



POVERTY DYNAMICS AND SOCIAL PROTECTION AMIDST COMPLEX CRISES IN BORNO STATE

March 2025



Current population size by gender and age-range:

Population size by gender and age-range:

Category	Population (2006 Census)	Estimated Population (2025)	Percentage of Total Population (2025)
Total Population	4,171,104	7,933,099	100.0%
Male Population	2,163,358	4,115,978	51.9%
Female Population	2,007,746	3,817,121	48.1%
Age 0–14	1,931,360	3,675,528	46.3%
Age 15–64	2,118,849	4,026,825	50.7%
Age 65+	120,895	229,308	2.9%

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

- % of population in multidimensional poverty: 72.5%
- Population in multidimensional poverty in 2022: 2.25 million
- Estimated population in multidimensional poverty in 2025: 5.75 million
- % of children in multidimensional poverty in 2022 in 2022: 88.0%
- % of school-age children out-of school (aged 6-15): 54.2%
- % of school-aged girls (aged 6–15) who are poor and out of-school: 49.2%
- Total State budget for 2025: ₦615.86 billion
- % of total budget for social protection in 2025: 10.05%

Authors: Judith-Ann Walker, Kareem Abdulrasaq, and Marta Eichsteller

Executive Summary

Borno State, Nigeria, faces persistent and deepening poverty due to a combination of armed conflict, climate-induced disasters, and economic shocks. The Boko Haram insurgency has caused massive displacement, loss of livelihoods, and destruction of infrastructure, exacerbating economic hardship. Environmental shocks such as floods have further strained household resilience, leading to food insecurity and worsening poverty levels. The COVID-19 pandemic and subsequent economic policies, including fuel subsidy removal and the cashless policy, have compounded these challenges, limiting income opportunities and access to essential goods. These crises have disproportionately affected women and rural communities, who face higher barriers to escaping poverty. While government initiatives such as the Borno State Social Investment Management Programme (BOSIMP) and federal assistance programmes exist, their reach and effectiveness remain limited, with many vulnerable households lacking adequate social support.

The study highlights the varying poverty trajectories in Borno State, categorising households into chronic poverty, impoverishment, and sustained escape. Findings show that conflict and displacement have disrupted traditional livelihood activities such as farming and petty trading, making economic recovery difficult. Female-headed households and young people, in particular, struggle with unemployment, low capital access, and limited financial safety nets. While some have achieved sustained poverty escape through education, civil service employment, and asset diversification, structural barriers (such as gender inequality, poor access to education, limited social assistance, environment and government policies etc) continue to hinder economic mobility for most.

Key Findings

- The convergence of conflict, climate change, and economic instability in Borno State has deepened poverty levels, making it harder for households to escape poverty. Displacement and loss of livelihoods contribute to worsening economic vulnerabilities.
- Many households experience cyclical poverty, where temporary improvements through aid or remittances are followed by economic shocks, such as inflation or insecurity, which push them back into deprivation. The lack of sustainable income sources exacerbates this trend.
- Despite the presence of various social protection schemes, coverage remains inadequate. Many vulnerable households, particularly those in remote or conflict-affected areas, are excluded due to bureaucratic inefficiencies and security concerns.
- Women-headed households face disproportionate hardships, with limited access to financial resources and employment. Social assistance programmes often fail to consider gender-specific vulnerabilities, reducing their effectiveness in lifting women and children out of poverty.
- The ongoing crisis disrupts local markets, making it difficult for small businesses and informal workers to recover. High transportation costs, restricted trade routes, and inflation further weaken economic resilience among poor households.
- While cash transfer programmes provide immediate relief, their effectiveness is limited by inflation and supply chain disruptions. Beneficiaries struggle to convert cash assistance into long-term economic stability, as prices for essential goods remain volatile.
- The prolonged reliance on humanitarian aid creates a dependency cycle, where recipients struggle to transition to self-sufficiency. The lack of integrated livelihood support programmes further limits economic mobility.
- Current social assistance programmes do not adequately adapt to the rapidly evolving crisis landscape. A more flexible, community-driven approach one that integrates social protection with livelihood recovery and resilience-building is necessary for lasting impact.

Policy Recommendations

- **Strengthen Adaptive Social Protection Systems:** Expand shock-responsive programmes that can scale rapidly during crises, ensuring cash transfers and food assistance remain effective. Leverage digital technologies such as mobile money and blockchain to improve aid distribution and efficiency.
- **Promote Economic Recovery and Livelihood Support:** Rehabilitate market infrastructure, reopen trade routes, and support small businesses. Expand microfinance initiatives, vocational training, and safe trade corridors to promote sustainable economic opportunities, particularly for displaced and marginalised populations.
- **Implement Gender-Responsive Social Assistance:** Design targeted programmes addressing gender-specific vulnerabilities, ensuring women's access to financial inclusion, skills training, and employment opportunities. Strengthen legal protections against workplace discrimination and promote women's economic empowerment.
- **Reduce Aid Dependency Through Community Resilience:** Invest in climate-smart agriculture, vocational training, and enterprise development. Strengthen local governance and grassroots resilience initiatives while fostering public-private partnerships to drive economic growth and self-sufficiency.
- **Enhance Policy Coordination and Data-Driven Decision-Making:** Establish multi-sectoral policy frameworks that align government, donor, and local efforts. Improve data collection systems using real-time digital registries and geospatial mapping for targeted interventions and evidence-based policy adjustments.

Contents

Executive Summary	1
Key Findings	2
Policy Recommendations	3
Acknowledgements	6
List of acronyms and abbreviations	7
Glossary	10
Section 1: General Introduction	11
1.1 Background of the Study	11
1.2 Policy and Administrative Frameworks for Poverty Reduction in Borno State	13
Policy Framework	13
Administrative Frameworks	15
1.3 Data and Methods	17
Section 2: Chronic poverty	19
2.1 Livelihoods in Chronic Poverty	19
2.2 Maintainers of Chronic Poverty	22
Section 3: Impoverishment	25
3.1 Livelihoods Under Impoverishment	25
3.2 Drivers of Downward Mobility	26
Section 4: Sustained Escapes	28
4.1 Livelihoods Supporting Sustained Escapes	28
4.2 Poverty Interrupters	29
Section 5: Demographics disparities: Rural vs. urban poverty, gendered impacts	34
5.1 Rural-Urban Differences	34
5.2 Intersecting crises among individual households by Gender	36
Section 6: Social Assistance Amidst Crisis	39
6.1 Targeting of Individuals, Households, and Communities for Assistance	39
6.2 Social Assistance and its Effectiveness Amidst Complex Crises	40
7.0 Policy Implications and Recommendations	44
7.1 Adaptive Social Protection Systems	44
7.2 Economic Recovery Through Market and Livelihood Support	44
7.3 Gender-Specific Vulnerabilities in Social Assistance	44
7.4 Reduce Aid Dependency by Strengthening Community Resilience	45
7.5 Policy Coordination and Data-Driven Decision Making	45
Conclusion	46
Annex	47
References	48

Boxes

Box 1: Gender and Economic Mobility: Differences in Sustained Escapes	32
Box 2: Wellbeing and Economic Status per Social Classes	36

Figures

Figure 1: Poverty Statistics in Borno State	12
Figure 2: Borno State's Subnational Human Development Index and International Wealth Index Trend	12
Figure 3: Poverty Alleviation and Social Protection	14
Figure 4: State Well-Being Levels over the years	34
Figure 5: Urban-Rural Well-Being Levels over the years	35
Figure 6: Well-Being Levels Over the Years by Gender	37

Tables

Table 1: Research Questions	13
Table 2: FGN supported interventions	15
Table 3: Key Budget 2024 Budget Performance by Administrative Classification	16
Table 4: Instrument and sample size	18
Table 5: Coding frequencies in LHI related to economic activities by poverty trajectories ...	21
Table 6: Economic Activities in the State by Gender as Identified in the FGD and KII	22
Table 7: Effectiveness of interventions	40
Table 8: Most and less effective interventions	43
Table 9: Perception of participants on Well-being Levels Across Multiple Dimensions in Borno State	47

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List of acronyms and abbreviations

NSR	National Social Register
NASSCO	National Social Safety-Nets Coordinating Office
ANEEJ	Africa Network for Environment and Economic Justice
BASIC	Better Assistance in Crises Research
BSBIR	Borno State Budget Implementaion Report
BSG	Borno State Government
BOSIMP	Borno State Social Investment Management Programme
BOCSDA	Borno State Social Investment Management Programme
CFR	case fatality rate
CP	Chronic Poverty
CPAN	Chronic Poverty Advisory Network
CSO	civil society organisations
CSDP	Community and Social Development Project
CCT	Conditional Cash Transfer
DEEP	Data and Evidence to End Extreme Poverty
dRPC	development Research and Projects Centre
DTM	Displacement Tracking Matrix
EARCOM	Ethical and Attitudinal Re- orientation Commission
FGN	Federal Government of Nigeria
FGN	Federal Government of Nigeria
FGD	Focused Group Discussion
FMBEP	Federal Ministry of Budget and Economic Planning
FMHSW	Federal Ministry of Health and Social Welfares
GDL	Global Data Lab
IM	Impoverishment
ITF	Industrial Training Fund
ICT	information and communication technology
IDS	Institute of Development Studies
IDP	Internally Displaced Person
IOM	International Organisation for Migration
IWI	International Wealth Index
KII	Key Informant Interview

LHI	Life History Interviews
LGAs	Local Government Areas
LTR	Long-Term Residence
MSN	Managing Conflict in Nigeria
MTEF	Medium-Term Expenditure Framework
MDAs	Ministries, Departments, and Agencies
MRRR	Ministry of Reconstruction, Rehabilitation and Resettlement
MPI	Multidimensional Poverty Index
NCTO	National Cash Transfer Office
NEMA	National Emergency Management Agency
NIN	National Identification Number
NITDA	National Information Technology Development Agency
NSIP	National Social Investment Programme
NSPP	National Social Protection Policy
NAN	News Agency of Nigeria
NBS	Nigeria Bureau of Statistics
NG-CARES	Nigeria COVID-19 Action Recovery and Economic Stimulus
NRCS	Nigerian Red Cross Society
NGO	Non-Governmental Organisation
OWP	Organisation for World Peace
OPM	Oxford Policy Management
PCGS	Presidential Conditional Grant Scheme
PPP	Public-private partnerships
SME	Small and Medium Enterprises
SEMA	State Emergency Management Agency
SOCU	State Operations Coordinating Unit
SSPP	State Social Protection Policy
SHDI	Subnational Human Development Index
SURE-P	Subsidy Reinvestment and Empowerment Programme
SDGs	Sustainable Development Goals
SE	Sustained Escape
TE	Temporary Escape
BACSDAHR	Borno State Agency for Coordination of Sustainable Development and Humanitarian Response

UN	United Nations
VOP	Voice of the People
VGf	Vulnerable Group Fund

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-impoverished. 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 impoverishment, 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

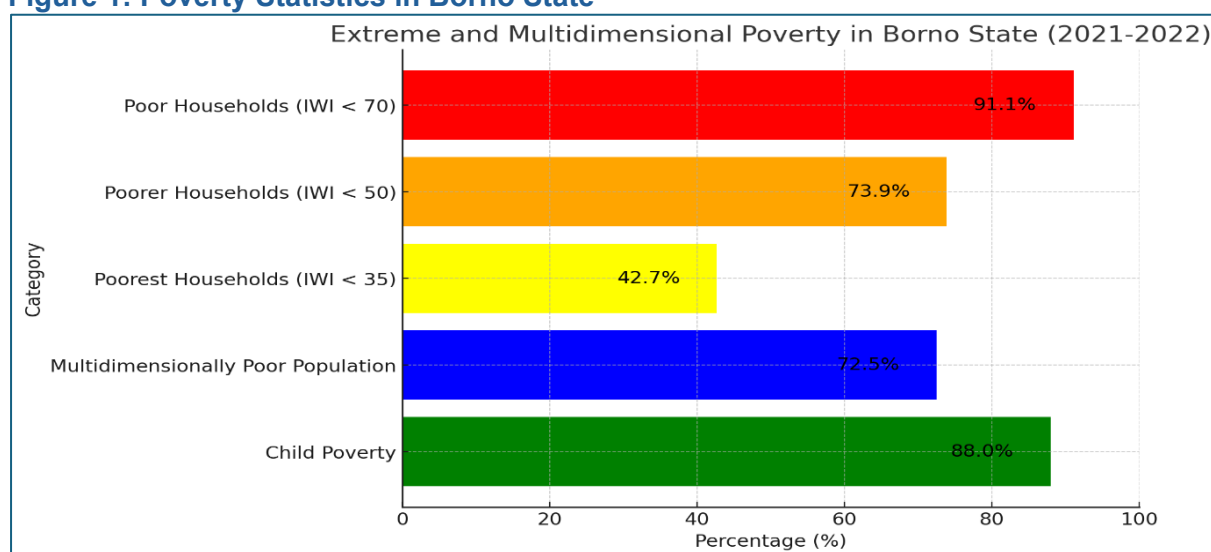
Borno State, located in northeastern Nigeria, has faced significant challenges related to poverty, primarily due to prolonged insurgency and environmental disasters. The Boko Haram insurgency, active since 2009, has resulted in over 35,000 civilian deaths and displaced more than 2 million people, severely disrupting livelihoods and exacerbating poverty in the region. In recent years, environmental factors have further compounded the state's challenges. In September 2024, the collapse of the Alau Dam led to devastating floods in Borno State, submerging approximately 40% of Maiduguri's territory, killing at least 30 people, and affecting over a million others. This disaster destroyed vast areas of farmland, leading to severe food shortages and heightened food insecurity. A 2024 working paper by the Institute of Development Studies surveyed 1,000 households in Konduga and Maiduguri Municipal Council, revealing that 43% experienced income or agricultural disruptions or asset losses due to conflict, flooding, or drought; notably, only 10% received social assistance, leading many to adopt negative coping mechanisms that could perpetuate poverty and food insecurity (Diwaka et al, 2024). Another study assessed the socio-economic impact of flooding in Maiduguri Municipal Council and Jere, finding that over 90% of affected households had not fully recovered from flood-induced losses, with significant challenges in accessing necessary resources for recovery, such as capital and loans (Faith, 2025). Also, research focusing on the Bolori 2 ward in Maiduguri Metropolitan Council highlighted a 100% increase in malaria incidence over a decade, correlating with rising temperatures and rainfall; the 2024 floods, which submerged nearly 70% of Maiduguri, exacerbated the prevalence of climate-sensitive diseases like malaria and cholera among vulnerable populations (Abdulrahman et al, 2024).

