight body. There are efforts to integrate humanitarian assistance with social protection,

notably through cash working groups at federal and state levels, which provide a coordinating function for different cash transfer programmes. For example, Nigeria is a focus country for the European Union's humanitarian–development–peace nexus approach, suggesting external interest in the outcomes of the cash working groups (EU 2020).

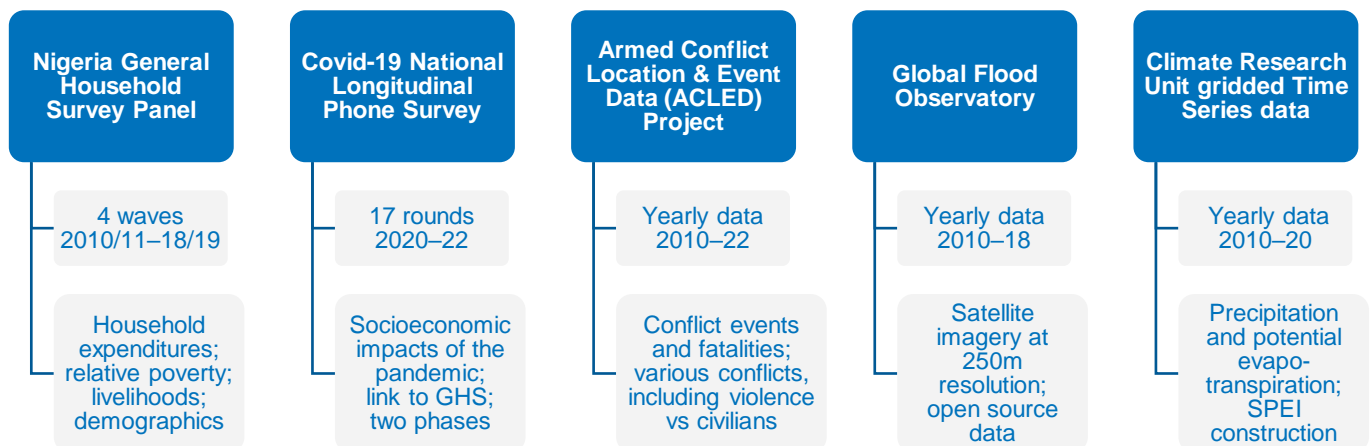
3. Data and methods

The study adopts a mixed-methods approach, iteratively sequencing analysis of panel data with quantitative and qualitative data collection and analysis in a subset of locations, as outlined below.

3.1 Quantitative data

The study draws on the analysis of two quantitative data sets presented in Diwakar and Brzezinska (2023) and Diwakar *et al.* (2024). The first analysed the General Household Survey Panel (GHS-Panel) between 2010 and 2019, which is statistically representative at country and geopolitical zone levels. It covers 1,326 households within the balanced panel appearing in all four survey waves: 2010–11, 2012–13, 2015–16, and 2018–19 (hereafter referred to as 2010, 2012, 2015, and 2018). The survey was used to analyse poverty dynamics and its correlates. The household data set is moreover linked through geographic identifiers to data on armed conflict and drought and flood gridded data. The GHS-Panel was combined with up to 15 rounds of the nationally representative Covid-19 National Longitudinal Phone Survey (NLPS) 2020–22 linked to the 2018 GHS-Panel wave to categorise respondents’ welfare pre-Covid-19, changing wellbeing dynamics, and access to social safety nets. We relied on the 1,472 households present across the 12 survey rounds in Phase 1, and 2,181 households present across the survey rounds in Phase 2. Figure 3.1 outlines these data sets.

Figure 3.1: Secondary data sets merged/appended and analysed for this study



Source: Diwakar and Brzezinska 2023.

Note: SPEI is the Standardized Precipitation Evapotranspiration Index.

The secondary quantitative data was complemented by the collection of fresh primary quantitative data evenly distributed across Maiduguri Municipal Council (MMC) and Konduga LGAs in Borno state in the North East in August 2023 (Diwakar *et al.* 2024). These LGAs were selected due to intense conflict experience as well as to capture a spread of rural and urban areas. To select households, a pre-listing was conducted followed by interviews with every fifth household, leading to a sample size of 1,000 households broadly representative of the demographics within the two LGAs. This quantitative survey digs deeper into crises and the role of social and humanitarian assistance in helping households mitigate the effects of these crises. The survey was used primarily to identify patterns and descriptions – that is, it could tell us what was happening in different locations, but less easily **why** or **how**.

The equations underlying the regression analysis from the nationally representative data set (2010–19) and the Borno-specific survey (2023) are presented below, and results are summarised where relevant within this paper. Equation 1 relies on a multinomial logit that focuses on understanding key correlates of poverty trajectories as the main outcome variable based on analysis of the balanced GHS-Panel 2010–19, including its relationship to climate-related disasters and violent conflict as key independent variables of interest. Equations 2 and 3 rely on probit models applied to analysis of the Borno 2023 survey data, to understand the relationship between self-reported disruptions from crises and social assistance receipt, and in turn the extent to which social assistance may be able to offset erosive forms of coping, or support more positive coping mechanisms, amidst crises.

$$Pr(\text{Trajectory}_{i,t} = 1 | \beta, v_{i,t}) = F(\beta_0 + \beta_1 \text{Crises} + \beta_2 \text{HH}_{i,t}) + \beta_5 \text{Area}_{i,t}) \quad \text{Eq. 1}$$

$$P(\text{SocialAssist}_i = 1 | X) = \varphi(\beta_0 + \beta_1 \text{crisis_disrupt}_i + \beta_2 \text{conflict_actual}_i + \beta_3 \text{poverty}_i + \beta_4 X_i) \quad \text{Eq. 2}$$

$$P(\text{Coping}_i = 1 | X) = \varphi(\beta_0 + \beta_1 \text{social_assist} + \beta_2 \text{conflict_actual}_i + \beta_3 X_i) \quad \text{Eq. 3}$$

where:

- *Trajectory_i* is the probability of household *i* being chronically poor, experiencing poverty transience, or exhibiting resilience, where poverty status is defined in relative terms¹ (i.e. households belonging to the bottom two expenditure quintiles per wave);
- *SocialAssist_i* refers to whether a household has received any social assistance (e.g. from the government, national or international non-governmental organisation (NGO), religious body or other entities) in the year preceding the 2023 survey;
- *Coping_i* is a set of coping responses households adopt more or less of in the year preceding the survey (regressed separately): grow cash crops, raise livestock, send children to work, migrate for salary, work, engage in investment, save money, borrow/ask for loan, sell assets, engage in education, tenancy sharing, engage in social networks, consume daily meals, share food, depend on transfers/assistance (from government, NGOs, or religious body);
- *Crises* in equation 1 is a vector capturing the presence of conflict fatalities or self-reported victimisation, drought, and floods over the survey waves; in equation 2, *crisis_disrupt* refers variably to income loss, negative effects on agricultural production, consumer durable or productive asset destruction due to conflict or climate-related disasters in the year preceding the survey; and in equations 2 and 3 *conflict_actual* captures local conditions, referring to total conflict fatalities in the 50km radius of a household between 2022 and mid-2023;
- *poverty* refers to a 90 per cent or higher poverty likelihood from the Poverty of Probability Index;
- *HH* includes the economic activities of the household head, asset value, and household and demographic controls (religion, gender, age and age-squared, education, and household size);
- *Area* is a vector covering whether the household resides in an urban or rural area and the state-level unemployment rate.

Limitations and sensitivity tests of these relationships are outlined in Diwakar and Brzezinska (2023) and Diwakar *et al.* (2024). Limitations include: small sample sizes that constrain the ability to disaggregate poverty metrics beyond the zone level; reliance on self-reported data in the Borno survey (offset by also including actual data on conflict and climate-related disasters); the considerable exclusion of Borno from the GHS-Panel due to insecurity; uncertainty about whether social assistance was received prior or post-crises; and concerns of endogeneity across the models given the complex relationships between poverty, social assistance, coping responses, and crises. For example, it could be that social assistance leads to better coping, or that poor coping may influence the receipt of social assistance.

These limitations could reduce the precision of estimated effect sizes and limit our understanding of causality; however, our focus is not on ascertaining causality but rather on exploring relationships and associations through the quantitative data analysis. Though self-reported data may differ from actual incidence of crises, for example, it still represents an important source of information on people's experiences of crises from their own perspectives. The limited coverage of Borno in the secondary data was complemented with primary data collection in two Borno LGAs, as noted above. Sensitivity tests include different measures of the outcomes and independent variables of interest, time horizons, and employing fixed effects estimators and other models to further assess robustness of results.

¹ We adopt a relative definition given limitations in ascertaining comparable monetary poverty estimates across survey rounds (see Diwakar and Adedeji 2021 for a discussion).

3.2 Qualitative data

Fresh qualitative data (life history interviews (LHIs), focus group discussions (FGDs), and key informant interviews (KIIs) were collected in sample locations to dig deeper on issues identified in the quantitative analysis to better understand causal pathways, and further investigate the role of social assistance in people's pathways out of poverty amidst crises. Qualitative data was collected in Akwa Ibom, Anambra, Benue, Borno, Ekiti, and Jigawa states. In each site, two communities (one urban or peri-urban, and one rural) were selected. These states were chosen as they represent all of Nigeria's geopolitical zones, capture a balance of zone-level poverty trajectories, a range of levels of social assistance receipt (according to analysis of the Nigeria Living Standards Survey (NLSS) 2018–19), and experienced different types of violent conflict and climate-related disasters. See Table A3.1 for further details on site selection.

In total, 120 LHIs, 12 gender-disaggregated FGDs, 12 long-term resident group discussions, and a set of KIIs (including group interviews with IDPs) were conducted across the rural and urban study sites. These interviews had sufficiently open-ended conversations to allow for the emergence of new issues which the quantitative research may not have treated. The focus of the interviews is summarised below:

- **Long-term resident group interviews** (two per site, 24 in total) sought to gain an understanding of the main events/processes in the community since approximately the year 2000 and across recent administrative periods, including crises, access to social protection, and how these influenced welfare mobility.
- **Gender-disaggregated focus group discussions** (two per site, 24 in total) brought together individuals across the wealth spectrum in study communities, to investigate drivers of upwards and downwards mobility (especially since 2010) and to explore gender and generational norms. These FGDs were used to develop a participatory wealth ranking (PWR) exercise, from which households on different poverty trajectories were identified for the LHIs.
- **Life history interviewees** (10 per site, 120 in total) were undertaken to understand the multi-causal processes and sequences through which households and individuals improve wellbeing or experience various deprivations over time. Interviewees were selected to achieve a balance of different poverty trajectories (those who had made sustained escapes from poverty, those who had made transitory escapes, impoverished, and chronic poor), identified from the PWR exercise during the FGDs.
- **Key informant interviews** were conducted at site and national levels to follow up on key issues (e.g. thematic or specific relationships or specific sectors) identified in the FGDs or LHIs. At the national level, KIIs especially explored programmatic and policy enablers/constraints to escaping poverty, and the role of social assistance within this.

Data was coded thematically in NVivo. First a coding process was carried out, developing initial codes based on our research questions guiding the wider study (see Annexe 1). Open coding then allowed new themes to emerge from the data, which were then grouped into broader categories related to: types of crises; response to crises; social assistance; and social norms. After coding, a thematic analysis was conducted to identify and interpret patterns within the data. Alongside this, process tracing methods were employed to understand the drivers of different poverty trajectories, how these were affected by crises and their intersections, and the role of social assistance in mitigating negative effects of crises. The quotes included in this report represent themes expressed across a number of interviews, rather than exceptions.

3.3 Integration

The study was iterative; quantitative analysis of secondary data undertaken during the initial phase fed into the design of the quantitative survey, qualitative fieldwork, and the adjustment of the qualitative research questions. Poverty determinants identified from the analysis of household surveys were explored through in-depth qualitative interviewing. This allowed the research to understand why certain factors are important and the processes behind them. Key findings from the qualitative research, in turn, triggered additional quantitative analysis (for example, the qualitative results on the acuteness of chronic poverty triggered investigation into the depth of income loss linked to crises in the quantitative data, while results on erosive coping mechanisms outlined in the qualitative data prompted the poverty-disaggregated insights on coping in the 2023 Borno survey). This process generated Q-squared findings on key issues driving poverty dynamics in Nigeria.

The study attempted to place individuals, households, and communities – and their lived experiences – at the centre of the analysis. Issues of gender, inclusion, displacement, and sociocultural norms were integrated through the questions, with a particular focus on the experiences, needs, and perceptions of specific vulnerable groups. For example, young women and men may be especially challenged by the additional economic volatilities brought by Covid-19 – the added expenditures as well as the loss or restricted livelihood opportunities, especially in the informal sector. The study examines these changes and the underlying power relations, social and cultural norms, and other factors that might shape women and men’s experiences of poverty dynamics. Ethical clearance for this study was obtained from Bayero University, which is a national university based in Kano state with a standing Ethics Review Board.

Given that the focus of Diwakar and Brzezinska (2023) and Diwakar *et al.* (2024) was on the quantitative analysis of intersecting crises, poverty (dynamics), and social assistance, this paper places particular emphasis on the qualitative data, using quantitative insights to help support key messages emerging across the mixed-methods data sets. This further emphasises a desire to understand and support the lived experiences of people in and near poverty amidst crises.

4. The geography of poverty (dynamics) and crises in Nigeria

Key finding: There is a strong spatial and temporal dimension to poverty in Nigeria, with poverty rates and chronicity highest in the Northern zones. These are also sites of considerable violent conflict, which have also suffered from floods, droughts, and the negative consequences of maladaptive economic policy.

Around 2 in 5 Nigerians were living in poverty in 2018–19, equivalent to 83 million people (NBS 2019). An additional 10 million people were estimated to fall into poverty by 2022 because of Covid-19 (World Bank 2020a). Moreover, although Nigeria is a lower middle-income country, its northern states have a worse multidimensional poverty index than other parts of the country (NBS 2022), and worse than many other low-income countries. In 2022, 65 per cent of people in monetary poverty were concentrated in the north (*ibid.*). In 2018–19, more than 60 per cent of the population in the northern states were living below the poverty line (NBS 2019).

Table 4.1: Distribution of poverty by geopolitical zone

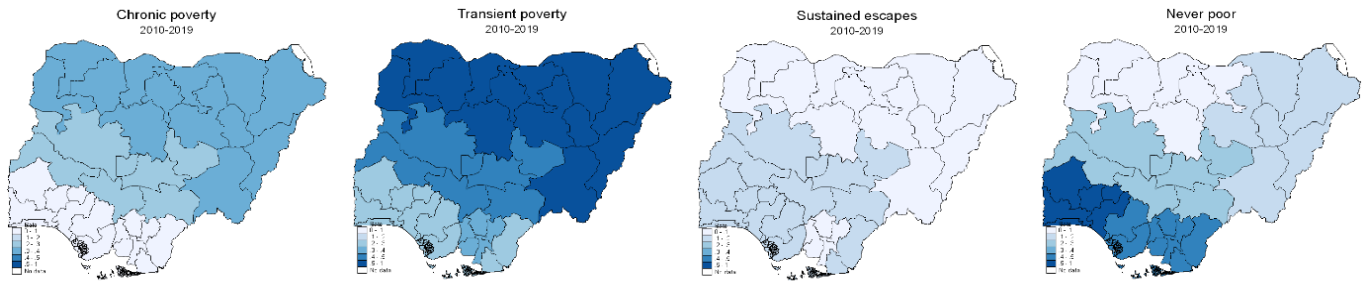
Geopolitical zone	Number of people in multidimensional poverty (millions)	Number of people in monetary poverty (millions)
North Central	20.19 (66.3%)	13.77 (43.1%)
North East	20.47 (76.5%)	17.57 (70.2%)
North West	45.49 (75.8%)	32.26 (61.8%)
South East	10.85 (49.0%)	8.9 (38.2%)
South South	19.66 (62.6%)	6.4 (20.8%)
South West	16.27 (40.0%)	4.0 (9.7%)

Source: Authors' own. Created using data from NBS (2022) (column 2) and 2018–19 NLSS survey data (column 3).

Note: The national poverty rate = 43.67%; poverty line for 2019 was ₦137,430. The numbers in brackets show the share of people in each zone living below the national poverty line.

In terms of relative poverty trajectories, 16 per cent of households were chronically poor across the survey period, while another 39 per cent had experienced transitory poverty, impoverishment, or churning around the poverty line. Rates of sustained escapes from poverty were much lower, comprising 9 per cent of households between 2010–11 and 2018–19. **There are strong spatial and temporal variations to poverty in Nigeria.** The North West and North East zones have high levels of relative chronic poverty (Figure 4.1) and deprivation. Instead, the richer southern zones are sites where relative sustained escapes from poverty and households never in poverty (again in relative terms based on being in the bottom two expenditure quintiles) have been relatively more prevalent, though crime nevertheless permeates. Table 6.2 later in the paper outlines crises – including conflict (Boko Haram, farmer–herder violence, intercommunal conflict), Covid-19, disasters (floods, drought, fire outbreak), and economic policies (fuel subsidy removal, cashless policy) as well as a range of shocks and stressors (crime, debt, chronic ill health, and women's exclusion from asset ownership) variably cited in the six study sites according to the qualitative data.

