



POVERTY DYNAMICS AND SOCIAL PROTECTION AMIDST COMPLEX CRISES IN ANAMBRA STATE



Current population size by gender and age-range

Category	Population (2006 Census)	Estimated Population (2025)	Percentage of Total Population (2025)
Total Population	4,177,828	6,980,382	100.0%
Male Population	2,117,984	3,538,072	50.7%
Female Population	2,059,844	3,442,310	49.3%
Age 0–14	1,485,567	2,481,682	35.6%
Age 15–64	2,404,691	4,016,843	57.5%
Age 65+	287,570	480,884	6.9%

Source: 2025 population projection based on 2006 national census & annual growth rate

- % of population in multidimensional poverty: 32.1%
- Population in multidimensional poverty in 2022: 1.64 million
- Estimated population in multidimensional poverty in 2025: 2.24 million
- % of children in multidimensional poverty in 2022: 58.0%
- % of school-age children out-of school (aged 6–15): 2.9%
- % of school-aged girls (aged 6–15) who are poor and out of-school: 2.4%
- Total State Budget for 2025: ₦606.99 billion
- % of total budget for social protection in 2025: 4.65%

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Executive Summary

This report examines the intricate dynamics of poverty in Anambra State, Nigeria, highlighting the interplay between chronic poverty, impoverishment, and sustained escapes amidst overlapping crises such as communal land conflicts, the COVID-19 pandemic, inflation, farmer-herder clashes, and environmental disasters like floods. Key findings reveal that subsistence farming, petty trading, and small-scale food businesses dominate the livelihoods of the chronically poor (Well-being Levels 1-3), yet these activities remain highly susceptible to external shocks, perpetuating economic instability. Low educational attainment, limited capital access, and gender-based exclusion, particularly for widows further entrench poverty, while men engage in labour-intensive roles and women shoulder caregiving and informal trading burdens. Conversely, sustained escapes (Well-being Levels 4-6) are driven by diversified livelihoods, microfinance access, and resilient social networks, though rural poverty's reliance on agriculture contrasts with urban poverty's volatility due to high costs and economic downturns. Social assistance programs like the Cash Transfer Programme and agricultural support (e.g., seedlings) offer temporary relief but are undermined by outdated social registers, corruption, low transfer values eroded by inflation, and a lack of shock-responsive mechanisms, limiting their impact on structural poverty. Policy implications underscore the urgent need for comprehensive reforms to address these challenges. Strengthening livelihood diversification through training, tools, and startup capital, alongside resilience programs like subsidized agricultural insurance and cooperative incentives, can bolster economic stability.

Key Findings

- Subsistence and small-scale farming, hawking, petty trading, and food-related businesses are primary livelihoods for those in chronic poverty (CP). However, these activities are highly vulnerable to external shocks such as land disputes, conflicts, market fluctuations, and supply chain disruptions, limiting their potential for upward mobility and entrenching economic instability.
- Low educational attainment, limited access to capital, gender-based economic exclusion (e.g., widows denied inheritance), health challenges, and early marriage/teenage pregnancy are significant maintainers of chronic poverty. These factors restrict access to sustainable income sources and perpetuate intergenerational poverty, particularly among women and rural populations.
- Communal land conflicts, the COVID-19 pandemic, inflation, the farmer-herder crisis, and environmental disasters like floods are major drivers of downward mobility. These crises disrupt agricultural production, destroy investments, and worsen food insecurity, pushing even those who had escaped poverty back into economic hardship.
- Men predominantly engage in labour-intensive activities (e.g., farming, transport, construction), while women focus on processing, petty trading, and service-oriented roles (e.g., food vending, tailoring). Women face additional burdens from gender-based violence, inheritance denial, and caregiving responsibilities, increasing their vulnerability to poverty.
- Successful escapes from poverty are supported by diversified livelihoods, such as combining small-scale businesses, farming, and skill acquisition (e.g., tailoring, cosmetics production). Access to savings, microfinance loans, and social networks further enhances resilience and financial stability among sustained escapees (SEs).
- Rural poverty is characterized by reliance on agriculture and limited infrastructure, making it more stable but harder to escape. Urban poverty, while offering more opportunities, is marked by volatility due to high living costs, economic downturns, and poor financial decisions, leading to sharper declines in well-being.
- Cash Transfer Programme (₦10,000 bi-monthly), livelihood grants, and agricultural support (e.g., FADAMA seedlings) provide relief but are hampered by outdated social registers, limited reach, low transfer values eroded by inflation, corruption, and a lack of shock-responsive mechanisms. These shortcomings reduce their ability to address structural poverty or protect against crises.
- Economic policies (e.g., cashless policy, fuel subsidy removal), insecurity (e.g., "Monday sit-at-home"), and poor healthcare infrastructure worsen poverty, disproportionately affecting vulnerable groups. Social assistance programs lack flexibility, adequate funding, and state government support, undermining their effectiveness in addressing these overlapping crises.

Policy Recommendations

Livelihood Diversification and Resilience Programs: Expand livelihood diversification programs by providing training, tools, and startup capital for alternative income sources. Strengthen resilience through subsidized agricultural insurance, market access support, and cooperative incentives to protect traders and farmers from economic shocks.

Access to Education and Capital for Vulnerable Groups: Enhance education and financial inclusion for women, youth, and rural populations through vocational training, secondary education, and microfinance with flexible terms. Implement legal reforms and community campaigns to secure widows' inheritance rights, reducing gender-based economic exclusion.

Shock-Responsive Social Protection Mechanisms: Integrate shock-responsive mechanisms into social assistance programs to provide emergency aid during crises like floods, conflicts, or economic downturns. Allocate 10-15% of the budget for rapid cash transfers, food aid, and asset replacement, while using real-time data to update social registers and improve targeting.

Gender Disparities and Economic Volatility in Rural and Urban Areas: Develop gender-sensitive policies to address economic disparities in rural and urban areas. Support rural women with agricultural equipment and market access, provide urban men with financial literacy training, and invest in rural infrastructure and urban safety nets to reduce poverty gaps.

Social Assistance Delivery and Governance: Increase funding, transparency, and state-federal collaboration in social assistance programs while improving NIN-phone number linkage for better cash transfer access. Index transfers to inflation, expand coverage to vulnerable groups, implement anti-corruption measures, decentralize decision-making, and integrate health and security support.

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List of acronyms and abbreviations

ABS	Anambra Broadcasting Service
ACAPS	Assessment Capacities Project
ACLED	Armed Conflict Location & Event Data
ANEEJ	Africa Network for Environment and Economic Justice (
ANSSPP	Anambra State Social Protection Policy
ASG	Anambra State Government
ASR	Anambra Social Register
BASIC	Better Assistance in Crises Research
CBT	Community-Based Targeting
CCT	Conditional Cash Transfer
CFR	Case Fatality Rate
COPE	Community-Based Poverty Eradication
CP	Chronic Poverty
CSDP	Community and Social Development Project
CPAN	Chronic Poverty Advisory Network
CSJ	Centre for Social Justice
DEEP	Data and Evidence to End Extreme Poverty
dRPC	development Research and Projects Centre
DTM	Displacement Tracking Matrix
EUAA	European Union Agency for Asylum
FGD	Focused Group Discussion
FGN	Federal Government of Nigeria
GDL	Global Data Lab
IDS	Institute of Development Studies
IM	Impoverishment
IOM	International Organisation for Migration
IPOB	Indigenous People of Biafra
IWI	International Wealth Index

KII	Key Informant Interview
LGAs	Local Government Areas
LHI	Life History Interviews
LTR	Long-Term Residence
MDAs	Ministries, Departments, and Agencies
MPI	Multidimensional Poverty Index
MTEF	Medium-Term Expenditure Framework
NAPEP	National Poverty Eradication Programme
NASSCO	National Social Safety-Nets Coordinating Office (
NBS	Nigeria Bureau of Statistics
NCDC	Nigeria Centre for Disease Control
NCTO	National Cash Transfer Office
NEMA	National Emergency Management Agency
NIN	National Identification Number
NRCS	Nigerian Red Cross Society
NSR	National Social Register
OPM	Oxford Policy Management
PCGS	Presidential Conditional Grant Scheme
SE	Sustained Escape
SEMA	State Emergency Management Agency
SHDI	Subnational Human Development Index
SOCU	State Operations Coordinating Unit
TE	Temporary Escape
VOP	Voice of the People

Glossary

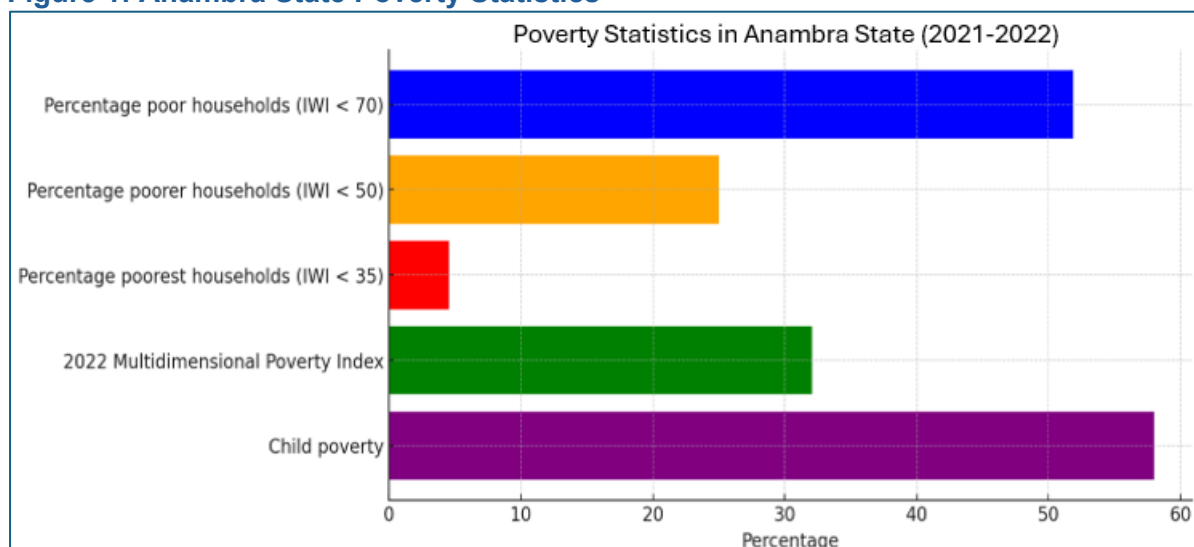
- **Well-being 1** People who cannot work. So, they depend on others for basic needs (food, housing). However, they often don't have external support (socially excluded) and so:
- **Well-being 2** are extremely poor and capable of working. They are physically able to work but who have no or few productive assets or capital for trade
- **Well-being 3** are moderately poor, have labouring capacity (not infirm) and some productive assets (land livestock bike) or small trade with capital. But in rural areas not enough to escape labouring for wages in order to meet basic needs
- **Well-being 4** are vulnerable but not poor: those who have relatively more productive assets (plough, ox cart, oxen, bikes, taxi) and assets made more productive through inputs and which can provide the income necessary to feed the family through the year.
- **Well-being 5** are resilient in the face of shocks because of substantial assets, social networks and political connections necessary to prevent significant downward mobility relative to overall productive wealth.
- **Well-being 6** are large and several businesses, assets including land if rural, often have well-paid urban employment. Often not resident in rural areas but can be present in peri-urban area.
- **Chronic poverty (CP)**. A more severe and persistent form of poverty where individuals or households remain trapped in deprivation for most or all of their lives. Chronic poverty is often intergenerational, meaning it is passed down from parents to children due to factors such as lack of education, poor health, limited access to economic opportunities, and social exclusion. Here we refer to WB level 1, 2 or 3 for longer than 10 or so years with special focus on the period 2010-2023. and possibly since birth or intergenerational (since parents).
- **Temporary poverty (TE)**. A situation where individuals or households manage to rise out of poverty for a period but later fall back into it due to economic shocks, policy changes, health crises, or other vulnerabilities. The term is used here to refer to those who lived in poverty in 2010, successfully escaped it for a period of years, and subsequently fell back into poverty by 2023. That is, they became re-impovertised. It does not include those who 'churn' briefly around the poverty line, remaining very close to it.
- **Sustained escapes- (SE)** A condition where individuals or households successfully rise out of poverty and maintain their improved economic status over a long period. Unlike **temporary escape**, where people fall back into poverty after some time, sustained escape means they have developed resilience through stable income sources, assets, education, social networks, and access to financial or institutional support. Factors that contribute to sustained escape include diversification of income, investment in productive assets, education, and strong social protection systems that help mitigate economic shocks. Here it is used for someone poor in around 2005 and non-poor in 2023. They have been non-poor for at least 5 years or more just before 2023.

Section 1: General Introduction

1.1 Background of the Study

Anambra State, known for its entrepreneurial spirit and private-sector-driven economy, continues to grapple with persistent poverty despite notable economic activities. The state located in the South-Eastern part of Nigeria has witnessed fluctuating poverty levels over the years, influenced by unemployment, population growth, economic instability, and recurring socio-economic crises. As of 2020, unemployment stood at 13.1%, with over 1.2 million residents on the state's social register facing vulnerabilities such as food insecurity and inadequate access to basic services (NBS 2020, Fact Check Hub 2024). While Anambra has historically maintained lower poverty rates than many other Nigerian states, recent data suggests a resurgence in poverty levels, emphasizing the need for a deeper understanding of its underlying causes. Between 2003 and 2019, Anambra's poverty trends fluctuated significantly, reflecting the complexity of its socio-economic conditions. In 2003/04, the state's poverty headcount rate was 41.4%, rising sharply to 53.7% in 2009/10, suggesting a deteriorating economic situation (NBS 2024, NBS 2010). However, by 2018/19, the poverty rate had dropped dramatically to 14.78%, attributed to improved economic policies and social interventions (NBS 2019). Despite this progress, the 2022 Multidimensional Poverty Index (MPI) recorded a poverty rate of 32.1%, revealing increasing vulnerabilities across multiple dimensions, including education, healthcare, and living standards (NBS 2022).

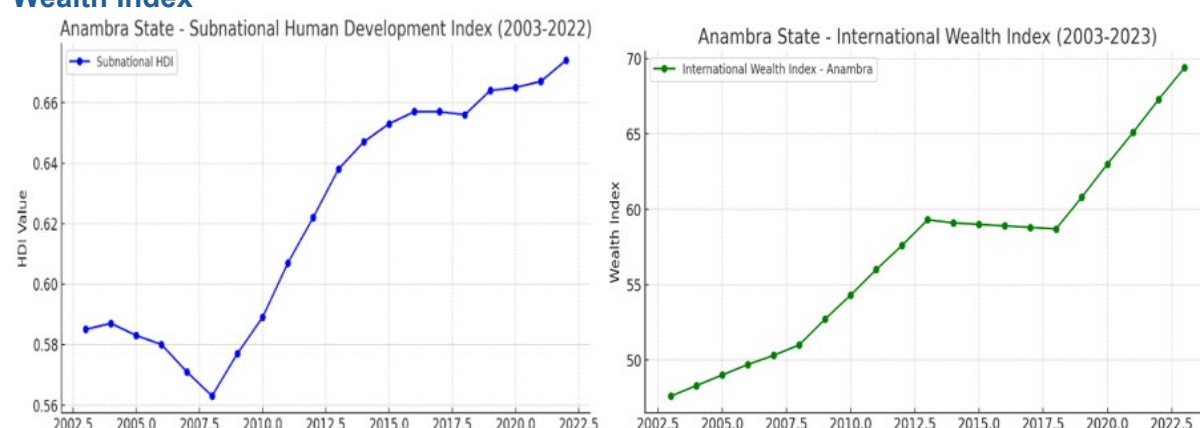
Figure 1: Anambra State Poverty Statistics



Source: Global Data Lap Report 2021 and NBS 2022

Further analysis of household wealth indicators highlights the severity of economic hardship in Anambra State. In 2021-2022, 51.9% of households were classified as poor (IWI value under 70), indicating that more than half of the population struggles with meeting basic needs. Among them, 25% fall into the poorer category (IWI value under 50), while 4.52% are categorized as the poorest (IWI value under 35), facing extreme deprivation (GDL 2025). Moreover, child poverty stands alarmingly high at 58%, signalling that a large proportion of children in the state grow up in conditions that significantly hinder their development and future opportunities.