The COVID-19 pandemic also impacted poverty levels in Borno State, Nigeria, exacerbating existing vulnerabilities and creating new challenges. A previous study found that the pandemic heightened food insecurity and psychosocial stress among households in Nigeria, including Borno State. Another study revealed that 42% of surveyed households ran out of food during the pandemic (Bwala, 2023). All income groups reported increased dependency on public assistance and heightened perceptions of insecurity, with higher-income earners experiencing the most significant shifts. The study also noted rising levels of anger and irritation across all income categories. Factors such as gender, educational level of the household head, work hours per day, and family income were associated with food security and hunger during the pandemic. Furthermore, the British Council's Managing Conflict in Nigeria (MCN) programme highlighted the compounded effects of the pandemic on conflict dynamics, gender roles, and social inclusion in Borno State (MSN, 2020). The research indicated that the pandemic and related government response measures have gravely impacted Borno, a state already experiencing high insecurity and violence, unequal gender power relations, and social exclusion. The findings suggest that the pandemic exacerbated existing vulnerabilities, leading to increased poverty levels and social challenges in the state.

Specific poverty indicators in the state highlight the extent of the crisis. For instance, a study in Jere Local Government Area found that nearly 50% of farming households operate below the poverty line, underscoring the vulnerability of agricultural communities to insecurity and economic shocks. Another study across several local government areas in Borno State revealed that 62% of farming households were poor, with some experiencing extreme poverty (Kwaghe 2009). The 2003-04 National Bureau of Statistics (NBS) poverty report indicated that approximately 59.8% of Borno State's population lived below the poverty line, increasing to 60.6% between 2009/10 (NBS 2010). The 2021 Global Data Lab report shows that 91.1% of households in Borno State are classified as poor, with 73.9% being poorer and 42.7% being the poorest (GDL 2025). The 2022 Nigeria Multidimensional Poverty Index (MPI) indicates that Borno is one of the poorest states in Nigeria, with 72.5% of its

population classified as multidimensionally poor. Child poverty is particularly acute, affecting 88.0% of children, among the highest rates in the country (NBS 2022).

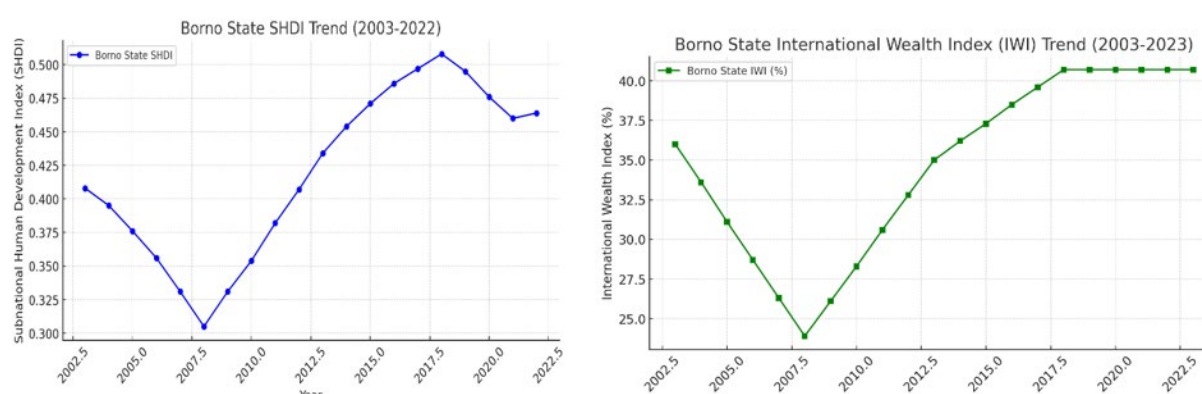
Figure 1: Poverty Statistics in Borno State



Source: Global Data Lab Report 2021 and NBS 2022

Between 2003 and 2023, Borno State's Subnational Human Development Index (SHDI) and International Wealth Index (IWI) followed a similar trend, initially declining before experiencing gradual recovery. The SHDI dropped from 0.408 in 2003 to its lowest point of 0.305 in 2008, reflecting a decline in human development due to socio-economic challenges. However, it rebounded steadily, reaching 0.508 in 2018 before slightly declining to 0.464 in 2022. Similarly, the IWI decreased from 36% in 2003 to 23.9% in 2008, indicating worsening household wealth and living conditions. After 2008, the IWI steadily increased, peaking at 40.7% in 2018 and stabilising at this level through 2023 (GDL 2025).

Figure 2: Borno State's Subnational Human Development Index and International Wealth Index Trend



Source: Global Data Lab Report 2021 and NBS 2022

Gaps in addressing intersecting crises remain stark. Despite Borno's establishment of the Ministry of Poverty Alleviation and Ministry of Reconstruction, Resettlement, and Rehabilitation, programs often lack sufficient financing and coordination, with climate finance and development assistance underutilised. Political challenges, including inter-agency rivalry and incomplete beneficiary databases, hinder targeted aid delivery, leaving displaced

populations underserved. Additionally, social assistance remains reactive rather than systemic, failing to account for overlapping shocks like climate disasters and conflict. For instance, flooding in 2022 exacerbated food insecurity for 4.4 million people, yet most interventions focused narrowly on conflict-related displacement. While all these findings highlight the severity of poverty and vulnerability in Borno State, they do not sufficiently examine intergenerational poverty and the role of social assistance in mitigating the impacts of these crises. Specifically, there is limited research on how social protection programmes address the interconnected challenges of armed conflict, displacement, climate-related shocks, economic instability, and public health crises. 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)
• 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?	• 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?

1.2 Policy and Administrative Frameworks for Poverty Reduction in Borno State

Policy Framework

Borno State's policy framework for poverty alleviation is structured around several key legal and strategic documents designed to promote sustainable development and social protection. The framework is built on long-term planning, fiscal responsibility, and targeted interventions aimed at reducing poverty and improving the lives of vulnerable populations. At the foundation of this framework are the Borno State 25-Year Development Plan and the 10-Year Strategic Transformation Initiatives. These plans set a long-term vision for the state's

development, focusing on key areas such as reconstruction and rehabilitation, human capital development, economic diversification, security and governance, and fiscal sustainability (BSG 2020). The state's commitment to social assistance can be seen through specific legislative measures. The Borno State Child Protection Law of 2021 aims to safeguard the rights and well-being of children, recognising their vulnerability and the need for targeted support (Yamta & Andrew 2014). Complementing this, the Borno State Social Investment Management Programme Law of 2023 provides a framework for coordinating and implementing social investment programmes designed to alleviate poverty and promote economic empowerment. In 2024, the Borno State Strategy for Durable Solutions to Internal Displacement was launched, aligning with international commitments and emphasising voluntary return, local integration, or relocation for internally displaced persons (BSG 2024). This strategy is part of a broader initiative by the Nigerian government and the United Nations to develop State Action Plans for durable solutions in the Northeast region, including Borno, Adamawa, and Yobe states (United Nations, 2024). The Borno State Strategy outlines a three-year plan (2025–2027) that focuses on ensuring safe and dignified returns, integration into host communities, or relocation to other areas. It includes detailed requirements for these processes, such as security, housing, basic services, and cash grants (Boas et al, 2025).

To ensure that these ambitious goals are met, the state government publishes a Medium-Term Expenditure Framework (MTEF). This document updated regularly (e.g., for 2025–2027 on September 30, 2024), aligns fiscal resources with the long-term development plans, providing a structured and transparent approach to budget preparation and execution (BSG, 2024a). Funding for the Poverty alleviation and social protection budget classification shown in Table 2 reveals that between 2021 and 2025, Borno State's overall budget size grew substantially from N248.39 billion in 2021 to N615.86 billion in 2025, with corresponding increases in allocations for both poverty alleviation and social protection. In 2021, only 0.97% (N2.40 bn) of the budget was earmarked for poverty alleviation, while social protection received 9.82% (N24.39 bn); by 2022, these figures rose to 2.33% (N6.29 bn) and 11.19% (N30.19 bn) respectively. Although 2023 saw a slight dip in social protection funding to 5.94% (N13.99 bn) with a modest 2.24% (N5.27 bn) for poverty alleviation, the allocations rebounded in 2024 with 1.25% (N4.47 bn) for poverty alleviation and 6.81% (N24.41 bn) for social protection and reached their highest levels in 2025 at 2.60% (N16.04 bn) and 10.05% (N61.88 bn) respectively (BSG 2025).

Figure 3: Poverty Alleviation and Social Protection

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	248.39	2.40	0.97%	24.39	9.82%
2022	269.69	6.29	2.33%	30.19	11.19%
2023	235.33	5.27	2.24%	13.99	5.94%
2024	358.73	4.47	1.25%	24.41	6.81%
2025	615.86	16.04	2.60%	61.88	10.05%

Source: Borno State Approved 2021, 2022, 2023 and 2024 Budgets Estimate

The Federal Government of Nigeria (FGN) has supported Borno State through various intervention programmes aimed at poverty alleviation and economic recovery. Between August 2018 and April 2022, the state received N116.4 million from the \$322.5 million Abacha loot for cash transfers, accounting for just 0.09% of the national estimate. More recently, under the Presidential Conditional Grant Scheme (PCGS) from July 2023 to August 2024, Borno State was allocated N863.4 million, representing 2.73% of the national fund. Additionally, the state benefitted from the Vulnerable Group Fund, covering 119,426 individuals (2.12% of the national total) as of November 2024. In response to economic disruptions, the Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES)

programme disbursed N5.9 billion (1.35% of the total national fund) to the state in July 2024. Furthermore, the state received N5 billion (2.70% of the national total) for purchasing and distributing rice and other grains as palliatives in 2024.

Table 2: FGN supported interventions

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 (N)	N 123,731,188,000	116,400,000	0.09%
N50,000, Presidential Conditional Grant Scheme (PCGS) July 2023 to August 2024	N 31,569,450,000	863,400,000	2.73%
Vulnerable Group Fund Coverage Rate as of November 2024	5,640,783	119,426	2.12%
Nigeria Covid19 Action Recovery and Economic Stimulus, July 2024 Third Disbursement (N)	N 438,368,915,030	5,898,270,783.50	1.35%
Grant for the purchase of rice and other grains for distribution as palliative, 2024 (N)	N 185,000,000,000	5,000,000,000	2.70%

Source: FMBEP 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/>

Administrative Frameworks

Borno State's administrative frameworks for managing poverty and humanitarian crises are structured around several key institutions and committees. At the heart of these efforts is the Borno State Agency for Coordination of Sustainable Development and Humanitarian Response (BACSDAHR), established on December 11, 2019. BACSDAHR plays a crucial role in harmonising government and humanitarian efforts, ensuring that responses to crises are coordinated and effective. This agency facilitates working relationships between humanitarian and development partners, which is essential for addressing the complex challenges faced by the state, including insurgency and displacement. The Ministry of Poverty Alleviation and Youth Empowerment has been instrumental in implementing targeted programmes aimed at uplifting vulnerable populations. Since its inception in 2004, the ministry has focused on initiatives such as micro-credit schemes and vocational training to mitigate poverty. These programmes are designed to empower youth and support economic recovery in areas affected by conflict. The ministry works closely with other government agencies and humanitarian organisations to ensure that its efforts are aligned with broader state strategies for poverty reduction and social protection.

In response to the economic destruction caused by the insurgency, the Borno State Government established the Ministry of Reconstruction, Resettlement, and Rehabilitation (RRR) with the existing State Emergency Management Agency (SEMA). This ministry is tasked with assisting in the quick recovery of livelihoods and welfare means for affected populations. The RRR works to rebuild infrastructure, restore basic services, and support the return of displaced persons to their communities. This ministry's efforts are critical in addressing the humanitarian crisis and laying the groundwork for sustainable development.

The Borno State Social Investment Management Programme (BOSIMP), established in September 2023 under the Borno State Social Investment Management Programme Law, serves as a key coordinating body for poverty alleviation and hunger reduction. BOSIMP works with the state government, civil society organisations (CSOs), and volunteers to empower communities across the state. By providing a resource base for these efforts, BOSIMP helps ensure that social investment programmes are effectively managed and targeted toward those most in need.

In February 2024, the Hon. Alhaji Abdulkarim Maaji, Special Adviser to the State Governor on Poverty, plays a key role in advising on poverty reduction strategies and reporting directly to the Governor or, in some cases, the Chief of Staff. This position ensures that poverty alleviation remains a high priority on the state's agenda, with regular updates and recommendations provided to senior government officials. The Special Adviser works closely with various government ministries and agencies to ensure that poverty reduction efforts are aligned with broader state development goals.

The 2024 budget performance of Borno State's key administrative units reveals varied levels of expenditure execution. The Borno State Agency for the Coordination of Sustainable Development and Humanitarian Response achieved a 34.4% expenditure performance, with actual spending of N8.59 billion against an approved budget of N24.99 billion. In contrast, the Borno State Community & Social Development Agency (BOCSDA) and the Borno State Social Investment Management Programme reported zero actual expenditure, indicating significant challenges in implementing their programmes. The Ministry of Reconstruction, Resettlement and Rehabilitation (MRRR) performed relatively well, with a 55.5% expenditure rate, totalling N9.01 billion. The Ministry of Youth, Sports & Poverty Alleviation achieved a 33.4% expenditure performance, while the Borno State Emergency Management Agency (SEMA) stood out with an impressive 98.4% expenditure rate (BSBIR Q4, 2024).