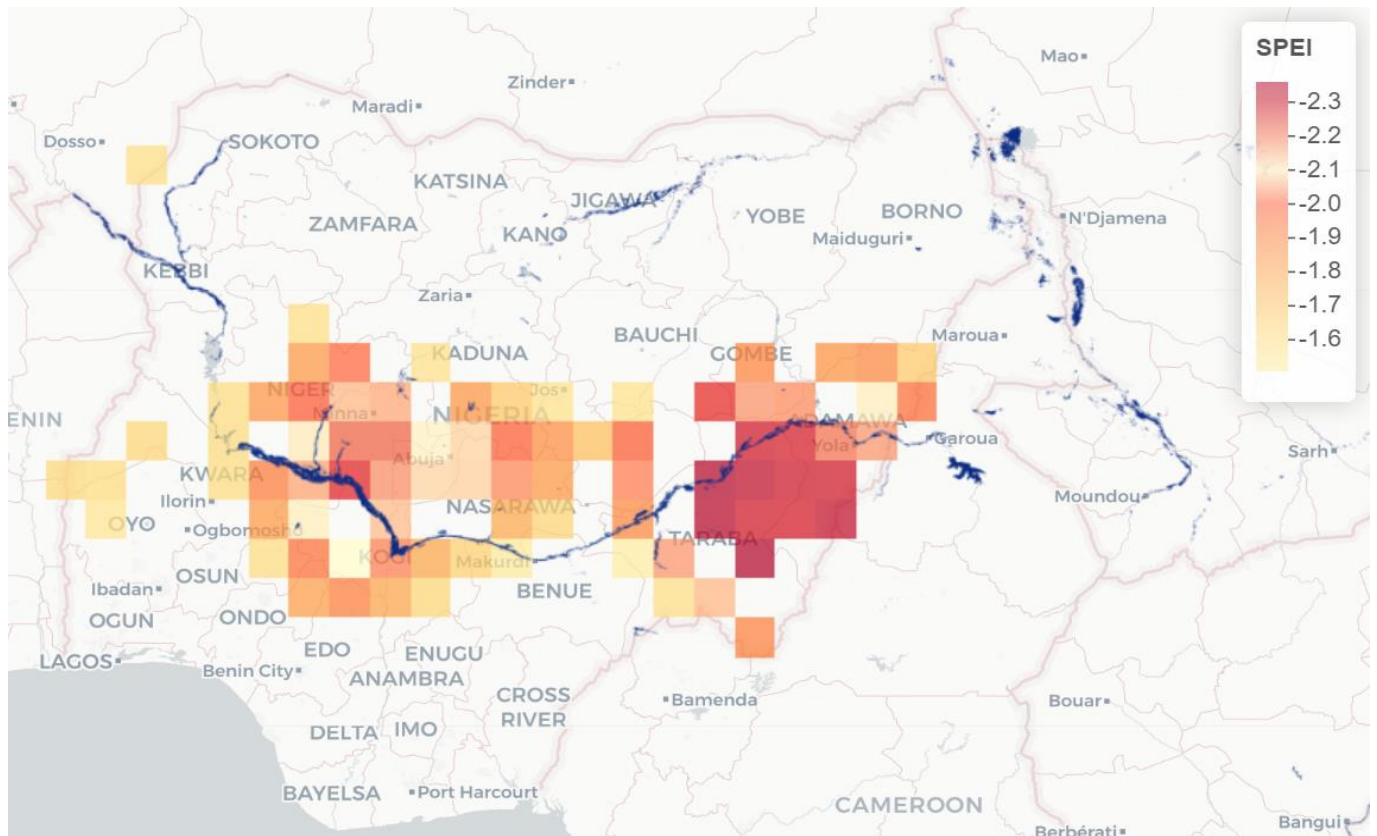
Figure 4.1: Spatial variations in poverty dynamics by geopolitical zone, 2010–11 to 2018–19 [N=1326]



Source: Diwakar and Brzezinska 2023. Reproduced with permission.

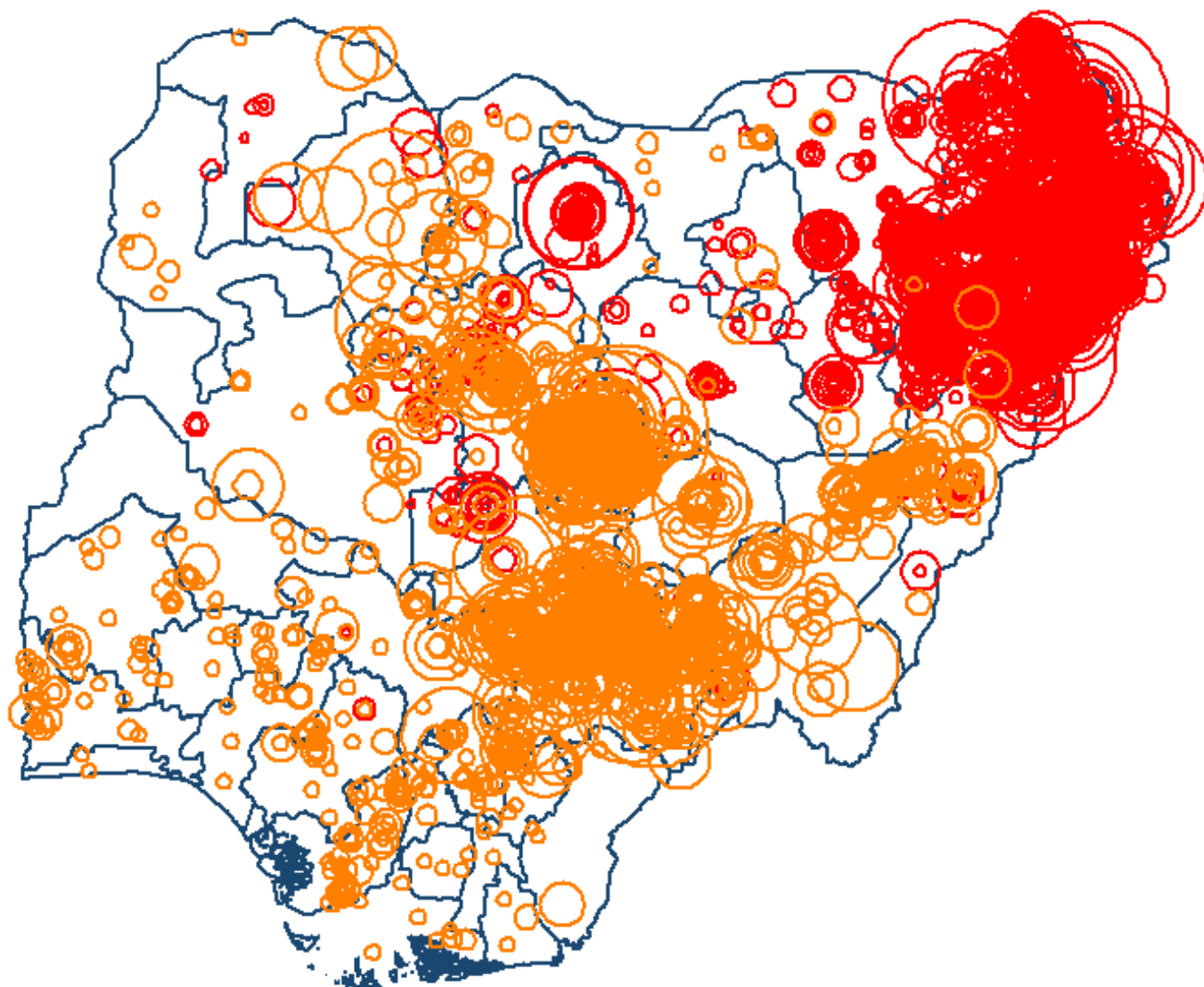
Violent conflict, floods, and droughts have been a common feature in the country, with subnational (Figures 4.2 and 4.3) and temporal (Figure 4.4) variations. On the former, Boko Haram has led an insurgency for a decade as part of its actions across the whole Lake Chad basin (red circles in Figure 4.3). On aggregate, between 2010 and 2022, Boko Haram-related violent conflict resulted in 36,583 deaths (analysis of ACLED 2024). The insecurity is centred in Borno state, spilling into Yobe and Adamawa states. There are 1.8 million displaced people in those states (Ground Truth Solutions 2021), with many more displaced into Niger and Chad. The North West now has a mix of herder–farmer, criminal gangs, and jihadist conflicts, while herder–farmer conflicts have also long been prevalent along Nigeria’s Middle Belt. Herder–farmer related fatalities (9,742 between 2010 and 2022, the orange circles in Figure 4.3) have also been widespread, especially during the lean season, linked to limited resources (Lain and Vishwanath 2022).

Figure 4.2: Droughts and floods



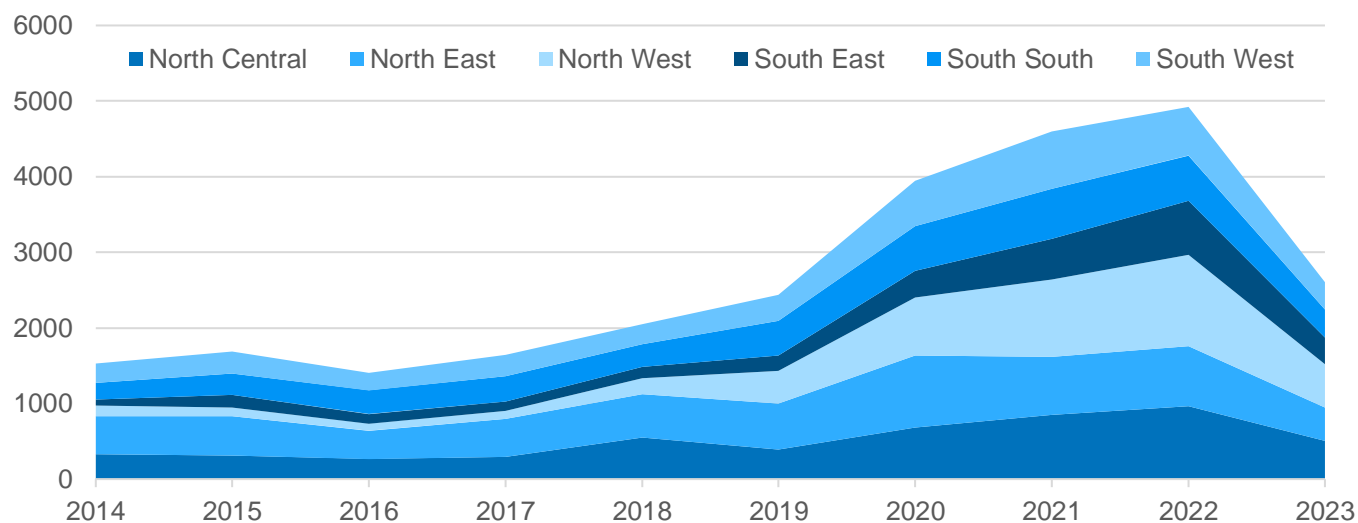
Source: Diwakar and Brzezinska 2023. Reproduced with permission.

Figure 4.3: Boko Haram and farmer–herder conflict fatalities



Source: Diwakar and Brzezinska 2023. Reproduced with permission.

Figure 4.4: Violent events by year and region



Source: Authors' own analysis of data from ACLED (2024).

While conflict fatalities have dominated the northern states, southern Nigeria is not immune to violent events and crises, even if the rate of violent fatalities may be lower (analysis of ACLED 2024). A more recent surge in violent criminality was identified in several group discussions during the qualitative data collection, especially in southern states:

About two weeks ago, somebody went to a farm, and he was kidnapped on the farm on the way to Akure. The kidnapers collected ₦1 million from them... Another [example of criminality] is that you go to the farm, and the cattle herders will eat your crops and even injure farmers working on the farm. They use their cutlass to cut someone until he nearly dies... [The police] will say to you, 'Don't go to the farm again. Don't let them kill you.'

(Participant in group discussion with male long-term residents, rural Ekiti)

Cases of drought can also aggravate conflict conditions if they amplify pressures on resources (Lain and Vishwanath 2022) and indeed have also been pronounced along the Middle Belt, especially in 2011, 2014, and 2015, along with different episodes of flooding, the most prominent in 2012 over the survey data period (analysis first presented in Diwakar and Brzezinska 2023). Nigeria more broadly experiences significant climate exposure risk, with the coastal states facing storm surges and floods, negative rainfall in the South East, and aridity across northern states but also riverine floods in parts of these areas. The Middle Belt also experiences negative rainfall and floods.

Recent government policies, such as the Covid-19 lockdown in 2020, fuel subsidy removal in 2023, and naira redesign in 2022, have significantly impacted businesses and livelihoods. The northern states were more severely affected by the cashless policy and the Covid-19 pandemic restrictions compared to the southern states. In the north, there is a higher dependence on cash transactions, largely driven by an economic structure dominated by informal or subsistence-based activities (World Bank 2020a). This region has less access to digital payment infrastructure, with fewer individuals having bank accounts or the necessary digital literacy (Eleanya 2021), making the transition to cashless transactions particularly challenging. The Covid-19 pandemic intensified these challenges, as the northern economy – heavily reliant on informal markets – faced severe disruptions due to lockdowns and the ensuing economic slowdown. Additionally, higher poverty rates and lower economic diversification in the north made the region more vulnerable to these economic stresses. In contrast, southern states had built up resilient infrastructure through access to banking services, more developed digital infrastructure, and a more diversified economy. This enabled southern Nigerians to be better positioned to adapt to both the cashless policy and the economic impacts of Covid-19. The south's formalised economy and higher financial inclusivity rate (61 per cent, against 37 per cent in the north) (Enhancing Financial Innovation and Access (EFInA) 2023) provided a further buffer against these shocks, allowing the region to demonstrate greater resilience and adaptability during these crises.

5. Confluence of crises and their impacts on poverty trajectories

5.1 Intersecting climate, conflict, and economic crises

Key finding: Violent conflict, climate-related disasters, and economic crises against a backdrop of structural challenges have created an environment where people’s resilience capacities have been substantially eroded, preventing households from escaping poverty or bouncing back after shocks. Chronic poverty is becoming more acute, and new impoverishment is increasingly sustained in nature.

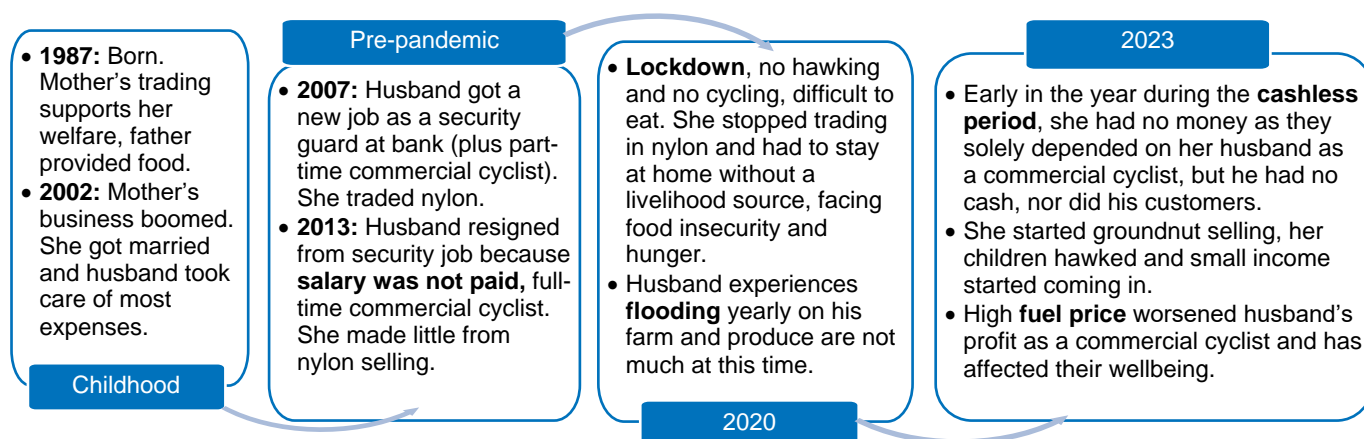
Chronic poverty becomes more acute amidst intersecting crises

Northern states are facing extensive chronic poverty and multidimensional deprivation due to issues such as corruption, governance challenges, and income inequality. These **underlying structural challenges in Nigeria have long been a feature of chronic poverty** (Brock, McGee and Gaventa 2004). However, these are being increasingly exacerbated by macro-level crises marked by Covid-19, climate change, inflation, and continued violent conflict, which is amplifying a dimension of acuteness (depth) to households’ chronic poverty. Figure 5.1 illustrates some of these closely sequenced and intersecting crises that have maintained chronic poverty even in richer parts of southern Nigeria. Such examples were reinforced during group discussions:

Focus group facilitator: Community members are predominantly people affected by the Boko Haram conflict and one of the main factors that affect their physical and mental well-being is poverty and food insecurity. *‘Apart from these factors, harsh weather patterns, drought, and extreme temperature also affect us.’*

(Participant in group discussion with male long-term residents, urban Borno)

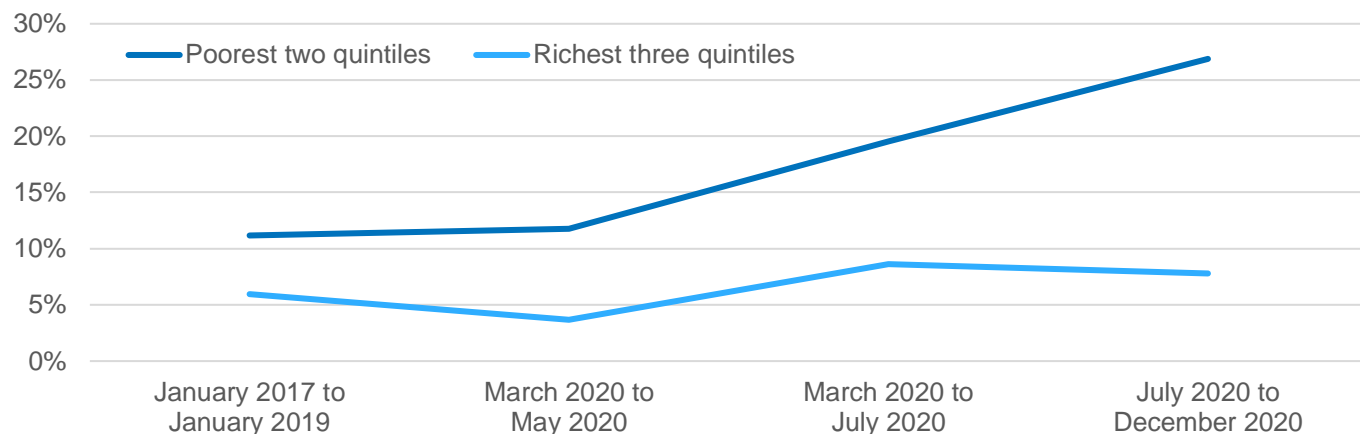
Figure 5.1: Timeline of how major intersecting crises affected a chronically poor woman in urban Nigeria



Source: Authors' own. Created using data from LHI101, female, chronic poor, urban Ekiti.