Figure 2: Anambra State Subnational Human Development Index and International Wealth Index



Source: Global Data Lab 2025

From 2003 to 2023, Anambra State's International Wealth Index (IWI) steadily increased from 47.6 to 69.4, reflecting gradual economic improvement, rising household wealth, and better access to assets, despite minor fluctuations between 2013 and 2018. Similarly, the Subnational Human Development Index (SHDI) improved from 0.585 in 2003 to 0.674 in 2023, indicating sustained progress in education, health, and income, though a slight decline between 2004 and 2008 suggests periods of economic or policy challenges before recovery (GDL 2025). Environmental challenges such as flooding have worsened poverty and displacement in the state. Anambra's geographical location along the Niger River basin makes it particularly vulnerable to flooding, with the 2022 floods displacing over 600,000 people across 13 out of the state's 21 local government areas. Hard-hit communities like Aguleri and Umuleri suffered massive property destruction, exacerbating existing vulnerabilities (Chimezie 2022 & IOM 2022). Between October 28 and November 8, 2024, a joint assessment by the Displacement Tracking Matrix (DTM), National Emergency Management Agency (NEMA), Anambra State Emergency Management Agency (SEMA), and the Nigerian Red Cross Society (NRCS) identified 54,422 individuals in 10,272 households were also affected by flood across seven local government areas. Of these, 21,083 were displaced, while 33,339 remained in their communities despite the impact (IOM 2024). The floods not only displaced residents but also disrupted agriculture destroyed homes and deepened the state's poverty crisis (ACAPS 2022, NBS 2023 & Ikenna 2024)).

Beyond environmental factors, the COVID-19 pandemic further exposed Anambra's socio-economic vulnerabilities. In November 2020, the state had recorded 285 confirmed COVID-19 cases from 7,552 tested samples, with a case fatality rate (CFR) of 6.7% more than triple Nigeria's national average of 1.8%. Urban areas such as Awka South, Idemili North, Onitsha North, Onitsha South, and Nnewi North bore the brunt of the crisis due to higher testing rates and population density (Okpala, et al, 2021). By August 2022, total cases had risen to 2,825, with 19 deaths and 46 active cases, mirroring national trends of declining transmission (NCDC, 2022). The economic impact of the pandemic was profound, affecting businesses, employment, and household incomes, further entrenching poverty.

Anambra State has also experienced persistent intercommunal conflicts, driven primarily by land disputes and competition over resources. Historical tensions, such as the Aguleri-Umuleri-Umuoba Anam crisis, have continued to resurface, leading to violence, displacement, and economic disruption. In 2020 alone, ACLED reported 42 security

incidents in the state, including 8 battles and 22 cases of violence against civilians (EUAA 2021). Additionally, farmer-herder conflicts have emerged as a pressing socio-economic challenge, particularly in agrarian communities like Ayamelum, where rice farming is dominant. The migration of Fulani herders into southern Nigeria, driven by climate change, has led to increased clashes over land and water resources, further exacerbating tensions between local farmers and herders (Nwankwo 2023). Compounding these crises, the Indigenous People of Biafra (IPOB) sit-at-home order has significantly disrupted Anambra's economic and social fabric since 2021. Initially a protest against the detention of Nnamdi Kanu, the movement has evolved into an enforcer-driven mandate with violent repercussions (Ikpozu 2024 & Onyebuchi 2024). The Finland-based Simon Ekpa-led faction has continued to impose the order despite IPOB's claims of suspension. As a result, Mondays in Anambra have become synonymous with deserted streets, closed markets, schools, and businesses, paralysing economic activities. The state reportedly loses an estimated N19.6 billion weekly as traders, business owners, and workers struggle with the economic impact (VOP, 2024). The uncertainty surrounding this crisis has further worsened poverty, unemployment, and insecurity in the region.

While several studies have explored the various crises affecting Anambra State, there remains a gap in understanding how these overlapping issues intersect to impact individuals and households. Against this background, the objectives of this report align with and contribute to the broader goals of the Better Assistance in Crises (BASIC) Research programme. BASIC is implemented by the Institute of Development Studies (IDS) and the Data and Evidence to End Extreme Poverty (DEEP) programme hosted at Oxford Policy Management (OPM). These initiatives examine how social assistance, and other interventions can effectively support people facing intersecting crises, including conflict, displacement, climate shocks, economic instability, and pandemics. By generating evidence on poverty dynamics and policy responses, the BASIC/DEEP study aims to improve the design and implementation of social protection measures in fragile and crisis-affected contexts.

Specifically, this report aims to:

1. To understand the relationship between complex crises (namely armed conflict, displacement, climate shocks and stressors, economic shocks, and COVID-19), poverty dynamics and social assistance in Nigeria
2. To evaluate the extent to which social assistance mitigates the effects of these intersecting crises on individuals living in and near poverty. This includes exploring the perceptions and experiences of beneficiaries regarding the effectiveness and adequacy of the social protection measures in place.

The following research questions are explored for the purpose of this study

Table 1: Research Questions

1. Poverty dynamics & livelihoods amidst complex crises	2. Social assistance in response to protracted crises (Basic)
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<ul style="list-style-type: none"> • Why is chronic poverty and multi-dimensional deprivation so widespread? • How does conflict, drought, and floods affect livelihood pathways out of poverty? • 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? • What measures are governments in a position to take to reduce poverty? 	<ul style="list-style-type: none"> • What role do state and federal governments and other agencies play in a multi-hazard context? • Why and how are specific individuals or households or communities targeted? • What are peoples' perceptions of adequacy, reliability, fairness and appropriateness of different modalities? • What other key interventions are needed to improve poverty dynamics, and how can they best be delivered?
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1.2 Policy and Administrative Frameworks for Poverty Reduction in Anambra State

Administrative Frameworks

Anambra State is supported by six key Ministries, Departments, and Agencies (MDAs) focusing on social protection and poverty reduction. The Ministry of Budget and Economic Planning plays a crucial role in coordinating poverty alleviation strategies, managing budget allocations, and monitoring social protection programmes, with the responsibilities delegated to its Partnership Coordination Department. The Ministry of Health, overseen by the Ministry of Budget and Economic Planning and the Office of the Governor, implements health interventions such as maternal and child health programmes and health insurance for low-income individuals. Its Public Health Department manages these initiatives. Similarly, the Ministry of Education, supervised by the Ministry of Budget and Economic Planning and the Office of the Governor, is dedicated to ensuring inclusive education. It implements school feeding programmes and provides psycho-social support for vulnerable children, coordinated through its Special Education, Guidance, and Counselling Unit. The Ministry of Youth Development, under the direct supervision of the Office of the Governor, focuses on youth employment initiatives, skill acquisition programmes, and entrepreneurship schemes, all managed by the Solution Innovation District. The Ministry of Women's Affairs addresses important issues such as child protection, disability services, women's empowerment, and welfare programmes. It coordinates these through its Social Welfare Unit and is supervised by the Ministry of Budget and Economic Planning and the Office of the Governor. Lastly, the State Emergency Management Agency (SEMA), which operates under the supervision of the Office of the Governor, is responsible for providing disaster relief and supporting displaced populations. Its Disaster Prevention and Mitigation Unit manages these essential activities.

Table 2: MDAs with responsibility for social protection and/or poverty reduction in Anambra state

<ul style="list-style-type: none"> • Ministry of Budget and Economic Planning • The Ministry of Youth Development 	<ul style="list-style-type: none"> • Ministry of Women Affairs & Social Welfare • The State Emergency Management Agency 	<ul style="list-style-type: none"> • Ministry of Health • Ministry of Education
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Source: <https://anambrastate.gov.ng>

The Ministry of Budget and Economic Planning is the primary agency responsible for social protection and poverty reduction in Anambra State. This ministry oversees the drafting of policies, facilitates stakeholder consultations, and ensures alignment with state development priorities, all of which aim to effectively address social welfare and poverty reduction needs.

The state has established a dedicated committee on Social Investment and Poverty Alleviation within its legislative body, while the executive arm oversees a Steering Committee for Social Safety-Nets Programmes. This committee comprises key government officials, including representatives from economic planning, budget, education, women's affairs, environment, agriculture, youth development, and health ministries. Additionally, it includes agencies responsible for social investment, such as the State Operations Coordinating Unit, which manages the social register, as well as stakeholders from civil society, workers' organizations, disability groups, and private sector representatives. Other relevant entities involved include agencies overseeing national identity management, pensions, social insurance, health insurance, cash transfer programmes, and development partner coordination. These bodies collectively contribute to implementing and monitoring social protection initiatives to enhance poverty alleviation and economic inclusion.

Policy Framework

As part of its mission to enhance these efforts, the Ministry of Budget and Economic Planning has developed a draft of the Anambra State Social Protection Policy. This policy outlines strategies for tackling poverty and improving social welfare throughout the state. The initial concept for the policy was established in 2015 as part of a broader initiative to create a comprehensive framework for social protection in Anambra. Although an updated policy draft has been prepared, it has yet to be formally enacted into law. The Anambra State House of Assembly has seven Legislative Committees that focus on themes related to humanitarian affairs, social protection, and poverty alleviation. They include the Committee on Finance and Appropriation, Committee on Commerce, Trade and Industry, Committee on Homeland and Boundary Matters, Committee on Women and Social Welfare, Committee on Youth Development and Sports, Committee on Culture, Entertainment, and Tourism, Committee on Economic Planning, SDGs and International Organisations.

The Anambra State Social Protection Policy (ANSSPP) was created through extensive consultations with various stakeholders to ensure inclusivity. Key contributors included the Ministry of Budget and Economic Planning, which led the development process; the Ministry of Women Affairs, which offered insights on gender and child welfare; and the Ministry of Health, which provided expertise on health vulnerabilities. Civil Society Organizations, such as Civil Rights Concern, added grassroots perspectives, while the Anambra Broadcasting Service (ABS) helped with public sensitization. This collaborative approach ensured the policy addresses the diverse needs of Anambra's population. The Policy Thrust and Priorities section in the 2025 call circular highlights Social Protection and Poverty Reduction under the broader focus on Human Capital Development and Economic Transformation and Empowerment. The components addressing social protection and poverty reduction include investments in health, education, and youth empowerment, which ensure access to basic health services, quality education, and initiatives to empower youth to improve living standards. The presence of a budget line for social protection or poverty reduction in the 2025 budget is yet to be determined, as the budget is still under review.

Anambra State has implemented a multi-layered approach to poverty alleviation through evolving policies and collaborations over the past two decades. From 2001 to 2010, federal initiatives like the National Poverty Eradication Programme (NAPEP) guided interventions, including the Community-Based Poverty Eradication (COPE) scheme, which targeted education, healthcare, and income generation for rural households (Onugu 2020). By 2018, church-state partnerships emerged, with Anglican and Catholic institutions providing vocational training and micro-loans to vulnerable groups like widows and youth, supported by NGOs such as the Justice, Development and Peace Commission. In 2022, the state validated its Anambra State Social Protection Policy (ASSPP), domestically adapting federal frameworks to address localized vulnerabilities like flooding and inter-communal conflicts through targeted cash transfers and livelihood support for over 1.2 million registered vulnerable citizens (Kenekukwu 2022). This policy gained momentum under Governor Soludo's administration, aligning with the 2025-2027 Medium-Term Expenditure Framework (MTEF) that prioritizes infrastructure, youth empowerment, and community-driven development (CSJ 2024). These efforts intersect with Nigeria's National Development Plan (2021-2025), which aims to lift 35 million Nigerians out of poverty through decentralized social investments, though challenges persist as reflected in Anambra's 2022 Multidimensional Poverty Index.

Over the years, the state government has maintained a specific project classification for poverty alleviation and social protection under the "Programme" and "Function" classifications (ASG 2024). The state's poverty alleviation under the Programme category remained extremely low between 2021 and 2023, accounting for less than 0.01% of the total budget, before increasing significantly to 1.86% in 2024 and 1.75% in 2025. Meanwhile, social protection spending consistently received a higher allocation, peaking at 7.63% in 2023 but gradually declining to 5.14% in 2024 and 4.65% in 2025, suggesting a shift in fiscal priorities despite the growing budget size (ASG 2024). Even though sub-budget line items in these classifications overlapped, the contrasting trends indicate that while the state has recently increased direct poverty alleviation efforts, its overall social protection spending relative to the budget is on a downward trajectory, raising concerns about long-term welfare sustainability.

Table 3: Poverty Alleviation and Social Protection in Anambra state

Year	Budget Size (Nbn)	Poverty Alleviation Classification (Nbn)	Total as a % of Budget Size	Social Protection Classification (Nbn)	Total as a % of Budget Size
2021	143,651,879,651.00	13,000,000	0.009%	10,455,661,247.00	7.28%
2022	169,622,043,731.00	12,000,000	0.007%	11,101,817,338.00	6.54%
2023	259,938,121,905.0	-	-	19,843,095,581.70	7.63%
2024	410,132,225,272.11	7,608,363,680.4	1.86%	21,077,386,958.16	5.14%
2025	606,991,849,118.12	10,605,308,339.17	1.75%	28,216,756,049.30	4.65%

Source: Anambra State Government Appropriation Documents, 2021-2025

The Federal Government of Nigeria (FGN) has implemented several intervention programmes in Anambra State, targeting poverty reduction and economic relief. Under the Cash Transfer Programme funded by the \$322.5 million recovered Abacha loot (2018–2022), Anambra received ₦1.25 billion, accounting for 1.01% of the national allocation. Similarly, the ₦50,000 Presidential Conditional Grant Scheme (PCGS) (2023–2024) allocated ₦606.1 million to Anambra, representing 1.92% of the total funds. The Vulnerable Group Fund Coverage Rate, as of November 2024, reached 52,265 beneficiaries, making up 0.93% of the national figure. Additionally, under the 2024 grant for rice and grain distribution, Anambra received ₦5 billion, which constitutes 2.7% of the national allocation.

Table 4: FGN supported interventions in Anambra State

Interventions (FGN to States and FCT)	National Estimate	Amount / Number of Beneficiaries in the State	State Share from the National Estimates
Cash Transfer Through the \$322.5 million Recovered Abacha Loots, August 2018 to April 2022 (₦)	₦ 123,731,188,000	1,245,056,000	1.01%
₦50,000, Presidential Conditional Grant Scheme (PCGS) July 2023 to August 2024	₦ 31,569,450,000	606,100,000	1.92%
Vulnerable Group Fund Coverage Rate as of November 2024	5,640,783	52,265	0.93%
Nigeria Covid19 Action Recovery and Economic Stimulus, July 2024 Third Disbursement (₦)	₦ 438,368,915,030	-	-
Grant for the purchase of rice and other grains for distribution as palliative, 2024 (₦)	₦ 185,000,000,000	5,000,000,000	2.70%

Source: FMBNP 2024; FMHSW, 2024; ANEEJ 2023; <https://grant.fedgrantandloan.gov.ng/>; <https://leadership.ng/rising-food-prices-fg-okays-n185bn-for-states-fct-to-buy-grains/>

The state government utilized the Anambra Social Register (ASR) for poverty reduction programmes, notably the State Cash Transfer Programme. The State Operations Coordinating Unit compiles the ASR using a Community-Based Targeting (CBT) approach to identify poor and vulnerable households. The ASR is then submitted to the national level, where it is verified, validated, and integrated into the National Social Register (NSR). Once approved, the validated register is returned to the state and sent to the State Cash Transfer Office for implementation. Based on data from the ASR, eligible households are enrolled in the Cash Transfer Programme. The process is closely monitored to ensure transparency and eliminate favouritism or errors. Community members actively identify and validate beneficiaries to maintain local accountability and inclusiveness. The ASR is periodically updated to reflect changes in household circumstances, ensuring the data remains accurate and relevant for programme implementation.

1.3 Data and Methods

Research Design: This study employs a qualitative research approach with a case study methodology to analyse poverty trajectories and evaluate the effectiveness of social protection measures in Anambra State. The case study approach allows for an in-depth exploration of how poverty evolves over time and the extent to which social protection programmes contribute to mitigating economic hardships.

Study Area: The research is conducted in Anambra State, with a focus on urban (Makurdi) and rural (Guma) communities. This geographic distribution ensures a comprehensive understanding of poverty experiences across different socio-economic settings. Anambra State, located in northern Nigeria, presents a unique context for studying poverty due to its high dependence on agriculture, limited industrialisation, and exposure to economic shocks and climate-related vulnerabilities.