Table 3: Key Budget 2024 Budget Performance by Administrative Classification

MDAs	Approved Budget	Actual Expenditure (Q1-Q4)	% Performance	Parent Ministry
Borno State Agency for the Coordination of Sustainable Development and Humanitarian	24,990,909,000	8,596,568,620	34.4%	Secretary to the State Government (SSG)
Borno State Community & Social Development Agency (BOCSDA)	448,400,000	0.00	0.00%	Ministry of Inter-Governmental Affairs and Special Duties
Borno State Agricultural Mechanisation Authority	142,980,000	18,006,532	12.6%	Ministry of Agriculture and Natural Resources
Ministry of Reconstruction, Rehabilitation and Resettlement (MRRR)	16,244,279,000	9,018,270,759	55.5%	MRRR
Borno State Primary Healthcare Development Board (BSPHCDB)	3,869,655,000	841,417,595	21.7%	Ministry of Health and Human Services

MDAs	Approved Budget	Actual Expenditure (Q1-Q4)	% Performance	Parent Ministry
Ministry of Youth, Sports & Poverty Alleviation	14,563,341,000	4,856,906,374	33.4%	Ministry of Youth, Sports & Poverty Alleviation
Borno State Social Investment Management Programme	11,100,000,000	0.00	0.00%	Ministry of Youth, Sports & Poverty Alleviation
Borno State Emergency Management Agency (SEMA)	5,194,807,000	5,111,504,217	98.4%	Governor's Office

Source: Borno State Budget 2024 Performance Report

1.3.1.3. 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 Borno 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 Borno State, with a focus on urban (Maiduguri Metropolitan Council) and rural (Konduga) communities. This geographic distribution ensures a comprehensive understanding of poverty experiences across different socio-economic settings. Borno 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 Borno State.

Table 4: 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 KIs (Balanced across rural and urban areas, and across women and men)

Data Analysis: The collected qualitative data is 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

Households in chronic poverty (CP) in Borno State, particularly conflict-affected populations, rely on unstable and vulnerable livelihoods. Farming, a key activity, is disrupted by insurgency, displacement, and climate challenges, leading to prolonged food insecurity. For instance, one interviewee noted, "In 2013, during the insurgency, our farmlands were affected, and we could not access the farm... this affected our well-being as farming was a source of livelihood" (LHI_Borno_F4). Even active farmers face low productivity, as seen in, "My two sons are currently in Jakana town farming on rented land... they anticipate low productivity this year due to the cessation of the rain" (LHI_Borno_F7). Livestock rearing, once profitable, has become unsustainable due to insecurity and asset loss, forcing shifts to less viable options, e.g., "My father was engaged in the cattle business... but after my uncle died in an accident, he had no option but to engage in farming" (LHI_Borno_F7).

Petty trading, a critical livelihood, is fragile due to economic shocks like inflation and cash scarcity. Traders struggle with unpaid credit, as one stated, "I used to sell charcoal but during the cashless policy people bought it on credit and have refused to pay" (LHI_Borno_F7), and another, "Due to people buying on credit, I no longer have the capital to continue the business" (LHI_Borno_F5). Craftsmanship (e.g., cap sewing, incense preparation) and hair braiding offer income but are seasonal, credit-dependent, and insufficient to break poverty cycles. For example, "I sell incense and thrift clothing, but I do not patronise the business anymore because of lack of capital" (LHI_Borno_F6), and hair braiding earns just 200–500 naira per client, barely covering basics.

Many individuals rely on precarious economic activities, which are highly susceptible to external shocks such as conflict, displacement, and environmental challenges. The persistent insecurity in the region has severely impacted traditional means of earning a living, trapping many in cycles of chronic poverty. Without stable access to productive resources or diversified income opportunities, affected populations struggle to maintain food security and financial stability. Farming, a predominant livelihood in Borno, is particularly vulnerable to disruptions caused by insurgency, lockdowns, and climate conditions. Many farmers have lost access to their lands due to conflict, leading to prolonged periods of food insecurity and economic hardship. As one interviewee stated, *"In 2013, during the insurgency, our farmlands were affected, and we could not access the farm; we could not even farm for many years, and this affected our well-being as farming was a source of livelihood for us, and we depend on it for feeding."* (LHI_Borno_F4). Even those who continue farming face significant challenges. Another respondent described their sons' struggles, noting, *"My two sons are currently in Jakana town farming on rented land in order to sustain themselves. They also engage in farm labour to earn extra income. However, they anticipate low productivity this year due to the cessation of the rain."* (LHI_Borno_F7).

Livestock rearing was once a dependable and lucrative source of income for many in Borno, providing financial security and a sustainable way of life, yet it has grown increasingly untenable due to a combination of insecurity, asset loss, and family conflicts. The Boko Haram insurgency, which escalated around 2010, disrupted traditional grazing routes and markets, while incidents like theft or personal tragedies stripped families of their herds, as one interviewee recounted: "I could recall when my father was robbed of his assets (livestock), that was when we started experiencing changes in our lives and life and situation became challenging" (LHI_Borno_M02). Additionally, family decisions or disputes, such as the case where "my father was engaged in the cattle business, transporting and selling cattle to the west and eastern parts of Nigeria, but after my uncle died in an accident during one of the business trips, my grandmother stopped my father from continuing, and he had no option but to engage in farming" (LHI_Borno_F7), forced abrupt shifts to less stable alternatives like

farming. These disruptions have eroded the economic foundation of livestock-dependent households, pushing them toward livelihoods that offer lower returns and greater vulnerability, thus deepening chronic poverty in the region. The decline of livestock rearing has left families with few viable options, often trapping them in a cycle of financial instability as they transition to precarious occupations with diminished prospects. The loss of this once-thriving trade is compounded by familial tensions over inheritance, as illustrated by another interviewee: "We find it difficult to survive, there was no food, he has to hustle before we feed. My father left behind cattle (livestock) but my half siblings took them all" (LHI_Borno_F04), highlighting how internal conflicts can further deplete resources. This shift isn't merely a response to recent economic crises like the 2023 cashless policy or fuel subsidy removal but reflects a broader, decade-long trend where insecurity and personal setbacks have diminished livestock's reliability compared to its prominence ten years prior. As a result, individuals who once enjoyed a comfortable standard of living through livestock trading or herding now face reduced yields and heightened economic fragility, with many unable to recover their former status, perpetuating poverty in Borno's conflict-affected communities.

Petty trading serves as a crucial livelihood for many in Borno, yet it remains highly unstable due to economic shocks and financial constraints. Traders often struggle with inconsistent income, as inflation, cash shortages, and unreliable customers weaken their ability to sustain their businesses. A major challenge is the widespread practice of selling on credit, where customers fail to repay, leaving traders without the necessary capital to restock. This financial instability forces many small-scale traders to abandon their businesses, pushing them further into economic hardship. One interviewee shared how their business collapsed due to unpaid debts: *"I used to sell charcoal but during the cashless policy (2022) people bought it on credit and have refused to pay, so now I have nothing to do."* (LHI_Borno_F7). Similarly, another respondent described how capital erosion ended their trading activities: *"I engaged in petty trading, where I sold maize grits, flour, palm oil, and groundnut oil after I received my payment from the company. But due to people buying on credit, I no longer have the capital to continue the business."* (LHI_Borno_F5). These experiences highlight the fragile nature of petty trading, where a single economic disruption can force individuals out of business, leaving them without a reliable source of income.

Craftsmanship and specialised trades, such as cap sewing and incense preparation, provide important income-generating opportunities in Borno. However, these trades are highly seasonal and susceptible to market shocks, making them unreliable as a stable source of livelihood. Limited demand and the frequent reliance on credit transactions further hinder profitability, leaving many artisans struggling to sustain their businesses. Without sufficient capital or a steady customer base, individuals engaged in these trades often face financial instability, forcing them to scale back or abandon their work altogether. One interviewee highlighted the challenges of sustaining a specialised trade due to financial constraints: *"I sell incense and thrift clothing, but I do not patronise the business anymore because of lack of capital. I only prepare incense and humra for brides on request, which is not often."* (LHI_Borno_F6). This experience reflects a broader trend where artisans and traders struggle to maintain their businesses due to fluctuating demand and capital shortages. The vulnerability of these trades underscores the need for financial support and market access initiatives to help individuals sustain their livelihoods and reduce economic precarity.

Table 5: Coding frequencies in LHI related to economic activities by poverty trajectories

Nodes	State = Borno (n=20)			
	13Y Poverty Trajectory = CP (n=10)	13Y Poverty Trajectory = IM (n=8)	13Y Poverty Trajectory = SE (n=2)	13Y Poverty Trajectory = NN (n=0)
Agriculture wage labour	0	0	0	0
Farming	3	4	0	0
Informal sector	1	1	0	0
Smuggling	0	0	0	0
Pensions	1	0	1	0
Business	2	5	1	0
Petty trade sales	6	3	0	0
Wage labour	5	4	0	0
Salaried employment	2	6	1	0
Cash Transfers	1	0	0	0
Loss of resources	0	1	0	0
Debt	0	1	0	0
Food insecurity	0	0	0	0
Loss of land	0	2	0	0
Loss of livestock	0	0	0	0
Loss social capital	0	0	0	0
Rented accommodation	5	3	1	0
House or property	4	5	2	0
Land ownership - access	3	2	0	0
Livestock	2	0	0	0
Production technologies	0	1	0	0
Remittances	4	1	0	0
Savings - resources	0	0	1	0
Migration	1	0	0	0

Source: Created by the Author from LHIs Project Data

Hair braiding serves as a vital yet low-income economic activity, particularly in cash-strapped communities where formal employment opportunities are limited. While it provides a means for individuals, mostly women, to earn supplementary income, it remains insufficient to break the cycle of poverty. The irregular demand for hair braiding services, combined with economic instability and rising living costs, makes it difficult for practitioners to achieve financial security. Many women rely on this skill as a survival strategy rather than a pathway to economic mobility, often facing challenges such as fluctuating earnings and lack of financial support. For many, hair braiding is not just a trade but a necessity for survival. A personal account illustrates this reality, where a woman describes plating hair to support her family, earning as little as 200–500 naira per client. This meagre income is often inadequate to cover basic household expenses, forcing her to borrow money just to feed her family.

For some individuals, leasing assets like land to corporations or engaging in government-supported activities provided brief relief but lacked long-term sustainability. The absence of reinvestment opportunities means these windfalls do not lead to lasting improvements. While such arrangements offer temporary financial relief, they often do not create stable income streams or long-term economic security. Many beneficiaries use the funds to meet immediate needs rather than invest in ventures that could generate continuous earnings. "My share of a plot of land was coincidentally hired by Airtel Communication Company at a rate of 1 million naira for five years. But the total amount was reduced by 250,000 naira, which I was forced to accept. When they renewed the contract, they paid me 1.8 million naira directly, which I used to rent a house and start petty trading" (LHI_Borno_M16). This situation shows how commercial contracts can provide short-term financial gains but do not necessarily result in lasting prosperity. While the funds helped cover urgent expenses, the lack of reinvestment strategies leaves individuals vulnerable to future economic instability.

In terms of gender disparities in livelihoods, those in chronic poverty are shaped by gendered economic activities that reflect both societal norms and limited access to stable income sources, as outlined in Table 6 from FGD and KII. Men were more engaged in physically intensive and skill-based trades such as farming (both seasonal and irrigation), cap sewing, tailoring, bricklaying, and aluminium work. Additionally, they dominated the transport sector, with tricycle (Keke Napep) operations being a key source of income. Trading and commerce also played a significant role in men's economic activities, with many involved in market trading, cart pushing, and livestock trading. Meanwhile, government and formal sector employment for men was largely limited to low-cadre jobs and retired security roles. The informal economy provided another source of livelihood, with men taking up menial jobs and working as commission agents. For women, economic participation was more concentrated in trade, services, and informal labour, reflecting both societal norms and limited access to formal employment opportunities. Many women were engaged in selling food items such as *moimoi*, *akara*, and dried farm produce, while others worked in housekeeping, housemaid services, and hair plaiting. Women also participated in skill-based activities like tailoring, cap making, knitting, and henna design, providing essential income for their households. Some women were involved in processing local petroleum jelly and ointments, contributing to small-scale production within the informal economy. Although women had a presence in farming, their roles were often secondary to men's, focusing on seasonal agriculture and the buying and selling of farm produce. Their involvement in government programmes was minimal, often limited to support initiatives rather than formal employment.

Table 6: Economic Activities in the State by Gender as Identified in the FGD and KII

Category	Males	Females
Agriculture	Farming (seasonal and irrigation), vegetable cultivation	Farming (seasonal), buying and selling farm produce (okra, sorrel, groundnuts)
Trading & Commerce	Market trading, cart pushing, selling food items	Selling food items (moimoi, akara, porridge), dried farm produce
Craft & Production	Tailoring, cap sewing, roofing (POP), aluminium work	Mat making, weaving, pottery, tailoring, cap sewing, henna design
Transport Services	Tricycle operation (Keke Napep)	Selling soft drinks and cold water, housemaid services
Government & Formal Jobs	Low cadre government jobs, retired security roles	Some involvement in government support programmes
Construction & Manual Work	Bricklaying, building materials production (red bricks)	Occasional involvement in housemaid jobs and paid domestic labour
Informal Economy	Menial jobs, odd jobs in the market, livestock trading	Hair plaiting, processing local petroleum jelly and ointments
Skill-Based	Tailoring, aluminium installation, cap making	Tailoring, cap making, knitting sweaters and shawls
Service Sector	Car wash, commission agents	Housekeeping in wealthy neighbourhoods (e.g., GRA)

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

2.2 Maintainers of Chronic Poverty

Health shocks and disabilities limit an individual's ability to work and sustain their livelihood. Injuries caused by violence, accidents, or illnesses often result in physical impairment, which can lead to long-term economic dependency. Without access to quality healthcare, rehabilitation, or alternative livelihood opportunities, affected individuals struggle to regain financial independence. In many cases, households bearing the burden of care for

a disabled family member experience additional financial strain, further deepening their poverty. For instance, *LHI_Borno_F4* experience illustrates how health shocks drastically alter life trajectories. After sustaining a gunshot wound, her left arm had to be amputated, rendering her unable to continue her work. She recalled, "I lost my left arm due to the injury sustained from gunshots. Later on, my hand was amputated while my husband was still alive." This disability not only affected her personal well-being but also created a long-term dependency on external support, highlighting how health-related shocks can lead to chronic poverty when individuals lose their ability to earn a livelihood.