Violent conflict, droughts and flooding, Covid-19, and the cashless policy and fuel subsidy removal have all led to the deepening of deprivations, especially among poor households, and this has driven the persistence of acute poverty. Quantitative data analysis from 2020 to 2022 showcases a confluence of crises affecting the poorest two quintiles in the country (Figures 5.2, 5.3 and 5.4). This includes having to engage in distress sale of assets during the pandemic in 2020, worries about drought and delayed rains in 2022, and paying more than the official price for petrol in 2022, reflecting inflation and the fuel crisis. According to the qualitative data, the types of assets sold included land, farm produce, gold, livestock, machines, houses, vehicles, and shops. Women more commonly sold assets, which reflects not merely a financial decision but also the socioeconomic pressures that compel individuals to part with valuable resources. The confluence of crises is thus not only constraining poverty escapes, but driving downward mobility and possibly destitution among the poorest households in society.

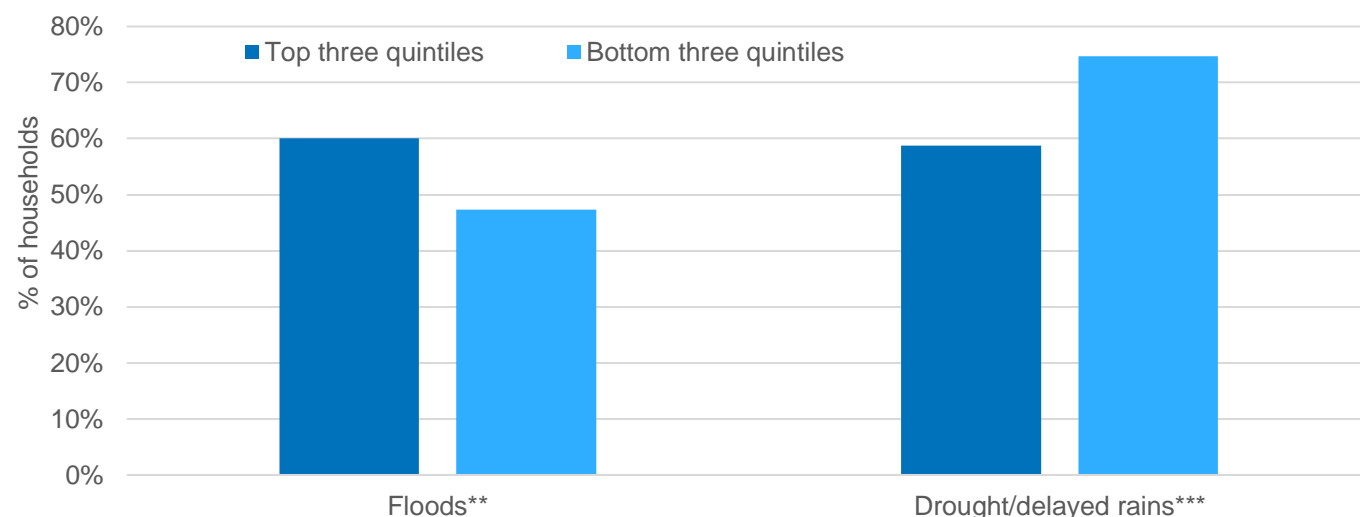
Figure 5.2: Distress asset sales by quintile, among subset of households experiencing shocks



Source: Authors' own analysis of Covid-19 NLPS 2020 (Phase 1), presented in Diwakar and Adedeji 2021.

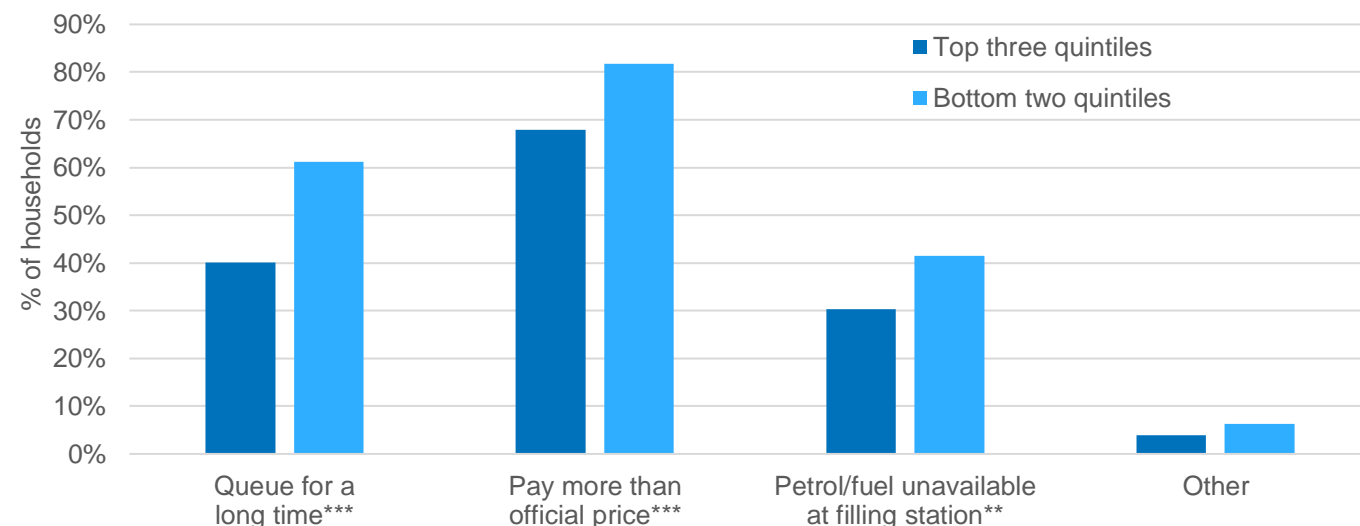
Note: N=672 in first period (Jan17–19), 1363 in second period (Mar–May20), 1395 in third period (Mar–Jul20), and 1412 in fourth period (Jul–Dec20).

Figure 5.3: Weather events expected to negatively affect households, June and August 2022 [N=2181]



Source: Authors' own analysis of Covid-19 NLPS 2020–22 (Phase 2), presented in Diwakar and Brzezinska 2023.

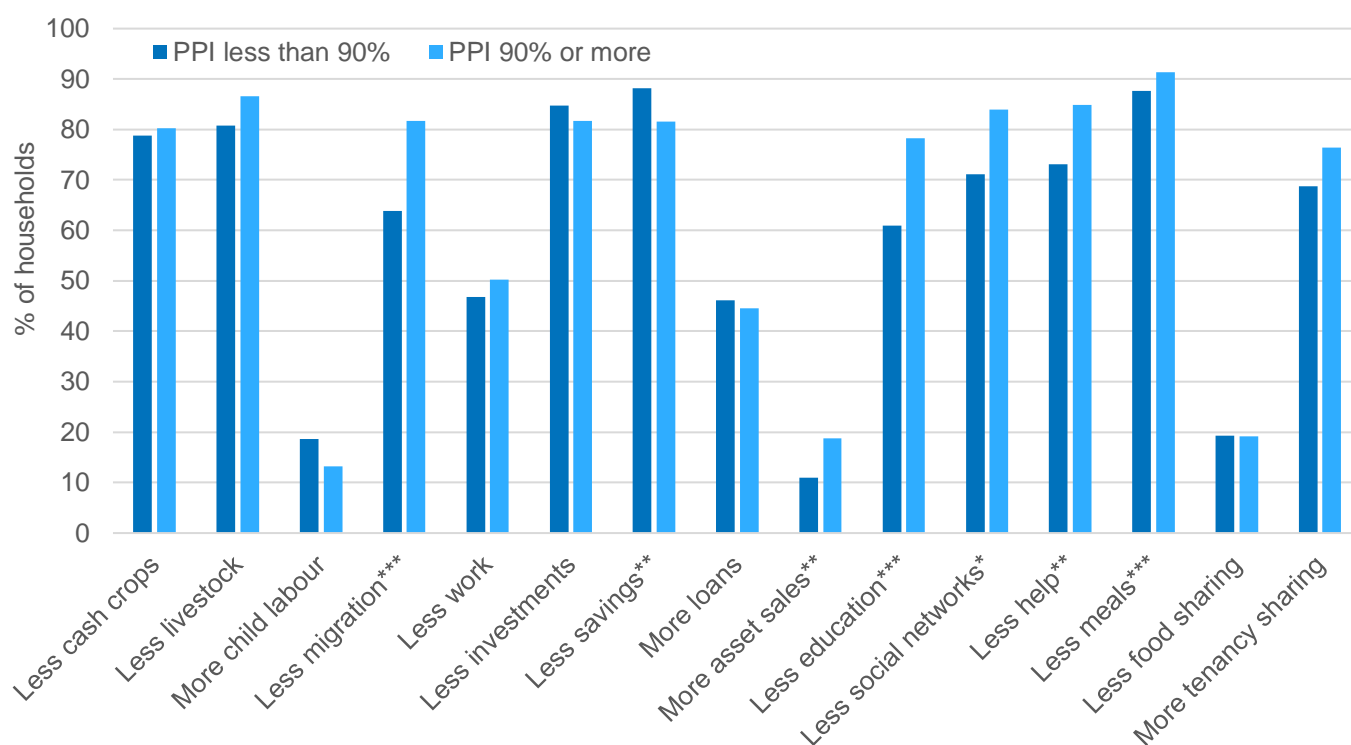
Figure 5.4: Difficulties with buying petrol in month preceding survey, June 2022 survey [N=2181]



Source: Authors' own analysis of Covid-19 NLPS 2020–22 (Phase 2), presented in Diwakar and Brzezinska 2023.

The legacies of violent conflict within these contexts – even where conflict intensity has subsided – continue to reverberate for people in poverty. Regression results of a nationally representative data set in Nigeria point to a strong association between the long-term effects of Boko Haram-related fatalities between 2010 and 2014 (i.e. leading up to the peak of violence in 2014–15) and a higher probability of chronic poverty and lower probability of resilience (Table A4.2 based on equation 1). According to survey analysis from 2023 in Borno (Figure 5.5), some responses were more universal as a result of violence, while others were differentially adopted depending on poverty status. On the latter, **poor households in Borno were less able to rely on social networks or transfers and assistance from the government, NGOs, or religious bodies in response to violence**, during the year preceding the 2023 survey compared with households that were less likely to be in poverty. They also had less savings and were less likely to migrate, probably due to having limited resources to fund the costs involved. Perhaps as a result, they were also more likely to consume fewer meals, engage in asset sales, and reduce their investment in education. In some cases, moreover, climate-related disasters and conflict are deeply intertwined, as observed amidst farmer–herder violence, which peaks each year during the lean seasons, when resource pressures are heightened (Lain and Vishwanath 2022).

Figure 5.5: Negative coping response to violence, disaggregated by poverty probability [N=1000]

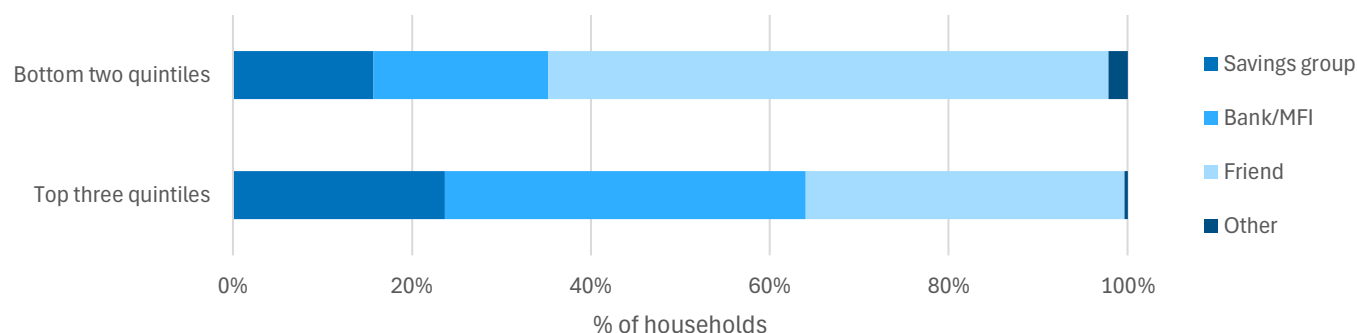


Source: Authors' own analysis of Borno survey data (2023) presented in Diwakar et al. 2024.

Note: Poverty is measured using the Poverty Probability Index (PPI). The PPI, hosted by Innovations for Poverty Action, estimates the likelihood of a household living in poverty based on a series of 10 questions about household assets and characteristics. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

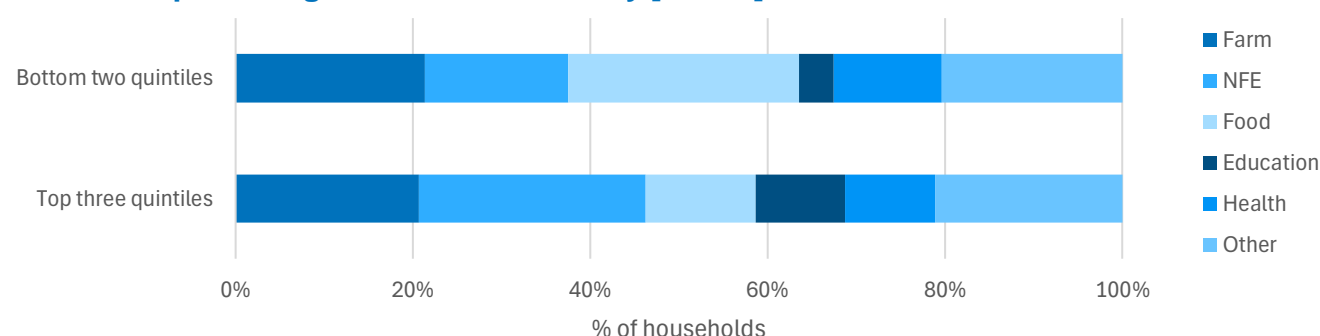
Debts have also accumulated as people's savings were used up. In the quantitative data, by 2022, households in the bottom two quintiles were more likely than richer households to borrow money, mainly from friends or relatives (Figure 5.6). In the qualitative data, women were more likely to take out loans, possibly on account of cooperatives or savings group membership. In the quantitative data, the main reason for these loans was to purchase food, whereas richer households were more likely to take out loans for productive purposes such as for their non-farm enterprises (NFEs) or education (Figure 5.7). **Unsustainable debt – taken out repeatedly to meet subsistence needs – can exacerbate chronic poverty, trapping individuals and households in a cycle of financial instability.** This is an increasingly common issue that was raised in the qualitative data, due to easy access to unlimited loan apps (digital lending platforms offering instant loans though many are unregistered).

Figure 5.6: Source of borrowing by quintile, among subset of households borrowing in the 12 months preceding the June 2022 survey [N=826]



Source: Authors' own analysis of Covid-19 NLPS 2020–22 (Phase 2), presented in Diwakar and Brzezinska 2023.

Figure 5.7: Purpose of borrowing by quintile, among subset of households borrowing in the 12 months preceding the June 2022 survey [N=826]



Source: Authors' own analysis of Covid-19 NLPS 2020–22 (Phase 2), presented in Diwakar and Brzezinska 2023.

As a result of these consequences, crises are also driving the intergenerational persistence of acute poverty. Maladaptive economic policies have resulted in untenable costs of medicines and health care as well as children’s school fees – issues that were referenced in the FGDs. School fees have driven some parents to transfer their children from private to public schools or drop out altogether, a decision that also reflects commonplace violence in schools. Child migration to cities, often for street-hawking or house-help roles, is another forced coping mechanism adopted by some families. Many young men have recently turned to cybercrime as an unconventional income source, especially in the south and in urban areas, while drug abuse was also frequently reported in the qualitative data. Young women in dire circumstances sometimes reported resorting to early marriage to older, wealthier men or taking up work in the sex industry, while child trafficking was also highlighted in FGDs, and instances of gender-based violence also emerged in a few of the life histories. Two interviews highlight some of these trends, which were noted across a range of group discussions:

When there is an unfulfilled basic need, female community members are tempted to engage in negative coping mechanisms such as survival sex and early marriage. Many families have reported skipping meals because of lack of money to buy fuel, firewood, or cooking fuel.

(Participant in group discussion with male long-term residents, urban Borno)

Another problem from 2022 to 2023 we are having is child trafficking, and that has caused chronic poverty in the community.

(Participant in focus group discussion with males, rural Benue)

These issues point to processes of destitution, where it is not just assets but more intrinsically people’s bodies that are being affected – for example, through hunger or engaging in survival sex, early marriage, or child trafficking. This reinforces the acuteness of chronic poverty during this period of intersecting crises.

Maladaptive economic policies in a wider context of crises drive sustained impoverishment among households that used to be non-poor

Beyond driving the acuteness of chronic poverty (i.e. among those already in poverty), intersecting crises have also pushed some non-poor households into poverty, which is sustained over time.

Regular border closures and the associated import/export bans that accompany these, the Covid-19 pandemic restrictions and their legacies, and, more recently, the cashless policy and fuel subsidy removal have led to high inflation (particularly for food and transport costs), limited access to cash, and increasing debts.

Between 2020 and 2023, we have been affected by the fuel subsidy removal ... [Then] in 2022, the change of naira notes affected us because money became so scarce that if you want to get ₦10,000 you have to pay ₦7,000 or ₦4,000. That drastically affected our wellbeing, on top of the herdsman crisis of 2022 and 2023 and the flood of 2022.

(Participant in focus group discussion with males, rural Benue)

Within these crises, ‘maladaptive’ economic policies permeate people’s lived experiences as drivers of sustained impoverishment post-pandemic. The cashless policy became effective in early 2023 and included redesigning the naira notes and restricting cash withdrawals to help curb corruption. However, it meant that people were forced to pay high processing fees to access their money electronically (as the quote above illustrates); in other cases, money was simply not available, and the cash shortage made it difficult to buy essentials.

Life history interviewer: During the cashless policy, life became very difficult for the interviewee [LHI9, female, impoverished, peri-urban Akwa Ibom] because even when her family members sent some money to her through bank transfer, she could not withdraw the money because there was no money available.