Data Collection Methods: This study employs a combination of qualitative data collection techniques to gain a comprehensive understanding of poverty dynamics. The primary method involves 20 Life History Interviews (LHIs) with individuals from different poverty categories, including the Chronic Poor (those consistently in poverty), Sustained Escapees (those who have escaped poverty and remained out), the Impoverished (those who have fallen back into poverty), and the Never Poor (individuals who have never experienced poverty). A purposive sampling approach is employed to ensure the selection of respondents who can provide in-depth qualitative insights into poverty dynamics. This method allows for a targeted selection of individuals and households based on their poverty status and experiences with social protection programmes. To explore regional and social variations in poverty experiences, the study also includes 4 Focus Group Discussions (FGDs), two in urban areas and two in rural areas, incorporating diverse demographic groups such as women, youth, the elderly, and farmers. Key Informant Interviews (KIIs) are conducted with policymakers, social protection officers, and community leaders to assess the design, implementation, and effectiveness of social protection programmes. Long-Term Resident (LTR) interviews, one urban and one rural, further enrich the analysis by providing localised, in-depth perspectives on poverty experiences. The combination of these data sources ensures greater reliability and offers a holistic view of poverty trajectories in Anambra State.

Table 5: Instrument and sample size

INSTRUMENT	INSTRUMENT ADMINISTERED BY RESIDENCE
Life History Interviews	20 LHIs (Balanced across rural and urban areas, and across women and men)
Focused Group Discussion	4 FGDs (Balanced across rural and urban areas, and across women and men)
(Long-term community residents)	4 LTRs (Balanced across rural and urban areas, and across women and men)
Expert Key Informant Interview	2 KIIs (Balanced across rural and urban areas, and across women and men)

Data Analysis: The qualitative data was analysed using thematic coding with Nvivo Software to identify recurring patterns and key themes related to poverty trajectories and social protection effectiveness. Poverty trajectory mapping is employed to visualise the movement of individuals and households across different poverty categories over time. This mapping technique facilitates a deeper understanding of the factors contributing to sustained escape, impoverishment, and chronic poverty. A comparative analysis of policy interventions is also

conducted to assess their impact on poverty alleviation. The integration of qualitative analysis techniques ensures a comprehensive examination of poverty dynamics, enabling a nuanced understanding of the intersection between economic vulnerability, social protection, and long-term livelihood outcomes.

Section 2: Chronic Poverty

2.1 Livelihoods in Chronic Poverty

Subsistence and small-scale farming emerge as primary economic activities, yet they are fraught with limitations. Farming staple crops like tomatoes, corn, and cassava is a common livelihood, but external shocks such as land disputes and conflicts disrupt economic stability. As the document states, "farming was insufficient to provide upward mobility due to small-scale operations and external disruptions (e.g., land displacement, conflict)." Limited seasonal income prevents individuals from saving and investing in long-term improvements. One interviewee noted, "Many individuals relied on small-scale farming, which was not sustainable for upward mobility due to external disruptions like land disputes and displacement." Low returns and market limitations further entrench poverty among small-scale farmers, as their yields are often too small to generate surplus income. As captured in the interview, "I don't always cook with crayfish except when someone dashes me money. I can't remember when I had meat, fish, or even milk in my pap" (LHI_Anambra_F01). This reflects the precarious nature of subsistence farming, where families struggle to meet basic nutritional needs. Historical patterns of dependence on agriculture for survival are evident: "his parents were poor, and they depended on agriculture for sustenance. They grew yam, cocoyam and vegetables for their food. They lived in a mud house with a thatched roof. They fed only once a day" (LHI_Anambra_M01).

Hawking and petty trading are common livelihood strategies among individuals in CP, often undertaken to supplement household income. Many respondents engaged in selling small goods like garri, pure water, and detergent to make ends meet. As one account highlights, "She was combining her primary education with hawking *garri*, pure water, and Omo (detergent) with her mum to support her family's income, as her father's nonchalant attitude didn't help much" (LHI_Anambra_F03). These activities provide immediate financial relief but lack sustainability due to their vulnerability to market fluctuations and personal hardships. The reliance on small-scale trading is also evident in another testimony: "Her mother was a petty trader who sold buns, firewood, and any commodity in season," indicating the adaptive but precarious nature of this livelihood (LHI_Anambra_F03). Despite its role in supporting household survival, hawking does not offer a pathway to economic stability or upward mobility. Many individuals engaged in such activities from a young age, often balancing them with schooling: "She also assisted her mum after school hours to hawk *garri*, sachet water, and Omo (detergent)" (LHI_Anambra_F03). The unpredictability of market demand and health-related disruptions further exacerbate the fragility of petty trading as a livelihood.

Table 6: Coding frequencies in LHI related to economic activities for Anambra State by poverty trajectories

Nodes	State = Anambra (n=20)			
	13Y Poverty Trajectory = CP (n=9)	13Y Poverty Trajectory = IM (n=5)	13Y Poverty Trajectory = SE (n=5)	13Y Poverty Trajectory = NN (n=1)
Agriculture wage labour	0	0	0	0
Farming	4	4	5	0
Informal sector	0	0	0	0
Smuggling	0	0	1	0
Pensions	0	0	1	1
Business	3	4	5	0
Petty trade sales	3	3	4	0
Wage labour	8	3	1	1
Salaried employment	4	2	1	1
Cash Transfers	0	0	0	0
Loss of resources	0	0	0	0
Debt	2	1	0	0
Food insecurity	0	1	0	0
Loss of land	2	1	0	0
Loss of livestock	0	0	0	0
Loss social capital	0	0	0	0
Rented accommodation	5	1	2	0
House or property	3	4	4	1
Land ownership - access	1	1	3	1
Livestock	0	0	2	0
Production technologies	1	1	0	0
Remittances	0	0	2	1
Savings - resources	0	0	0	0
Migration	1	0	0	0

Source: Created by the Author from LHIs Project Data

Cooking and catering services emerged as a common entrepreneurial pursuit among women in CP households, providing a means to generate income. Many women started food-related businesses, such as selling cooked meals, snacks, or staple food items, to support their families. Some ventures saw initial success, as one respondent noted, “This venture thrived, and she could sell up to 55 cups of rice and swallow daily” (LHI_Anambra_F07). Similarly, another individual built a profitable food business in Anambra, selling rice and beans: “She started a food business in Anambra where she sold rice and beans for N100 per plate, making about N10,000 daily” (LHI_Anambra_M04). These cases highlight the potential for financial stability through small-scale food enterprises. However, despite their promise, such businesses often remained fragile due to external shocks, limited capital, and household responsibilities. Challenges such as supply chain disruptions, rising costs, and family obligations frequently lead to stagnation or the collapse of food-related businesses. One woman’s enterprise declined when she had to source **okpa** from a distant region instead of her village, which caused financial strain: “her okpa business declined due to sourcing from the north instead of her village, causing financial struggles” (LHI_Anambra_F07). This reflects the broader instability that entrepreneurs in low-income settings face, where minor shifts in supply chains can have severe consequences. Another account captures the resilience and struggles of women in this sector: “*Florence’s life journey has been a rollercoaster of trials and triumphs... Her 2010 livelihood source was a food business (cooking rice and soup*” (LHI_Anambra_F07). While food businesses provided a crucial income stream, their long-term viability was often compromised by economic vulnerabilities and the unpredictable nature of informal entrepreneurship.

Transport and hired-purchase vehicle ventures were common livelihood strategies for households seeking financial stability, particularly through investments in tricycles (Keke) and buses. Many households engaged in transport businesses under hire-purchase agreements, hoping to generate a steady income. As one respondent noted, “her husband operates a tricycle transport business under a hire purchase agreement” (LHI_Anambra_F02). These ventures provided an opportunity for self-employment and income generation. However, the reality of transport businesses often proved challenging due to high maintenance costs, unpredictable earnings, and debt obligations. While hire-purchase agreements allowed families to acquire vehicles without upfront capital, they also placed them under financial strain, limiting their ability to save or reinvest in other income-generating activities. The financial risks associated with vehicle ownership often outweighed the benefits, leading some families to abandon the business altogether. Regular breakdowns, repair costs, and difficulties in meeting hire-purchase repayment schedules often led to significant losses. In some cases, financial distress forced households to sell their vehicles at a loss to cover pressing family needs. One account reflects this harsh reality: “They finally sold off the bus on auction and used the proceeds for family expenses” (LHI_Anambra_F02). This illustrates how, despite initial promise, transport businesses frequently failed to provide long-term financial security. The high costs of maintenance and debt repayment often nullified potential gains, reinforcing the cycle of economic instability among households engaged in the sector.

Domestic violence and abuse had profound and lasting impacts on individuals, shaping their life trajectories and deepening their experiences. Survivors often faced displacement, economic instability, and psychological trauma that hindered their ability to build sustainable livelihoods. One harrowing account details the intersection of sexual violence and forced labour: *“In 2006, she was raped by her uncle from her father’s side and reported the incident to her mum, who tried to caution him but got the beating of her life. This made her mum send her to Urum to live with a lady as a housemaid”* (LHI_Anambra_F03). This story highlights how victims of abuse were often pushed into further vulnerability, in this case, being sent away to work as a domestic helper rather than receiving justice or protection. The consequences of abuse extended beyond immediate physical harm, often resulting in long-term economic and social marginalization. One respondent recounted: *“The trauma and torture of the incident made her fall sick. After her hospitalization, she found out her brother-in-law had burnt the farm where she cultivated cassava. The other ones she used to farm with her husband were given to outsiders to farm. She reported to her kindred, and her brother-in-law gave her a small plot of land near an erosion site, which she rejected”* (LHI_Anambra_F10). In this case, abuse directly led to the destruction of the victim’s livelihood, further entrenching her in economic hardship.

The evidence from the FGD and KII shows that chronic poverty affects livelihood activities differently based on gender and age. Males predominantly engage in labour-intensive and trade-oriented economic activities such as farming, carpentry, bricklaying, transport services (Okada and Keke), and livestock trading. In contrast, females participate in farming with an emphasis on processing (e.g., cassava and vegetable processing), engage in petty trading, and dominate service-oriented activities like food vending, tailoring, and hair plaiting. Women rarely take part in construction and transport services but contribute through low-level government jobs, teaching, and poultry rearing. Youths, on the other hand, assist in family

farms, participate in petty trading, and engage in entry-level or casual labour in both formal and informal sectors, including tailoring, bread making, and construction work.

Table 7: Economic Activities in Anambra State by Gender as identified in FGD and KII

Category	Males	Females	Youth
Agriculture	Farming (cassava, yam, cocoyam, vegetables)	Farming and processing (cassava, vegetables)	Assisting in family farms
Trading & Commerce	Market trading, livestock sales, petty trading	Petty trading (grains, provisions, food items)	Petty trading, POS services
Craft & Production	Carpentry, tailoring, bricklaying, palm oil processing	Food processing (kunu, tofu), tailoring, soap making	Bread making, tailoring, carpentry
Transport Services	Motorcycle and tricycle riding (Okada, Keke)	Rarely involved in transport services	Motorcycle riding, tricycle operation
Civil Service & Formal Work	Low-level government jobs, retired security work	Teaching, low-level government roles	Entry-level roles, casual labour
Construction & Manual Work	Bricklaying, roofing, building labour	Assisting in manual labour (rare)	Masonry, plumbing, construction work
Service Sector	Commission agents, market sales, security services	Hair plaiting, tailoring, food vending, maid	POS operations, bread making
Animal Husbandry	Livestock rearing and trading (goats, poultry)	Poultry and goat rearing	Assisting with livestock care

Source: Created by the Author from FGDs and KIIs Project Data

2.2 Maintainers of Chronic Poverty

Low educational attainment emerges as a key driver of chronic poverty, as many individuals are forced to drop out due to financial difficulties, early pregnancy, or family obligations. Education is often sacrificed when families struggle to meet basic needs, with many respondents prioritizing immediate survival over long-term investment in schooling. One respondent's experience exemplifies this: "In 2009, she stopped her secondary education after JSS3 because she got pregnant with her boyfriend, now her husband" (LHI_Anambra_F03). Early pregnancy not only disrupted education but also likely limited future economic opportunities. Without formal education, many individuals are confined to low-paying, unstable jobs, reducing their chances of sustained poverty escape. Beyond financial hardship, cultural expectations and caregiving responsibilities also play a significant role in limiting educational attainment, particularly for girls. One respondent described how family obligations forced her to leave school: "I started primary school in class 3 when I was 11 years old because I had to take care of my siblings as the first daughter. I also dropped out after my SS1 for the sake of my siblings because my parents couldn't afford to train me and my younger ones at once" (LHI_Anambra_F05). Another case further underscores the intersection of poverty and domestic labour: "At one point, she was struggling with school as she had so many responsibilities as a maid coupled with not being fed very well, she

dropped out of school without writing her final examination with WAEC” (LHI_Anambra_F03).

Limited access to capital leaves individuals struggling to sustain or expand their businesses, leading to economic instability. "She moved to Gwagwalada, Abuja, where she struggled to establish her beer parlor and restaurant business. Faced with financial difficulties, she eventually closed the business and shared a room and parlor with someone" (LHI_Anambra_F02). This illustrates how a lack of access to startup or emergency funds forces entrepreneurs to abandon their businesses, often leading to deteriorating living conditions. Furthermore, when individuals are unable to secure formal financing, they often turn to unreliable support systems, such as family or friends, which may fail them in critical moments. "Tragically, her mother visited and took her savings, promising to buy goods for her business but never did, leaving Florence without any money" LHI_Anambra_F02).

Moreover, the absence of accessible, low-risk credit options forces individuals into exploitative lending systems that worsen financial hardship. "By 2022, her beer parlor business began to decline, leading her to take loans from loan apps and eventually close the business" (LHI_Anambra_F02). Many low-income entrepreneurs, unable to access formal banking services, resort to high-interest loan apps that quickly spiral into unmanageable debt. Instead of serving as a bridge to economic stability, these loans often push borrowers deeper into financial distress, making business recovery nearly impossible. The structural nature of this problem means that without systemic interventions such as improved access to microfinance, financial literacy programmes, and policies that support small business growth, individuals like Florence remain trapped in cycles of poverty and business failure.

Widows often face systemic abuse and economic marginalization due to deeply entrenched gender norms that deny them access to inheritance and property rights. The case of a widow being subjected to violence and disinheritance exemplifies how patriarchal structures maintain economic dependency. *"Her brother-in-law turned against her and maltreated her and her children. He and his family beat them up and denied them access to the properties they used to have access to. He refused to allow her to accord her late husband his due funeral rites, so she will allegedly stay in mourning perpetually"* (LHI_Anambra_F10). This form of gender-based violence not only inflicts immediate physical and emotional harm but also serves as a deliberate strategy to deprive women of economic security. By stripping widows of their rightful property, male relatives ensure that women remain financially vulnerable, reinforcing their dependence on male figures and perpetuating intergenerational poverty. This systemic exclusion is further cemented by discriminatory inheritance practices that prioritize male lineage over women's rights to property ownership. The focus group discussion echoes this reality: *"Women without male children cannot inherit land, making it difficult to sustain a livelihood after losing a husband."* (FGD_Anambra_Female_Mbaukwu). Widowhood often leads to severe financial insecurity, as women without male heirs are effectively denied access to land, one of the most crucial assets for economic survival. Without land or property, widows struggle to engage in farming, secure housing, or establish small businesses, leaving them trapped in poverty. This intersection of gender-based violence and economic exclusion serves as an obstacle to women's upward mobility.

Health challenges significantly contribute to CP by disrupting income generation and depleting household assets. Many respondents faced severe illnesses, pregnancy complications, or long-term medical conditions that forced them to sell off their means of

livelihood. One respondent's experience illustrates this: "She had to sell off her bike in 2023 to raise funds for her last childbirth" (LHI_Anambra_F05). This highlights how medical emergencies often force individuals into distress sales, reducing their ability to recover financially. The impact of illness extends beyond the individual, as families must divert resources toward healthcare costs, limiting investments in education, business, or other long-term economic activities. Moreover, recurring health problems create cycles of instability, preventing individuals from maintaining steady employment or business operations. One woman's situation reflects this struggle: "Her sickness returned, and she closed shop again for another six months. Due to lack of accommodation, she put her equipment in her friend's shop. She could barely eat twice a day" (LHI_Anambra_F03). Similarly, sudden illness within a household can devastate financial stability, as seen in this account: "Her husband fell ill due to poisoning. Their assets, including two cars, lands, and two motorcycles, were sold off to sustain the family as he couldn't continue his business and tailoring" (LHI_Anambra_F01).