Lack of formal education, particularly for women, limits their access to stable employment and economic opportunities. Cultural norms and societal expectations often restrict women's ability to pursue education, reinforcing their dependence on male family members for financial support. Without formal education, individuals are left with limited options, often engaging in low-paying, informal labour with little to no job security. This makes it difficult to recover from economic shocks, such as the loss of a spouse or displacement due to conflict, further entrenching poverty. One respondent shared how cultural beliefs prevented her from receiving an education, impacting her ability to become financially independent. "I never attended any formal education due to cultural beliefs. My grandfather was an Islamic scholar and did not believe in western education, especially for a girl child" (*LHI_Borno_F4*). This lack of education not only restricted her employment opportunities but also made her highly vulnerable to economic instability. In the absence of formal schooling, many women are forced into low-income livelihoods or complete dependence on their spouses, making poverty a persistent challenge across generations.

Conflict and displacement are major structural drivers of chronic poverty, particularly in regions affected by violent insurgencies. Armed conflicts, such as the Boko Haram insurgency, lead to mass displacement, loss of life, and destruction of property, leaving survivors without stable livelihoods. Many displaced individuals are forced to abandon their homes, businesses, and farms, making it nearly impossible to regain financial independence. In such cases, families often become reliant on humanitarian aid or support from relatives, which is not always sustainable in the long run. One respondent described the devastating impact of conflict on her family, saying, "In 2013, during the insurgency, I lost my husband during a Boko Haram attack. I lost three of my children aged 14 years, 2 years, and two months old, respectively" (*LHI_Borno_F4*). Such tragedies cause emotional trauma and also disrupt social and economic stability, making recovery even more challenging. With the destruction of infrastructure, businesses, and agricultural activities, displaced individuals face limited opportunities for employment or self-sufficiency, pushing them deeper into chronic poverty. As one community member explained, "Due to the insurgency, the majority of our community members have lost their means of livelihood and assets" (*FGD_Borno_Female*). With entire communities displaced and essential economic activities disrupted, poverty becomes entrenched, and recovery remains difficult.

Educational disruptions caused by conflict and insecurity are a significant structural driver of chronic poverty. When schools are attacked or communities become unsafe, children are forced to drop out, halting their education and limiting their future opportunities. Without education, young people struggle to access well-paying jobs or engage in skilled economic activities, perpetuating cycles of poverty across generations. The long-term impact is severe, as entire communities experience economic stagnation due to the loss of educated and skilled individuals. One respondent described how insecurity crippled their community, stating, "Due to the insurgency, the community experienced numerous obstacles; the armed men created such terror in them that they found it difficult to go about their daily duties, including education" (*LHI_Borno_F6*). Fear of attacks prevents children from attending school, and in many cases, educational infrastructure is directly targeted, leaving no safe spaces for learning. Even when relative peace is restored, children who missed years of schooling find it difficult to re-enroll, further widening the educational and economic gap.

Gendered inequities in education were a major challenge. When girls are denied access to schooling, their economic potential is severely restricted, leaving them dependent on male relatives or spouses for financial security. This lack of educational opportunities makes it difficult for women to secure stable employment or start businesses, reinforcing gender-based poverty cycles. In cases where male providers are lost due to conflict or economic hardship, uneducated women face even greater challenges in sustaining their households. One respondent highlighted the long-term effects of gender biases in education, stating, "My father did not recognise the significance of a Western education for a girl child at the time; he did not enroll them in school, although my younger sisters were enrolled much later" (LHI_Borno_F6). This reflects a common pattern where older generations of women were denied formal education, limiting their opportunities, while younger generations have had slightly more access. However, even when progress is made, deeply rooted gender biases continue to hinder women's economic empowerment.

Limited social support leaves many individuals vulnerable to economic instability, especially during times of crisis. Without adequate government assistance or NGO interventions, people struggle to cope with financial hardships, making it difficult to sustain poverty escapes. Even when aid programmes exist, their benefits are often unevenly distributed, creating a sense of exclusion among those left out. As one participant shared, "*I have never benefitted from any government scheme nor non-governmental organisations, although I am familiar with people who have benefitted from things like foodstuffs and many other things*" (LHI_Borno_F5). This reflects a common challenge where support systems fail to reach all those in need, widening the gap between those who receive assistance and those who do not. The frustration caused by these disparities can deepen economic hardship, as individuals without external support rely solely on personal income or informal networks to survive. In the absence of safety nets, economic shocks such as rising living costs, health emergencies, or loss of employment can push households back into poverty.

Section 3: Impoverishment

3.1 Livelihoods Under Impoverishment

Agricultural decline and land issues have significantly affected farmers' ability to sustain productivity and income. Many farmers have been forced to reduce the size of their farmland due to financial constraints and insecurity, leading to lower yields and diminishing profits. One farmer shared their experience, stating, "Due to my inability to maintain the farm, I have reduced the size of the farmland to a manageable portion. Unlike in the good old days, after every farming season, I realised up to sixty-six bags of farm produce, but now as the size of the farm reduces, I obtain at least twenty (20) bags of crops." This reduction in farmland not only impacts food production but also threatens livelihoods, as many rural households depend on agriculture as their primary source of income. In addition to shrinking farm sizes, the rising cost of agricultural inputs has made farming less sustainable for many. The cost of hiring tractors and other essential resources has skyrocketed over the years, making it increasingly difficult for farmers to cultivate large portions of land efficiently. One interviewee noted the rapid increase in tractor rental fees, stating, "During the tenure of Governor Mala Kachalla (2000), the cost of hiring a tractor was N25,000. By Governor Kashim Shettima's administration, it had risen to N70,000, and now, under Governor Babagana Umara Zulum, I learned it is up to N80,000 or more." These escalating costs, combined with the challenges posed by insecurity, have deepened the struggles of farmers, reduced agricultural productivity, and exacerbated rural poverty.

Petty trading serves as a crucial livelihood for many in Borno, yet it remains highly unstable due to economic shocks and financial constraints. Traders often struggle with inconsistent income, as inflation, cash shortages, and unreliable customers weaken their ability to sustain their businesses. A major challenge is the widespread practice of selling on credit, where customers fail to repay, leaving traders without the necessary capital to restock. This financial instability forces many small-scale traders to abandon their businesses, pushing them further into economic hardship. One interviewee shared how their business collapsed due to unpaid debts: *"I used to sell charcoal but during the cashless policy (2022) people bought it on credit and have refused to pay, so now I have nothing to do."* (LHI_Borno_F7). Similarly, another respondent described how capital erosion ended their trading activities: *"I engaged in petty trading, where I sold maize grits, flour, palm oil, and groundnut oil after I received my payment from the company. But due to people buying on credit, I no longer have the capital to continue the business."* (LHI_Borno_F5). These experiences highlight the fragile nature of petty trading, where a single economic disruption can force individuals out of business, leaving them without a reliable source of income.

Loss of Livestock and Assets: Livestock rearing was once a dependable and lucrative source of income for many in Borno, providing financial security and a sustainable way of life, yet it has grown increasingly untenable due to a combination of insecurity, asset loss, and family conflicts. The Boko Haram insurgency, which escalated around 2010, disrupted traditional grazing routes and markets, while incidents like theft or personal tragedies stripped families of their herds, as one interviewee recounted: "I could recall when my father was robbed of his assets (livestock), that was when we started experiencing changes in our lives and life and situation became challenging" (LHI_Borno_M02). Additionally, family decisions or disputes, such as the case where "my father was engaged in the cattle business, transporting and selling cattle to the west and eastern parts of Nigeria, but after my uncle died in an accident during one of the business trips, my grandmother stopped my father from continuing, and he had no option but to engage in farming" (LHI_Borno_F7), forced abrupt shifts to less stable alternatives like farming. These disruptions have eroded the economic foundation of livestock-dependent households, pushing them toward livelihoods that offer lower returns and greater vulnerability, thus deepening chronic poverty in the region. The decline of livestock rearing has left families with few viable options, often

trapping them in a cycle of financial instability as they transition to precarious occupations with diminished prospects. The loss of this once-thriving trade is compounded by familial tensions over inheritance, as illustrated by another interviewee: "We find it difficult to survive, there was no food, he has to hustle before we feed. My father left behind cattle (livestock) but my half siblings took them all" (LHI_Borno_F04), highlighting how internal conflicts can further deplete resources. This shift isn't merely a response to recent economic crises like the 2023 cashless policy or fuel subsidy removal but reflects a broader, decade-long trend where insecurity and personal setbacks have diminished livestock's reliability compared to its prominence ten years prior. As a result, individuals who once enjoyed a comfortable standard of living through livestock trading or herding now face reduced yields and heightened economic fragility, with many unable to recover their former status, perpetuating poverty in Borno's conflict-affected communities.

Temporary Relief Livelihoods: Bricklaying, as a labour-intensive job, provided individuals with immediate daily income, which was crucial for meeting household expenses. One respondent explained that his job at a block-making house at the University of Maiduguri allowed him to earn a stable daily wage, covering his transport and feeding costs. *"I started working in a block-making house in the University of Maiduguri in 2019, I was paid one thousand five hundred naira per day and one thousand naira for transport and feeding, so daily I earned two-thousand five hundred naira"*(LHI_Borno_M8). The physical nature of the work ensured that those willing to engage in it could generate income consistently.

3.2 Drivers of Downward Mobility

The loss of livelihoods is especially severe for individual's dependent on small-scale businesses. When customers face financial difficulties, they may either reduce their spending or buy on credit, often failing to repay. This disrupts cash flow for small business owners, who may struggle to restock or sustain their operations. Without alternative income sources, these individuals are pushed further into economic hardship, with limited means to recover. The absence of financial safety nets or access to credit further compounds their vulnerability, making it difficult to rebuild lost livelihoods. One respondent described how the cashless policy and economic downturn devastated her charcoal-selling business. "I used to sell charcoal, but during the cashless policy, people bought it on credit and have refused to pay, so now I have nothing to do" (HI_Borno_F7). This experience highlights how broader economic crises can trigger livelihood collapse, leaving individuals without a means of survival. Without interventions such as access to financial support or alternative employment opportunities, many affected individuals remain trapped in poverty, unable to regain financial independence.

Health challenges and limited access to medical care have driven many families into severe financial distress, forcing them to deplete their assets to cover medical expenses. Without affordable healthcare or strong social protection systems, individuals facing serious illnesses often resort to selling their possessions to afford life-saving treatments. One respondent shared their struggle, stating, "In 2015, I was diagnosed with kidney failure and had to undergo dialysis. I sold my buses, farmlands, and all my assets to pay for medical bills. In 2019, I was diagnosed with blood clotting, which required another surgery, and I sold my last remaining land." This highlights the devastating impact of high medical costs, which not only drain financial resources but also push households further into poverty. The lack of accessible and affordable healthcare leaves many individuals vulnerable to economic ruin when faced with medical emergencies.

Economic instability presents a significant challenge for households, particularly those with limited financial buffers. Macroeconomic factors such as fuel subsidy removal, inflation, and cash scarcity directly impact daily living costs, making it harder for families to afford essential goods and services. As expenses rise, individuals with minimal savings or income-generating opportunities struggle to sustain their livelihoods. One individual expressed this concern, stating, "The subsidy removal has resulted in the increase in fuel price, which

results in a high cost of transportation" (LHI_Borno_F5). This highlights how policy changes can have widespread effects, making basic necessities like transportation increasingly unaffordable and further straining household budgets. The ripple effects of economic instability extend beyond transportation costs, affecting food prices, healthcare access, and overall financial security. Inflation erodes purchasing power, forcing families to cut back on essential expenses, which can have long-term consequences on health and education. Cash scarcity further exacerbates the situation, limiting people's ability to engage in daily transactions and sustain small businesses. Inflation, cash scarcity, and the increasing cost of essential goods erode purchasing power, making it difficult for families to afford basic necessities. In response, many households are forced to sell their assets, take on debt, or rely on credit to survive. However, these coping mechanisms often deepen financial vulnerability, as repaying borrowed funds or replacing lost assets becomes nearly impossible without stable income sources. For individuals like SA, these economic challenges severely impacted their household's financial stability. "During this period, life became challenging due to the hike in the price of foodstuff..." (LHI_Borno_F5). The inability to access savings during economic crises worsened their hardship, limiting their ability to purchase food and other necessities. Such financial instability makes it difficult for families to rebuild their livelihoods and maintain their previous standard of living. A participant in a focus group discussion shared, "We have sold our assets to handle urgent needs such as school fees and take care of our day-to-day needs... This can be attributed to the increase in food prices and the rise in fuel prices" (FGD_Borno_Female).

Floods and Environmental Disasters: Natural disasters, particularly floods, have significantly contributed to poverty by destroying homes, food supplies, and personal belongings. When disasters strike, affected individuals lose not only their immediate shelter but also their means of livelihood, pushing them into long-term economic hardship. One individual recounted their experience, stating, *"There was a flood in 2004 in our community, which destroyed houses, ranging from food to personal belongings. We were displaced to Galadima ward for safety, and miscreants and thugs looted people's property at night"*(FGD_Borno_Male). The impact of flooding extends beyond immediate material losses, affecting economic activities like farming, trade, and small businesses. Agricultural productivity suffers when floods wash away crops, erode fertile soil, and disrupt planting seasons, making it harder for farmers to recover. Similarly, urban traders and business owners face financial setbacks when their goods and equipment are damaged.