This policy led to market disruptions, business failures (especially among informal workers reliant on cash), and hunger. For women and people living in rural areas (where people live on daily wages and cash is the main instrument for transactions), the policy had a huge impact, leaving some unable to make ends meet.

Alongside this, **the fuel subsidy removal, which was intended to enable the government to reallocate its expenditures and provide economic relief, led to an increase in fuel prices and the cost of living**, which along with continued inflation has further eroded household resilience. Coupled with regular border closures,² this has meant that common pathways out of poverty through trade and migration were further curtailed.

I think we have two issues that have affected us recently, and it has a lot of impact – the naira redesign ... and the inflationary trend are making our currency go down and it means we are going to use much more money to get products that are outside our domain or outside our country. And this had [brought] untold hardship, it affects businesses.

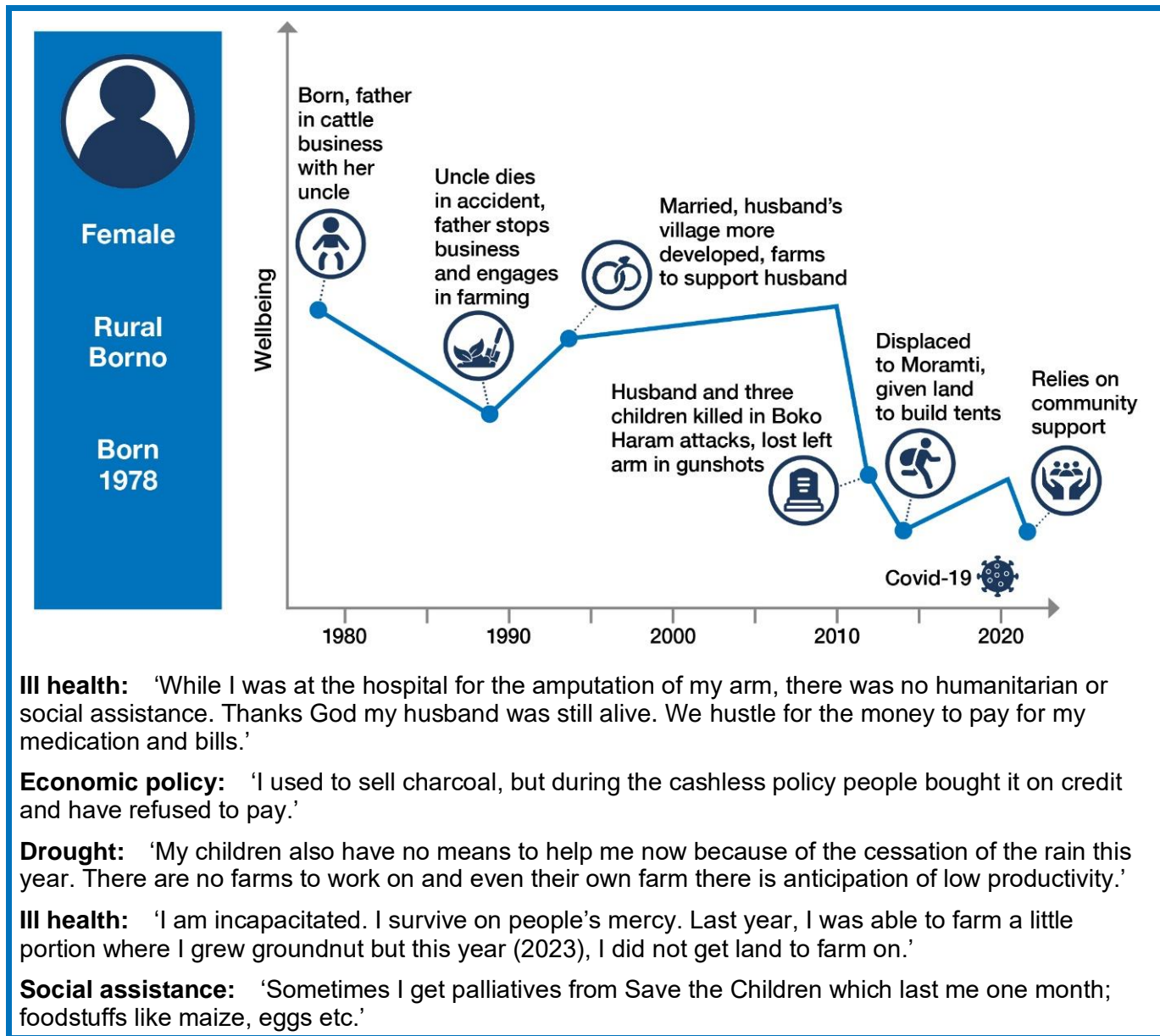
(Participant in group discussion with male long-term residents, urban Benue)

An additional challenge amidst intersecting crises is that idiosyncratic micro-level shocks were often amplified, and household capacities further eroded. For example, mortality has increased due to violent conflict, as observed in Figure 5.8. This can propel sustained impoverishment, where the combination of crises with additional external and internal (biographical) shocks further constrains wellbeing. The experience recounted by one life history interviewee (LHI86, a female, living in sustained impoverishment, rural Borno) illustrates a combination of violent conflict, drought, maladaptive economic policies, and health shocks (linked to conflict) that drives downward mobility and then sustains this impoverishment, despite receiving some support (albeit limited and irregular). Such experiences not only prevent people accumulating assets but instead drive households to sell off assets to cover expenses (including medical expenses incurred due to poor health) and thus go into debt.

² For example, in 2019 the government closed all land borders to curb smuggling of rice and illicit fuel exports to neighbouring countries. Borders were closed again during the 2020 Covid-19 lockdowns as part of prevention measures. And more recently, the land border with Niger was closed as a result of the sanctions imposed on that country (Kassa and Zeufack 2020; Salmanu 2024).

There are also indirect impacts through the effects of crises on the wider community, which affects the livelihoods of those who were already living in poverty as well as those who are newly impoverished. For example, LHI86 reported that she lost income indirectly from selling charcoal because the crises impacted her clients' ability to pay. Surviving on informal support from relatives or neighbours becomes difficult when those offering support have themselves become impoverished.

Figure 5.8: Shocks and stressors emerging from and operating alongside intersecting crises, and varying access to social support



Source: Authors' own. Created using data from LHI86, female, living in sustained impoverishment, rural Borno.

Box 5.1: How job loss, floods, death, and illness constrained pathways out of poverty for one chronically poor man

Mr B's life is characterised by a series of intersecting crises that have affected his wellbeing and livelihood. At a young age, he lost his mother. In search of better opportunities, he migrated from his village to Cameroon, and then to Delta state, Nigeria. Initially, he found some stability working as a domestic staff and rubber tapper, but his progress was hindered by unpaid wages. Despite the increase in his income, he only managed to eat once or twice a day and he did not acquire assets (except for a radio and mat) because he was saving money for his father's burial. He visited the village in 2009 to bury his father three years after his death. He also sold his father's only piece of land to cover costs of the burial. He even borrowed money, becoming indebted.

In 2012, floods affected the rubber plantations and forced him to abandon his job and return to his village. As he attempted to recover from the flood, illness struck, further complicating his efforts to regain stability. He returned to Delta in 2019 to continue rubber tapping, but there was another flood in 2022. He lost his job and returned to the village with his wife and three children. Because he had no skills that would be useful in the village, he took to menial jobs, clearing and weeding farms for people. But he began to become ill, and had to manage his health condition to keep on working. Things became difficult, and it was hard to feed his children and send them to school.

The loss of two brothers in quick succession added to his burdens, as he took on the responsibility of caring for their children, further straining his already limited resources. Things are currently very difficult. Some days they don't have enough to eat, and sometimes they drink *garri* (cassava flour) or buy foodstuff on credit. He now does menial jobs whenever people call him to work on their farms, but that is irregular work.

The Covid-19 pandemic also brought difficulties. He was in Delta at the time, and though palliatives were administered, he was not given any because he was not from that state.

Currently, Mr B struggles to provide for his family, often facing days without food and relying on menial jobs that are insufficient to meet their needs. He lives in a rented one-room apartment with his wife and six children. He has no assets to fall back on, leaving him at the lowest level of wellbeing.

Mr B's story illustrates the compounding nature of crises, whereby each setback – extreme weather events, health issues, or the death of family members and the consequent wider familial responsibilities individuals have to take on – intersects to create a cycle of poverty and deprivation that is very difficult to escape.

Source: Life history interview with LHI19, male, chronically poor, rural Akwa Ibom.

5.2 A focus on experiences of intersecting crises among internally displaced people and women

Key finding: Certain groups face exacerbated effects of crises due to their specific vulnerabilities. Internally displaced people lose their social networks and experience some of the worst effects of the climate–conflict nexus, which prolongs and deepens their poverty. Women in poverty also see their pathways for escaping poverty subverted amidst maladaptive economic policies, against a backdrop of adverse social and gender-based norms.

Internally displaced people experience some of the worst effects of the climate–conflict nexus

Displaced persons are often more vulnerable to exploitation and may face difficulties accessing government or NGO support due to their transient status (Okon 2018). **In the qualitative data, conflict-induced displacement occurred in both northern (Borno and Benue states) and southern Nigeria (Anambra).** In the quantitative survey analysis from 2023 in Borno, displacement was cited as a common reason driving income loss for households that experienced income disruptions due to both conflict and climate-related disasters (Diwakar *et al.* 2024). A key distinction is that the communal conflict in Anambra was driven by a land dispute between two communities, which was localised and led to only temporary displacement. In contrast, the farmer–herder conflicts in Benue and the Boko Haram insurgency in Borno are more long-term and severe, resulting in more prolonged displacement for some families due to the ongoing nature of those conflicts.

Displacement has pushed individuals deeper into poverty, increasing its acuteness. For example, one life history interviewee (LHI19, male, chronically poor, rural Akwa Ibom) was unable to improve his wellbeing once his father died on account of needing to use his wages to settle his father's debts. Immediately after settling the debts in 2012, flooding affected the whole community and forced him to stop work and return to

the village, leaving everything he had, with the hope that he would return after the flood (see Box 5.1). Conflict-related displacement has been common and also has regularly led to people losing their agricultural produce, land and/or homes alongside other indirect effects – for example, limiting inter-community market transactions:

In 2017, before the Boko Haram insurgent attacked the market where my shop was located, I used to get a lot of patronage by customers. But since the attack, things changed and we had to relocate to a new market, which is not flourishing compared to the previous one.

(LHI93, male, chronically poor, rural Borno)

Some displaced people have ended up in IDP camps, where access to services, capital and inputs, livelihood opportunities, and basic needs are in short supply, and pre-existing community support structures that offer mutual aid disappear. In the face of prolonged flooding or persistent conflict, IDPs are compelled to adapt to new lifestyles and livelihoods, as this example from LHI88 indicates.

In the heat of the insurgency, on 26 June 2011, my husband was shot dead on his way home by Boko Haram. After his death, we were displaced by the conflict and relocated to our village in Lassa. We continue to live with my parents, supporting them with farm work.

(LHI88, female, impoverished, rural Borno)

Challenges continue for those who were able to return to their homelands. Many individuals experienced trauma and stress associated with these events, sometimes accentuated due to limited government responses (possibly reflecting corruption), impacting households' ability to build pathways out of poverty:

Herdsmen have not been allowing us to settle. It's not been long since we came back... When those Fulani herdsmen came and killed people, the livestock guards [a security force created by the former governor] came and carried all the cows and promised us that they were going to come back with palliatives but they went and never came back... [Fulani] even burn our houses... Even the food that remains that was not burnt, other criminals will invade the house and pack everything. Pack the goat, pack the cows, and leave the empty house.

(Participant in focus group discussion with females, urban Benue)

Women's pathways to escape poverty are subverted due to maladaptive economic policies

Conflict-related crises often take a serious toll on women, especially women-headed households living in or near poverty. As noted earlier, the death of a breadwinner could impoverish households. The FGDs and KIIs also referenced key gender-related constraints preventing upward mobility, including divorce and (dis-)inheritance, household responsibilities, and gendered segregation of women into lower-paying work. A vicious cycle of inadequate financial resources and low purchasing power perpetuates poverty, particularly among women who have lower incomes than men due to limited education and inequitable livelihood opportunities.

On top of this, **intersecting crises are damaging to women's pathways out of poverty**, undermining ability to take on additional income-generating activities, spousal collaboration, livelihood diversification, and support from savings groups, as summarised below:

- Where women take up paid work – an upward trend amidst increased unemployment, high cost of living, and inflation (Eze 2023) – they are increasingly responsible for meeting essential household needs, including food. **With multiple crises driving high prices of goods (due to inflation and high transport costs passed onto consumers), women are finding it challenging to pay for their children's education or deal with the cost of fuel and goods:** *Fuel subsidies cause prices and cost of living to go high because you buy items at a high cost. When the traders add the cost of transportation to the cost of purchasing the item, the price will increase, and we don't have enough money to buy things, so life becomes hard for the women.* (Participant in group discussion with female long-term residents, rural Akwa Ibom)

- **Although spousal collaboration has often been a central driver of sustained poverty escapes (Diwakar and Shepherd 2022), the erosion of purchasing power has meant it has remained inadequate** in staving off the descent into poverty, let alone in helping households improve wellbeing. Where capital is eroded, spousal collaboration has been inadequate in driving poverty escapes, according to the qualitative data.
- **The adaptability required for households to remain out of poverty amidst crises has been jeopardised due to information asymmetries and misinformation**, which has in turn driven downward mobility. These asymmetries have often disadvantaged women, who typically have fewer economic networks. One life history interviewee (LHI3, female, impoverished, peri-urban Akwa Ibom) lamented that if her husband were alive, he would give her current information about economic developments.
- **Many women rely on village savings groups to support their basic needs, and on economic livelihoods to escape poverty, which were prone to failure during these economic crises.** When one group member failed, they were all affected, and became newly or further indebted. Relatedly, young women amidst the cashless policy and fuel subsidy removal also lost the capital they could have used to invest in businesses or diversify on the farm.

There is also evidence of social assistance (in cases of violent conflict and climate-related disasters) targeting women-headed households and acting as an important survival strategy. However, this is counterbalanced by a reduced ability to rely on social networks in the family and community amidst intersecting crises. Regression results from Borno based on the 2023 survey indicate that households that experienced income disruptions as a result of conflict and also those that had experienced disruptions as a result of climate-related disasters were associated with a higher probability (by 5–6 percentage points) of receiving social assistance. Effect sizes were larger for women-headed households. However, concurrently, women-headed households were less able to rely on social networks in response to violence in the year preceding the survey (Table A4.4, presented first in Diwakar *et al.* 2024).

More broadly, the data analysis reveals that **the most pronounced difference in the drivers of poverty dynamics is between men and women**, rather than between regions, or between urban and rural areas. Women across Nigeria share similar challenges related to social norms, such as barriers to education, gender-based violence, and marriage customs. A key difference is that women in the north have inheritance rights (reflected in female interviewees mentioning property inheritance), unlike their southern counterparts. This suggests that social norms that preclude women from inheriting property are still prevalent in the south, particularly the South East (this was revealed in the Anambra interviews). Early and forced marriages remain common, especially in the north, and the majority of those without schooling are women, regardless of location. The analysis indicates that women face a double disadvantage – they are often more affected by crises because of social norms that disadvantage them disproportionately, and these norms amplify the impact of these crises and deprivations.

5.3 Limited social assistance and blurred humanitarian aid during crises

Key finding: Social assistance coverage remains low and focused on specific crises (flooding and Boko Haram violence). Moreover, it is highly politicised, and there is limited delineation between social assistance and humanitarian aid. Together, these factors limit the extent to which social assistance is effective in responding to intersecting crises, either alone or in tandem with humanitarian aid.

Social assistance can represent an important response in crisis contexts, though in Nigeria humanitarian aid often takes over during times of crises. Perhaps as a result, **according to our analysis of the 2018 GHS balanced panel, just under 7 per cent of households received government social assistance, despite poverty affecting around 2 in 5 households.** Of those receiving social assistance, the majority received school feeding assistance (66 per cent). This highlights challenges for the poorest children who are out of school and thus face hunger in ways that drive erosive coping responses (e.g. sex trafficking or early marriage), as highlighted in section 5.1. Nearly a quarter (24 per cent) of those recipients also received other forms of safety net support (typically from the state government, a religious body, or an NGO). By poverty trajectory, promisingly, there is some evidence of targeting, with 12–13 per cent of chronically poor and transient poor households receiving social assistance by the latest survey wave, compared to 3–4 per cent of resilient households.

