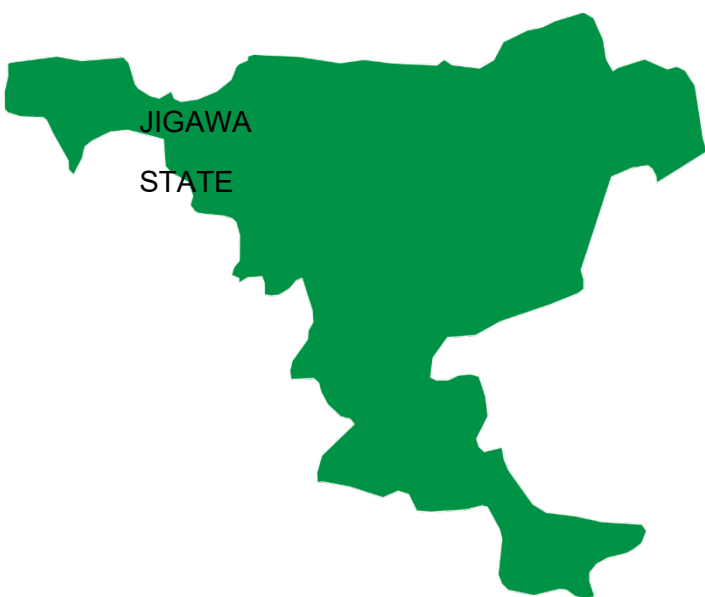




POVERTY DYNAMICS AND SOCIAL PROTECTION AMIDST COMPLEX CRISES IN JIGAWA STATE



Current population size by gender and age-range:

Category	Population (2006 Census)	Estimated Population (2025)	Percentage of Total Population (2025)
Total Population	4,361,002	7,501,983	100.0%
Male Population	2,198,076	3,782,980	50.4%
Female Population	2,162,926	3,719,003	49.6%
Age 0–14	2,061,203	3,544,269	47.3%
Age 15–64	2,160,605	3,713,241	49.5%
Age 65+	139,194	239,246	3.2%

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

- % of population in multidimensional poverty: 84.3%
- Population in multidimensional poverty in 2022: 5.76 million
- Estimated population in multidimensional poverty in 2025: 6.32 million
- % of children in multidimensional poverty in 2022: 93.3%
- % of school-age children out-of school (aged 6–15): 51.1%
- % of school-aged girls (aged 6–15) who are poor and out-of-school: 48.3%
- Total State Budget for 2025: ₦698.30 billion
- % of total budget for social protection in 2025: 2.94%

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

Executive Summary

Poverty remains a major challenge in Jigawa State, Nigeria, with a significant proportion of the population living in chronic or multidimensional poverty. The state faces overlapping crises, including climate-related disasters, economic shocks, and insecurity, which exacerbate poverty and limit opportunities for sustained economic mobility. This report examines poverty dynamics, social protection policies, and the effectiveness of government and non-governmental interventions in Jigawa State.

The study reveals that chronic poverty persists due to fragile livelihoods such as petty trading, informal labour, and subsistence farming, which offer limited financial stability and leave households vulnerable to shocks like floods, droughts, and policy shifts. Women and rural populations face disproportionate challenges, exacerbated by limited access to education, credit, and assets, alongside cultural norms that restrict economic mobility. In contrast, sustained escapes from poverty are driven by strategic investments in agriculture, rental properties, and civil service careers, supported by education, social networks, and asset diversification. However, intersecting crises such as the COVID-19 lockdown, fuel subsidy removal, and climate disasters continue to push vulnerable households into deeper poverty, underscoring the fragility of informal livelihoods and the inadequacy of existing safety nets.

Social protection initiatives in Jigawa State, including Trader Money, N-Power, cash transfers, and agricultural subsidies, aim to mitigate these challenges but fall short in effectiveness due to inconsistent implementation, corruption, and poor targeting. While programs like Trader Money and subsidised agricultural support have provided temporary relief and boosted some livelihoods, their limited scale, lack of follow-up, and inequitable distribution hinder long-term impact. Healthcare assistance and financial literacy programs show promise in addressing immediate needs and building resilience, yet systemic barriers such as financial exclusion and policy instability limit their reach.