Inheritance conflicts and the mismanagement of assets further contribute to economic instability, preventing families from accumulating wealth over generations. When inheritance disputes arise, especially in polygamous households, they can lead to legal battles and resource fragmentation, making it difficult for beneficiaries to utilise assets productively. One focus group participant described this issue, stating, "Some deceased parents left behind assets that became a subject of controversy and litigation, especially if the deceased was a man with multiple wives and children" (FGD_Borno_Female). Instead of serving as financial security, inherited wealth often becomes a source of division, leaving families without clear economic stability.

Youth unemployment remains a significant barrier to poverty escape, primarily due to limited access to capital for business ventures and the scarcity of formal job opportunities. Many young people possess the motivation to work but lack the financial resources to start businesses or secure stable employment. As a result, they are often forced into low-paying, unstable jobs that do not provide long-term financial security. One participant highlighted this challenge, stating, "The youth have no capital at hand; though the zeal is there, they engage in menial jobs like bricklaying, but there are no jobs to engage in" (FGD_Borno_Female). This demonstrates how structural barriers prevent young people from achieving economic mobility, ultimately keeping them trapped in cycles of poverty.

Section 4: Sustained Escapes

4.1 Livelihoods Supporting Sustained Escapes

Civil service jobs provide reliable salaries, social security benefits, and career advancement opportunities, which contribute to long-term financial stability. For many SEs, this employment serves as a foundation for improving overall well-being, enabling investments in productive assets, and securing better futures for their families. The stability associated with civil service positions allows individuals to plan for retirement and engage in secondary income-generating activities. As one former civil servant explained, *"I rose through the ranks of the federal civil service as a director on level 17 and retired in 2019. I had been saving for the unforeseen future before retiring. I purchased three tricycles after retirement to supplement my income."* (LHI_Borno_M5). This demonstrates how civil service careers provide a platform for long-term financial planning and economic resilience. Beyond immediate financial stability, civil service employment also facilitates long-term educational investments, which are critical for sustained poverty reduction. Many SEs prioritise their children's education, recognising it as a pathway to economic mobility. One civil servant shared, *"I sponsored my children's education; they include four graduates and two diploma holders. Maintaining the family is getting difficult with the rising cost of commodities."* (LHI_Borno_M5). This example illustrates how stable livelihoods can create intergenerational benefits but also highlights the economic challenges that persist even after escaping poverty. The rising cost of living poses a threat to financial security, necessitating additional income sources beyond formal employment. While civil service jobs provide a crucial escape from poverty, SEs must continuously adapt to economic changes to sustain their progress.

Small-scale trading has played a crucial role in supporting sustained poverty escape pathways, particularly for women. Engaging in businesses such as selling fabrics or incense provides supplemental income, allowing households to navigate financial challenges. These trading activities not only help meet daily needs but also serve as a means of economic empowerment for women. For many, entrepreneurship is passed down through generations, ensuring continuity in livelihood strategies. One individual shared, *"My mother engaged in the production and selling of incense to generate income to sustain the family. She was responsible for my education up to my graduation in 2009."* (LHI_Borno_F3). This example highlights the significance of small-scale businesses in fostering intergenerational economic stability and access to education. Beyond intergenerational entrepreneurship, small-scale trading also enables individuals to diversify their income sources, reducing economic vulnerability. Many traders reinvest their earnings to expand their businesses and sustain their families. As one trader explained, *"I use my savings as capital to engage in fabrics business and support my family with the profit."* (LHI_Borno_F3). This demonstrates how financial discipline and reinvestment in small-scale businesses help individuals maintain financial security. The ability to generate additional income through trading is particularly valuable in times of economic hardship, ensuring that families can continue to meet their basic needs despite financial uncertainties.

Property and asset leasing serve as vital income diversification strategies that enhance financial stability, particularly during retirement or economic downturns. By investing in income-generating assets such as tricycles or rental properties, individuals create additional revenue streams that reduce reliance on a single source of income. These assets provide long-term financial security, enabling sustained poverty to escape by offering a cushion against unexpected financial hardships. One individual emphasised this approach, stating, *"I purchased three tricycles as income-generating means to sustain my livelihood. These were part of my retirement plans."* (94_LHI_Borno_M5). This demonstrates how strategic asset investments can help individuals transition into retirement while maintaining financial independence. Also, asset leasing contributes to overall household resilience by ensuring a

steady cash flow even in times of crisis. Whether through leasing properties or renting out vehicles, such investments help individuals sustain their livelihoods and support their families without depleting savings. These income-generating assets not only provide immediate financial relief but also serve as long-term economic buffers, allowing individuals to reinvest profits into other ventures. The ability to generate passive income through asset leasing underscores its importance in creating sustainable financial security and fostering long-term economic mobility.

The transport business served as a significant income-generating activity for some households, especially before economic instability and security challenges arose. Individuals who engaged in this business were able to earn substantial income, sometimes even investing in multiple vehicles to expand their operations. *"I had six commercial buses and four golf cars, and I collected a weekly return of 15,000 for the buses and 10,000 for the cars"* (LHI_Borno_M02). Additionally, government poverty alleviation programmes, such as providing motorcycles, temporarily boosted financial stability by offering alternative income sources. *"He benefited from the poverty alleviation programme by getting a motorcycle and also a ram during the Eid sallah festivities"* (LHI_Borno_M02).

Entrepreneurial ventures play a vital role in providing financial resilience, especially for households seeking to diversify their income sources. Engaging in trading or small businesses allows individuals to generate supplementary income, reducing their dependence on a single revenue stream. This is particularly important for women who manage household expenses and need financial flexibility to navigate economic uncertainties. One trader explained how business profits support her family, stating, *"I use my savings as capital to engage in fabrics business and support my family with the profit."* (LHI_Borno_F3). This demonstrates how self-employment enables financial independence and sustains household well-being, even during challenging economic periods. Families rely on small businesses as a means of sustaining livelihoods and ensuring children's education. Maternal entrepreneurship, for example, has been instrumental in providing household stability and long-term financial security. One individual shared, *"My mother engaged in the production and selling of incense to generate income to sustain the family."* (LHI_Borno_F3).

Stable employment, ranging from low-skilled roles like gateman to structured public sector jobs, offers varying degrees of financial security and pathways out of poverty in Borno State. For some, employment as a gateman provided a steady income for family support and strategic planning, as one respondent noted, *"I was employed as a gateman and saved from my earnings to prepare for the farming season and procure inputs"* (LHI_Borno_M08), supplemented by occasional aid from a school principal who *"used to support me with funds to ease challenges I was facing"* (LHI_Borno_M08); yet, reliance on this single income source left him vulnerable to economic downturns, limiting its sustainability for long-term poverty escape. In contrast, jobs with consistent income, career progression, and post-retirement benefits, such as one individual's rise to *"director on level 17"* after being *"employed as an administrative/investigative officer in the Public Complaints Commission in 1986"* (LHI_Borno_M5), enabled future planning and resilience against uncertainties. Stable employment also facilitated educational investments, with one woman recalling, *"My husband had to sell one of his cars to pay for my distance learning registration. He fulfilled his pledge of sponsoring my studies"* (LHI_Borno_F3), underscoring how secure jobs not only provide immediate stability but also foster long-term upward mobility for individuals and their families, making them a cornerstone of sustained poverty reduction despite challenges faced by those in less secure roles.

4.2 Poverty Interrupters

Education and skill development play a crucial role in enabling individuals and households to sustain their escape from poverty. Access to formal education and vocational training equips people with the necessary skills and qualifications to secure stable employment or pursue entrepreneurial opportunities. This not only enhances their earning potential but also

strengthens their resilience against economic shocks. One individual shared how maternal investment in education shaped their future, stating, *"My mother took sole responsibility for my education up to my graduation in 2009. She engaged in the production and selling of incense to generate income to sustain the family and sponsor my studies."* (LHI_Borno_F3). This highlights how parental sacrifices and informal business ventures can create opportunities for upward mobility, ensuring long-term financial stability. Formal education provides individuals with access to professional careers that offer long-term financial security. One example is a former public sector worker who described his journey, stating, *"I studied political science at Ahmadu Bello University Zaria from 1980 to 1983 and later rose to the ranks in the public sector to grade level 17 before retiring as a director in 2019."* (LHI_Borno_M5). This case illustrates how higher education can lead to career advancement and economic stability, allowing individuals to maintain financial independence even after retirement. Education, therefore, remains one of the most effective tools for breaking the cycle of poverty and creating pathways for sustained economic mobility.

Strong family support systems play a crucial role in helping individuals navigate financial hardships and sustain their escape from poverty. Spousal, parental, and sibling support provides a vital safety net, ensuring stability in education, business, and overall well-being. Families often step in during crises, offering financial or material assistance that helps individuals withstand economic shocks. One individual recalled their mother's foresight in providing financial security, stating, *"My mother once bought me a gold chain and earrings and advised me not to dispose of them even after her death. However, I found myself in a difficult situation and had no option but to sell the gold to bail out my brother, who was involved in a conflict."* (LHI_Borno_F3). This example illustrates how familial assets, even in the form of jewelry, serve as a financial cushion in times of distress. Spousal support significantly contributes to sustained economic stability by ensuring access to education and financial security. A husband's involvement in business, for example, can provide the necessary funds for children's education, creating long-term benefits for the family. One woman shared, *"My husband engages in a wholesale business of provisions in Maiduguri. Two of our children's education are sponsored by him."* (LHI_Borno_F3). This highlights how financial contributions from family members can directly impact future opportunities, reinforcing the role of strong family networks in maintaining poverty escapes. When families work together, they create resilience against economic instability, allowing individuals to focus on long-term growth and development.

Investing in income-generating assets such as tricycles, property, and small businesses provides individuals with financial stability and resilience against economic fluctuations. Asset ownership creates alternative revenue streams that supplement primary income sources, ensuring long-term financial security. These investments are particularly valuable during economic downturns or post-retirement periods when regular salaries are no longer available. One retiree explained how asset investment supported their livelihood, stating, *"I purchased three tricycles as income-generating means to sustain my livelihood. This was part of my retirement plans before my pension and gratuity started flowing."* (LHI_Borno_M5). This highlights the importance of strategic asset accumulation in ensuring a smooth transition from employment to financial independence. Moreover, individuals who invest in multiple assets, such as rental properties or commercial ventures, can generate consistent earnings regardless of economic instability. This approach reduces dependence on a single income stream and enhances long-term financial security.

Community leadership plays a significant role in sustaining livelihoods, particularly for individuals who have retired from formal employment. Holding positions such as ward head not only grants social status but also provides financial benefits through allowances. These roles serve as an important source of supplementary income, helping individuals maintain their well-being and continue supporting their families. One leader shared their experience, stating, *"I was appointed ward head (Lawan) of Gamboru 21 years ago. I receive occasional unspecified allowances as the ward head of the community."* (LHI_Borno_M5). This

highlights how traditional leadership positions offer financial support while reinforcing social influence and community engagement. Aside from financial benefits, leadership roles create opportunities for individuals to remain active in decision-making and local governance. Serving as a community leader allows individuals to leverage their experience and networks to advocate for development initiatives and social support systems. The influence and respect gained from such positions often translate into additional opportunities, such as conflict mediation, advisory roles, or other informal income-generating activities.

Stable Communities: Residing in stable communities with minimal displacement significantly enhances individuals' ability to sustain their livelihoods and escape poverty. When people can remain in their homes and maintain access to essential services, they are better positioned to continue working, running businesses, and investing in education. This stability reduces disruptions that can push households back into poverty. One individual highlighted how remaining in their community helped them avoid severe losses, stating, *"The Boko Haram conflict has not affected my house because I was not displaced. However, at times, I could not go to work due to attacks and explosions."* (LHI_Borno_M5). While conflict created challenges, the ability to stay in place allowed them to maintain some level of economic continuity. Communities that experience less conflict-related displacement also benefit from stronger local economies as businesses and institutions continue operating. People in these areas have better access to markets, social networks, and financial opportunities, making them more resilient to economic shocks. In contrast, those forced to flee often lose their homes, assets, and sources of income, making it much harder to rebuild financial stability. Ensuring community stability through security measures and conflict resolution efforts is therefore crucial in supporting long-term poverty escape and economic resilience.

Institutional and policy contributions to poverty escape vary significantly between individuals who have experienced chronic poverty, those who have managed to escape it, and those who have sustained their escape. Among the poorest, institutional support often comes through external interventions, such as NGO programmes and government relief efforts. For instance, one respondent noted that participating in Plan International's skill acquisition and savings programme was a "watershed moment" in his life, as it not only provided economic opportunities but also earned him respect among the youth. However, sustained escapes from poverty are frequently undermined by external shocks, including conflict, economic crises, and policy changes. The Boko Haram insurgency, for example, led to significant setbacks for many individuals, with one respondent stating that it "wreaked havoc on his neighbourhood," leading to both financial and personal losses (LHI_Botno_M01). On the other hand, individuals who have never been poor or have achieved sustained escapes tend to benefit from institutional stability and proactive planning. Government employment, for example, played a key role in maintaining economic stability for some, as one former civil servant recalled that life after retirement remained stable due to prior investments in income-generating activities such as the "tricycle business". However, even these individuals face challenges due to policy changes, such as the removal of fuel subsidies, which led to increased costs of living and impacted their ability to support extended family members. The cashless policy of 2023 further exacerbated financial difficulties for those reliant on daily cash transactions, demonstrating how abrupt policy shifts can disproportionately affect those with lower financial flexibility. See the table below.