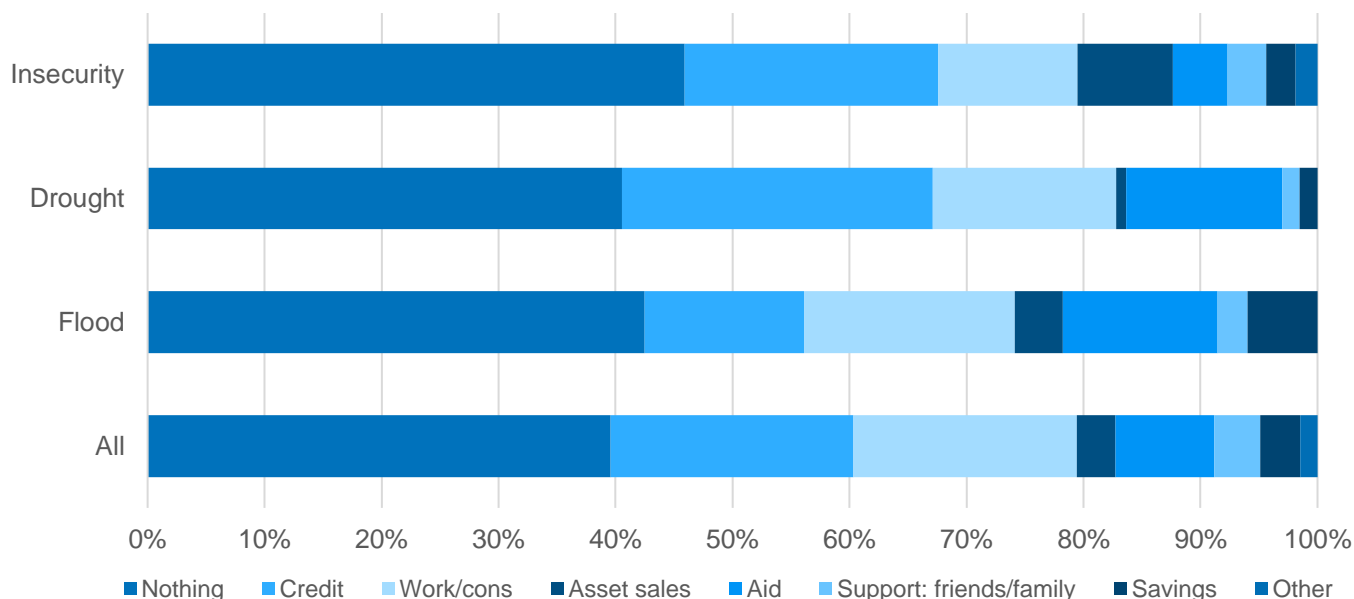
Regionally, **social assistance was frequently viewed as politicised in southern zones**, where (for example) it would more commonly reach politically connected people and areas. In the north, Jigawa was perceived to be a ‘darling’ of the former and current ruling political party and was one of the few study sites where support was also mentioned in urban interviews, with women noting government social assistance through N-Power, as well as livelihood support through TraderMoni, and support for livestock rearing. Social assistance was perceived to more frequently reach women and IDPs compared to other demographic groups in Borno, and urban rather than rural areas in Benue and Jigawa in the north (see section 6, Table 6.2). By area of residence, households in rural areas in the qualitative study sites benefited from a more diverse array of social support, including government cash transfers, land leasing agreements, and community support.

Limited coverage of social assistance extends to crisis contexts. Survey data from 2023 in Borno points to just 1 in 10 households receiving social assistance in the year preceding the survey, despite 43 per cent of households reporting disruptions due to conflict (in agriculture, asset destruction, or income loss) (Diwakar *et al.* 2024). Perhaps because of its scarcity, social assistance was often viewed as an abstract concept during qualitative interviews. Issues dominant in the fieldwork included delays or non-payment of entitlements by the government (reliability), unfair distribution or exclusion (fairness), and diversion of funds to non-eligible recipients or local leaders and intermediaries (corruption), especially in response to crises. For example, in response to flooding: *‘What government brings does not get to a quarter of the affected persons... Like bringing one bag of rice for 1,000 persons is as good as nothing’* (participant in group discussion with male long-term residents, rural Akwa Ibom). A life history interviewee (LHI104, female, impoverished, urban Ekiti) also noted that upon displacement:

Life history interviewer: Clients of her husband have not been coming since **displacement**, and the **high cost of foodstuffs and transportation** has made everything expensive for her to buy, even to trade with. *‘The situation has made feeding difficult, and we are currently in debt of ₦200,000.’* Her children owe school fees for one term and could not buy the new uniform. She doesn’t like collecting loans, especially from loan facilities (e.g. banks or loan apps), because of her conscience and embarrassment. She did not receive any social assistance as she knows they usually select 10 people per ward, often older people and those who are retired.

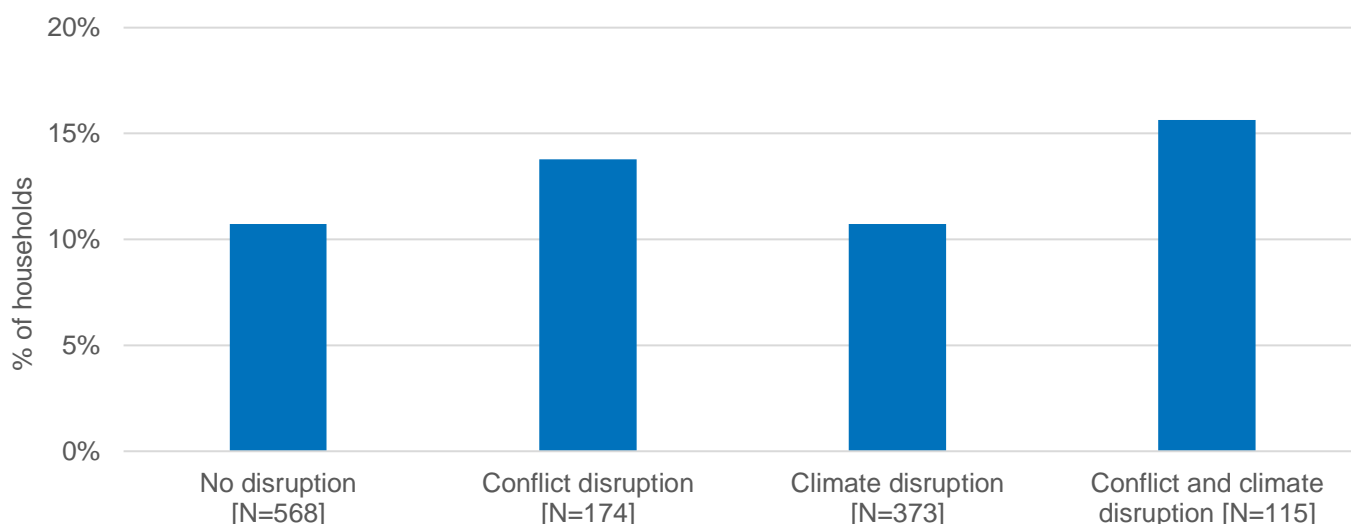
The types of crises garnering social assistance or aid also vary (Figure 5.9). In terms of crises, 26 per cent of households living in areas affected by floods between 2010–11 and 2018–19 relied on assistance as a coping mechanism, compared to 11 per cent of households in areas affected by Boko Haram violence against civilians, and just 6–7 per cent of households living in areas of farmer–herder violence or drought. The Borno survey data suggests, however, that the share of households receiving social assistance was marginally higher among those who experienced self-reported disruptions due to conflict and climate-related disasters, compared with those experiencing singular or no crises (Figure 5.10). Taken together, these two results suggest that although there may be some relative effectiveness of social assistance reaching areas affected by intersecting crises, **coverage overall remains low and inadequate, limiting households’ ability to rely on assistance to cope especially with insecurity and intersecting crises.**

Figure 5.9: Coping with negative shocks pre-pandemic, among pooled subset of households experiencing shocks in any wave [N=1,763]



Source: Authors' own analysis of GHS-Panel, presented in Diwakar and Brzezinska 2023.

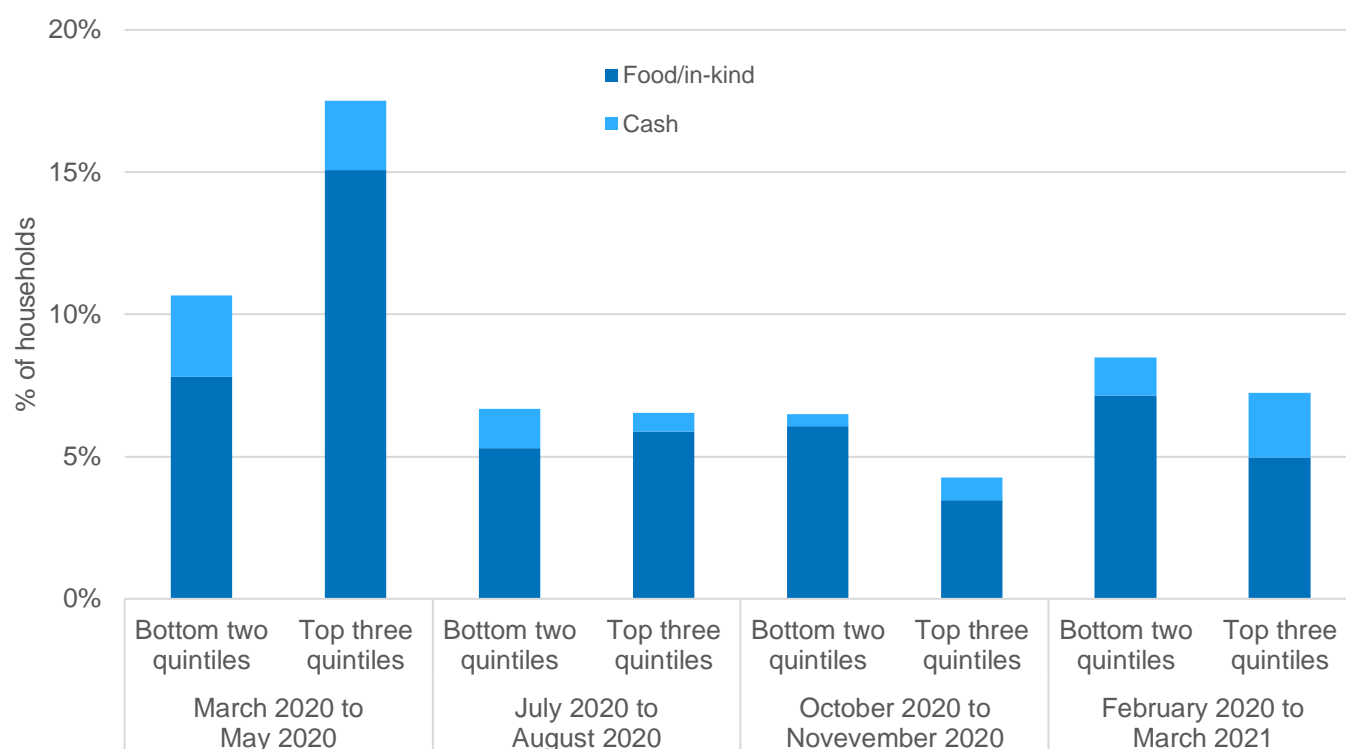
Figure 5.10: Social assistance receipt disaggregated by self-reported disruption due to any conflict, any climate-related disasters, both crises, or neither crisis, Borno 2023



Source: Authors' own analysis of Borno survey data (2023) presented in Diwakar et al. 2024.

Targeting the people affected by specific types of crises is a related challenge. For example, the high rates of distress asset sales among the poorest households relative to those in richer quintiles (refer back to Figure 5.2) reflects a potential misallocation of resources at the onset of the pandemic (Figure 5.11), even though this may have helped prevent impoverishment. Moreover, **much more needs to be done to reach households beyond traditional humanitarian hotspots**. For example, there was a decline in the share of households receiving assistance who lived in areas close to herder–farmer violence between July 2020 and March 2021. Instead, there was an increase in the proportion of households receiving assistance who lived in areas affected by Boko Haram violence over the same period (Diwakar and Brzezinska 2023). Nevertheless, there has still been low social assistance coverage in Borno, with over a third of households (35 per cent) receiving assistance in the Borno survey feeling that participants were often selected due to connections to programme staff and did not in fact need help (Diwakar et al. 2024).

Figure 5.11: Receipt of public assistance over time, by quintile [N=1,472]



Source: Authors' own analysis of Covid-19 NLPS 2020–22 (Phase 1).

These challenges permeated different levels of support, from the state to the local. State-level programmes, for example, often depended on LGA implementation, with wide variation in effectiveness. Incidents of diversion of funds to LGA officials have also been described by study participants. In addition, the roles of community leaders were pivotal, though it was perceived that many programmes did not adequately consider these local power structures or entrenched biases. Devolving social assistance programmes to lower levels of government, although intended to bring programmes closer to the people, can create operational challenges that impede efficient delivery. Inadequate coordination and harmonisation among different agencies often result in service duplication, fragmentation, and inefficiency, ultimately reducing the overall impact of social assistance initiatives. Additionally, the design of these programmes was perceived by interviewees to drive selection bias, targeting errors, and susceptibility to corruption and mismanagement (Table A3.3), which can be exacerbated in the absence of effective regulation during crises. In sum, the massive investment in social protection does not appear to be adequate for tackling chronic poverty or guarding against impoverishment.

There was also limited delineation between social assistance and humanitarian aid, which complicates efforts to address the needs of different vulnerable populations. On the one hand, it could be beneficial to bring these programmes together, not least because of the study results above pointing to the increasing overlap between chronic poverty (often the target of social assistance programming) and acute poverty (often the target of humanitarian programming). At the same time, channelling social assistance programming through the Ministry of Humanitarian Affairs, Disaster Risk Management and Social Development implicitly places more emphasis on responding to crises rather than building longer-term systems to support the needs of people who are chronically poor.

6. Navigating pathways to zero poverty amidst intersecting crises

6.1 Escaping poverty amidst conflict and intersecting crises

Key finding: People who have made sustained escapes from poverty benefit from contexts relatively free of violent conflict, even if crime and economic crises permeate. They maintain resilience by adapting to changing circumstances, enabled by information access and strong social support systems.

The relative absence of insurgency and displacement among people who have made sustained escapes from poverty

Amidst intersecting crises and with limited access to social assistance, how are some households managing to navigate these complex contexts? The qualitative data shows that chronically poor households experience by far the strongest presence of multiple intersecting crises, including violent conflict (Table 6.1). Regression analysis also points to the relationship between violence and poverty (Table A4.2). In contrast, the qualitative data shows **a striking relative absence of being impacted by violent conflict among those who have made sustained escapes from poverty**. Compared with those who have experienced transitory or chronic poverty, people who have made sustained escapes rarely experience Boko Haram violence or violent communal clashes, and have not experienced displacement (Table 6.1).

Table 6.1: Self-reported crises and impacts, disaggregated by poverty trajectory in the LHI data

LHI (cases)	PPN (7)	PPP (58)	PNP (19)	PNN (15)	NPN (2)	NNP (6)	NNN (6)	NPP (2)	Total (115)
Climate shocks and coping strategies	1	11	3	3	0	0	3	0	21
Boko Haram	0	14	4	1	0	3	0	1	23
Communal clashes including farmer–herder violence	6	15	8	3	2	5	1	0	40
Displacement	1	7	6	0	0	0	0	1	15
Covid-19	0	24	9	8	1	4	5	1	52
Poor or declining economy	2	19	6	4	1	4	1	1	38
Cashless policy	1	23	4	3	2	3	1	1	38
Fuel subsidy removal	0	10	5	2	0	1	1	0	19

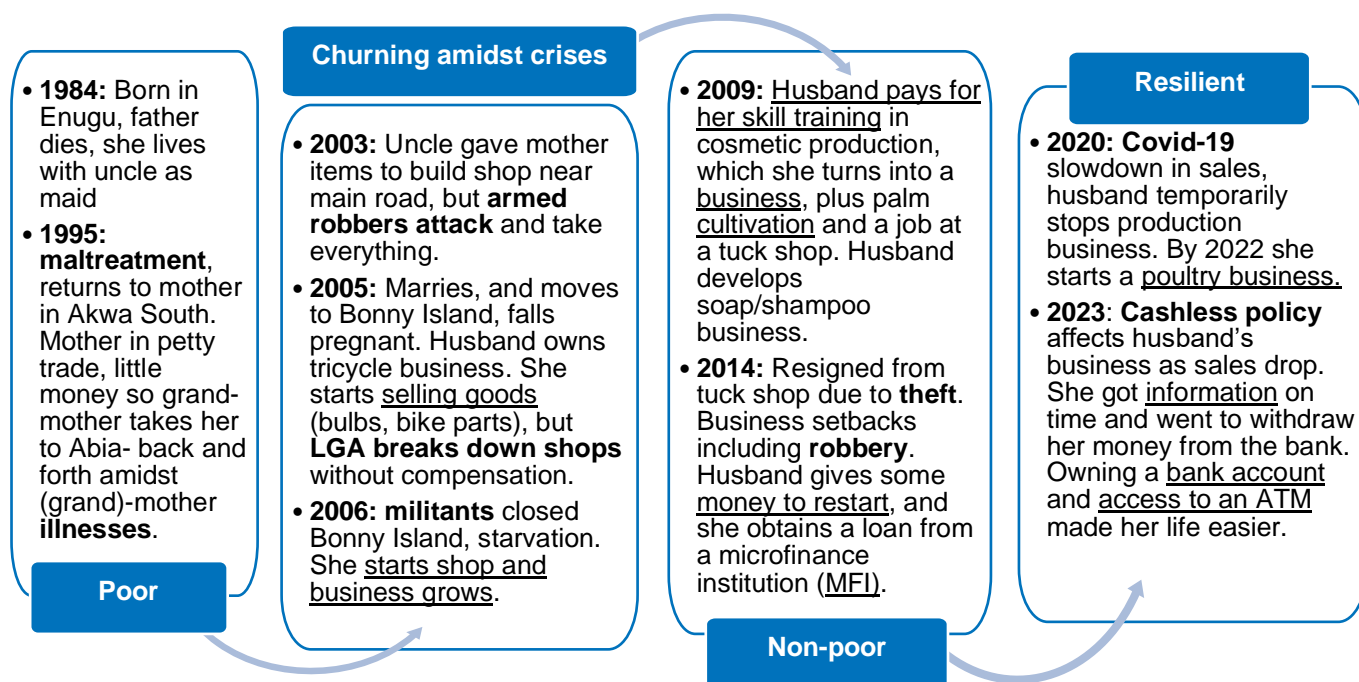
Source: Authors' own. Created using life history data across six states.

Note: The table refers to number of occurrences of codes across LHIs. PPN refers to households that started out in poverty (P), remained in poverty for an extended period of time (P) but by the time of the interview had escaped and become non-poor (N).

People who have made sustained escapes from poverty were nevertheless affected by certain intersecting crises, especially different types of economic crises (reflected by maladaptive economic policies and the Covid-19 restrictions) and armed robberies affecting their livelihoods. **Those who had made sustained escapes demonstrated resilience to crises by adapting to changing circumstances** and seeking alternative sources of income, and continuing to work towards their goals. For example, in rural Borno, a female respondent (LHI83, chronically poor) leases her land to Airtel Communication Company while also engaging in hair braiding, petty trading, and selling maize grits, flour, palm oil, and groundnut oil. These examples reflect the role of livelihood diversification in making people better equipped to handle economic shocks and reduce vulnerability, and to adapt to changing economic conditions.