Gender-based violence and family conflicts emerged as unintended consequences of cash transfer programmes that prioritize women as primary recipients. While the initiative aims to empower women as caregivers, it sometimes leads to domestic disputes, particularly when men attempt to control or seize the funds. One respondent described a case where "the man seizes the card, and it causes issues. We have cases where a woman received the funds including 4 months arrears, the husband threatened the woman, and she reported to us" (KII_Anambra_M01). Such incidents highlight the risk of financial abuse and intimate partner violence linked to social assistance schemes. Also, early marriage and teenage pregnancy significantly limited educational and economic opportunities for many respondents. Women who married young were often unable to continue their education or build independent livelihoods, making them financially dependent on their spouses. One example illustrates this trend: "She got married at the age of 16 in 2010 to the father of her child immediately after her JSS3 and couldn't continue with her education" (LHI_Anambra_F03). This premature transition into marriage and domestic responsibilities prevented women from acquiring skills or higher education that could have led to more stable income sources.

The economic consequences of early marriage were further compounded by the precarious livelihoods of their husbands. In the case of one respondent: "Her husband is a rice farmer and a fabricator (Almanac windows), while she is just a housewife. He produces about 4-5 bags of rice yearly, and the fabricating business comes occasionally as the demand is low in the rural area. They lived in her husband's parents' house, occupying just a room" (LHI_Anambra_F03). This illustrates how limited income and a lack of personal financial agency leave women in vulnerable positions with few options for economic mobility. Teenage pregnancies also disrupted education and career aspirations, often leading to early marriages as a coping mechanism. As one respondent recounted: "She got married in December 2005 after her senior school certificate because she couldn't further her education due to lack of funding. She married the man that was delivering water to her mother's shop" (LHI_Anambra_F01).

Insecurity and forced displacement severely hindered the effectiveness of social assistance programmes, making it difficult to distribute aid and provide necessary support to affected populations. Rising security risks forced the government to shift from cash payments to digital transactions, limiting access for those without digital literacy or banking infrastructure. As one respondent noted, "At the time of the agreement, there was no Unknown Gun Men

issue, no Indigenous People of Biafra (IPOB), and none of these unrests were there. Because of the emergence of all these insecurity issues in the country, the federal government now decided to be paying them digitally” (KII_Anambra_M01). Additionally, insecurity restricts the ability of aid workers to conduct field visits, assess needs, and resolve issues. A respondent explained, “Security is an issue, if such a thing is occurring at Ihiala now, we can’t go there.” In some cases, entire communities have been displaced due to conflict, forcing residents to abandon their homes and investments, as seen in Ayamelu and Anambra West: “Like in Ayamelu, there is an inter-communal clash, the people ran away and abandoned whatever investments they had.” The combination of conflict, displacement, and limited access to aid in the state. (KII_Anambra_M01).

The inflexible and bureaucratic design of social assistance programmes in Nigeria often impedes timely and effective responses to local needs. Uniform policies and procedures across diverse regions fail to account for specific, urgent situations that arise at the local level. This rigidity can delay critical interventions, as local authorities must await central directives or funding allocations, hindering prompt responses to emergencies. A respondent highlighted this issue, stating, “Yes, it is not flexible; what they give to a state is the same they give across the board. Sometimes, there are issues that need to be addressed urgently; we now have to wait till the next month when the federal allocation comes. It is a big barrier” (KII_Anambra_M01). Such delays can exacerbate the hardships faced by vulnerable populations, underscoring the need for decentralized decision-making and adaptable programme structures that empower local entities to address specific challenges promptly. Even when palliatives are distributed, those responsible for handling them often prioritize their own needs before assisting others, as highlighted by the remark, “The palliative may not do much. If it comes, the distributors of the palliative, are also vulnerable. They must have all palliated themselves before they palliate another person. That’s the challenge” (KII_Anambra_F01). Additionally, fraudulent practices further weaken social assistance mechanisms, with some payment agents exploiting beneficiaries, particularly the elderly, through scams and unauthorized deductions. One interviewee noted, “Some POS operators are fraudulent and defraud some beneficiaries, especially older ones. We have had incidences where they clone cards and defraud the beneficiaries” (KII_Anambra_M01). These corrupt practices not only limit the reach of social assistance but also erode public trust in government-led interventions.

Section 3: Impoverishment

3.1 Livelihoods Under Impoverishment

Menial jobs such as block moulding, hired labour, and cleaning services provided temporary financial relief for individuals, but they often lacked long-term stability. Many households that initially escaped poverty through such jobs found themselves struggling due to low wages and economic instability. One respondent's experience illustrates this challenge: "Her children are not doing well either. Some are into block moulding or other menial jobs. Her life well-being decreased to level 1 as all the money saved from selling off their property was exhausted" (LHI_Anambra_F01). This highlights the precarious nature of menial jobs, where short-term earnings may provide temporary support but fail to secure sustained economic mobility. Without additional income sources or savings, individuals relying on such jobs remained vulnerable to financial setbacks. Even when menial jobs provided consistent wages, inflation and economic policies often eroded their value, limiting their ability to sustain livelihoods. A respondent working in cleaning services described how increasing costs of living impacted her financial stability: "In 2022, she got a cleaning job with a federal establishment and received a salary of N20,000. Presently, she receives a total of N30,000 per month. ...she complained that the policy introduced by the Federal Government of Nigeria, ... made it almost impossible for her to eat a balanced meal. Now she lives in a room..., which she rented from one of her church brethren for N1,000 per month" (LHI_Anambra_F08). While the increase in salary seemed beneficial, rising expenses made it difficult for her to maintain a decent quality of life.

The tricycle (keke) business, through hired purchase agreements, served as a means for TEs to generate income, but it often comes with financial strain and instability. Individuals who engage in this business experience some initial economic relief but remain vulnerable due to high repayment costs and maintenance expenses. One respondent's experience illustrates this: "Her husband was getting better and started doing menial jobs. Later, he got a tricycle on hired purchase, which he used to generate income" (LHI_Anambra_F02). While this provided a pathway to earning a livelihood, the financial burden of repaying the hired purchase agreement often limited savings and long-term financial security. Without full ownership, tricycle operators frequently struggle to make substantial profits after covering operational costs. Even when individuals secure another tricycle, financial constraints persist, as seen in the following account: "July 2023, her husband got another hired purchase *keke* which he's driving currently" (LHI_Anambra_F02). This suggests that despite having access to a tricycle, full financial stability remains elusive, possibly due to previous debt, repairs, or the necessity to secure another vehicle under similar terms. The hired purchase model, while enabling access to income generation, often prevents long-term wealth accumulation, making it a fragile livelihood option for temporary poverty escapees.

The Point of Sale (POS) business offers relatively stable revenue stream for the TE's. However, its earnings are often modest and insufficient to fully sustain a household without additional income sources. One respondent's experience highlights this: "In 2022, he started a Point Of Sale (POS) business for his wife, and she makes between N15,000 to N18,000 monthly" (LHI_Anambra_F10). While the business provided a consistent source of funds, the income was relatively low, limiting financial growth and long-term stability. In many cases, individuals running a POS business still relied on irregular or seasonal income sources to

supplement their livelihood. The respondent described his dependence on multiple income streams: “Now, he doesn’t have the energy to farm anymore and depends on the small money he makes during electioneering property agency (which happens occasionally and gets N45,000), his wife’s POS business, and assistance from friends” (LHI_Anambra_F10). This reveals the precarious nature of TE, where reliance on small businesses and sporadic work makes individuals vulnerable to economic shocks.

Domestic work was a common livelihood strategy, particularly for young girls from low-income households, often undertaken as a means of survival. Many respondents worked as housemaids in their youth, balancing domestic labour with education. However, these jobs were characterized by low wages, heavy workloads, and, in many cases, exploitation. One respondent recalled, “She lived with a lady as a housemaid. She started her secondary education here while also going to the farm and cleaning the house. The lady pays N5,000 monthly to her mum” (LHI_Anambra_F03). While domestic work provided immediate financial relief, it rarely translated into long-term economic mobility. Another case exemplifies the difficult conditions many young maids faced: “At the age of 10, she was sent to Agulu village to her mother’s relative to serve as a maid, a year later, she was taken to Ebonyi State to another of mother’s relatives to continue to serve as a maid” (LHI_Anambra_F03). The combination of labour and educational challenges often resulted in school dropouts, as one respondent shared, “*She dropped out of school without writing her final examination with WAEC. Her well-being level was at level 2*” (LHI_Anambra_F03). For many, domestic work was not just a job but a necessity following economic hardships or family crises. Some respondents were forced into this work due to the loss of a parent, as seen in one case: “...following her father’s death, she went to Onitsha to live with her uncle as a maid because her mother wasn’t able to cater for them” (LHI_Anambra_F06). Despite efforts to continue schooling, domestic work often interfered with education. Even in adulthood, domestic labour remained a fallback option for economic survival, as seen in another account: “Before Covid in 2018, she got a cleaning job from a relative for a salary of N10,000. She was using it to sustain herself and her mother” (LHI_Anambra_F08). These testimonies cases show how domestic work, while offering a means of subsistence, ultimately failed to provide financial security or social mobility for those trapped in chronic poverty.

3.2 Drivers of Downward Mobility

Communal land conflicts serve as a significant structural driver of poverty, particularly in rural communities where agriculture is the primary livelihood. Displacement from farmland due to communal disputes disrupts food production, eliminates income sources, and forces affected households into precarious living situations. One respondent recounted how the conflict between Achara and Urum in 2020 uprooted her family: “Things took a bad shape in 2020; conflict ensued between the people of Achara and Urum (oso Achara), and the *land was displaced. She ran with her children to her parents’ home, and her husband stayed back as one of the security personnel to watch over Urum. Her mother was catering for her and her children until 2021, when they returned to Urum*” (LHI_Anambra_F03). The loss of farmland directly impacts economic stability, leaving families without resources to sustain themselves. Even after returning, rebuilding livelihoods remains challenging, as seen in another case: “In 2021, they returned to Urum with nothing to rely on, and no farming because their land was displaced. They had to buy cassava from neighbouring markets to sell and earn a living” (LHI_Anambra_F03).

Land conflicts result in the destruction of long-term agricultural investments, further entrenching household livelihood. One respondent's experience highlights the devastating economic loss inflicted by conflict: "This was the period of the conflict between her community and Achara, where they fled for safety to a neighboring town called Amaneke. All her cash crops worth over N250,000 were destroyed by the Achara people, and so she made zero sales" (LHI_Anambra_F04). Such disruptions not only erase years of labour and investment but also push affected households into debt or low-paying alternative work. Without access to their land, families face increased food insecurity, limited earning opportunities, and prolonged economic hardship. A government official said, "Like in Ayamelu, there is an inter-communal clash; the people ran away and abandoned whatever investments they had. (KII_Anambra_M01).

The COVID-19 pandemic severely exacerbated financial hardships for many households, disrupting income sources, limiting access to markets, and deepening food insecurity. One respondent captured the dire situation: "Plus, with the impact of the COVID-19 pandemic, things became so terrible that they could hardly feed" (LHI_Anambra_M03). The economic strain caused by the pandemic left families struggling to meet basic needs, with little to no external support. For those relying on farming and small-scale businesses, movement restrictions and market closures further intensified their vulnerability. As one respondent explained: "Covid-19 and the accompanying lockdown in 2020 affected her adversely as she could hardly sell the little farm produce that augmented her paltry income. No palliative was extended to her by the government, nor has she benefited from any intervention programme whether from government or organizations corporate or otherwise" (LHI_Anambra_F04). The lack of government assistance and relief programmes meant that many households had no safety net, forcing them to deplete their savings or rely on informal support networks. Even those with established businesses faced significant setbacks, as highlighted by another respondent: "The COVID-19 pandemic disrupted their businesses, and they faced a slowdown in sales. Her husband stopped his production business at that time and joined her drink business. Despite this, they persevered" (LHI_Anambra_F06).

Inflation and economic instability significantly eroded purchasing power, making it increasingly difficult for households to afford basic necessities. Rising food prices placed a heavy burden on low-income families, as reflected in one respondent's experience: "In 2015, things weren't moving so well as prices of foodstuff went high; a cup of rice went from N50 to N120" (LHI_Anambra_F03). The sharp increase in staple food prices not only strained household budgets but also forced families to cut back on meals or resort to cheaper, less nutritious alternatives.

Broader economic policies, including the transition to a cashless economy, compounded these difficulties. One respondent described the cascading effects of these policies: "From her experience, she complained that the cashless policy introduced by the Federal Government of Nigeria that started in December 2022 made it difficult for her to access her 40,000 naira cash in the bank. Moreso, the inflation that came with the fuel subsidy removal made it almost impossible for her to eat a balanced meal" (LHI_Anambra_F03). The inability to access savings during a period of high inflation left many vulnerable to food insecurity and financial distress. The cashless policy and fuel subsidy removal intensified economic hardship, making essential goods like food and fuel unaffordable for many households. As one respondent noted, "The cashless policy and removal of fuel subsidies have made food and fuel unaffordable, causing many businesses to collapse"

(FGD_Anambra_Female_Mbaukwu), emphasizing how these policies have disrupted both livelihoods and local economies. As another individual notes, "Besides, the fuel subsidy removal has reduced his standard of living. The cost of things is very high while there are few opportunities" (LHI_Anambra_M02) This highlights the dual burden of higher expenses and fewer income-generating options, making it harder for people to sustain themselves.

The decline in living standards is evident in the adjustments people had to make to their diets and overall well-being. One respondent captured this shift in their daily struggle: "She eats mainly beans and eats foo-foo and soup with meat only as a luxury..., the inflation that came with the fuel subsidy removal... She eats mainly beans and eats foo-foo and soup with meat only as a luxury (LHI_Anambra_F08)." The economic hardship is not just about immediate financial strain but also about the loss of hope for a better future, as reflected in another testimony: "Moreover, the recent fuel subsidy removal and the resultant increase in the cost of living have made her life tougher with little or no hope in sight" (LHI_Anambra_F09). The psychological toll of economic hardship cannot be overlooked, as individuals struggle not just to make ends meet but to maintain any optimism for improvement.

The farmer-herder crisis has had a devastating impact on agricultural livelihoods, exacerbating poverty and food insecurity among farming communities. The testimonies from affected individuals highlight the economic and social consequences of these conflicts. One respondent shared how a significant investment in farming was entirely lost due to herder incursions: "In 2020, the money (N800,000) he invested in farming cassava and maize was lost because herdsman unleashed their cattle on his farm and grazed his crops off. He was told to take pictures of the damages and submit them to the authorities, which he did, and yet nothing has come out of it (LHI_Anambra_M04). Another respondent lamented during the focused group discussion, "Those herdsman have destroyed our farms. When we confront them, they attack us, leaving us with nothing to harvest" (FGD_Anambra_Female_Mbaukwu). This reflects not only the direct financial loss suffered by farmers but also the lack of institutional response or compensation, leaving them with no recourse for recovery.

The broader impact of the crisis is evident in the structural dispossession of farmers from their lands. "...herdsman crises have dispossessed farmers of their lands in prime farm areas in the community. Those chronically poor who survive as farm hands are further impoverished, and those transiently poor who depend on farming have seen their harvest decline significantly since the crises began " (LTR_Anambra__M01). This suggests that both the permanently poor and those at risk of falling into poverty are affected, leading to widespread economic destabilization. Beyond financial losses, the destruction of crops has eroded food security and self-sufficiency. "I planted yam, cassava, and corn. The cow destroyed my plants. I couldn't do anything... They give PG money, and they pocket it" (LTR_Anambra__M01). This statement illustrates the frustration of farmers who not only face agricultural destruction but also feel betrayed by local leadership and governance structures that fail to protect their interests.

Regarding the lack of government action, many respondents noted that official complaints about farm destructions yielded no tangible outcomes, leaving affected farmers without compensation or support. "If you go to the government and make reports, nothing happens... they promise to give them monetary compensation, but they do not see

anything"(LTR_Anambra__M01). This reflects a widespread sense of disillusionment and institutional failure, which only deepens the vulnerability of affected populations. The crisis has also led to the abandonment of farmland, further worsening rural poverty and food shortages. "People ran away from their farms... nobody plants again inside the forest." "The only place that I farm is now inhabited by these Fulani... They have taken that area for like 3 years now I have not gone to farm there" (LTR_Anambra__F01). The displacement of farmers from their land suggests long-term consequences, as abandoned farms mean reduced agricultural output, loss of livelihoods, and increasing dependency on external food sources.