Strong family support systems are pivotal in enabling individuals in Borno State to navigate financial hardships and sustain their escape from poverty, with spousal, parental, and sibling contributions forming a vital safety net that bolsters stability in education, business, and overall well-being. Families often provide critical assistance during crises, as one individual recalled their mother's foresight: "My mother once bought me a gold chain and earrings and advised me not to dispose of them even after her death. However, I found myself in a difficult situation and had no option but to sell the gold to bail out my brother, who was involved in a conflict" (LHI_Borno_F3). Spousal support further enhances economic resilience, with one

woman noting, "My husband engages in a wholesale business of provisions in Maiduguri. Two of our children's education are sponsored by him" (LHI_Borno_F3), illustrating how a husband's income secures long-term family benefits. In some cases, a supportive spouse directly facilitates education and career advancement, as seen in another account: "I was married with a commitment for my educational sponsorship. My husband sold one of his cars to pay for my distance learning registration" (LHI_Borno_F3). These strategic marital partnerships, emphasising financial planning and cooperation, enable couples to invest in income-generating activities, secure assets, and foster opportunities for their children, building resilience against economic shocks and creating a stable foundation for sustained poverty escape and future generational growth.

Moreso, remittances play a limited yet notable role as a form of livelihood support in the context of chronic poverty among the individuals documented in the Poverty Escapes Research interviews from Nigeria. For many, such as *LHI_Borno_F08*, remittances from children or relatives provide a supplementary income stream, though often insufficient to significantly alleviate poverty. FK states, "Her two children also supported her with N3000 month allowances, which is insufficient to cater for her and her teenage daughter's needs," highlighting the inadequacy of these contributions against rising economic pressures. Similarly, *LHI_Borno_F10*, relies on occasional assistance from her late mother's relatives to "cater for her family, pay her rent and save little for her son's medical bill," indicating that remittances serve as a stopgap rather than a transformative resource. In contrast, individuals like *LHI_Borno_F02*, benefit from more direct familial support, with his eldest son acting as "the breadwinner of the family" by providing food, yet this too fails to lift them beyond Wellbeing 3. Across these cases, remittances are a coping mechanism rather than a sustainable escape from chronic poverty, constrained by their irregularity and the broader economic challenges like the cashless policy and fuel subsidy removal, which erode their purchasing power.

Furthermore, leadership positions, such as ward head, provides both financial and social benefits that contribute to sustained poverty escape. These role come with allowances that serve as supplementary income, helping individuals maintain their livelihoods. Additionally, leadership positions elevate social standing, granting families better access to resources, networks, and opportunities that can improve their economic well-being. One leader described how their role supports their livelihood, stating, "*I was appointed ward head (Lawan) of Gamboru 21 years ago. I receive occasional unspecified allowances as the ward head of the community.*" (*LHI_Borno_M5*). Leadership positions enable individuals to advocate for their communities and connect with decision-makers, further enhancing their families' economic security. Leaders often play a crucial role in mobilising aid, securing development projects, and resolving disputes, which strengthens community resilience. As a result, local leadership roles are not only a means of financial support but also a powerful tool for long-term socio-economic mobility.

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

Men adopt diverse strategies to cope with and escape poverty, often shaped by their social environment, livelihood opportunities, and life experiences. One prominent approach is through diversification of income sources. For instance, Malam Abubakar from Maiduguri established a printing press business alongside working as a volunteer instructor for an NGO. He stated, "I rented a shop and purchased a laptop and a printer... When the business started booming, I hired a staff to deliver the services" (*LHI_Borno_M01*). This combination of entrepreneurship and community engagement helped him sustain his livelihood during difficult periods. Another coping strategy among men is leveraging family support and social networks. AY from Konduga relied heavily on his extended family when facing financial crises. After his livestock were stolen and his estate business declined, he leased out part of

his farmland to cover costs. He explained, "Due to my economic situation, I opted to lease out some portion of my land... I obtain at least twenty bags of crops" (LHI_Borno_M02). Family members provided him with temporary shelter and financial assistance, helping him navigate periods of hardship. Lastly, asset liquidation and resilience in the face of adversity are key coping strategies. AM, a former transport business owner, sold his cars and lands to cover medical bills after suffering from kidney failure. Reflecting on his journey, he said, "I sold my remaining farmland while I was still at the hospital... Due to staying in bed for long, I was diagnosed with bed sores" (LHI_Borno_M03). Despite these setbacks, his wives started petty businesses to support the family, demonstrating how men often depend on both personal assets and family collaboration to cope with poverty.

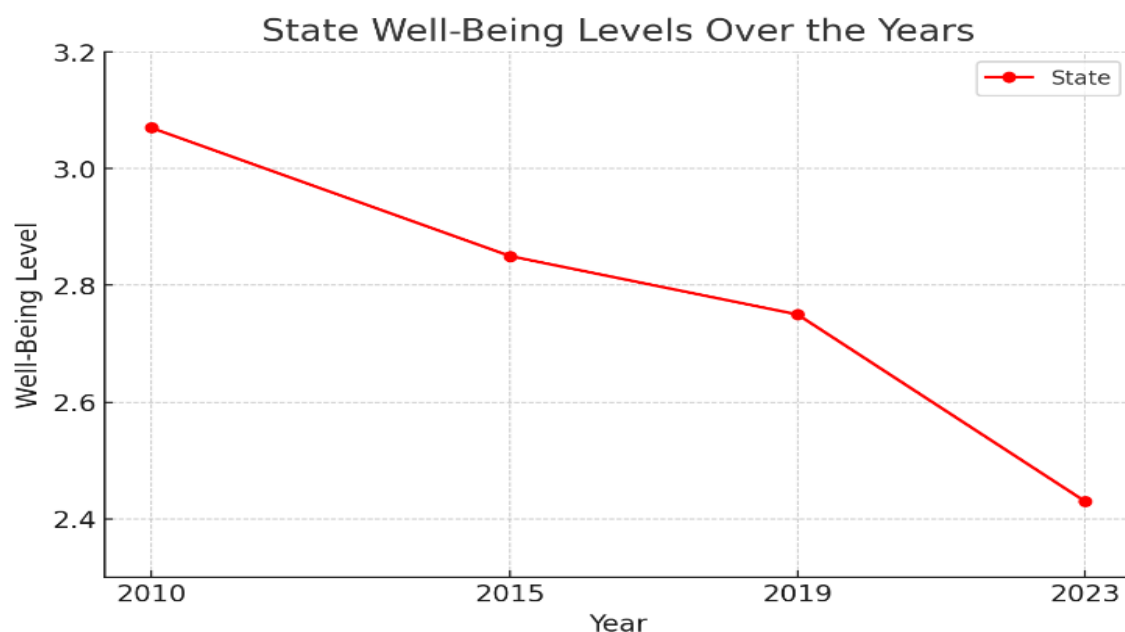
Like men, women also diversify their income sources by combining formal employment with small businesses, such as trading, tailoring, and farming. One woman, a teacher, supplemented her salary by engaging in trade, stating, *"I run a business. I bring wrappers from Kano to sell on credit. My customers pay after a while"* (LHI_Borno_F011). Similarly, another woman shifted from farming to petty trading and later tailoring, adapting to economic challenges to provide for her family. These examples highlight the resilience and entrepreneurial spirit of women navigating poverty. Social support networks play a crucial role in women's survival, particularly in times of crisis. Widows and single mothers often rely on financial contributions from relatives or external aid to meet their basic needs. One woman, after losing her husband and children to insurgency, depended on her stepchildren and external aid, explaining, *"Every month, my four brothers contribute N5,000 each to me, I receive N20,000 in total"* (LHI_Borno_F011). Another widow who struggled after her husband's passing also received support from family members and NGOs. These cases demonstrate the significance of extended families and community networks in helping women mitigate the effects of poverty. Skill acquisition and education serve as long-term strategies for women seeking to escape poverty. Many women invest in vocational training or further education to improve their economic opportunities. One respondent, who initially survived through food vending, later diversified her income streams, stating, *"I started cap sewing and charcoal trading to sustain myself."* Another woman, despite facing insurgency-related hardships, pursued a diploma in health technology with support from her husband before his passing. These examples illustrate how education and skill-building empower women to create sustainable livelihoods and achieve financial independence.

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

5.1 Rural-Urban Differences

The state well-being levels have shown a consistent decline from 2010 to 2023, indicating a downward trajectory over time. In 2010, the well-being level was at 3.07, but by 2015, it had decreased to 2.85. The downward trend continued in 2019, with well-being levels falling to 2.75, reflecting a steady erosion of perceived quality of life. Despite potential interventions, the overall well-being did not stabilise, indicating that deeper structural issues may have been at play. By 2023, the well-being level had dropped significantly to 2.43, marking the most substantial decline over the observed period.

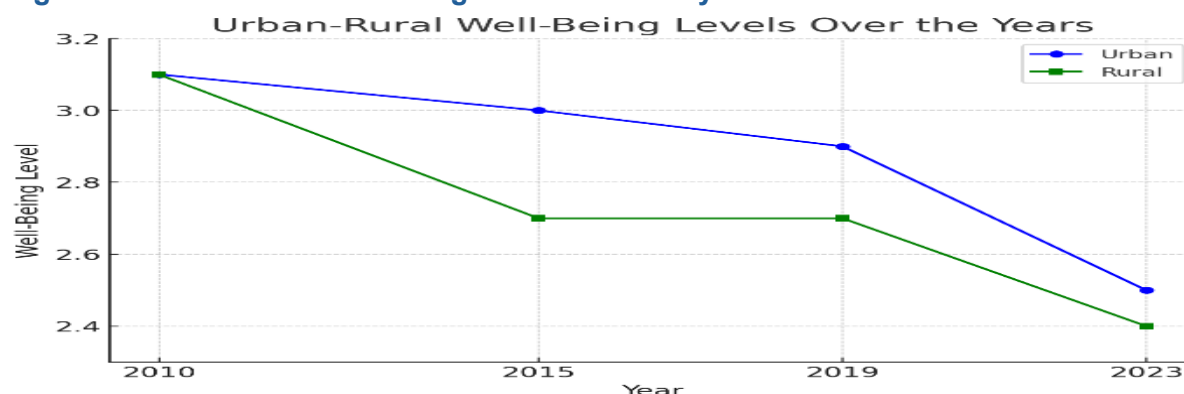
Figure 4: State Well-Being Levels over the years



Source: Created by the Author from LHIs Project Data

The analysis of urban and rural well-being levels from 2010 to 2023 reveals a declining trend in both areas, though at slightly different rates. In 2010, urban and rural well-being levels were equal at 3.1, suggesting a similar starting point in perceived quality of life. However, by 2015, rural well-being saw a sharper decline to 2.7 compared to the urban decrease to 3.0. This indicates that rural areas may have faced more immediate challenges, such as economic struggles, lack of access to resources, or infrastructure limitations. Interestingly, while urban well-being continued a steady decline, rural well-being remained stagnant between 2015 and 2019 at 2.7, hinting at possible stabilisation in rural conditions, albeit at a lower level than in urban areas. By 2023, both urban and rural well-being levels had dropped further, with urban areas declining to 2.5 and rural areas to 2.4. This suggests that overall well-being has deteriorated across the board, though the gap between urban and rural areas has narrowed slightly.

Figure 5: Urban-Rural Well-Being Levels over the years



Source: Created by the Author from LHIs Project Data

The analysis of urban and rural well-being levels from 2010 to 2023 reveals a declining trend in both areas, though at slightly different rates. In 2010, urban and rural well-being levels were equal at 3.1, suggesting a similar starting point in perceived quality of life. However, by 2015, rural well-being saw a sharper decline to 2.7 compared to the urban decrease to 3.0. This indicates that rural areas may have faced more immediate challenges, such as economic struggles, lack of access to resources, or infrastructure limitations. Interestingly, while urban well-being continued a steady decline, rural well-being remained stagnant between 2015 and 2019 at 2.7, hinting at possible stabilisation in rural conditions, albeit at a lower level than in urban areas. By 2023, both urban and rural well-being levels had dropped further, with urban areas declining to 2.5 and rural areas to 2.4. This suggests that overall well-being has deteriorated across the board, though the gap between urban and rural areas has narrowed slightly.

Before the pandemic, urban residents engaged in a mix of formal and informal economic activities, such as petty trading, transport businesses, and employment in schools or NGOs, while rural dwellers predominantly relied on farming and livestock rearing. One respondent noted, *"We engaged in rearing of livestock and supported our parents by taking meals to the farm."* However, the Boko Haram insurgency had already disrupted rural livelihoods by displacing communities, limiting farmland access, and forcing many to migrate to urban centers. This displacement led to increased competition for jobs and higher living costs in urban areas, compounding economic struggles for rural migrants.

During COVID-19, restrictions on movement, market closures, and price hikes had severe consequences for both urban and rural populations. Urban workers, especially those in informal sectors, faced income losses due to business closures. One respondent stated, *"Before this period, I was able to secure carpentry work at the University of Maiduguri, but due to the lockdown, the work was stopped, and after the lockdown, the contract had elapsed."* Similarly, rural farmers struggled to access markets to sell their produce, leading to food insecurity and financial hardship. A widow recounted, *"During the COVID-19 lockdown and restriction of movement, life was not easy, but we coped by selling firewood and charcoal"* (LHI_Borno_F20). These constraints highlighted the vulnerability of both urban and rural livelihood systems, exposing the lack of resilience in informal economies and subsistence farming.

The compounding effects of conflict, displacement, and climate change have further destabilised livelihoods. Insurgency-related violence and climate-induced droughts have reduced agricultural productivity, forcing many rural dwellers to abandon farming. *"At the inception of the insurgency, due to displacement, a lot of people lost their means of livelihood, and after relative peace was gained, they had to start all over again"* (LHI_Borno_F14). Meanwhile, urban households faced challenges due to inflation and

declining purchasing power. The 2023 cashless policy exacerbated the situation, as many struggled to access their savings. *"We have our savings but cannot access them. It affected our economic activities, and even to this moment, we have not recovered from it"* (LHI_Borno_F09).