The ability of people who have made sustained escapes from poverty to weather economic crises is partly explained by their strong connections to economic and political agents. For example, one life history interviewee (LHI14, male, sustained escape, rural Akwa Ibom) had his market goods stolen in 2006, an event that was followed much later by Covid-19 restrictions on market opening and the naira redesign. However, he noted that the latter event did not affect him, since he received information on time and was able to swap his money before the policy was enforced. Another life history interviewee (LHI46, female, sustained escape, peri-urban Anambra) also described experiencing a series of crises: crime and insecurity (multiple armed robber attacks, militant rule, theft), and economic crises (linked to Covid-19, the LGA breaking down shops, and the cashless policy). She was able to remain resilient because she had multiple income sources and benefited from spousal collaboration (see Figure 6.1). Receiving information ahead of time about the cashless policy was pivotal in enabling her to withdraw money from the bank, while having a bank account in her own name, and access to an ATM, made her life easier amidst these crises.

Figure 6.1: Resilience amidst a series of shocks and crises – how one woman coped during crises



Source: Authors' own. Created using data from LHI46, female, sustained escape from poverty, peri-urban Anambra.
 Note: Resilience drivers are underlined, while crises are in bold font.

Demographic variations in pathways out of poverty amidst crises

Pathways out of poverty in crises contexts vary by gender, age, and region, as summarised in Table 6.2. Many poor women engaged in livelihood activities closely tied to agriculture, small-scale businesses, and petty trading. In some states, women also migrated internally for domestic work. These livelihoods often enabled them to achieve economic independence and contribute to household needs, especially children's education and food. Based on the GHS-Panel 2008–19, moreover, 67 per cent of women-headed households were resilient – a much higher proportion than households headed by men (40 per cent). This most likely reflects the different reasons for women's headship, alongside social assistance and other types of support targeted to women. Indeed, across pathways, **women's networks were often more easily mobilised during crises than men's, through existing NGO support, cooperatives, or family support from brothers and children**. One life history interviewee (LHI65, female, sustained escape, urban Benue) took loans from the Grooming People Credit Facility and a Cooperative Society she belongs to, and injected the funds into her business, including pre-pandemic when her government salary (a job she secured through her uncle) was not regularly paid, and during the pandemic when she benefited from a Covid-19 loan. At the same time, as crises became prolonged or intersecting, women-headed households were often negatively affected, as noted in section 5.2.

Table 6.2: Summary of key regional differences based on analysis of FGDs and KIIs

Site	Crises, shocks, and stressors	Livelihood pathways out of poverty	Social assistance and other forms of support
Borno (North East)	<ul style="list-style-type: none"> • Boko Haram and deaths due to insurgency, security forces destroy markets • Fuel subsidy removal • Covid-19 • Fire outbreak • Cashless policy especially in urban areas, but also rural areas due to few banks in proximity 	<ul style="list-style-type: none"> • Males (M): Construction (but opportunities lost due to violence), trade, mechanics, cattle fattening • Females (F): Farming, livestock, bricklaying, inheritance, restaurants • Youth (Y): Motorcycle, construction, farm labour, water vending, sewing, car wash 	<ul style="list-style-type: none"> • More targeted support by government and NGOs to IDPs and women (e.g. through N-Power) • Urban men and women outside of camps unable to access government support • Government intentional about controlling humanitarian funding
Benue (North Central)	<ul style="list-style-type: none"> • Floods • Inter-communal conflict • Farmer–herder violence and displacement • Kidnapping, drugs, crime • Fuel subsidy removal • Women excluded from asset ownership 	<ul style="list-style-type: none"> • M: Civil service especially in urban areas, business, migration • F: Community contribution to provide social amenities, cooperatives, rent land, farm • Y: Cash transfers, access to capital, urban migration 	<ul style="list-style-type: none"> • Support from government and private organisations in urban areas (e.g. school feeding, N-Power) • Assistance from family in rural areas, no government support there • Loans, grants, financial credit from government for women in urban areas
Jigawa (North West)	<ul style="list-style-type: none"> • Flooding • Displacement • Border closures • Covid-19 • Cashless policy • Fuel subsidy removal • Polygamy and debt 	<ul style="list-style-type: none"> • M: Farming, business, inheritance • F: Loans, credit, some support through children begging • Y: Tailoring, carpentry, etc, motorcycle, farming, used as political thugs by politicians 	<ul style="list-style-type: none"> • State as the ‘darling’ of ruling federal political parties, urban support (TraderMoni, N-Power, conditional cash transfer), politicised • Rural men lack support, rural women rely on associations and cooperatives
Anambra (South East)	<ul style="list-style-type: none"> • Communal clashes • Farmer–herder violence • Fraud/crime especially in urban areas • Urban flooding • Fuel price hikes • Women’s exclusion from assets and support following separation/ widowhood 	<ul style="list-style-type: none"> • M: Urban transport (e.g. motorcycles, roads to market farm produce or sell water), apprenticeship • F: Petty trading (state support to access loan facilities), inheritance, farming • Y: Yahoo Yahoo fraud, government jobs in security, apprentice 	<ul style="list-style-type: none"> • Men rely on support from peers and family • Women rely on NGOs (skill acquisition), family, and support from peer groups • Poor networks hence limited government support
Akwa Ibom (South South)	<ul style="list-style-type: none"> • Fuel subsidy removal • Communal conflicts affecting rural lands • Chronic ill health, inadequate minimum wage especially for urban men 	<ul style="list-style-type: none"> • M: Sell land and start business, constrained with fuel subsidy removal • F: Migration, domestic care • Y: Multiple jobs (including crime, e.g. Yahoo Yahoo), domestic work 	<ul style="list-style-type: none"> • Government aid politicised, diverted from urban areas • Women support groups help fill the gap in urban areas • State more adept at mobilising urban women than urban men
Ekiti (South West)	<ul style="list-style-type: none"> • Banditry • Flooding in rural areas • Covid-19 • Fuel subsidy removal, especially in urban areas • Cashless policy 	<ul style="list-style-type: none"> • M: Water and chalk industries, civil service, seasonal jobs and street selling, banditry • F: Dependent on loans, trade, labour at construction sites • Y: Government jobs, street selling 	<ul style="list-style-type: none"> • Palliative distribution involves preferential treatment • Women rely on loans, previously used to receive government assistance • Perception of failed promises by politicians

Source: Authors’ own. Created using data from FGDs and KIIs.

Men, including young men, had more diverse livelihood pathways out of poverty than women. Young men often combined multiple jobs, with regional variations such as through apprenticeship in Anambra, crime (especially Yahoo Yahoo fraud³) in southern states, and complementing farm labour with migration and skill acquisition for urban livelihood opportunities and NFE development, especially in the north. Men were able to pursue diverse income-generating activities such as welding, farming, painting, and employment with NGOs. Migration away from areas of violent conflict or disasters to urban centres such as Lagos and the Federal Capital Territory also characterised some life history interviews, especially where there was start-up capital to draw on to fund migration expenses. Migration drivers were varied: a response to a downturn or relocation back home, usually after a divorce, the death of a husband, or a change in economic circumstances. Relocation could be reactive in this way, or proactive, to take advantage of opportunities for work or education.

Men's poverty escapes often emphasise skill acquisition and entrepreneurship. However, NFEs came with risks: ownership of NFEs was associated with a lower probability of chronic poverty but a higher probability of transient poverty, especially among households self-reporting violent victimisation (Diwakar and Brzezinska 2023). Descriptively, a key reason that NFEs stopped operating before the pandemic was on account of the death or ill health of the owner (Diwakar and Adedeji 2021), which are also common consequences of conflict. More recently, **during the pandemic, volatility marked by decreasing income of NFEs was common, especially among poorer households and in areas affected by Boko Haram violence** (Diwakar and Brzezinska 2023).

Across narratives, there remained a solid economic reliance on farming, observed (for example) where individuals live on government-owned land for farming or lease land for cultivation. This cross-cutting reliance on farming, coupled with the widespread nature of crises, could explain the relatively limited differentiation of crises effects on rural poverty compared to urban poverty. Inherited land and traditional farming practices passed down through generations play a significant role in these agricultural activities, including during crises. The qualitative data indicates that **land enabled a degree of cushioning to economic crises when other resilience capacities failed**, meaning that households experiencing climate-related disasters and maladaptive economic policies were better guarded against at least one of these crises. However, both the quantitative and the qualitative data pointed to challenges, including farmland being difficult to access amidst insecurity, which limited its effectiveness in helping prevent impoverishment or helping households at the bottom of the distribution improve their welfare (Diwakar and Brzezinska 2023). Moreover, growing assets, while helping households mitigate the negative effects of maladaptive economic policies, could be a risky strategy amidst violence and insecurity or common theft, according to the quantitative and qualitative data.

6.2 The role of social assistance in supporting pathways out of poverty during crises

Key finding: Despite its low coverage and challenges noted above, social assistance can play an important role in contexts of (intersecting) crises by supporting promotive and protective coping responses. This can be through regular support that is drawn on to mitigate the effects of crises when they do occur, and through more targeted support to respond to crises.

We finally consider the role that social assistance has played in supporting pathways out of poverty, including in contexts of intersecting crises. **There is some evidence of government interventions that explicitly help respond to crises.** In response to Boko Haram violence, for example, some individuals managed to receive aid through poverty reduction programmes, including cash transfers and relief materials. Participation in post-conflict reconstruction programmes for infrastructure rehabilitation and development was also cited in the qualitative data as a means of enabling people to escape poverty. In other cases, as described below, transfers were inadequate when multiple crises struck, though it was relatively uncommon across states for individuals to access this assistance in the first place.

³ 'Yahoo Yahoo' fraud refers to cybercrime – for example, fraud related to online shopping, internet dating, and identity theft (Ayandele and Popoola 2019).

Life history interviewer: *In 2021, the interviewee's life [LHI1, female, chronically poor, rural Akwa Ibom] was improved because of a cash transfer – the money boosted her business to the point she was able to eat three times a day. But in 2023, due to poor business management and the cashless policy implemented by the Nigerian government, her business suffered and her standard of living dropped drastically.*

Social assistance can also play an important role in supporting positive coping mechanisms amidst intersecting crises. For example, survey analysis from Borno suggests that social assistance is associated with a higher probability that households grow cash crops, have more livestock, invest, and share food more often, in response to conflict and when having experienced negative effects of climate-related disasters, than households who did not receive social assistance (Figures 6.2 and 6.3). 'These **promotive and protective components supported by social assistance have the potential to prevent households from falling into poverty** or even deeper into destitution' amidst crises but also in some cases to farm or trade their way out of poverty – thus improving diversification as a key basis for upward mobility (Diwakar *et al.* 2024). Indeed, as one female life history interviewee (LHI44, sustained escape, rural Akwa Ibom) reflected, the cash transfer she received allowed her to avoid destitution (Figure 6.4).

Figure 6.2: Average marginal effects of social assistance receipt on negative coping responses to conflict, among subset of households experiencing climate-related disruptions [N=373]

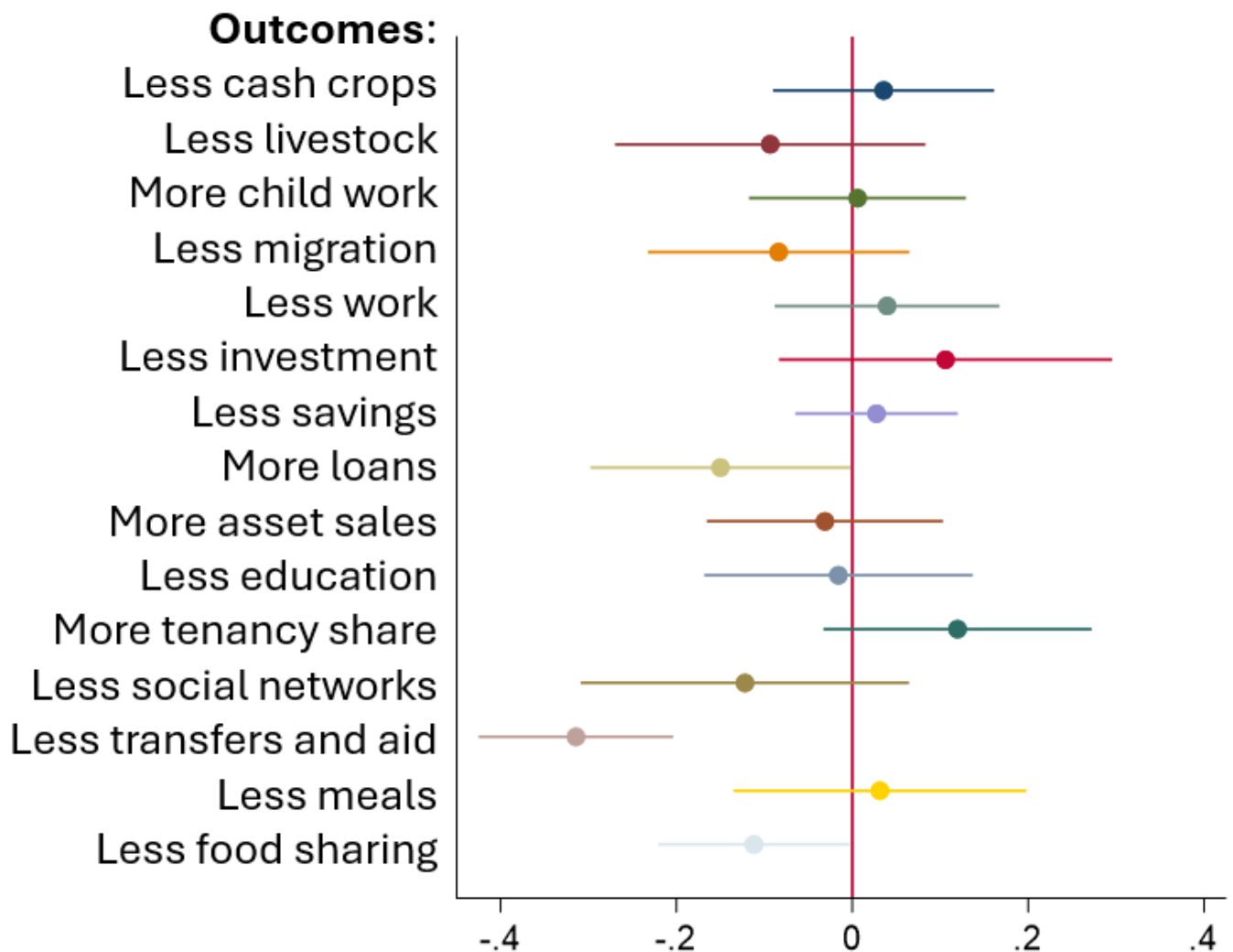
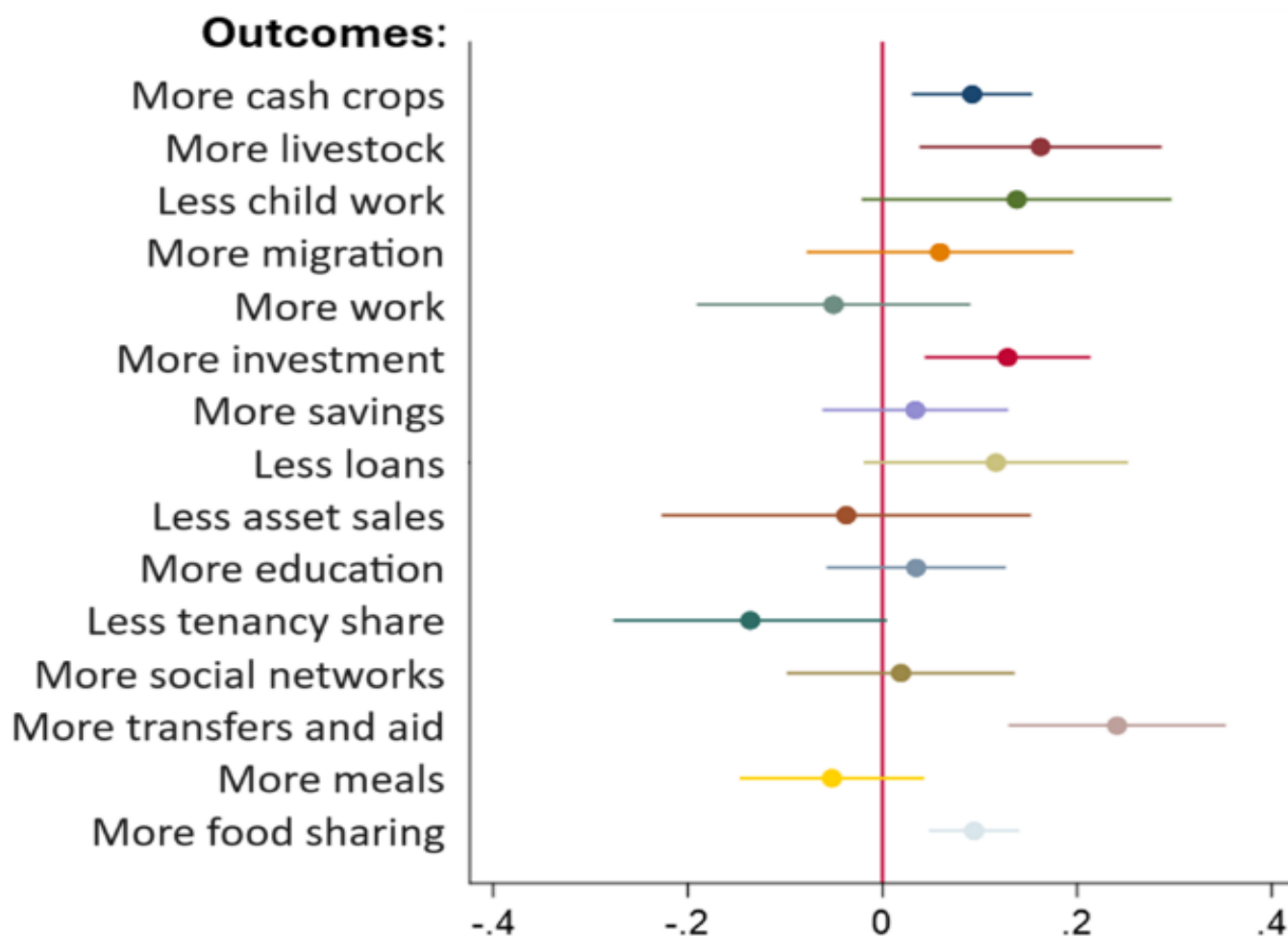


Figure 6.3: Average marginal effects of social assistance receipt on more positive coping responses to conflict, among subset of households experiencing climate-related disruptions [N=373]



Source: Authors' own analysis of Borno 2023 survey presented in Diwakar et al. 2024.