Environmental factors, particularly floods, are mentioned as one of the major contributors to impoverishment, particularly for farmers whose livelihoods depend on stable agricultural production. The recurrent nature of flood disasters led to severe economic losses among households, wiping out savings, destroying property, and forcing many individuals and families into deeper poverty. One respondent described the devastating impact of flooding on rice farming:

"Rice farm becomes submerged by flood, here there is what my people call 'ude' (Swampy area). When there is flooding everything around there is usually submerged, leading to total failure in production, so that causes a person to go down, virtually all the farmers will go down. Even there was a time they invited us to Awka; that is those that lost their things from flood, about two or three months ago, we registered and they told us they will supply us both rice and cassava for cultivation, until now we have not seen any. So flooding can make a farmer that was formerly up to go down to square one" (LTR_Anambra_M02)

Historical flood events, particularly those in 2013, 2019, and 2022 had a profound impact on affected communities. As one respondent recounted: *"These flood disasters destroyed large swathes of farmland and plunged many farmers into poverty, especially those who had saved up and invested their capital and possibly borrowed funds into agriculture. Savings were wiped out, people were displaced, property was destroyed, and for some time, the residents of the community were impoverished. People fell deeper into poverty while those who had escaped were immediately pulled back into poverty"* (LTR_Anambra_M02). The cyclical nature of flooding means that even those who had successfully moved out of poverty found themselves back in vulnerable conditions, demonstrating the precariousness of livelihoods in flood-prone regions. In addition to direct financial losses, flood-related debt burdens further exacerbate the economic strain. Farmers who invest borrowed money into their farms are left with nothing to repay loans after floods destroy their crops. As another respondent pointed out:

"The insurance can cut across different areas like natural disaster, social vices, not like part of the programme. All those things should be integrated into another component. Like the farmers that flood has taken their farm, they have lost everything, they may have even borrowed money to add to the farm and have even entered into debt. So, it is like entering deeper into poverty, and there is no help anywhere, and everything they have worked for is gone" (KII_Anambra_M02)

The "Monday sit-at-home" has significantly contributed to impoverishment, particularly affecting farmers by disrupting market prices and income. Farmers who rely on market sales face severe price reductions due to supply congestion on Tuesdays, as they are forced to offload perishable goods after missing a full trading day. As one respondent explained,

“And because nobody carries to market on Monday, on Tuesday, crowd, everybody from Sunday, Saturday this thing, Monday, Sunday remember that day you are at home eating the one you have, then Monday you are supposed to go out, but you won’t go anywhere, then on Tuesday, everybody will say let’s go and find something to do, everywhere, the market will be crowded, it will reduce the price” (LTR_Anambra_M01).

Another person affirmed this by stating, “Yes, it reduces the price of the produce” (LTR_Anambra_M01). This reveals how farmers suffer financial losses as the forced market closure on Mondays leads to an oversupply of goods on Tuesdays. With excess produce flooding the market, prices drop, reducing farmers’ earnings and making it difficult for them to sustain their businesses and livelihoods. Beyond farming, traders also face economic hardship due to the reduced number of business days. One respondent highlighted this impact by stating, “*This has led to the spoilage of harvested farm produce and reduced the income of farmers who especially smallholder farmers who are usually CP or TE Also, the 5-day work day for traders has reduced their weekly income as there are no trades on Mondays*” (LTR_Anambra_M01). Losing a trading day every week significantly cuts into their earnings, limiting their ability to save, reinvest, and support their households. This situation creates a ripple effect, slowing down economic activity and reducing financial opportunities for those who depend on daily transactions. The decreased circulation of money in local markets exacerbates poverty levels and deepens financial struggles for small-scale traders and business owners.

Additionally, the policy has negatively impacted education, which poses long-term risks for economic development. Schools now operate on a four-day schedule, affecting students’ ability to cover their syllabus and prepare adequately for exams. One respondent noted, “*It has also affected education as the state now has 4-day school days. Evidence shows that this has affected school performance*” (LTR_Anambra_M01). Another person elaborated, “*In the area of education, it affected because that sit-at-home on Mondays, no school activities, even some part of the subjects that we normally do on that Monday, it affects most of that subjects because before you can meet up with such you have to find a way from other days,.... So it affects the educational side somehow*” (LTR_Anambra_M01). This reduction in instructional time weakens learning outcomes, putting students at a disadvantage.

Family conflicts, particularly those involving gender and inheritance, were a significant driver of impoverishment. Many respondents, especially widows, faced economic deprivation due to the denial of land and property rights by male relatives. One case illustrates this: “Her brother-in-law refused to share her late husband’s property, denying her access to land and resources. He even leased out portions of land to outsiders” (LTR_Anambra_M01). This reflects a broader pattern where women are excluded from inheriting land, a crucial asset for sustaining livelihoods, particularly in agrarian communities. Beyond economic deprivation, these conflicts often involved direct violence and intimidation. One respondent recounted: “*In 2022, her brother-in-law burnt her crops and abused her by beating her and her kids. She took the case to the Igwe who called his cabinet and asked them to settle the issue. Despite the cabinet’s resolve, he remained adamant and leased off the land this year, 2023, so she wouldn’t see where to plant*” (LTR_Anambra_M01). This demonstrates the persistent struggle women face in reclaiming their rights, even when traditional authorities intervene. In some cases, family disputes extend beyond material resources to cultural and social exclusion. “Soon after her husband’s death, her brother-in-law turned against her and maltreated her and her children. He and his family beat them up

and denied them access to the properties they used to have access to. He refused to allow her to accord her late husband his due funeral rites so she will allegedly stay in mourning perpetually" (*LHI_Anambra_F10*). The use of cultural practices to exert control over widows further entrenches their vulnerability, limiting their ability to rebuild their lives.

Poor healthcare infrastructure and medical negligence had effects on vulnerable households, leading to preventable deaths and severe financial burdens. Many respondents recounted tragic experiences where inadequate medical attention resulted in the loss of loved ones. One respondent shared: "I lost two to hospital negligence: one was a stillbirth, one was a miscarriage, and one died due to convulsion after two years and eight months because of a lack of money for hospital bills" (*LHI_Anambra_F03*). This heartbreaking testimony underscores how a combination of poor healthcare services and financial constraints can lead to irreversible loss. Also, healthcare-related expenses often push families deeper into financial distress. One respondent described how medical costs drained their savings and impacted their quality of life: "At the beginning of this period, all their money went into his hospital bills... They spent more than a year in the hospital. It appeared the accident affected his veins, and he was bedridden. Now he walks but limps. They did not feed well during this period" (*LHI_Anambra_M03*). The prolonged hospital stays disrupted their financial stability and also compromised their nutritional well-being, demonstrating the far-reaching consequences of inadequate healthcare support.

Section 4: Sustained Escapes

4.1 Livelihoods Supporting Sustained Escapes

Small-scale business and trading played a significant role in the financial stability of SEs, providing consistent income and opportunities for growth. Many individuals successfully engaged in retailing essential goods such as food, beverages, and personal care items, allowing them to generate regular earnings and accumulate savings. Through disciplined financial management, some traders reinvested in their businesses, expanded operations, and even employed staff. One respondent shared her success story: “She opened a shop in Mbaukwu in 2012, selling drinks and hired a salesgirl. She still continued working in the tuck shop while savings increased from both businesses” (LHI_Anambra_F06).

Access to savings and small loans enabled many traders to scale up and diversify, leading to greater economic resilience. By reinvesting in their ventures and maintaining strong customer relationships, they established stable income sources. A notable example is a woman who expanded her food business significantly: “She started selling rice and beans for N100 per plate, making about N10,000 daily” (LHI_Anambra_F04). This illustrates how steady customer patronage and strategic reinvestment contributed to financial success. Ultimately, small-scale business ownership not only lifted individuals out of poverty but also provided a foundation for long-term economic independence and security.

Entrepreneurship and skill acquisition further enhanced financial stability by enabling individuals to create higher-value income sources. Many respondents engaged in vocational training, learning trades such as tailoring, cosmetics production, and food vending. One respondent’s experience highlights this: “Her husband paid for a skill acquisition program to learn cosmetics production, including liquid soap and shampoo” (LHI_Anambra_F01). Tailoring, for instance, emerged as a viable business path requiring relatively low startup costs but offering consistent demand. One respondent shared her journey: “She learned sewing for two years and started her tailoring business after marriage” (LHI_Anambra_F05). These vocational skills not only helped individuals establish businesses but also enabled them to expand over time, creating employment opportunities for others.

Farming and agricultural activities remained instrumental in the financial stability of SEs, allowing them to secure food while generating income. Many individuals combined subsistence farming with market-oriented production, ensuring a steady flow of earnings. One respondent exemplified this approach: “She started farming corn, tomatoes, and cassava for consumption and sold some for income. Made N4,500 daily, saved half, and used half for foodstuff while her husband continued his rice farming and fabrication. They bought two bikes and moved into their 2-rooms” (LHI_Anambra_F03). This demonstrates how disciplined savings and reinvestment in productive assets, such as transportation, facilitated upward mobility.

Agricultural diversification, including poultry farming and multiple crop cultivation, was a key strategy for sustained escape (SE) households in Anambra State, enhancing financial resilience by spreading income streams to mitigate risks from climate variability, market fluctuations, and land disputes. For instance, one respondent showcased the profitability of mixed farming: “She cultivates tomatoes, corn, *akidi* (black beans), *ugu* (pumpkin leaf), green (spinach), cassava, cocoyam, and groundnut. She makes N1,400 daily from

vegetables, N2,000 to N3,000 daily from the *akidi*, and N5,000 to N6,000 daily from corn” (LHI_Anambra_F05), illustrating how multiple crops provided reliable earnings and reduced vulnerability to external shocks. Poultry farming further bolstered this resilience, as seen in another case: “In 2022, she started her poultry business. Sells about 50 birds in two months at N3,200 or N2,800 with profits ranging from N200 to N600 per bird depending on the season” (LHI_Anambra_F06), enabling households to withstand economic hardships.

Apprenticeship and trade learning are another crucial route for men seeking financial stability. Many individuals enter apprenticeship programmes, a long-standing tradition in Igbo culture that provides economic opportunities for those who may not have access to formal education. One respondent described how his child was placed in an apprenticeship from a young age: *“His first male child, who was born in 2008, was sent to Onitsha to serve as an apprentice at the age of 5”* (LHI_Anambra_M06). By acquiring practical skills in trading or craftsmanship, men can establish businesses, ensuring long-term financial security. Unlike farming, which depends on natural factors, trade learning equips individuals with entrepreneurial skills that allow them to generate income regardless of environmental conditions.

Wage labour and artisanal crafts provided an additional source of income for many households, though they were often unreliable and insufficient to ensure financial stability. Men engaged in activities such as window fabrication and construction, but demand for these services was low in rural areas, leading to irregular earnings. As one respondent shared, “Her husband produces about 4-5 bags of rice yearly, and the fabricating business comes occasionally as the demand is low in the rural area” (LHI_Anambra_F03). This highlights how artisanal work, while valuable, was not a dependable livelihood. Similarly, another individual described their struggle with sporadic income: “He is into construction, which is not steady. He supplies sands and aggregates/stones to people who call him. He does not go about now looking for supplies to make” (LHI_Anambra_M08). These accounts illustrate the precarious nature of wage labour in rural settings, where opportunities are inconsistent and earnings are often unpredictable. Women contributed to household income through small businesses and agricultural work, but financial security remained elusive. One woman, for instance, leveraged a bitter leaf business to earn a modest but steady income: “She started a bitter leaf business that grew so big that she made up to N100 daily by selling a portion for one kobo” (LHI_Anambra_F01). =

4.2 Poverty Interrupters

Education and skill acquisition played a vital role in poverty escape by equipping individuals with the means to generate sustainable income. While many respondents had limited formal education, they compensated by learning trades or entrepreneurial skills that allowed them to create self-employment opportunities. Vocational training, such as tailoring, carpentry, and soap making, provided a pathway for financial independence, particularly for women who needed to contribute to household income. For instance, one respondent leveraged her skills after marriage, stating, “She learned sewing for two years and started her tailoring business after marriage” (LHI_Anambra_Awka North_5). By acquiring marketable skills, individuals increased their earning potential and gained economic security even during financial crises. The skill acquisition also fostered economic diversification within households, reducing vulnerability to economic shocks. Families that embraced multiple skills were better positioned to navigate financial instability, as they could switch between different income

streams when necessary. This adaptability is evident in cases where men and women learned new trades to supplement their primary income. For example, one respondent's husband expanded their financial opportunities by acquiring skills in household product manufacturing: "Her husband learned to produce liquid soap and shampoo, which became an additional income stream" (LHI_Anambra_Awka South_6).

Social networks and family support played a crucial role in enabling households to navigate financial hardships and sustain poverty escapes. During periods of conflict, displacement, or economic downturns, relatives and community members stepped in to provide essential resources, including land, shelter, and financial assistance. These support systems acted as informal safety nets, ensuring that families could continue their livelihoods even after experiencing setbacks. For instance, access to farmland through kinship ties helped families reestablish their agricultural activities. As one respondent noted, "Her kinsmen's land was made available for farming after they returned to Urum following the conflict" (LHI_Anambra_Awka North_5). This assistance not only restored their source of income but also reinforced communal bonds that contributed to long-term resilience. Also, the family support extended beyond economic aid to include shelter and other necessities, reducing the immediate burden on struggling households. Many respondents benefited from the generosity of relatives who provided housing, allowing them to recover financially without the added strain of rent. Such was the case of a woman whose family was able to settle back in the village due to the support of her husband's brother: "Her husband's brother allowed them to live in his house when they moved back to the village" (LHI_Anambra_Awka South_6).

Community support and philanthropy, particularly in contexts where government assistance is limited or inaccessible. Acts of generosity, such as infrastructure development and targeted aid, help vulnerable families cope with economic challenges. *"A philanthropist helped build houses and provided boreholes, which helped reduce hardship for some families."* (FGD_Anambra_Female_Mbaukwu) This statement highlights how charitable efforts contribute to improving living conditions and ensuring access to basic necessities like housing and clean water. In many cases, philanthropy steps in to bridge the gap where public infrastructure fails, demonstrating the power of collective goodwill in strengthening community resilience. Such support is particularly vital for disadvantaged households that lack the financial means to improve their living situations independently. Oftentimes, grassroots community support is another key mechanism for addressing local hardships. *"This level 1, whenever it rains, it enters inside their house because of the bad roof, and there is this particular family that it affected that the community youths had to contribute money so they can fix that zinc."* (FGD_Mbaukwu).

Resilience and adaptive strategies were crucial for respondents. Many individuals faced disruptions from conflicts, economic shocks, and health crises but demonstrated the ability to recover through strategic adjustments. One common adaptive measure was relocating to safer areas while maintaining their financial stability through savings and diversified income sources. For instance, one respondent's family was displaced by the Achara conflict but managed to survive on savings and later reestablished their livelihood upon returning: "They moved to Amaneke after the Achara conflict, survived on savings, and replanted when they returned" (LHI_Anambra_Awka North_5). This ability to regroup and rebuild highlights how resilience played a central role in ensuring long-term economic stability despite setbacks. Respondents also adopted proactive financial strategies to mitigate economic disruptions. Those who anticipated policy shifts, such as the cashless policy of 2023, took preemptive

action to secure their businesses. For example, a businesswoman safeguarded her income by withdrawing cash in advance, ensuring smooth operations even when others struggled with limited cash access: "The cashless policy of 2023 didn't affect her drink business because she withdrew money ahead of time" (LHI_Anambra_Awka South_6). These adaptive behaviors, including diversifying livelihoods and strategic financial planning, enabled families to navigate uncertainties effectively, reinforcing their ability to sustain progress and avoid falling back into poverty.