Box 2: Wellbeing and Economic Status per Social Classes

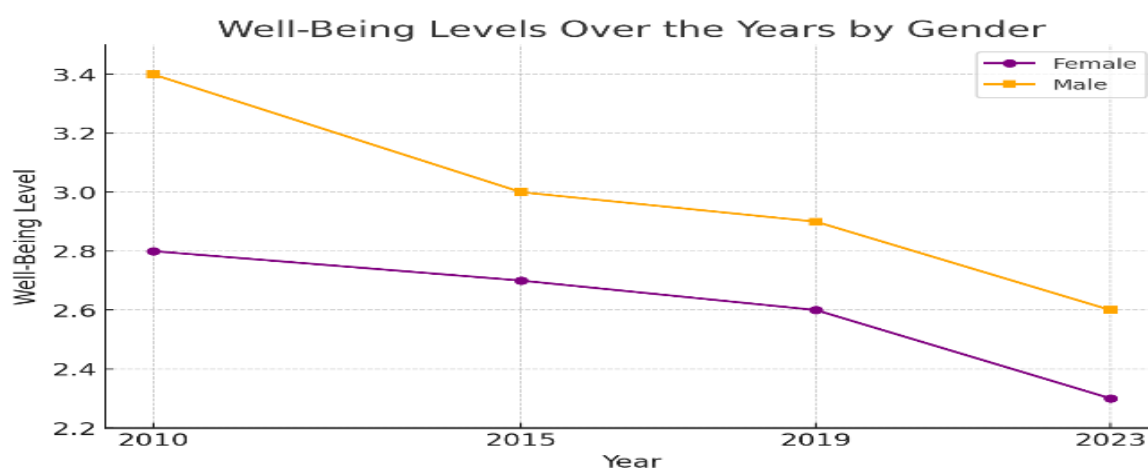
Well-being and economic status in Borno State vary significantly across different social classes, affecting individuals' access to food, housing, education, and economic opportunities. The poorest of the poor (WB1) and very poor (WB2) suffer from extreme deprivation, often struggling to eat even once a day. They live in rented houses with no assets, education, or skills, making them highly dependent on free senior secondary education for their children. They lack access to credit facilities, have limited social networks primarily among the poor, and are politically excluded. Their inability to withstand shocks further deepens their vulnerability, making survival a daily challenge. The poor (WB3) and those not poor but not rich (WB4) experience some improvement in their well-being. While the poor still struggle with food scarcity, they have acquired skills and education, allowing them to secure assets like farms. However, they remain unable to access credit and are still socially and politically marginalised. In contrast, those who are not poor but not rich enjoy relative stability, eating three meals a day and living in their own homes. They have education and skills that support economic growth, owning land, houses, and transportation. Their ability to access credit and form strong social relationships enhances their resilience, allowing them to adjust to shocks better than lower-income groups.

The rich/resilient (WB5) and very rich (WB6) enjoy a significantly higher quality of life, with unrestricted food access and comfortable, well-finished homes. They possess advanced education and entrepreneurial skills, with their children reaching tertiary levels. Their wealth is evident in the ownership of multiple assets, including businesses and large companies, which provide them access to credit and strong economic relationships. The very rich, in particular, maintain extensive networks with national and international business elites, reinforcing their political influence. Their economic power makes them highly resilient to shocks, ensuring they remain unaffected by financial or social disruptions. See Annex 1

5.2 Intersecting crises among individual households by Gender

The analysis of well-being levels by gender from 2010 to 2023 highlights a consistent decline for both males and females, though at different rates. In 2010, males reported a higher well-being level of 3.4 compared to females at 2.8, indicating a gender disparity in perceived quality of life. By 2015, both groups experienced a decline, with male well-being dropping more sharply to 3.0, while female well-being decreased slightly to 2.7. This suggests that men may have faced increasing pressures, possibly due to economic or societal factors, but women remained at a consistently lower well-being level, reflecting persistent challenges such as work-life balance, income disparities, or social expectations. By 2019 and 2023, the downward trend continued, with male well-being decreasing to 2.9 and 2.6, while female well-being fell to 2.6 and 2.3, respectively. Notably, the gap between genders narrowed over time, but this was due to a significant drop in men's well-being rather than an improvement for women.

Figure 6: Well-Being Levels Over the Years by Gender



Source: Created by the Author from LHIs Project Data

The Life History Interviews (LHIs) reveal distinct gender dynamics in how chronic poverty manifests and persists. Men and women in chronic poverty experience economic instability differently, shaped by gendered livelihood opportunities and external shocks such as conflict, inflation, and government policies. For men, livelihoods are often tied to physically demanding or skill-based trades, such as carpentry, printing, and transportation, which can be directly affected by insurgency and economic fluctuations. One printing press owner saw his business collapse due to conflict and rising fuel prices, making it nearly impossible to sustain operations: “Previously, for N3,000, I could buy enough fuel to last the entire day, but recently, N6,000 is no longer sufficient” (LHI_Borno_M01). Others, like a businessman who once thrived in the fuel and transport industry, suffered a series of devastating setbacks, from insurgent attacks disrupting road travel to medical emergencies that drained his savings. “I had to sell my land for N1.9 million to cover hospital bills” (LHI_Borno_M03). These experiences highlight how economic shocks disproportionately affect men engaged in trades requiring consistent capital and infrastructure, leaving them vulnerable to financial ruin when crises strike.

Women, on the other hand, often rely on small-scale trading, domestic work, and food vending, which provide a more flexible but less stable source of income. Economic policies such as the cashless policy and fuel subsidy removal disproportionately harmed women’s businesses, limiting cash flow and reducing customer transactions. A female teacher and trader struggled to keep her household afloat after a workplace verification exercise left her without pay: “I am not being paid in the teaching job I am doing due to the recent verification exercise” (LHI_Borno_F11). She was forced to rely on financial support from her brothers, demonstrating the precarious nature of female-led businesses and their dependence on informal support networks. Similarly, a widow who once lived comfortably as the wife of a businessman found herself unable to provide regular meals for her children after inflation and subsidy removal eroded her purchasing power: “We used to eat three meals and snacks in between, but now we hardly eat as we wish” (LHI_Borno_F15). The emotional toll of these struggles is evident in her desperate coping strategies, such as deceiving her children into believing food was cooking when there was nothing to eat.

Beyond economic hardship, insecurity has forced difficult decisions on families, particularly regarding the safety of young men. A father, fearing his son’s recruitment into extremist groups, had to send him away: “As a parent, the moment you noticed your child associating with the insurgents... you had to strategically withdraw him from the community” (LHI_Borno_M06). The combination of conflict, economic downturns, and policy shifts has left many male-headed households struggling with unemployment, food insecurity, and debt.

While men traditionally have access to skill-based trades, they are often more exposed to external shocks such as conflict and inflation, making financial stability elusive. Meanwhile, women in female-headed households, particularly widows, face additional barriers due to societal constraints and limited access to financial resources.

Natural disasters such as flooding further compound women's economic challenges, particularly those engaged in agriculture and food vending. A widow who relied on small-scale farming and trading faced repeated setbacks due to environmental changes: "Floods destroyed my crops, reducing my income and worsening food insecurity" (LHI_Borno_F020). The compounding effects of displacement, environmental disasters, and economic crises left her in a cycle of poverty, unable to secure a stable livelihood. Her experience also illustrates the resilience of women in chronic poverty, as she adapted by shifting her business to selling moi-moi, a trade that was less affected by the cash crisis: "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" (LHI_Borno_F020). While men's livelihoods are often more capital-intensive and vulnerable to external shocks, women tend to engage in lower-income but adaptable trades, yet both face significant barriers to economic mobility.

Section 6: Social Assistance Amidst Crisis

6.1 Targeting of Individuals, Households, and Communities for Assistance

Needs-based targeting focuses on providing humanitarian aid and interventions to the most vulnerable individuals and communities, ensuring that those in greatest need receive immediate and sustained support. This approach prioritises groups such as women, children, elderly individuals, and those without caregivers, as they are often the most affected by conflict, displacement, and economic hardship. As one respondent noted, *"We prioritise the most vulnerable groups with emergency lifesaving water, food, shelter, NFIs, health, education, psychosocial support, and protection services to improve their physical and mental well-being"* (KII_Borno_M01). This method ensures that basic needs are met and that affected populations receive holistic support beyond immediate relief. Humanitarian actors work closely with community leaders and local organisations to identify those most in need and tailor assistance accordingly. In some cases, organisations provide direct cash transfers to the poorest households to enable them to purchase essential goods, while others focus on long-term resilience-building programmes, such as vocational training and economic empowerment initiatives. Needs-based targeting also considers demographic factors, such as age and gender, when delivering aid. For instance, "Our targeting varies across age and gender based on their needs; younger women are trained in cap sewing and tailoring, while the younger men are trained in artisanship and shoe making.". By tailoring interventions to specific groups, organisations can provide more relevant and sustainable support. This type of targeting is particularly useful in humanitarian settings, where different population segments have unique vulnerabilities and require specialised interventions.

Geographic targeting focuses on delivering aid and services to specific locations identified as being in need. This method ensures that interventions are directed toward areas with high concentrations of vulnerable populations. One respondent explained, "We already have our data, we already have areas where we need this and that. And so, we just basically channel this intervention in terms of capacity towards vulnerable areas"(KII_Borno_M01). A key component of geographic targeting is tailoring interventions to local conditions. This approach ensures that assistance is provided in a manner that aligns with the economic realities of different locations, allowing beneficiaries to address their most pressing needs. However, geographic targeting can be complicated by governance and institutional structures. As stated in the document, "At the local level, NEMA is not involved with local planning or any decision that has to do with land in particular. The state government is entirely responsible for land allocation" (KII_Borno_M01). This means that while organisations can identify and prioritise certain locations, local government policies and regulations play a crucial role in determining how interventions are implemented. Effective geographic targeting requires collaboration between humanitarian actors and local authorities to ensure smooth execution.

Economic status-based targeting ensures that interventions reach the poorest individuals and households. This method is crucial in addressing extreme poverty, as it directs resources to those who struggle to meet their basic needs. One approach mentioned in the document is cash transfers, which specifically target low-income families. This form of targeting also takes into account intersecting vulnerabilities, such as gender, age, and disability. As one respondent emphasised, "In what ways do you seek to ensure that the poorest women are targeted specifically and those whose gender and poverty intersect with other vulnerabilities (disabled, elderly, or discriminated ethnicity, etc.)?". Addressing these overlapping vulnerabilities ensures that economic interventions are inclusive and equitable. Without such considerations, marginalised groups within impoverished communities may be overlooked, exacerbating inequality. One challenge of economic status-based targeting is ensuring that recipients have access to accurate market information. As noted in the document, "The role of information in this context cannot be overemphasised. However, in

humanitarian settings, the priority is on emergency needs; hence, the beneficiaries are not motivated by market information" (KII_Borno_M01). While cash-based assistance provides flexibility, beneficiaries may not always have access to the best market prices or financial literacy needed to make optimal spending decisions.

Institutional targeting involves working with organisations, government agencies, and other entities to distribute aid efficiently. This approach leverages the capacity of established institutions to reach large numbers of beneficiaries. As highlighted in the document, "We engaged actors like FAO, IOM, UNDP, FADAMA, and other International and National Non-governmental organisations that are operating in the food security and poverty alleviation sectors" (KII_Borno_M01). These partnerships help implement programmes more effectively, ensuring that interventions are well-coordinated and aligned with existing frameworks. Training and skill development initiatives are often facilitated through institutional targeting. Organisations such as the UNDP and IMO have played a role in retraining individuals for new livelihoods. This shows how institutions play a crucial role in long-term poverty alleviation, equipping individuals with sustainable skills that enhance their economic resilience. Institutional targeting is also supported by government funding and policies. For example, "Yes, all interventions when it concerns SEMA are directly funded by the government, but sometimes, we get partnership requests from INGOs and NGOs, especially in cases of training" (KII_Borno_M01). While international organisations contribute significantly, government involvement ensures that interventions are embedded within national policies and frameworks. Institutional targeting strengthens the sustainability of aid efforts, ensuring that support mechanisms remain effective beyond the immediate response phase.

6.2 Social Assistance and its Effectiveness Amidst Complex Crises

Government and NGO social assistance programmes in Borno State have aimed to alleviate poverty and support vulnerable populations, yet their effectiveness varies significantly across different poverty trajectories such as the chronically poor, transient poor, and those displaced by conflict or economic shocks. Table 9 provides a structured overview of key interventions, including Cash Transfers, Food and Emergency Relief Distribution, Trader Money Programme, N-Power Program, Agricultural and Credit Support, and Livelihood and Vocational Training. While some interventions provided temporary relief, many beneficiaries struggled with sustainability, accessibility, and policy inconsistencies. The programmes impacted different groups in various ways, depending on their economic circumstances before and after receiving support.