Figure 6.4: The role of cash transfers in preventing impoverishment – one woman's experience

In 2021, her husband was arrested because of a **kingship conflict** [i.e. over the appointment of monarchs within communities]. **Cashless policy** and the current **fuel subsidy removal** then negatively affected her business.

Sequenced crises

Mitigating destitution

During these years, social assistance has enabled her to avoid destitution. In 2021, the government introduced a **cash transfer** that helped her to start an oil processing business and farming. She also uses the cash transfer to pay her children's school fees. Sometimes the **husband's family members support her** with money or foodstuffs.

Source: Authors' own. Created using data from LHI44 (female, sustained escape, rural Akwa Ibom).

However, it is worth stressing that most likely on account of its relative scarcity, **government provision of social assistance often exists within a spectrum of other forms of social support amidst crises**. In rural areas, farming activities often involve collaboration and support from family members and the community that extends to periods of crises. This support can range from labour assistance in farming to financial aid during difficult times, including amidst climate-related disasters or insecurity. To manage the impacts of flooding and related poverty shocks, households often rely on family support and liquidation of assets, community support, and loans, alongside government support when available. Social norms around mutual exchanges within families and communities, as well as peace and stability, can stimulate these support networks. Lack of such support networks, either familial or state-run (and, in some cases, undermined by violent conflict) contributes to the chronicity of poverty, and has prevented people escaping poverty amidst crisis contexts.

7. Conclusion

Intersecting crises, shocks, and stressors have substantially negatively impacted the lives of Nigerian citizens. Challenges include ill health and out-of-pocket health expenditures, death of the family breadwinner, crime, economic crises, climate-related disasters, conflict, and displacement. These shocks, stressors, and crises are often successive or intersecting, and occur against a backdrop of structural challenges.

Government policies also have far-reaching implications for poor people. Although the Covid-19 restrictions, border closures, and the cashless policy have ended, their impacts – such as disruptions to businesses and livelihoods – are still being felt by many people. The removal of fuel subsidies has also led to a sharp rise in fuel prices, leading to higher costs for essential goods (including food), and pushing more people into poverty or worsening existing poverty. The impact of these policies has been felt widely in both rural and urban areas.

People cope in a variety of ways during these intersecting crises, including relying on family and community and maintaining multiple income streams. Formal social assistance is irregular and limited, but it does have the potential to support positive coping responses amidst crises. At the same time, there are limits to coping. Some people are losing assets, becoming downwardly mobile, women are engaging in sex work, and children are begging. In these circumstances, destitution is not far away for some households.

In terms of how to support people to escape poverty amidst intersecting crises, we might consider returning to the experience of one life history interviewee, a woman from rural Borno (LHI86, see Figure 7.1) who experienced a range of these crises, shocks, and stressors during her life. What would have helped her stay out of poverty in 2010, or to recover from her sustained experience of impoverishment since then? This final section considers areas where improvements are needed, based on policy analysis and government interventions, and suggestions made in the FGDs and KIs, about what could improve the wellbeing of people living in poverty or at risk of poverty in Nigeria.

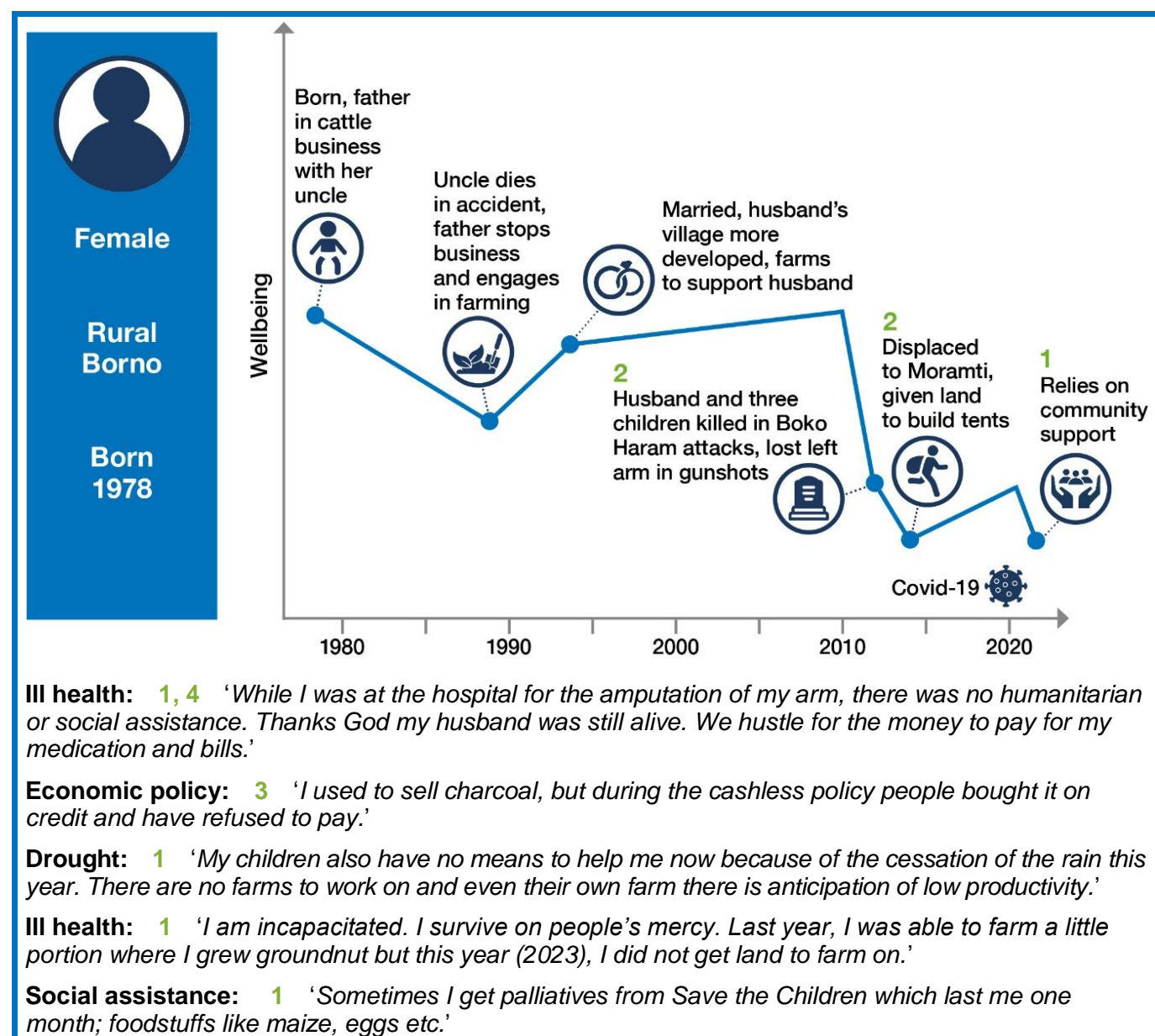
7.1 Expand social assistance coverage

The life history interviewee (LHI86) received some social assistance, but she was one of the few to do so, and the assistance she did receive was sporadic. Accordingly, **programmes need to expand their reach, and stronger systems are needed to identify and target the most vulnerable people and crisis contexts.** Given the subnational differences in crisis salience, it may be more effective to use a combination of geographic targeting focused on crisis hotspots followed by categorical targeting, drawing attention to poverty status and dynamics, rather than the present variable mix of LGA poverty status ranking (geographic targeting), community-based targeting, and proxy means testing. This change could make a considerable difference in supporting the needs of people living in and near poverty amidst crises given its subnational variations, but it can only go so far without concurrently expanding access to social assistance. As part of this, greater community participation (especially regarding the identification of programme participants) could help reduce community tensions stemming from perceptions of bias. Current programmes were perceived to be inconsistent and often do not reach those in greatest need, such as people who are destitute or people experiencing intersecting inequalities (e.g. women in poverty or poor subsistence farmers), or those affected by intersecting crises, which could instead form a focus of the secondary categorical targeting efforts.

The expansion, moreover, needs to go beyond traditional humanitarian hotspots to focus on areas of farmer–herder violence and drought, and go beyond cash transfers to emphasise cash-plus approaches. Regarding climate-related crises, a component for climate change adaptation could be incorporated into the NSIP to provide support for farmers facing drought, including emergency aid and resources for climate-resilient agricultural practices, which offers an example of moving towards a cash-plus direction. It could also offer training and resources to farmers for adopting sustainable farming techniques, including drought-resistant crops and improved irrigation systems, to enhance their resilience to climate impacts. Such interventions would need to operate alongside broader investments in essential infrastructure, such as water storage and improved drainage systems, to mitigate the effects of extreme weather and support more resilient agricultural practices. This calls for the National Emergency Management Agency to play a stronger role, ideally adapting its operational focus to deal with crises other than floods, especially during periods of criminality and farmer–herder conflicts, and ensuring community training in local disaster risk management.

The tasks of prioritising, focusing governance reform on issues or geographical areas, assessing the need for change in budget allocations, and so forth to operationalise this expansion are substantial. **To effectively scale up social assistance programmes, increased financial support will be required, both from domestic and external sources.** Domestic financing through budget appropriations has proven inadequate. The government could explore innovative financing mechanisms, such as implementing special taxation on high-net-worth individuals as a parafiscal tool to expand the NSIP. At the subnational level, it is essential to institutionalise social support systems and integrate various social assistance programmes into budget frameworks. External funding remains critical, and currently constitutes the most significant source of financing for these programmes. The government could also tap into alternative funding mechanisms, such as debt-swap agreements for climate or development projects, to raise additional resources for social assistance initiatives. In all of this, developing robust financial management practices is crucial to safeguard social assistance funds. Recent trends have highlighted vulnerabilities to corruption and mismanagement, underscoring the need for stringent oversight and accountability mechanisms to ensure transparency and effectiveness in fund utilisation (Ojo 2024).

Figure 7.1: Key policy entry points that could support wellbeing amidst crises



Source: Authors' own. Created using project data, LHI86.
Note: Points 1–4 refer to the suggested policy entry points outlined below.

7.2 Strengthen conflict resolution and peace-building

The immediate impoverishment experienced by the woman whose experiences are described in Figure 7.1 could have been mitigated in the absence of violent conflict. Not only did her husband die, but the exorbitant health expenditures resulting from morbidity and mortality linked to violence depleted her family's savings. Recent conflict data indicates the emergence of new dimensions of conflict across the southern region of Nigeria. These include the resurgence of militancy and oil infrastructure vandalism in the Niger Delta, separatist agitation in the South East by the Biafra movement, and escalating farmer–herder conflicts in the South West and other regions. **To address these growing security challenges, it is crucial to develop early warning systems to identify conflict triggers**, which could be coordinated through the Federal Ministry of the Interior, with training for local communities around its implementation and responses.

Strengthening conflict-resolution mechanisms is equally important. In this process, empowering communities to develop 'bottom-up' solutions to conflicts will foster more sustainable peace. On the political front, initiatives like General Abdulsalami's National Peace Committee have played a vital role in de-escalating tensions during contested elections, offering a model of conflict resolution that could be adapted to other contexts (National Peace Committee n.d.). Additionally, security sector reforms, particularly regarding the centralisation of security apparatus, should be considered. Decentralising security functions could empower local agencies to take a more active role in conflict management and resolution. This would allow for more responsive and locally tailored approaches to conflict prevention and resolution.

Tackling underlying structural issues such as poverty and unemployment – key drivers of conflict – should also be a priority. Comprehensive economic solutions can help mitigate the root causes of unrest, which we turn to next.

7.3 Promote equity-centred economic policy responses

The maladaptive economic policies experienced by Nigerians (illustrated by the experience of one female life history interviewee, described in Figure 7.1) require strong mitigation interventions. During focus group discussions, participants recommended reducing the prices of essential goods and fuel, which our findings suggest could help prevent sustained impoverishment. **Inflation can be managed by controlling interest rates, intervening in key markets, and imposing price controls for goods commonly consumed by poor households, as well as mitigating its impact through social protection**, which is a common response (Shepherd *et al.* 2023). Relatedly, study participants highlighted the need for better access to loans and financial assistance. Ensuring that loans are available at low interest rates and are accessible to the near-poor who need them most and can pay them back can help reduce vicious debt spirals. For people already in poverty, grants are likely to be a better option, as they may be unable to pay back loans.

Economic reforms to reduce the cost of governance and redistribute resources more effectively were also suggested as necessary measures to reduce poverty. Implementing checks on political appointees' allowances is an important step toward reducing the costs of governance. Alongside this, **broader reforms in procurement, stricter anti-corruption measures, and administrative consolidation are crucial.** Rwanda and Greece offer valuable examples of countries that emerged stronger from crises through governance reforms. Rwanda's focus on anti-corruption measures and Greece's reduction in the size of its public sector helped reset their economies and place them on a sustainable growth path (Bartzokas and Sanfey 2024; Turkewitz, Chemouni and Mkrtychyan 2020). These reforms have also contributed to reducing the recurrence of crises. Certainly, the governance reform story in Nigeria is a long-term one that underlies the ability to get improvements of the sort mentioned above, in peace and economic policy.

Finally, **study participants suggested livelihood promotion programmes directed to youth and women, who often have limited resilience in the face of economic crises.** This includes providing equipment and resources for small businesses (such as sewing machines for tailors or freezers and storage facilities for traders), which would help individuals expand their businesses and increase their income. It is important to build such resilience capacities pre-crisis. To enable an assessment of needs, data and programming need to be gender-disaggregated and gender-responsive, given that gender was found to be the key difference in drivers of poverty dynamics, even more so than region or area of residence. For youth living in poverty in particular, it was suggested to establish technical schools to provide skills training and empower young people to start their own businesses. (This includes providing tools and equipment to

technical school graduates from poor households.) These measures would need to operate alongside work on conflict resolution and peace-building noted above, given that violence and insecurity can otherwise quickly derail the effects of economic promotion policies.

7.4 Address underlying structural challenges

In the focus group discussions, participants emphasised the need for better infrastructure such as roads, water supply, and electricity to help tackle the chronicity of poverty – the type of infrastructure that was often destroyed during violent conflict. Improved infrastructure would facilitate business activities, reduce costs, and improve living conditions. The National Development Plan (NDP) 2021–2025 recognised the critical role of infrastructure in economic growth and poverty alleviation (Federal Ministry of Finance, Budget and National Planning 2021). However, poor governance has hindered effective monitoring and evaluation, resulting in continued infrastructural deficits in several ministries, department and agencies (Federal Ministry of Budget and Economic Planning 2024). There is a need for stronger governance, enhanced private sector involvement, and comprehensive planning supported by feasibility studies, and a focus on sustainable practices. Engaging local communities and building their capacity to manage projects effectively and hold government to account can also ensure that infrastructure initiatives are sustainable and aligned with the actual needs of the population.

Alongside this, participants identified **enhancing health care and education services, including providing free or subsidised health care, and ensuring that children can attend school without financial burdens** as crucial interventions. The latter would require support for school feeding programmes and education materials. In terms of health care, illnesses and the out-of-pocket expenditures they cause have an outsized effect on individuals' lives. The World Bank's Nigeria Poverty Assessment 2022 suggests several key strategies, including strengthening health systems to enhance service delivery, expanding health insurance coverage to reduce out-of-pocket expenses, and integrating health initiatives with social protection programmes (Lain and Vishwanath 2022). Ensuring that these pro-poor interventions are sufficiently risk-informed (which includes ensuring that they operate alongside peace-building interventions) is crucial to support their longevity. Indeed, if effectively implemented through a focus on both risk and equity, these suggested interventions could reduce poverty by addressing the root causes of crises and vulnerabilities that they may otherwise amplify.

Annexe 1: Research questions guiding the wider project under which the present study falls

A1.1 Poverty dynamics and livelihoods amidst complex crises (DEEP and links to BASIC)

1. Why is chronic poverty and multidimensional deprivation so widespread, especially in the north of Nigeria? What is the relationship between poverty dynamics and prolonged crises marked by armed conflict, displacement, climate shocks, and the Covid-19 pandemic?
2. How does drought and flooding affect livelihood pathways out of poverty (e.g. through agriculture and access to farmlands, non-farm activities including migration, diversification)? How do different conflicts affect these livelihoods, including through displacement?
3. What are the urban–rural variations in livelihood pathways, before and during Covid-19? How have these been affected by conflict, displacement, and climate change, and with what implications for poverty trajectories?
4. What measures are governments in a position to take to stabilise the operations of the informal economy? Of agriculture? What measures do citizens take themselves, especially women and men living in poverty, through collective organisation?

A1.2 Social assistance in response to protracted crises (BASIC-focused)

1. What role do state and federal governments and other agencies play in protection against risks (and which risks) in a multi-hazard context? Do they provide an effective response within social and humanitarian assistance?
2. Why are specific individuals or households or communities targeted (i.e. what is the nature of their vulnerability/exposure, experience of shocks, etc)? How (and how well) are they identified? Can socioeconomic, climate- and conflict-related data be effectively integrated to adequately determine eligibility for social assistance during crises?
3. What are people’s perceptions of adequacy, reliability, fairness, and appropriateness of the different modalities, programmes, and agencies?
4. What other key interventions are needed to improve livelihoods and poverty dynamics (more sustained escapes, less impoverishment) in crisis-affected regions and how can they best be delivered?