Key Findings

- Livelihoods among chronically poor households in Jigawa State, such as petty trading, domestic labour, and small-scale farming, are characterised by low profitability and high instability. These activities fail to provide financial security or asset accumulation, leaving households vulnerable to economic and environmental shocks, as seen in cases where individuals had to sell assets like goats or sewing machines to survive.
- Women face disproportionate barriers to escaping poverty due to limited access to education, early marriage, divorce, and cultural norms restricting asset ownership. For instance, women denied Western education, rely on low-income activities, while men often have better access to diverse income sources and recovery mechanisms, perpetuating gender inequality in economic mobility.
- Climate-related disasters, such as floods and droughts, severely disrupt farming and livestock rearing, primary livelihoods for many households. These events force families into distress sales of assets or reduced food intake, as exemplified by cases like the 2022 floods, highlighting the lack of adaptive infrastructure like irrigation systems.
- Policies like fuel subsidy removal, naira redesign, and border closures deepened poverty by increasing living costs and disrupting informal economies. For example, the cashless policy disproportionately affected cash-reliant women traders without bank accounts, while border closures raised food prices and insecurity.
- Households that escaped poverty sustainably leveraged strategic investments in agriculture (e.g., commercial rice farming yielding N7.2 million annually), rental properties, and civil service careers. Education, asset diversification, and social networks also played critical roles.
- Social protection programs like Trader Money, N-Power, and cash transfers provided temporary relief but were limited by inadequate funding, poor targeting, corruption, and lack of sustainability. For instance, Trader Money helped women start businesses, but its short-term nature and selective reach failed to ensure long-term stability.
- Urban areas initially showed higher well-being (peaking at 4.2 in 2015) but experienced greater volatility, dropping to 3.2 by 2023, reflecting sensitivity to economic shifts. Rural well-being remained lower but more stable (2.5–2.8), indicating persistent deprivation despite less fluctuation.
- Limited access to credit, poor healthcare, and weak public services exacerbate poverty amidst crises. Women and youth struggle to secure loans, while health crises drain resources, and the absence of safety nets leaves households reliant on depleted savings after a breadwinner's death.

Policy recommendation

Climate-Resilient Agricultural Support Systems: Strengthening climate-resilient agricultural support systems, such as subsidised irrigation, drought-resistant seeds, and flood-resistant infrastructure, helps reduce the vulnerability of small-scale farmers to extreme weather events. A state-funded agricultural insurance scheme would offer financial protection, enabling farmers to recover from losses and maintain sustainable farming practices, ultimately enhancing food security and economic stability.

Gender-Inclusive Education and Economic Empowerment Programs: Expanding gender-inclusive education and vocational training for girls, alongside incentives like stipends, can overcome barriers to education, such as early marriage, while equipping women with skills for meaningful employment. Interest-free microfinance programs and business training can empower women to transition from informal trading to sustainable businesses, promoting economic independence and community resilience.

Social Safety Nets and Cash Transfer Systems: A well-funded, permanent conditional cash transfer program can provide direct financial support to low-income families, helping them meet basic needs and invest in long-term improvements. Integrating cash transfers with emergency relief funds ensures timely and adequate support during crises, reducing vulnerability to economic shocks.

Mitigate Economic Policy Shocks through Inclusive Financial Infrastructure: Establishing a state-level financial inclusion task force can improve banking access in rural areas, offering mobile banking and zero-interest savings accounts to informal traders, particularly women. Policy buffers, such as phased subsidy removals and subsidised transport vouchers, can cushion the impact of economic reforms, ensuring households can meet their basic needs.

Asset Accumulation and Diversification Opportunities: A state-backed asset-building program providing low-cost land titles, rental property starter kits, and livestock packages enables low-income households to build wealth and diversify income sources. Partnering with private sectors and NGOs for income diversification training helps families combine farming with other entrepreneurial activities

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List of acronyms and abbreviations

COPE	Community-Based Poverty Eradication
CBT	Community-Based Targeting
NSR	National Social Register
NASSCO	National Social Safety-Nets Coordinating Office
ANEEJ	Africa Network for Environment and Economic Justice
ACLED	Armed Conflict Location & Event Data
ACAPS	Assessment Capacities Project
ALGON	Association of Local Governments of Nigeria
BASIC	Better Assistance in Crises Research
CFR	Case Fatality Rate
CCT	Conditional Cash Transfer
CSJ	Centre for Social Justice
CP	Chronic Poverty
CPAN	Chronic Poverty Advisory Network
CSO	civil society organisations
CSDP	Community and Social Development Project
DEEP	Data and Evidence to End Extreme Poverty
dRPC	development Research and Projects Centre
DTM	Displacement Tracking Matrix
FMBeP	Federal Ministry of Budget and Economic Planning
FMEHSW	Federal Ministry of Health and Social Welfares
FGN	Federal Government of Nigeria
FGD	Focused Group Discussion
GDL	Global Data Lab
IM	Impoverishment
ITF	Industrial Training Fund
ICT	information and communication technology
IDS	Institute of Development Studies
IOM	International Organisation for Migration