Household livelihood diversification was a key strategy for SEs, enabling them to build resilience and achieve financial stability. Many households combined multiple income-generating activities, such as farming, trading, transportation, and service-related work, to reduce financial risks and sustain their economic progress. This approach allowed them to cushion the impact of economic shocks and unexpected hardships. One respondent exemplified this strategy: "Her husband grows and sells over 100 bags of rice at N18,000 per bag while she makes daily income from vegetable and corn sales" (LHI_Anambra_F05). The ability to generate income from various sources also helped families invest in long-term goals, such as children's education and asset-building. Diversification not only increased household income but also provided financial stability during crises. Some families strategically combined different businesses, leveraging profits from one sector to sustain another. As one respondent noted, "They combined the income from cosmetics production, drink business, transportation, and farming to meet family expenses" (LHI_Anambra_F01). Furthermore, the adoption of multiple economic activities allowed for gradual financial growth and resilience against uncertainties. "She combined drink sales, poultry farming, and cassava farming, ensuring steady income even during economic shocks" (LHI_Anambra_Awka South_6). This diversification enabled households to invest in long-term assets, expand their businesses, and support their children's education, ultimately contributing to a sustained escape from poverty. Through diversified livelihoods, these households successfully navigated economic uncertainties and strengthened their path toward lasting financial independence.

The strategic use of loans and savings played a crucial role in helping respondents achieve financial stability and sustain poverty escapes. Microfinance institutions, such as LAPO, provided much-needed capital for business growth. One respondent utilized this opportunity to scale up her enterprise, stating, "She obtained a loan from LAPO microfinance bank and used it to expand her drink business" (LHI_Anambra_Awka South_6). This demonstrates how access to credit enables small entrepreneurs to increase their income, secure financial independence, and improve their overall standard of living. Savings served as a financial cushion that allowed families to seize opportunities and build long-term economic resilience. Households that consistently saved from their businesses were able to reinvest in ventures that provided a steady income. For example, one couple successfully expanded their economic activities through disciplined saving: "Their savings from both businesses helped them open a shop in Mbaukwu, which provided steady income" (LHI_Anambra_Awka South_6).

The sale of assets serves as a crucial coping mechanism during times of intense economic crises, allowing individuals to navigate financial distress and maintain a basic level of survival. In periods of severe hardship, such as health emergencies, economic downturns, or policy-induced cash shortages, people often resort to liquidating their possessions to secure immediate financial relief. For instance, "Her husband fell sick, so they sold their car and

bike to afford the hospital bill. At that point, his business closed, and things became so bad for her family. Her husband died in 1995. They survived from whatever she sold from her bread business" (LHI_Anambra_F04). This illustrates how asset sales provide a temporary financial cushion in medical emergencies. Similarly, "In 2014, he sold off everything he had agriculturally, raising about N300,000, and ventured into a small-scale business. He became a distributor for one of his kinsmen, who was a producer of air fresheners and an importer of diapers" (LHI_Anambra_F10). Here, the liquidation of agricultural assets allowed an individual to transition into a new economic activity, demonstrating adaptability in times of crisis. More recently, "In 2023, due to the cashless policy, things got bad, and she even sold her coolers just to get cash" (LHI_Anambra_F04).

Box 1: Gender and Economic Mobility: Differences in Sustained Escapes

Men employ various strategies to cope with and escape poverty, often leveraging opportunities in farming, trade, migration, and social networks. Farming is a crucial escape route for men, serving both as a means of sustenance and economic advancement. Many invest in agriculture strategically, reinvesting profits to expand their farms. One respondent highlighted how he leveraged an in-kind payment to start farming: "He was paid with a bag of rice as an in-kind payment for work he did, and he planted them on a rented three plots of land (rented a plot for N10,000)" (LHI_Anambra_M06). This investment proved transformational, as he later reported: "This was a turning point in his life as he generated five hundred thousand (N500,000) naira from the rice he cultivated in 2021" (LHI_Anambra_M06). These examples demonstrate how farming, when combined with planning and reinvestment, can be a viable means of escaping poverty. Additionally, migration plays a significant role in men's economic mobility, as many relocate for better opportunities. One respondent's journey exemplifies this: "His father's employer, a well-to-do neighbour and the Director of Petroleum Training Institute in Effurun, Delta State, recognized Thaddeus's intelligence. Impressed by his academic prowess, the employer insisted that Thaddeus accompany them to Warri, Delta State, to continue his education in a private school" (LHI_Anambra_M06). This highlights how external support and relocation can open doors to education and career advancement, fundamentally altering one's financial trajectory.

Women, on the other hand, adopt different strategies, often cantered on small-scale farming, business, and social networks. Many women engage in farming to ensure food security and generate income, growing crops such as cassava, corn, and vegetables for sale and consumption. Unlike men, who often invest in large-scale agriculture, women's farming efforts tend to be small-scale but essential for household stability. Petty trading also serves as a key pathway out of poverty, allowing women to diversify their income sources. One woman shared her success story in trade: "Her husband opened a provision shop for her from his farm proceeds savings. She made about N4,000 daily. She started saving and could support her husband by providing food and school fees" (LHI_Anambra_F05). This demonstrates how entrepreneurship not only provides financial independence but also supports family well-being. Migration also emerges as an important strategy for women, particularly when it facilitates skill acquisition or employment. One respondent described her experience: "She moved to Abuja to live with her aunt, where she helped out in her provision shop and house chores, returned and moved to stay with her grandmother, and learned tailoring while staying at Urum" (LHI_Anambra_F05). This type of movement enables women to build financial independence and acquire skills that help sustain them in the long term.

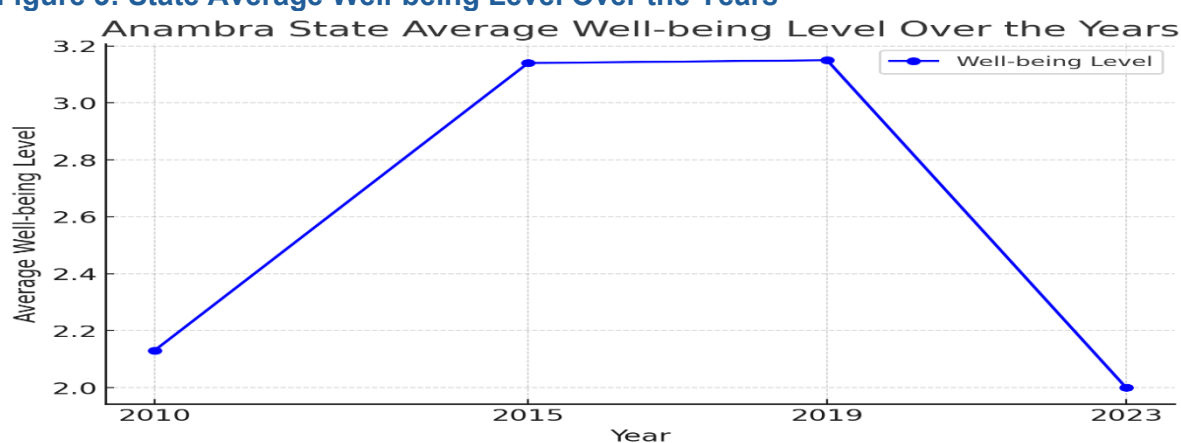
Social networks play a more significant role in women's poverty escape strategies than in men's. Women often rely on community and family support during economic hardships. In one case, a woman's financial survival was heavily tied to her social connections: "She resorted to buying cassava from their neighboring village and reselling it. They got support from their family and friends" (LHI_Anambra_F03). These networks provide financial security and a safety net in times of crisis. However, when faced with severe economic hardship, women sometimes resort to asset liquidation to meet immediate needs. One respondent recounted: "She had to sell her coolers for cash so she could afford to buy foodstuff, her well-being level dropped to 3 and moved back to 4+ after money returned into circulation" (LHI_Anambra_F04). While selling assets provides temporary relief, it can also cause long-term financial setbacks. Unlike men, who often rely on wage labour and asset-based strategies, women's financial resilience is deeply intertwined with social relationships, trade, and adaptive strategies that allow them to manage economic volatility.

Section 5: Demographics disparities: Rural vs. urban poverty, gendered impacts

5.1 Rural-Urban Differences

The well-being level in Anambra State has fluctuated over the years, showing an initial improvement before experiencing a significant decline. In 2010, the average well-being level was **2.13**, indicating widespread economic struggles and limited access to essential resources. By 2015, there was a noticeable increase to **3.14**, suggesting economic growth, improved social conditions, or better livelihood opportunities. This stability continued in 2019, with a slight increase to **3.15**, reflecting relative resilience despite broader economic challenges.

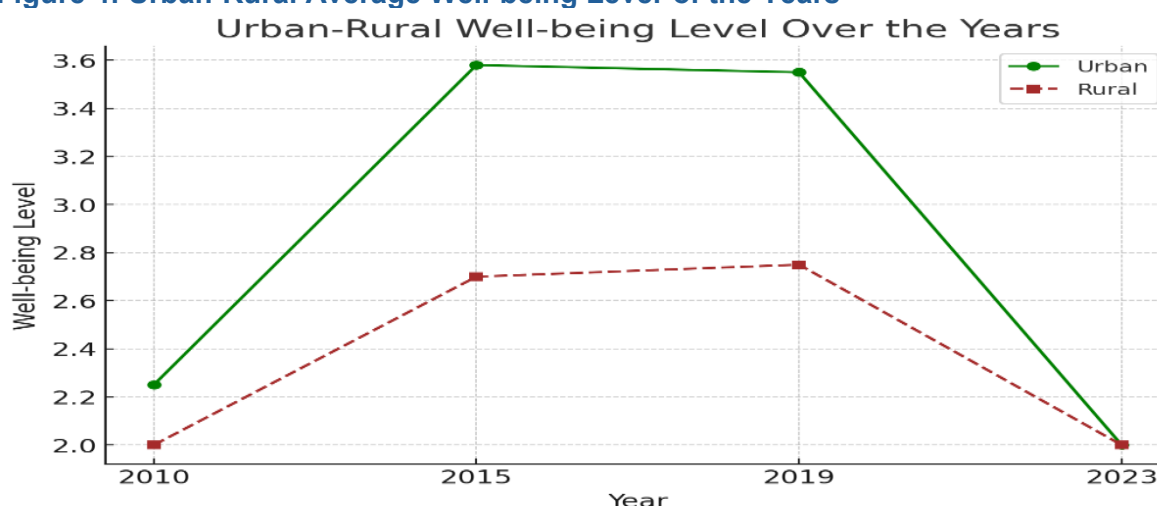
Figure 3: State Average Well-being Level Over the Years



Source: Created by the Author from LHIs Project Data

The trend in urban and rural well-being levels over the years highlights notable shifts in quality of life and economic stability. Urban well-being experienced significant growth between 2010 and 2015, rising from 2.25 to 3.58, and remained relatively stable at 3.55 in 2019. However, by 2023, urban well-being saw a sharp decline to 2. This pattern suggests that urban areas initially experienced improvements in living standards, access to resources, and economic opportunities but later faced a downturn that significantly impacted overall well-being. The drop in 2023 may reflect increasing economic pressures, challenges in sustaining previous gains, or changing living conditions that affected urban populations. Despite the earlier improvements, the sharp decline in the most recent period suggests a need to reassess urban resilience and sustainability. In contrast, rural well-being exhibited a more gradual and steady increase over the years, from 2 in 2010 to 2.75 in 2019, before experiencing a slight decline to 2 in 2023. Unlike the sharp fluctuations in urban areas, rural well-being showed a more stable trajectory, with moderate improvements sustained over time. The increase between 2010 and 2019 may indicate slow but positive changes in access to essential services, livelihood opportunities, or infrastructure development. However, the decrease in 2023 suggests that any progress made was not entirely resilient to economic or environmental challenges.

Figure 4: Urban-Rural Average Well-being Lever of the Years



Source: Created by the Author from LHIs Project Data

Poverty affects individuals in rural and urban areas differently, influenced by economic opportunities, access to resources, and social safety nets. While urban poverty is often characterized by high costs of living and instability, rural poverty is marked by limited access to infrastructure and market opportunities. The life histories of individuals such as how these differences shape people's economic struggles and mobility. LHI_Anambra_M01's experience highlights the economic volatility of urban life. Initially, he found success in the city through trading and acquiring assets such as land and a car, but later lost his financial stability due to economic downturns and political instability. His financial success peaked in the 1990s when he made large profits from bean trading, allowing him to buy a car and invest in his home village. However, after experiencing a business collapse and an unsuccessful investment in a relative's football career, he was forced to sell his shop and return to his village, where he now relies on a low-paying revenue collector job. As he describes, "The impact of the football scam sent me back to the village in 2016". Conversely, LHI_Anambra_M02's experience demonstrates how both rural and urban settings failed to provide a sustainable livelihood. His urban experiences were marked by failed business ventures and financial dependence on political networks, while his return to the village forced him to rely on irregular labor and food gathering. After his business in Lagos collapsed in 2005, he struggled to find stability, explaining that "I squatted with friends and ate whenever I could." Eventually, he returned to his rural home, where he relied on subsistence farming and menial jobs to survive. However, political crises and economic instability further deteriorated his condition, leaving him with no steady source of income.

LHI_Anambra_F05's story sheds light on the challenges of transitioning between different levels of poverty. He grew up in a rural area, where his family struggled to afford basic necessities, and later moved to the city in search of better opportunities. Despite securing multiple jobs, including a security position at an NGO, he continues to struggle with loan repayments and high living expenses. He explains, "Even though I earn a salary, my debts keep me from moving forward." His experience underscores how urban poverty often involves working multiple jobs to survive, with financial setbacks leading individuals to cycle in and out of economic hardship. Similarly, LHI_Anambra_F05's life reflects the persistent challenges of rural poverty. Born into a low-income household, she combined schooling with street hawking to support her family. "I would go to school in the morning and sell in the

market in the afternoon,” she recalls. Marriage at a young age limited her economic prospects, and despite engaging in subsistence farming, she remained trapped in poverty. Her experience highlights how rural communities provide some level of food security but offer fewer opportunities for economic advancement. Unlike LHI_Anambra_F05’s, she lacked access to urban job networks or financial support systems that could have helped her escape poverty.

Rural households often experience sustained poverty due to their heavy reliance on agriculture, which is vulnerable to environmental shocks. In Urum, a man who was once a thriving farmer saw his livelihood destroyed by floods, forcing him to shift to contract work to survive. Such unpredictable events make it difficult for rural dwellers to achieve financial stability. Beyond environmental factors, social support plays a role in poverty persistence; as one respondent pointed out in FGD participants, Some people remain in poverty because they do not get the necessary help, while others are just lazy (FGD_Anambra_F01). Limited access to external financial assistance and market opportunities further exacerbates rural poverty, making economic mobility a challenge for many. Urban households, on the other hand, face financial instability due to sudden economic downturns and poor financial decisions. Some families who once enjoyed financial success have experienced drastic declines, often due to unexpected shifts in income. One urban resident lost his financial footing when “he liquidated his boutique to set up a church ministry, leading to financial struggles” (FGD_Anambra_M09). Additionally, many city dwellers rely on loans to sustain their businesses and households, but repayment challenges frequently push them into bankruptcy (FGD_Anambra_M02). The urban economic landscape offers more opportunities but also exposes households to significant financial risks that can lead to a rapid decline in well-being.

Box 2: Wellbeing and Economic Status per Social Classes

Well-being and economic status are closely tied, with individuals' quality of life determined by their access to food, housing, education, and economic opportunities. The poorest of the poor in Anambra State experience severe food insecurity, malnutrition, and lack of access to formal education, leaving them in a cycle of extreme deprivation. Their housing conditions are substandard or non-existent, and they have no stable income, making them dependent on aid. Socially, they are isolated, and politically, they have no representation. Similarly, the very poor struggle with food insecurity and live in overcrowded conditions with poor sanitation. Although some may have minimal education, they lack marketable skills, making them reliant on unstable informal work. Their weak social networks and political marginalization further limit their ability to improve their well-being. The poor experience occasional food shortages and nutritional deficiencies but generally have basic, albeit insecure, housing. Some have primary education and limited skills, giving them access to low-paid work. They own few productive assets and have irregular income sources, making them economically vulnerable.