Annexe 2: Examples of key social protection programmes in Nigeria

Table A2.1: Examples of ongoing national social protection interventions

Initiative	Description
National Social Safety Net Coordinating Office	Responsible for coordinating support programmes targeted at the most vulnerable citizens, and building the national social register of poor individuals and households.
Conditional Cash Transfer	Provides cash transfers to poor and vulnerable households to meet consumption needs, covering a monthly stipend of ₦5,000 and an additional ₦5,000 for those that meet certain co-responsibilities decided by the state, which may relate to education, health care, nutrition, or agriculture.
Youth Empowerment and Social Support Operations	Provides life skills training, grants, and reorientation to vulnerable youth. Its key components are: coordination, public workforce, skills for job, and targeted grant transfers.
Community and Social Development Project	Community-driven development project that provides grants for communities and vulnerable groups in education, health, rural electrification, water supply, transport, socioeconomic development, environment, and community housing.
National Home-Grown School Feeding Programme	Provides at least one meal a day to public primary school children, aimed at increasing school enrolment, reducing malnutrition, and providing jobs for food vendors, among others.
Government Enterprise and Empowerment Programme	Established to boost economic activities of small businesses in the country. Major interventions include MarketMoni and TraderMoni , which provide soft loans to petty traders, artisans and agricultural workers. The loans range from ₦10,000 to ₦100,000.
N-Power	Designed to equip Nigerian youths with life-long skills that allow them to be innovative and productive, while creating job opportunities for both graduates and non-graduates.

Source: Authors' own. Created using data from NASSCO, presented in Diwakar and Adedeji 2021.

Annexe 3: Overview of qualitative data sites and perception data

Table A3.1: Qualitative data collection identification

Zone	Common poverty trajectories	State selection and reasoning
North West	Highest chronic poverty	Jigawa (high poverty, high social assistance)
North East	Relatively high impoverishment	Borno (quantitative crossover, conflict, displacement)
North Central	Relatively high transitory poverty	Benue (herder–farmer conflicts, drought)
South West	High sustained escapes/ never poor	Ekiti (lower than average poverty, low social assistance)
South East	High never poor	Anambra (lowest poverty rate in region)
South South	High sustained escapes	Akwa Ibom (low poverty rate, average social assistance)

Source: Authors' own. Created using data from GHS-Panel 2010–11 to 2018–19 (<https://microdata.fao.org/index.php/catalog/1374>).

Note: Poverty trajectories are based on an assessment of the GHS-Panel 2010/11 to 2018/19 relative poverty trajectories representative at the zone level. State-level poverty status derives from the NLSS 2018–19 data, while information on crises is drawn from the crises data sets analysed in this study.

Table A3.2: Perception of participants on wellbeing from FGDs across qualitative study sites

Wellbeing level	Food and nutrition	Housing conditions	Education and skills	Assets and resources	Economic relationships	Social relationships	Political relationships	Shocks and resilience
Poorest of the poor	Minimal food for survival	Poor housing, no electricity	Limited vocational skills with some primary education	No productive assets, communal resources	No clear payment terms	Exclusion from assets following separation	Not politically active	Vulnerable to flood, armed conflict, minimal resilience
Very poor	Limited food but a full meal	Average housing, sporadic electricity	Basic skills, primary or some secondary education	Limited productive asset ownership	No clear payment terms	Exclusion from assets following separation	Not politically active	Vulnerable to floods, conflict, modest resilience
Poor	Balanced meals (primarily carbohydrates)	Average housing, sporadic electricity	Some vocational skills, primary education, or secondary/ tertiary with loans	Own motorcycles and farms	Often clear payment terms, low rates	Exclusion from assets following separation	Politically active	Somewhat resilient to floods, conflict, government policies
Not poor but not rich	Balanced diet thrice daily	Self-built houses with amenities	Vocational skills, secondary education, or tertiary education	Own cars, houses, lands, farms	Clear payment terms, low-interest loans	Receive support from colleagues/ friends	Actively engage in politics	Well-prepared for various shocks
Rich/resilient	Balanced meals thrice daily	Standard housing with amenities	Vocational skills, tertiary education without loans, support others	Own cars, houses, lands, farms	Clear payment terms, low-interest loans	Receive support from colleagues and friends	Actively engage in politics	High resilience with savings, government support
Very rich	Quality food, three times a day or more	Mansions, duplexes	High-paid jobs, big businesses, private primary/ secondary/tertiary education	Multiple cars, lands, farms, houses	Well-connected, access to credit, self-sufficient	Self-sufficient	Significant political influence	Highly resilient to various shocks

Source: Authors' own. Created using project data from FGDs.

Table A3.3: Perceptions of assistance programmes referenced in the FGDs and KIIs

Programme	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
Cash transfer programmes	Provide financial assistance to vulnerable populations	Direct cash transfers via community groups and committees	Alleviated poverty, improved economic stability	Helped alleviate poverty, but limited by amount and duration	Issues with fund misappropriation	Significant corruption and mismanagement	Well-designed for vulnerable groups but flawed execution
N-Power	Provide skills acquisition and job opportunities for youth	Training and employment in education, health, agriculture, technology	Reduced youth unemployment, provided useful skills	Provided skills and employment, positive impact	Generally consistent implementation	Fair selection process based on criteria, payment delay	Helped youth unemployment, skill development
MarketMoni, TraderMoni, FarmerMoni	Provide financial support to traders, farmers	Small loans for traders and farmers	Improved economic conditions for participants	Benefited vulnerable, sufficiency of funds unclear	Unreliable delivery, inconsistent fund distribution	Significant corruption and mismanagement	Well-targeted for traders and farmers
School Feeding Programme	Provide nutritious meals to school children	Daily meals for primary school students	Improved nutrition and school performance, especially for girls	Improved nutrition and supported education	Variable execution over time	Generally equitable access, but also mismanagement, poor targeting	Aligned with education goals, appropriate for poor
SURE-P (Subsidy Reinvestment and Empowerment Programme)	Reinvest fuel subsidy savings into infrastructure and social programmes	Job creation, social safety nets, vocational training	Lifted people out of poverty, provided financial support	Generally positive, but limited information on long-term effects	Inconsistent implementation	Possible corruption, general issues in similar programmes	Targeted interventions for youth and women
Other social assistance programmes by NGOs	Provide support in health, education, and economic empowerment	Distribution of food, farming inputs, educational materials, health services	Addressed immediate needs, provided longer-term support	Provided crucial support, effectiveness varied	Varied by organisation and programme	Generally fair, though some biases existed	Tailored to local needs, highly appropriate

Source: Authors' own. Created using project data from FGDs and KIIs.

Annexe 4: Summary statistics and regression results of quantitative analysis

Table A4.1: Summary statistics from GHS 2010–11 to 2018–19

Variable	All	Chronic poor (CP)	Transitory poor (TP)	Resilient (R)
Boko Haram violence against civilians, 2010-18 (% households in 20km radius)	0.07	0.13	0.10	0.03
Herder–farmer conflicts, 2010-18 (% households in 20km radius)	0.41	0.34	0.34	0.49
Victimisation, 2010–15 (% households)	0.05	0.09	0.07	0.02
Extreme or severe drought, 2010–18 (% households in 55km radius)	0.21	0.25	0.26	0.16
Flooding, 2010–18 (% households)	0.05	0.10	0.05	0.03
Christian head of household (%)	0.56	0.33	0.47	0.72
Muslim head of household (%)	0.43	0.64	0.52	0.27
Traditional head of household (%)	0.01	0.03	0.02	0.01
Household head is female (%)	0.15	0.04	0.10	0.23
Age of head (years)	49.92	45.58	49.82	51.62
Household head completed primary education (%)	0.22	0.18	0.21	0.24
Household head completed lower secondary education+ (%)	0.34	0.15	0.29	0.46
Household size	5.18	7.27	5.51	4.13
Household head in salaried/wage work (%)	0.18	0.05	0.16	0.24
Non-farm enterprise ownership (%)	0.63	0.49	0.69	0.63
Household head engaged in agriculture (%)	0.49	0.83	0.58	0.28
Ownership of cultivable land (%)	0.52	0.81	0.59	0.35
Log of asset value	10.52	10.10	10.40	10.77
Urban residence (%)	0.37	0.07	0.28	0.57

Source: Authors' own analysis presented in Diwakar and Brzezinska 2023.

Note: Baseline values reported, unless stated otherwise.

Table A4.2: Crises and poverty trajectories, employing GHS-Panel 2010/11–2018/19 data

Conflict measure:		Boko Haram			Herder–farmer conflict			General
		Fatalities	Fatalities	Conflict debt	Fatalities	Fatalities	Conflict debt	Victimisation
Variables		(1)	(2)	(3)	(4)	(5)	(6)	(7)
Short-run conflict	CP	0.0013*	0.0003	N/A	–0.0000	–0.0003	N/A	–0.0073
		(0.0007)	(0.0005)		(0.0015)	(0.0004)		(0.0348)
	TP	0.0008	0.0001	N/A	0.0025***	0.0019***	N/A	0.1575**
		(0.0007)	(0.0004)		(0.0009)	(0.0007)		(0.0668)
	R	–0.0020	–0.0004	N/A	–0.0025	–0.0016***	N/A	–0.1502***
		(0.0014)	(0.0007)		(0.0020)	(0.0006)		(0.0581)
Long-run conflict	CP	0.0018*	0.0008*	0.0334*	0.0035*	0.0025**	0.0209	N/A
		(0.0009)	(0.0005)	(0.0196)	(0.0020)	(0.0010)	(0.0139)	
	TP	0.0023***	0.0005	0.0516	–0.0006	–0.0022	–0.0131	N/A
		(0.0009)	(0.0004)	(0.0456)	(0.0024)	(0.0018)	(0.0265)	
	R	–0.0040**	–0.0013**	–0.0850	–0.0029	–0.0004	–0.0077	N/A
		(0.0016)	(0.0006)	(0.0589)	(0.0031)	(0.0014)	(0.0197)	
Drought	CP	0.0487	–0.0185	–0.0189	0.0104	–0.0413	–0.0304	–0.0216
		(0.0477)	(0.0278)	(0.0276)	(0.0485)	(0.0273)	(0.0272)	(0.0278)
	TP	0.1135**	0.0808**	0.0808**	0.1105**	0.0814**	0.0877**	0.0878**
		(0.0521)	(0.0391)	(0.0390)	(0.0525)	(0.0387)	(0.0377)	(0.0389)
	R	–0.1622**	–0.0624*	–0.0618*	–0.1209*	–0.0401	–0.0573	–0.0662*
		(0.0631)	(0.0355)	(0.0356)	(0.0670)	(0.0353)	(0.0351)	(0.0353)
Flood	CP	0.1868**	0.0209	0.0195	0.1699**	0.0065	0.0133	0.0132
		(0.0739)	(0.0276)	(0.0274)	(0.0741)	(0.0263)	(0.0263)	(0.0300)
	TP	0.0556	0.0129	0.0151	0.0679	0.0173	0.0134	0.0251
		(0.0491)	(0.0602)	(0.0600)	(0.0479)	(0.0599)	(0.0596)	(0.0619)
	R	–0.2424***	–0.0339	–0.0346	–0.2378***	–0.0238	–0.0266	–0.0383
		(0.0891)	(0.0564)	(0.0555)	(0.0916)	(0.0567)	(0.0562)	(0.0566)
Log(asset value)	CP	N/A	–0.0328***	–0.0330***	N/A	–0.0311***	–0.0337***	–0.0330***
			(0.0074)	(0.0074)		(0.0073)	(0.0071)	(0.0072)
	TP	N/A	–0.0156	–0.0156	N/A	–0.0184*	–0.0155	–0.0165*
			(0.0099)	(0.0099)		(0.0100)	(0.0098)	(0.0098)
	R	N/A	0.0484***	0.0486***	N/A	0.0494***	0.0492***	0.0495***
			(0.0090)	(0.0091)		(0.0090)	(0.0090)	(0.0090)
NFE ownership	CP	N/A	–0.0871***	–0.0871***	N/A	–0.0929***	–0.0867***	–0.0880***
			(0.0212)	(0.0209)		(0.0210)	(0.0205)	(0.0211)
	TP	N/A	0.1273***	0.1283***	N/A	0.1374***	0.1273***	0.1234***
			(0.0299)	(0.0300)		(0.0297)	(0.0303)	(0.0302)
	R	N/A	–0.0402	–0.0411*	N/A	–0.0444*	–0.0405	–0.0354
			(0.0248)	(0.0249)		(0.0247)	(0.0251)	(0.0256)
Paid employment	CP	N/A	–0.0517	–0.0554*	N/A	–0.0557*	–0.0580*	–0.0582*
			(0.0330)	(0.0319)		(0.0309)	(0.0309)	(0.0308)

Conflict measure:		Boko Haram			Herder–farmer conflict			General
		Fatalities	Fatalities	Conflict debt	Fatalities	Fatalities	Conflict debt	Victimisation
Engagement in agriculture	TP	N/A	0.0754 (0.0490)	0.0782 (0.0484)	N/A	0.0768 (0.0478)	0.0796* (0.0476)	0.0761 (0.0510)
	R	N/A	-0.0237 (0.0356)	-0.0228 (0.0358)	N/A	-0.0211 (0.0359)	-0.0216 (0.0358)	-0.0179 (0.0367)
	CP	N/A	0.0178 (0.0330)	0.0159 (0.0327)	N/A	0.0157 (0.0319)	0.0170 (0.0319)	0.0163 (0.0327)
	TP	N/A	0.0707** (0.0352)	0.0730** (0.0352)	N/A	0.0695** (0.0349)	0.0719** (0.0347)	0.0658* (0.0389)
	R	N/A	-0.0885*** (0.0332)	-0.0889*** (0.0326)	N/A	-0.0852** (0.0338)	-0.0890*** (0.0336)	-0.0822** (0.0346)
	CP	N/A	0.0670*** (0.0237)	0.0597** (0.0242)	N/A	0.0619** (0.0260)	0.0607** (0.0257)	0.0605** (0.0253)
Own cultivable land	TP	N/A	-0.0072 (0.0420)	-0.0060 (0.0418)	N/A	-0.0007 (0.0414)	-0.0032 (0.0427)	-0.0037 (0.0422)
	R	N/A	-0.0599 (0.0419)	-0.0537 (0.0398)	N/A	-0.0612 (0.0411)	-0.0575 (0.0413)	-0.0567 (0.0411)
	Obs	1,326	1,298	1,298	1,326	1,298	1,298	1,298
Household/ area FE	No	Yes	Yes	No	Yes	Yes	Yes	
Pseudo R-Sq	0.0250	0.2994	0.3000	0.0246	0.3041	0.2990	0.3000	

Source: Authors' own analysis presented in Diwakar and Brzezinska 2023.

Note: Average marginal effects reported; Standard errors clustered at EA; *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$; CP= chronic poverty; TP= transient poverty; R= resilience; short-run conflict refers to 2010–13 (for victimisation, 2010–15 due to data availability), long-run conflict refers to 2014–18 since peak violence.

Table A4.3: Summary statistics from Borno 2023 survey

Variable	N	Mean
Self-reported crisis variables		
Income disruption due to conflict	1,000	10.50%
Income disruption due to climate	1,000	13.10%
Agricultural production affected by conflict	1,000	7.50%
Agricultural production affected by climate	1,000	26.60%
Consumer durable asset loss due to conflict	1,000	2.20%
Consumer durable asset loss due to climate	1,000	6.80%
Productive asset loss due to conflict	1,000	3.10%
Productive asset loss due to climate	1,000	3.20%
Household wellbeing and social assistance		
Poverty likelihood >90%	1,000	34.00%
Severe/ moderate food insecurity (HFIAS)	1,000	59.10%
Social assistance access	1,000	10.70%
Negative coping responses		
Less cash crops	532	79.32%

Variable	N	Mean
Less livestock	426	82.86%
More child labour	496	16.73%
Less migration	300	69.67%
Less work	741	47.91%
Less investments	577	83.71%
Less savings	667	86.06%
More loans	722	45.57%
More asset sales	437	13.73%
Less education	642	66.51%
More tenancy sharing	543	71.27%
Less social networks	266	75.94%
Less help	923	76.92%
Less meals	651	88.79%
Less food sharing	488	19.26%
Household and local controls		
Conflict fatalities (50km radius), Jan 2022-Jul 2023	1,000	776.89
Household size	1,000	8.38
Household head's education: lower than secondary	1,000	4.90%
Household head's education: secondary+	1,000	20.92%
Household head's education: other (e.g. religious)	1,000	74.17%
Female head of household	999	14.01%
Age of head of household	999	48.67
Household head in agriculture	1,000	53.00%
NFE ownership	1,000	39.90%
Rural residence	1,000	53.20%
Konduga LGA	1,000	56.10%
MMC LGA	1,000	43.90%

Source: Authors' own analysis presented in Diwakar et al. 2024.

Table A4.4: Key correlates of social assistance access

Variables		(1)	(2)
Income disruption due to conflict		0.0480**	
		(0.0238)	
Income disruption due to climate			0.0558**
			(0.0243)
Number of conflict fatalities in 18 months pre-survey		0.0002***	0.0002***
		(0.0000)	(0.0000)
Poverty likelihood >90%		-0.0141	-0.0135
		(0.0241)	(0.0233)
Ethnicity [reference= Hausa]			
Fulani		0.0289	0.0303
		(0.0609)	(0.0612)
Kanuri		0.0226	0.0247
		(0.0228)	(0.0230)
Shuwa		0.1646***	0.1531***
		(0.0367)	(0.0349)
Others		-0.0034	-0.0031
		(0.0234)	(0.0231)
Household size		0.0032	0.0034
		(0.0028)	(0.0027)
Female head of household		-0.0148	-0.0149
		(0.0306)	(0.0303)
Age of head of household		0.0009	0.0008
		(0.0006)	(0.0006)
Education of household head [reference= Less than secondary]			
Completed secondary		0.0720	0.0747
		(0.0481)	(0.0473)
Other [e.g. religious education]		0.0147	0.0185
		(0.0392)	(0.0386)
Household head in agricultural work		-0.0360*	-0.0423**
		(0.0208)	(0.0215)
Household owns non-farm enterprise		0.0208	0.0158
		(0.0152)	(0.0150)
Rural residence		0.0726***	0.0718***
		(0.0271)	(0.0278)
MMC LGA		0.0577**	0.0550*
		(0.0286)	(0.0297)
Observations		999	999
R-squared		0.1838	0.1812

Source: Authors' own analysis presented in Diwakar et al. 2024.

Note: Standard errors in parentheses; *** p<0.01, ** p<0.05, * p<0.1

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