Table 7: Effectiveness of interventions

Program	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
Cash Transfer	Provide financial relief to vulnerable households	One-time or periodic cash payments	Helped some households meet immediate needs but was poorly targeted	Inadequate, many people did not receive it	Unreliable, distribution was inconsistent	Unfair, many vulnerable people were left out	Could have been more effective with better targeting
Food and Emergency Relief Distribution	Provide food and essential supplies during crises	Food packages, household essentials, emergency aid	Provided short-term relief but was insufficient for long-term recovery	Poor, distribution was uneven and often inadequate	Inconsistent, many did not receive assistance	Unfair, benefits were not distributed equitably	Needed better planning and transparency
Trader Money Programme	Provide small capital to petty traders,	Cash grants for small businesses	Helped some women start petty trading businesses	Limited, funds were small and not sustainable	Inconsistent, some beneficiaries	Selective, did not reach all intended recipients	Useful but lacked follow-up support

Program	Objective	Components	Impact	Adequacy	Reliability	Fairness	Appropriateness
	especially women				did not receive funds		
N-Power Programme	Provide employment and skills training for youth	Monthly stipend, work placements in education and other sectors	Helped some youth secure temporary jobs, but not all benefited	Limited, did not cover enough beneficiaries	Unreliable, some payments were delayed or not made	Selective, some eligible individuals were excluded	Relevant but lacked long-term sustainability
Agricultural and Credit Support	Support farmers and small businesses with financial aid	Loans, grants, agricultural inputs	Helped some farmers access credit, but many struggled with financing	Limited, many farmers lacked access to resources	Unreliable, funding was inconsistent	Exclusionary, many small farmers were unable to benefit	Needed broader access and better financial planning
Livelihood and Vocational Training	Develop self-reliance through skill acquisition	Training programmes, tool provision, business grants	Helped some beneficiaries gain skills and economic opportunities but lacked sustainability	Limited, many beneficiaries could not sustain businesses	Inconsistent, follow-up support was weak	Selective, some communities received more support than others	Useful but needed better long-term planning and market access

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

Cash Transfer Programmes were designed to provide financial relief to vulnerable households, often through one-time or periodic payments like the Conditional Cash Transfer (CCT). For the transiently poor—those facing temporary economic setbacks due to inflation, fuel subsidy removal, or COVID-19—these transfers offered immediate relief. A key informant noted, “Some of the partners’ conditional cash transfer (CCT) involves the transfer of N25,000 through a registered SIM card. It is free, not a loan” (KII_Borno_M01). However, the amount was often inadequate for sustained impact, as one beneficiary lamented, “Many still struggle as the amount is too little to sustain a household.” For the chronically poor or displaced, the programme’s poor targeting and inconsistent distribution compounded its limitations. A respondent highlighted exclusion, stating, “We have heard of government support and conditional cash transfer but have not benefited” (LHI_Borno_M07). All these suggest that while cash transfers provided a crucial safety net, they did not significantly improve the financial trajectories of households living in chronic poverty. Instead, they were more effective for households experiencing temporary poverty due to economic shocks like displacement or policy changes, they failed to address deeper structural poverty due to inadequate reach and fairness.

Food and Emergency Relief Distribution targeted households during crises, such as floods or insurgency, offering food packages and essentials. This was particularly effective for displaced persons and the transiently poor facing acute shocks. A respondent recalled, “There was a flood in 2004 that destroyed our home, and we were displaced to Galadima ward for safety, where we received food and emergency relief.” Similarly, ongoing support for IDPs was vital, with a key informant explaining, “NEMA through the federal government was primarily in charge of feeding the IDPs and also the distribution of food and non-food items like mattresses, bed sheets, and mosquito nets almost every month” (KII_Borno_M01). However, its short-term nature and uneven distribution limited its impact for the chronically poor. One individual noted, “The program only lasted for six months, but about 1,500 people in our community benefited before it stopped” (LTR_Borno_F03), underscoring its inadequacy for long-term recovery and fairness issues as “not everyone benefitted” (KII_Borno_F02). While these programs primarily benefited people in extreme poverty who

had lost access to livelihoods. However, the lack of sustainability meant that once food distributions ended, beneficiaries had no long-term solutions for food security.

Trader Money Programme, aimed at supporting petty traders (especially women), provided small cash grants to kickstart businesses. This was moderately effective for women among the impoverished poor or those transitioning from displacement to self-reliance. A beneficiary shared, “The NGO gave me some money to start selling small items like groundnuts and sugar,” illustrating its potential to foster entrepreneurship. However, its limited funding and inconsistent delivery constrained sustainability, particularly for the chronically poor. The selective reach was evident, as many intended recipients missed out, raising fairness concerns. For Muslim traders, culturally appropriate options like Jaiz Bank’s non-interest loans were promising, with a respondent noting, “Borno state in particular and the Northeast are predominantly Muslim community hence they detest any proposal that is interest-driven” (KII_Borno_F01). Yet, without follow-up support, the programme struggled to lift participants out of poverty sustainably.

N-Power Programme sought to empower unemployed youth through stipends and skills training, proving somewhat effective for the transiently poor seeking temporary employment. A resident affirmed, “Some residents of Moramti have benefitted from some government and stakeholders’ interventions such as the N-power scheme” (LTR_Borno_F03). However, its limited coverage and unreliable payments excluded many eligible youths, particularly the chronically poor or displaced with fewer networks. One testimony highlighted its selective nature: “Limited people had access to the scheme” (LTR_Borno_F03). The programme was particularly beneficial for youth experiencing temporary poverty due to unemployment. However, its lack of long-term sustainability meant that beneficiaries often found themselves back in economic insecurity once the stipend ended.

Agricultural and Credit Support aimed to bolster farmers and small businesses with loans and inputs, showing promise for rural transiently poor households. Some farmers accessed credit, but many, especially the chronically poor, faced exclusion and unreliable funding. A farmer explained, “I stopped farming because I do not have the money to get the necessary implements and fertilisers, and also because there are no nearby farms” (LHI_Borno_M10). These programmes were most relevant to individuals in cyclical poverty whose incomes depended on seasonal agricultural activities. However, inadequate access to credit and farming inputs meant that the programmes failed to significantly improve farmers’ financial stability. Thus, the logistical and financial barriers prevented broader impact, making the programme exclusionary and inadequate for those most in need of sustained agricultural support.

Livelihood and Vocational Training focused on self-reliance through skills like tailoring and shoemaking, benefiting displaced persons and the transiently poor transitioning to stability. A key informant stated, “UNDP and IOM have also helped in retraining people in cap sewing, especially people from Bama, and they were provided with cap sewing materials” (KII_Borno_M01). Another noted, “For those getting the support (grinding machine and sewing machine), our objective is to provide them with a sustainable means of livelihood” (KII_Borno_M01). While effective for some, its limited scale and weak follow-up hindered sustainability, particularly for the chronically poor needing consistent market access. This intervention was most effective for individuals in transitional poverty who had some skills but lacked resources to start a business. However, without continued support, many struggled to maintain their businesses.

Table 8: Most and less effective interventions

Programme	Impact	Adequacy	Reliability	Fairness	Appropriateness	Overall Effectiveness
Cash Transfer	~	X	X	X	~	Ineffective
Food and Emergency Relief Distribution	~	X	X	X	X	Ineffective
Trader Money Programme	✓	X	~	~	~	Partially Effective
N-Power	~	X	X	~	~	Ineffective
Agricultural and Credit Support	~	X	X	X	~	Ineffective
Livelihood and Vocational Training	✓	X	~	~	✓	Partially Effective

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

7.0 Policy Implications and Recommendations

7.1 Adaptive Social Protection Systems

Strengthening and expanding adaptive social protection systems is crucial for building resilience in crisis-affected communities. Shock-responsive programmes must be designed to rapidly scale up during crises, ensuring that cash transfers and food assistance are adjusted for inflation and localised needs to remain effective in volatile economic conditions. Additionally, social protection programmes should be conflict-sensitive, ensuring that aid distribution does not exacerbate tensions or exclude marginalised groups. Expanding coverage in hard-to-reach areas requires leveraging digital technologies such as mobile money, biometric identification, and blockchain-based aid tracking to improve efficiency and reduce leakages.

Furthermore, community-based distribution networks such as women's cooperatives, faith-based organisations, and local governance structures can ensure that assistance reaches the most vulnerable populations, even in insecure regions. To reduce long-term dependency, social assistance must be integrated with livelihood support programmes, offering recipients vocational training, microfinance access, and job placement services that help transition them from reliance on aid to sustainable economic participation.

7.2 Economic Recovery Through Market and Livelihood Support

Enhancing economic recovery in the state requires comprehensive market and livelihood support strategies that rebuild economic foundations and create sustainable income opportunities. Investing in local market stabilisation by rehabilitating infrastructure, reopening trade routes, and supporting small businesses can help revive economic activity and restore livelihoods. Ensuring access to affordable credit and financial services is particularly crucial for informal workers, many of whom are women engaged in small-scale trade and agriculture. Expanding microfinance programmes, cooperative initiatives, and vocational training can provide these workers with the necessary resources to rebuild their businesses and generate stable incomes. Conflict-sensitive economic policies are essential to addressing the disruptions caused by insecurity and displacement. This includes creating safe trade corridors, promoting social cohesion in business environments, and ensuring displaced populations have access to economic opportunities. Strengthening public-private partnerships can also drive investment in key sectors, accelerating economic recovery and fostering resilience in fragile communities.

7.3 Gender-Specific Vulnerabilities in Social Assistance

Addressing gender-specific vulnerabilities in social assistance requires targeted, inclusive policies that recognise the disproportionate impact of poverty and crises on women, particularly women-headed households. Social protection programmes must be gender-responsive, ensuring that cash transfers, food aid, and livelihood support are tailored to the unique needs of women, who often face barriers to economic participation due to caregiving responsibilities, lower access to education, and systemic discrimination. Expanding women's financial inclusion through savings schemes, microcredit, and digital financial services can enhance their economic independence and resilience. Additionally, gender-sensitive employment policies should promote women's participation in income-generating opportunities, including cash-for-work programmes, skills training, and entrepreneurship support, with a focus on breaking gender stereotypes in traditionally male-dominated industries. Strengthening legal protections against workplace discrimination and ensuring safe and accessible work environments can further enhance women's economic empowerment. A holistic approach that integrates social protection with economic empowerment will help reduce gender disparities and promote long-term resilience for women and their families.

7.4 Reduce Aid Dependency by Strengthening Community Resilience

Reducing aid dependency requires a fundamental shift from short-term relief efforts to long-term, sustainable livelihood strategies that empower communities to build resilience against future crises. Investments in climate-smart agriculture can enhance food security and economic independence by promoting drought-resistant crops, sustainable irrigation methods, and agro-processing initiatives. Similarly, vocational training and enterprise development programmes should be scaled up to equip individuals especially youth and women with market-relevant skills that enable them to engage in productive employment or entrepreneurship. Strengthening community-led resilience initiatives is also essential, as local governance structures, cooperatives, and grassroots organisations are best positioned to drive context-specific solutions to poverty and vulnerability. Encouraging public-private partnerships can further accelerate economic recovery by fostering investment in local industries, infrastructure, and value chains, thereby generating employment and reducing reliance on external aid. A comprehensive resilience-building approach, integrating these elements, will enable communities to move from crisis response to long-term economic stability.

7.5 Policy Coordination and Data-Driven Decision Making

A well-coordinated policy framework is essential to ensuring that humanitarian aid, social protection, and economic development strategies work together rather than in isolation. This requires a multi-sectoral approach that aligns government policies, donor interventions, and grassroots initiatives to create a seamless and responsive support system for vulnerable populations. Strengthening data collection and monitoring mechanisms is crucial to understanding poverty trajectories, assessing the effectiveness of social assistance programmes, and identifying gaps in service delivery. Investing in real-time data systems such as digital registries and geospatial mapping can improve targeting and allow for rapid policy adjustments in response to emerging crises. Furthermore, fostering strong collaboration between government agencies, development partners, and local actors can enhance coordination, reduce inefficiencies, and ensure that interventions are tailored to local realities. Establishing joint policy platforms and regular stakeholder dialogues will help harmonise efforts, minimise duplication, and promote sustainable, evidence-based decision-making.

Conclusion

The study highlights the complex and multifaceted nature of poverty in Borno State, exacerbated by conflict, climate shocks, economic instability, and inadequate social protection measures. While government and NGO interventions have provided short-term relief, many programmes suffer from inconsistent implementation, insufficient funding, and poor targeting of the most vulnerable groups. The persistence of chronic poverty, temporary escapes, and re-impoveryishment underscores the need for more sustainable and systemic approaches to social assistance. Addressing these challenges requires not only direct financial aid but also long-term investments in livelihood programmes, education, and economic infrastructure to build resilience among affected communities. Moving forward, a more integrated and data-driven approach to social protection is essential to improve the effectiveness of poverty alleviation strategies in Borno State. Strengthening coordination between government agencies, NGOs, and community stakeholders can enhance the impact of social assistance programmes. Additionally, ensuring transparency in resource allocation and adopting innovative financing models can help sustain interventions beyond immediate relief efforts. Ultimately, poverty reduction efforts must be adaptive to the evolving crises in the region, prioritising not only economic recovery but also long-term social and political stability.

Annex

Table 9: Perception of participants on Well-being Levels Across Multiple Dimensions in Borno 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 (WB1)	Hardly once a day	Stay in rented houses	Have no skills and no education; children up to senior secondary (free education)	They have no assets	They have no access to credit facilities	They relate mostly to the poor	Don't have access to politicians	Cannot withstand shocks
Very Poor (WB2)	Hardly once a day	Stay in rented houses	Have no skills and no education; children up to senior secondary (free education)	They have no assets	They have no access to credit facilities	They relate mostly to the poor	Don't have access to politicians	Cannot withstand shocks
Poor (WB3)	Hardly once a day	Stay in rented houses	They have skills and are educated; children up to senior secondary (free education)	They have assets like farms, etc.	They have no access to credit facilities	They relate mostly to the poor	Don't have access to politicians	Cannot withstand shocks
Not Poor but Not Rich (WB4)	Can eat three times a day	Live in their personal houses	They have skills and education; children up to tertiary level	They own houses, farmlands, and mobility	They have access to credit facilities	They have access to credit facilities (interpreted as economic ties); interact well and make good friends	They interact well and make good friends	They can adjust to shocks
Rich/Resilient (WB5)	Can eat the food of their choice	Live in their well-finished houses	They have skills and are well-educated; children up to tertiary level	They own many assets	They own many companies and have access to credit facilities; good relationship with good friends	They interact very well with well-to-do people	They are resilient to shocks	(Implied: resilient to shocks)
Very Rich (WB6)	Eat food of their choice and even feed others	Live in expensive houses of their own	They have entrepreneurial skills and are well-educated; children up to tertiary level	They own many assets	They own gigantic companies and have access to credit facilities	They interact very well with national and international businessmen	They resist any shocks	They resist any shocks

Source: Curated from the Project Data- FGDs

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