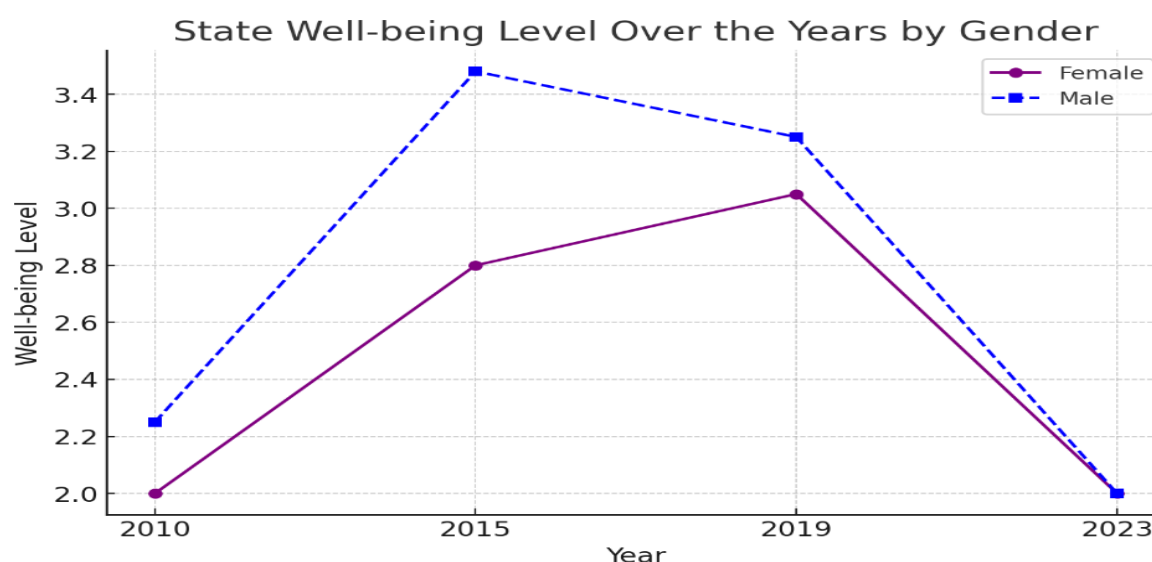
However, they have some level of community support and minimal political engagement. Those who are not poor but not rich enjoy relative stability, with adequate housing, secondary education, and modest economic security. They work in stable, low-income jobs or small businesses and have moderate social ties, allowing them to participate in community affairs. Their political engagement is occasional, and they possess moderate resilience, which helps them cope with economic and environmental shocks. The rich and resilient enjoy food security, comfortable housing, and higher education, often possessing

specialized skills. Their secure assets, stable businesses, and strong social networks provide them with economic stability. They actively participate in politics and hold some influence, further strengthening their resilience against economic and social shocks. At the highest level, the very rich enjoy abundant food, luxury housing, elite education, and significant wealth. Their extensive social and political networks grant them high influence, allowing them to manage risks effectively and remain highly resilient to any form of crisis. See Annex 1.

5.2 Intersecting crises among individual households by Gender

The well-being levels of both males and females showed an overall upward trend between 2010 and 2019 before experiencing a significant decline in 2023. In 2010, females had a well-being level of 2, which increased steadily to 2.8 in 2015 and further to 3.05 in 2019. This suggests a period of relative improvement, possibly reflecting better access to opportunities, resources, or support systems. However, by 2023, the well-being level for females dropped back to 2, indicating a loss of the earlier gains. This decline suggests that despite previous progress, the factors contributing to female well-being may not have been sustainable, leading to a return to the initial level observed in 2010. For males, the trend followed a similar pattern but at a generally higher level compared to females. Male well-being started at 2.25 in 2010 and experienced a sharp increase to 3.48 in 2015, peaking at 3.25 in 2019. This indicates a strong period of improvement, likely tied to increased opportunities and social stability. However, just like in the case of females, the well-being level for males sharply dropped to 2 in 2023. The decline in male well-being aligns with the overall pattern observed for both genders, suggesting that external pressures or systemic challenges may have contributed to a widespread decrease in well-being.

Figure 5: State Average Well-being Level Over the Years by Gender



Source: Created by the Author from LHIs Project Data

The impact of economic and security crises on male and female-headed households reveals significant gendered differences in vulnerability, coping mechanisms, and long-term economic stability. Men, who often engage in business and formal employment, experience severe financial losses due to insurgency, inflation, and government policies. Many male-

headed households suffer from economic collapse due to disrupted businesses, increasing fuel prices, and restrictive monetary policies, as seen in cases where insurgency forced displacement and business closures. Malam Abubakar, for instance, lamented, *"We were forced to leave our community to a safe haven"* as his printing business crumbled, while AM recalled, *"I had to sell my land for N1.9 million to cover hospital bills."* These experiences highlight how economic downturns, compounded by security threats, push men into cycles of poverty, with limited support structures available to them.

Women, on the other hand, face compounded challenges shaped by their roles as caregivers and the structural disadvantages limiting their economic opportunities. While men struggle with business losses, women often endure financial instability due to inflation and reduced household income, particularly as widows or single mothers. The impact of fuel subsidy removal and inflation disproportionately affects women, as seen in the case of a widow who noted, *"Before, things were available and affordable, but due to the rise in fuel prices, everything has become expensive. We used to eat three meals and snacks in between, but now we hardly eat as we wish."* Unlike men, women rely more on informal networks and survival strategies, such as family contributions or deceptive practices like pretending to cook food for children when none is available. *"Sometimes, I pretend to be cooking by boiling water to keep my children waiting until their father was able to get garri in the evening before we could eat."* These coping mechanisms highlight the heightened precarity of female-headed households, which often have fewer economic buffers and rely on unstable income sources.

Another stark gendered difference is the impact of natural disasters and healthcare access. While men primarily struggle with business losses and insurgency-related displacement, women also bear the brunt of environmental crises, as evidenced by the experience of the 53-year-old widow whose farming activities were devastated by floods. *"Life in Jigawa state changed drastically, affecting livelihoods and meals."* Her reliance on small-scale agriculture and food vending left her particularly vulnerable to environmental shocks, forcing her to move multiple times in search of stability. Additionally, women's health is severely impacted by economic hardship, with limited access to medical care leading to increased reliance on traditional medicine. *"In this period, accessing health care services at Borno State Specialist Hospital is no longer feasible due to inadequate funds."* While men may face medical emergencies, such as AM's kidney failure, they often sell assets or take drastic financial measures to secure treatment, whereas women frequently lack such options, exacerbating long-term health issues.

Finally, both men and women experience the negative consequences of government policies, but their effects manifest differently. Male business owners struggle with fuel price hikes, cash shortages, and declining customer bases, leading to business failures and increased debt. *"Whenever we render service, there is no cash payment, and when they make a transfer, you cannot withdraw, so we have to collect foodstuffs on credit,"* explained a male carpenter. For women, policies such as the cashless policy have disrupted small-scale trading, making it difficult to sustain daily needs. One woman explained, *"Of recent, I am not being paid in the teaching job I am doing due to the recent verification exercise, which means I do not have a steady source of income. Hence, to complement this, I have chosen to volunteer with an international NGO."* However, some women demonstrate adaptability by shifting to businesses less affected by cash scarcity, like selling food items that require minimal monetary transactions. *"Cashless policy: no money in circulation,*

though I did not have any savings in my account. My business was selling moi-moi, so it was not affected by the lack of money in circulation." These differences underscore how systemic shocks whether insurgency, inflation, or policy shifts affect male and female-headed households in distinct ways, often reinforcing existing gender inequalities in economic security and survival

Section 6: Social Assistance Amidst Crisis

6.1 Targeting of Individuals, Households, and Communities for Assistance

Targeting through the Social Register: This ensures that assistance reaches the most vulnerable households by relying on a structured selection process managed by the State Operations Coordinating Unit (SOCU). This unit is responsible for developing a social register that identifies poor and vulnerable households, ensuring that aid is directed to those most in need. As explained, *"The choice for these 11 is, you know we don't select these names, we have what we call social register, so we have a sister organization called State Operations Coordinating Unit (SOCU), so they are responsible for the development of the social register" (KII_Anambra_M01)*. The selection process is further refined through World Bank Poverty Mapping, which ranks communities based on their poverty levels. This method ensures that poorest LGAs receive priority assistance, as highlighted: *"We have what we call World Bank Poverty Mapping. So, in every state not every LGAs are the same. Now they started with the poorest LGA" (KII_Anambra_M01)*. Data-driven approach can help the government ensures that resources are allocated efficiently to lift people out of poverty.

The **Criteria for LGA Selection** ensures that the programme is targeted at the most deprived areas by using poverty mapping to identify the poorest Local Government Areas (LGAs). Instead of a blanket implementation across all LGAs, the programme initially focused on the two poorest LGAs within each senatorial zone, ensuring that aid was directed where it was needed most. As stated, *"In the first pilot, we started with two poorest LGA in the senatorial zones... Later, five additional local governments were added based on the poverty mapping rate" (KII_Anambra_M01)*. This approach allows for a phased expansion, ensuring that assistance is prioritized for the communities facing the most severe economic challenges.

The **Household-Level Targeting and Enrollment Process**: This ensures that only the most vulnerable households receive cash transfers by implementing multiple levels of filtering and verification. After the State Operations Coordinating Unit (SOCU) compiles the social register, the data is forwarded to the National Social Safety-Nets Coordinating Office (NASSCO) for further screening. The final selection is then made by the National Cash Transfer Office (NCTO) based on strict poverty criteria. As explained, *"SOCU has data for almost every household depending on their social need, and they forward this data to their parent ministry – NASSCO... then NCTO – National Cash Transfer Office, which is our own Federal Agency will write to them requesting the number of beneficiaries needed, then they filter depending on the level of poverty rating, then give to NCTO, and they in turn send to us to enrol depending on number approved" (KII_Anambra_M01)*. This rigorous process ensures that only those who fall within the cut-off for extreme poverty are enrolled, making the programme highly targeted and effective in reaching those in urgent need.

Gender Targeting – Women as Caregivers: The programme deliberately enrolls women as caregivers, except in cases where no female is present in the household. As stated, *"Mostly, even if there is no gender when enrolling unless there is no female in the household, we make caregivers female. That is why in the beneficiary registers, we have about 78% females as caregivers"*. This approach acknowledges women's central role in managing household needs, reinforcing the idea that *"The program is female-oriented because the*

women are the ones that make the meals, take care of the home." Additionally, gender targeting is designed to prevent misuse of funds, as explained: "Some men have concubines, and once they get the money, they give it to them. So that's why the programme is targeted at women" (KII_Anambra_M01)

6.2 Social Assistance and its Effectiveness Amidst Complex Crises

The role of the government in providing assistance to vulnerable groups amidst crises is crucial in ensuring stability and recovery. Through targeted interventions such as land restitution, financial aid, and livelihood support, governments can help affected individuals rebuild their lives. For instance, Cash Transfer is provided to alleviate generational poverty by providing financial support to the poorest households through a base transfer, health-related top-ups, and livelihood training for economic independence. While it has contributed to improved livelihoods, increased savings, cooperative formation, and women's empowerment, its effectiveness is hampered by inflation and insecurity. As one respondent noted, *"The amount being given, considering the nature of the economy, even N10,000 now is not enough for a household"* (KII_Anambra_M01). Additionally, the program's coverage is limited, reaching only 11 out of 21 LGAs, with insufficient funds restricting its broader impact. This challenge is reflected in the observation that *"As we're trying to work to lift these parts out of poverty, some of the others that we have reached are going down"* (KII_Anambra_F01), indicating that poverty reduction efforts are struggling to keep pace with rising economic hardships. Despite transitioning to digital payments to address security concerns, accessibility issues persist due to delays and digital literacy barriers. One interviewee explained, *"Because of the emergence of all these insecurity issues in the country, the federal government now decided to be paying them digitally"* (KII_Anambra_M01), highlighting the unintended exclusion of beneficiaries unfamiliar with digital transactions. While the program prioritizes the poorest households and women, outdated social registers result in misallocation of aid, as noted by a respondent: *"The state social register, to an extent, was obsolete... some have moved out of poverty, other people have dropped down to poverty, and they are still being targeted"* (KII_Anambra_F01). Furthermore, the program lacks shock-responsive measures to address crises like floods, which could further destabilize vulnerable households. As emphasized, *"Government social protection programmes should integrate a shock response component"* (KII_Anambra_M01). While the program remains moderately effective, its impact is undermined by inflation, insecurity, and its inability to adapt to sudden economic and environmental shocks.

The **Livelihood Support Grant** is another assistance programme identified by the participants where financial aid, life skills training, and business management support to foster self-sufficiency. Many recipients have successfully opened businesses and increased their earnings, yet external crises such as floods and communal conflicts threaten sustainability. As one respondent pointed out, *"For example, those in Anyamelu who had their crops destroyed by floods"* (KII_Anambra_M01). Despite its potential, the program's reach remains minimal, covering only 424 beneficiaries. This limited scope is evident in the observation that *"If you take the ratio of population reached by a CSDP, you will see that it is a very small reach comparatively"* (KII_Anambra_F01). Given the scale of economic hardship, the program's impact is constrained by inadequate coverage and its inability to shield recipients from recurring crises. Furthermore, while the grant provides a one-time payment of ₦150,000, its sustainability is questionable due to economic instability and environmental risks. As a key informant noted, *"If you graduate them, they depend on the*

grants given to them” (KII_Anambra_M01), highlighting the program’s vulnerability to shocks. The selection process, which favours cash transfer beneficiaries through balloting, further limits fair access, excluding many others in need. Additionally, insecurity and displacement pose significant challenges, with affected individuals unable to maintain their businesses, as seen in *“Like in Ayamelu, there is an inter-communal clash, the people ran away and abandoned whatever investments they had”* (KII_Anambra_M01). While the program’s training component supports long-term sustainability, its effectiveness is significantly undermined by its small scale, lack of crisis resilience, and vulnerability to external disruptions such as floods and conflicts.

Table 8: Social assistance amidst crises

Programme	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
Cash Transfer	Alleviate generational poverty and provide financial support to the poorest households	Base transfer, Top-up for health-related support, Livelihood component for training and graduation	Improved livelihoods, increased savings, cooperative formation, women empowerment	Covers 11 out of 21 LGAs; limited funds	Transitioned from cash to digital payments; delays in disbursements	Targets poorest, prioritizes women caregivers	Addresses extreme poverty but lacks comprehensive insurance against shocks
Livelihood Support Grant	Empower beneficiaries to establish or expand businesses for self-sufficiency	Training in life skills, micro-business management, mentoring, and financial inclusion	Many beneficiaries opened shops, acquired equipment, and improved their earnings	Covers 424 beneficiaries; needs expansion	Grants are given as a one-time payment of N150,000; vulnerable to shocks	Selection by balloting limits access; mostly benefits those in cash transfer programme	Training ensures sustainability but external shocks like floods and insecurity pose risks
Emergency Shock Response Fund	Mitigate the impact of sudden economic and environmental shocks	Proposed insurance component for natural disasters and financial setbacks	Limited impact due to lack of funds for implementation	Not adequately funded; not yet institutionalized	Currently absent in the programme, making recovery difficult	Unfunded, but could be useful for fairness	Needed to prevent beneficiaries from slipping back into poverty
School Feeding Programme	Increase school attendance and improve child nutrition	Free meals provided in public schools	Higher enrollment and retention of students	Covers some schools but not all children benefit	Subject to irregular funding and supply chain issues	Helps vulnerable children but may exclude some ineligible families	Strong intervention for child development but needs better targeting
Microfinance and Soft Loans	Provide access to credit for small businesses and cooperative groups	Loans secured through cooperatives and microfinance banks	Increased capital for businesses, improved financial inclusion	Available to some beneficiaries through cooperatives	Loans depend on collateral, limiting accessibility	More accessible to cooperatives than individual beneficiaries	Supports small businesses but requires better structuring to avoid loan defaults
Public Works Programme	Create temporary employment opportunities for vulnerable groups	Community projects and manual labour schemes	Employment and infrastructure development	Limited reach; depends on available funding	Short-term employment; does not guarantee sustained income	Can be fair if targeted at the most vulnerable	Works well as a temporary measure but needs complementary livelihood support
Agric Inputs for Farmers	Improve agricultural productivity among	Provision of seeds, fertilizers, and farming equipment	Increased food production and household income	Support is available to registered farmers in cooperatives	Subject to supply chain challenges	Accessible to cooperatives but limited to registered beneficiaries	Effective for food security but needs to be expanded

Programme	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
	smallholder farmers						
COVID-19 Palliative	Provide emergency relief during the COVID-19 pandemic	Distribution of food items and cash transfers	Temporary relief to affected families	Reached many households but not comprehensive	One-time intervention; not sustainable	Subject to discrepancies in distribution	Short-term solution; requires follow-up interventions

Source: Created by the Author from FGDs, LHIs, LTRs, and KIIs Project Data

The **Emergency Shock Response Fund** is also provided to mitigate the impact of sudden economic and environmental shocks through proposed insurance coverage for disasters and financial setbacks. However, due to the absence of funding and institutional backing, the fund has had virtually no impact, leaving vulnerable populations unprotected during crises. As one informant noted, *“Like the farmers that flood has taken their farm, they have lost everything... and there is no help anywhere”* (KII_Anambra_M01). The lack of financial resources has rendered the initiative ineffective in addressing widespread shocks such as floods and inflation. While the concept is highly relevant, its failure to be institutionalized means those affected by crises are left without recovery mechanisms, exacerbating poverty and economic distress. Moreover, the fund’s adequacy and reliability remain non-existent, making it impossible for beneficiaries to rebuild after disasters. Although it has the potential to enhance fairness by providing targeted relief, its absence renders it irrelevant in practice. One respondent emphasized the urgent need for such a mechanism, stating, *“Government social protection programmes should integrate a shock response component”* (KII_Anambra_M01). Given the increasing frequency of economic downturns and environmental crises, implementing and properly funding an emergency response fund is crucial. Without institutional commitment and resource allocation, the initiative remains completely ineffective, failing to provide the necessary support for those facing recurring shocks.

Moreso, participants mentioned the **school feeding programme** which seeks to enhance school attendance and child nutrition by providing free meals in public schools. This initiative has contributed to increased enrollment and retention, particularly benefiting children from low-income households. As one respondent noted, *“Children got one free meal per day in school... This helped parents who couldn’t provide snacks for their kids”* (LTR_Anambra_F01). However, economic shocks and funding constraints frequently disrupt meal distribution, undermining the program’s effectiveness. Additionally, while the initiative covers some schools, not all children benefit, leaving vulnerable populations unassisted amid rising poverty. This concern is reflected in the statement, *“There are other categories of the population that also [are] affected”* (KII_Anambra_F01), highlighting gaps in reach and inclusivity. Despite its positive impact, the reliability of the program is compromised by irregular funding and supply chain disruptions, which worsen during inflation and economic downturns. One key informant explained, *“Presently this includes the fuel price that has... tripled the prices of goods and services”* (KII_Anambra_M01), illustrating how rising costs affect the program’s sustainability. While it effectively targets vulnerable children, poor implementation and inadequate coverage limit its fairness. Additionally, although highly appropriate for child development, the program lacks the capacity to serve as a broader crisis response tool. Ultimately, while moderately effective, its impact is inconsistent due to economic instability and logistical challenges, calling for better resource allocation and strategic expansion to ensure sustained benefits for all eligible children.

The **Microfinance and Soft Loans** initiative provides financial access for small businesses and cooperative groups by providing credit through microfinance institutions. This initiative has facilitated increased business capital and financial inclusion, as noted by one respondent: *“We will even help them to secure some soft loan from either bank or microfinance bank”* (KII_Anambra_M01). However, economic instability has significantly limited its impact, as inflation and financial crises reduce borrowers’ ability to repay loans. Additionally, while some cooperative members benefit, the program remains inadequate in meeting the widespread financial needs of struggling entrepreneurs, particularly during crises when access to credit becomes even more critical. The reliability of these loans is undermined by strict collateral requirements, making it difficult for individuals affected by economic downturns to qualify. Moreover, the initiative favours cooperatives, leaving out many individuals who lack organizational backing but still require financial assistance. This raises concerns about fairness, particularly in times of crisis when broader access to flexible credit is needed. While the program is well-suited for supporting small businesses, it lacks flexibility for shock recovery, making it ineffective in mitigating sudden financial hardships. Its effectiveness during crises is limited, as restrictive access and structural barriers prevent it from serving as a viable safety net for businesses struggling with economic shocks.

The **Public Works Programme** is designed to provide temporary employment for vulnerable groups through community projects and manual labor schemes. It has contributed to short-term economic relief by creating jobs and improving local infrastructure. As one respondent noted, *“The cash transfer, addressing the elderly and youth people addressing youth under LIPW”* (KII_Anambra_F01). However, the program’s temporary nature limits its long-term effectiveness, as it does not provide sustained income or stability. Furthermore, its reach remains inadequate in addressing the widespread unemployment caused by economic and environmental crises. This concern is reflected in the statement, *“Resources are very limited”* (KII_Anambra_F01), underscoring the program’s inability to meet the growing demand for employment opportunities. While fair in principle, the program’s small scale makes it insufficient to address unemployment on a larger level. Additionally, temporary jobs offer no sustained income, leaving participants vulnerable once the projects end. Although the initiative is appropriate for providing immediate relief, it is not a long-term solution for economic resilience. The lack of sustained employment opportunities makes the program marginally effective as a short-term intervention but ineffective in supporting vulnerable populations through prolonged crises. To improve its impact, the program would need to integrate skill development and long-term employment pathways to ensure greater economic stability for beneficiaries.

The **Agric Inputs for Farmers** initiative aims to boost agricultural productivity among smallholder farmers by providing essential resources such as seeds, fertilizers, and farming equipment. While this intervention has contributed to increased food production, its overall impact on poverty remains limited. As one respondent noted, *“Cassava and rice seedlings were provided... its impact on poverty was minimal”* (LTR_Anambra_M02), suggesting that while inputs improve yields, broader economic challenges reduce their effectiveness. Additionally, the program primarily serves registered cooperative farmers, leaving many independent and crisis-affected farmers without support. This limitation makes the initiative inadequate in addressing widespread agricultural vulnerabilities, particularly during times of crisis. The reliability of the program is further weakened by supply chain disruptions, which worsen amid crises like floods and insecurity. One key informant emphasized this issue,

stating, *“Like the farmers that flood has taken their farm, they have lost everything”* (KII_Anambra_M01), highlighting how external shocks can erase any gains made. Additionally, access is restricted to cooperative farmers, excluding many others in need, which raises concerns about fairness. While the program plays a crucial role in promoting food security, its inability to withstand environmental and economic shocks reduces its long-term effectiveness. The initiative is moderately effective but remains vulnerable to crises, requiring stronger resilience measures to ensure sustained agricultural development.

The **COVID-19 Palliative** program was designed to provide emergency relief through food distribution and cash transfers during the pandemic. While it offered temporary relief, its overall impact was severely limited by corruption and the one-time nature of the intervention. As one informant critically observed, *“The palliative may not do much... the distributors... must have all palliated themselves before they palliate another person”* (KII_Anambra_F01), highlighting the mismanagement and diversion of aid. Although the program reached a significant number of people, its coverage was not comprehensive, leaving many vulnerable individuals without assistance amid widespread economic hardship. The reliability of the palliatives was weak, as the intervention was a one-time measure, making it unsustainable for prolonged crises. Distribution inconsistencies further undermined fairness, with reports of favouritism and insider access. This was echoed in the statement, *“We know the problem with this country is corruption”* (KII_Anambra_F01), pointing to systemic issues in aid distribution. While appropriate for short-term emergency relief, the program was unfit for ongoing crises, lacking a structured follow-up mechanism to support long-term recovery. Ultimately, its effectiveness was marginal, as corruption and poor implementation diluted its intended impact, emphasizing the need for more transparent and sustainable crisis response strategies.

Table 9: Most and less effective interventions

Programme	Impact	Adequacy	Reliability	Fairness	Appropriateness	Overall Effectiveness
Cash Transfer	✓	~	~	✓	✓	Effective
Livelihood Support Grant	✓	X	~	~	✓	Partially Effective
Emergency Shock Response Fund	X	X	X	~	✓	Ineffective
School Feeding Programme	✓	~	~	~	✓	Partially Effective
Microfinance and Soft Loans	✓	~	~	~	✓	Partially Effective
Public Works Programme	~	X	X	~	~	Ineffective
Agric Inputs for Farmers	✓	~	~	~	✓	Partially Effective
COVID-19 Palliative	~	~	X	~	X	Ineffective

Note: Analysis uses a simple rating system (✓ for effective, X for ineffective, and ~ for partially effective) to indicate which programs are more effective and which are not, based on the project data information from FGDs, KIIs, LTRs, and LHIs.

Section 7: Policy Recommendations

7.1 Livelihood Diversification and Resilience Programs

Expanding government and community-led initiatives can provide individuals with the necessary training, tools, and startup capital to pursue alternative income-generating activities such as tailoring, poultry farming, and small-scale manufacturing. These initiatives empower people to reduce dependency on single-income sources, thereby mitigating the risks associated with economic downturns or employment instability. Moreover, targeted support can help marginalized groups, including women and youth, enter and sustain themselves in new economic sectors.

Resilience-building initiatives play a vital role in safeguarding livelihoods against unpredictable shocks such as land disputes, market fluctuations, and environmental disasters. Measures like subsidized agricultural insurance and improved market access help protect subsistence farmers, hawkers, and petty traders from financial losses. Also, fostering cooperative models can connect producers and small-scale entrepreneurs with stable markets, ensuring a steady flow of income even during economic or environmental crises. For example, government incentives for cooperatives could facilitate direct links between farmers and traders, reducing dependency on intermediaries and securing better profit margins. These resilience measures not only enhance economic security but also contribute to overall community stability, fostering long-term development and social well-being.

7.2 Access to Education and Capital for Vulnerable Groups

Enhancing access to education and capital for vulnerable groups is essential for fostering economic empowerment and social equity. Targeted interventions can bridge existing gaps in educational attainment by providing free or subsidized vocational training and secondary education, particularly for girls affected by early marriage or caregiving responsibilities. These programs equip individuals with practical skills that improve employability and entrepreneurial prospects, breaking cycles of poverty and dependence. In rural areas, where educational resources are often scarce, mobile training centres and digital learning platforms can extend opportunities to marginalized populations.

Financial inclusion is another critical component in addressing economic vulnerability. Implementing microfinance schemes with low-interest rates and flexible repayment terms enables women, youth, and rural entrepreneurs to access capital for small businesses and income-generating activities. Legal reforms and community sensitization campaigns can help secure inheritance rights for widows, protecting them from economic marginalization and reducing their dependency on male relatives.

7.3 Shock-Responsive Social Protection Mechanisms

Integrating a shock-responsive component into existing social assistance programs is crucial for enhancing resilience and ensuring timely support for vulnerable populations during crises. Programs like the Cash Transfer Programme can be adapted to provide emergency aid in response to shocks such as floods, communal conflicts, or economic downturns. By allocating a dedicated portion of the budget such as 10-15%, to an Emergency Shock Response Fund, governments can ensure rapid deployment of financial assistance, food aid, or essential asset replacement, including seedlings for farmers or equipment for small

businesses. This proactive approach minimizes long-term economic disruptions and helps affected households recover more quickly, reducing their risk of falling into chronic poverty.

To maximize the effectiveness of these interventions, social registers must be regularly updated using real-time data collection technologies. Digital tools such as mobile surveys, geospatial mapping, and biometric verification can help track changes in household vulnerability, ensuring that aid reaches those who have newly fallen into poverty. By addressing the issue of outdated targeting, this approach improves the accuracy and efficiency of social assistance, preventing exclusion errors and ensuring that resources are directed where they are most needed. Ultimately, integrating a shock-responsive component strengthens social protection systems, fostering resilience and safeguarding livelihoods in the face of unforeseen crises.

7.4 Gender Disparities and Economic Volatility in Rural and Urban Areas

Designing gender-sensitive policies is essential to addressing the distinct economic challenges faced by men and women in both rural and urban settings. In rural areas, women often engage in farming and petty trading but face barriers such as limited access to agricultural processing equipment and market opportunities. Providing these resources can enhance their productivity, increase earnings, and reduce post-harvest losses. Additionally, strengthening market linkages through cooperatives and digital platforms ensures that rural women can sell their goods at fair prices, boosting their financial independence. Tailored interventions like these acknowledge the unique constraints rural women face and empower them to participate more actively in economic growth.

Urban men, on the other hand, often navigate financial instability due to market fluctuations, high living costs, and poor financial planning. Offering financial literacy training and debt management support can help them make informed decisions, reducing their vulnerability to economic shocks. Beyond individual support, broader structural interventions are necessary to address systemic disparities. Investing in rural infrastructure projects, such as roads and electricity, can enhance market access and economic mobility for rural populations, while urban safety nets, such as subsidized housing, can stabilize living costs and prevent deepening urban poverty.

7.5 Social Assistance Delivery and Governance

Overhauling social assistance programs requires a multifaceted approach that includes increased funding, greater transparency, and improved coordination between state and federal governments. One major barrier to accessing conditional cash transfers is the poor linkage of the National Identification Number (NIN) to phone numbers, which prevents eligible individuals from receiving funds. Addressing this issue through improved digital infrastructure and simplified registration processes can enhance accessibility. Furthermore, indexing cash transfers to inflation rates or foreign exchange benchmarks such as maintaining an equivalent of \$10 ensures that the real value of assistance remains stable despite economic fluctuations. Expanding program coverage to include more Local Government Areas (LGAs) and vulnerable groups, such as informal workers and persons with disabilities, strengthens the social safety net and promotes inclusive development.

Enhancing transparency and accountability within social assistance programs is equally crucial. Introducing anti-corruption measures, such as digital tracking of funds, biometric verification, and independent audits, can prevent fund misallocation and ensure that

assistance reaches intended beneficiaries. Decentralizing decision-making allows local authorities to tailor responses to regional crises, improving efficiency and effectiveness. Additionally, integrating complementary services such as mobile health clinics and conflict mediation programs can address broader challenges related to insecurity and inadequate healthcare infrastructure.

Conclusion

It is evident from the above that poverty remains a persistent challenge, exacerbated by economic instability, environmental disasters, and socio-political crises. While the state has witnessed fluctuations in poverty rates over the years, recent trends indicate a resurgence in multidimensional poverty, particularly affecting vulnerable groups such as women, rural populations, and those with limited access to economic opportunities. Structural drivers such as low educational attainment, gender-based economic exclusion, and limited access to capital continue to hinder poverty alleviation efforts. Additionally, crises such as communal land conflicts, flooding, and the economic impact of the COVID-19 pandemic have further deepened economic hardships, making sustained poverty escape difficult for many households. Despite these challenges, some individuals and households have managed to achieve economic stability through livelihood diversification, small-scale businesses, and agricultural resilience. Social protection initiatives, including cash transfers and poverty alleviation programs, have provided relief but remain insufficient in addressing the long-term structural causes of poverty. Moving forward, there is a critical need for targeted policy interventions that prioritize inclusive economic development, improved social protection mechanisms, and enhanced support for education and entrepreneurship.

Annex

Table 10: Perception of participants on Well-being Levels Across Multiple Dimensions in the State

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	Severe food insecurity, malnutrition common	Homeless or substandard housing	No formal education, high illiteracy	No assets, extreme deprivation	No stable income, dependence on aid	Social exclusion, isolation	No political representation or influence	Extremely vulnerable, no coping mechanisms
Very Poor	Chronic food insecurity, low dietary diversity	Overcrowded, poor sanitation	Minimal education, low literacy	Very few assets, highly insecure	Unstable informal work, extreme precarity	Weak social networks, limited support	Marginalized politically, no voice	Highly vulnerable, weak coping strategies
Poor	Occasional food shortages, some nutritional deficiencies	Basic but insecure housing	Some primary education, limited skills	Few productive assets, insecure tenure	Irregular income, low-paid work	Limited but some community support	Minimal political engagement	Somewhat vulnerable, limited resilience
Not Poor but Not Rich	Generally food secure, occasional stress	Adequate but modest housing	Secondary education, some vocational skills	Some productive assets, moderate security	Stable but low-income jobs, small businesses	Moderate social ties, community participation	Some political awareness, occasional engagement	Moderate resilience, some coping strategies
Rich/Resilient	Food secure, diverse diet	Comfortable and well-maintained housing	Higher education, specialized skills	Secure assets, land, savings	Secure employment or business ownership	Strong social networks, community leadership	Active political participation, some influence	Strong coping mechanisms, high resilience
Very Rich	Abundant food, luxury consumption	High-quality, spacious housing	Advanced education, elite institutions	Significant wealth, investments	High-income professionals, business elites	Extensive social networks, influential ties	High political influence, decision-making power	Highly resilient, diversified risk management

Source: Created from the Project Data - FGDs

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