IWI	International Wealth Index
JARDA	Jigawa Agricultural and Rural Development Authority
JSG	Jigawa State Government
KII	Key Informant Interview
LHI	Life History Interviews
LGAs	Local Government Areas
LTR	Long-Term Residence
MTEF	Medium-Term Expenditure Framework
MDAs	Ministries, Departments, and Agencies
MPI	Multidimensional Poverty Index
NASSCO	National Social Safety-Nets Coordinating Office
NCTO	National Cash Transfer Office
NEMA	National Emergency Management Agency
NIN	National Identification Number
NITDA	National Information Technology Development Agency
NBS	Nigeria Bureau of Statistics
NCDC	Nigeria Centre for Disease Control
NG-CARES	Nigeria COVID-19 Action Recovery and Economic Stimulus
NRCS	Nigerian Red Cross Society
OPM	Oxford Policy Management
PCGS	Presidential Conditional Grant Scheme
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
SE	Sustained Escape
TE	Temporary Escape
VOP	Voice of the People
VGF	Vulnerable Group Fund

Glossary

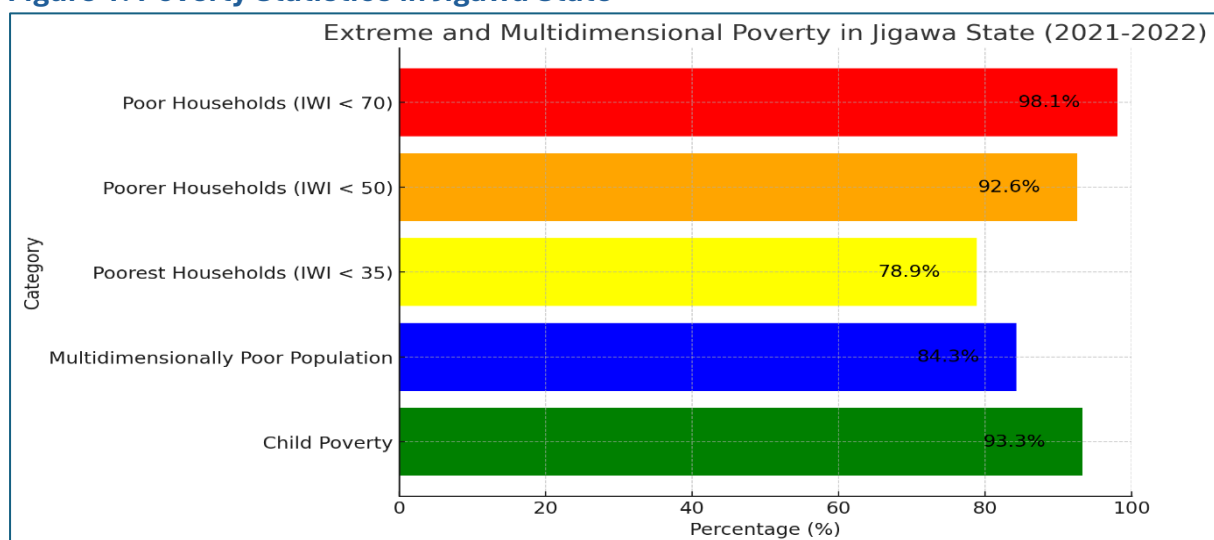
- **Well-being 1** People who cannot work. So, they depend on others for basic needs (food, housing). However, they often don't have external support (socially excluded), and so:
- **Well-being 2** are extremely poor and capable of working. They are physically able to work but who have no or few productive 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-impooverished. It does not include those who 'churn' briefly around the poverty line, remaining very close to it.
- **Sustained escapes- (SE)** A condition where individuals or households successfully rise out of poverty and maintain their improved economic status over a long period. Unlike **temporary escape**, where people fall back into poverty after some time, sustained escape means they have developed resilience through stable income sources, assets, education, social networks, and access to financial or institutional support. Factors that contribute to sustained escape include diversification of income, investment in productive assets, education, and strong social protection systems that help mitigate economic shocks. Here it is used for someone poor in around 2005 and non-poor in 2023. They have been non-poor for at least 5 years or more just before 2023.

Section 1: General Introduction

1.1 Background of the Study

In Nigeria, poverty remains a significant challenge, with a considerable portion of the population living below the poverty line. According to the National Bureau of Statistics, approximately 83 million Nigerians, or two in every five, were living in poverty in 2018/19. A World Bank estimate suggests that by 2022, this number increased by 10 million due to the COVID-19 pandemic. This reflects the mobility of households in and out of poverty, influenced by factors such as climate-related disasters, conflict, and economic crises. A study examining COVID-19, conflict, and disasters in relation to poverty dynamics in Nigeria revealed high rates of chronic and transient poverty, particularly in the northern states where conflict and disasters are more common (Diwakar et al, 2025). Jigawa State, in particular, faces substantial poverty challenges. A 2018/19 Nigeria Living Standards Survey reported that approximately 87.02% of Jigawa State's population lived below the defined poverty line, significantly higher than the national average of 40.1% (NBS 2019). The 2021 Global Data Lab report reveals extreme poverty in Jigawa State, with 98.1% of households classified as poor, 92.6% as poorer, and 78.9% as the poorest (GDL 2021). The 2022 Nigeria Multidimensional Poverty Index (MPI) indicates that Jigawa is one of the poorest states in Nigeria. Overall, 84.3% of the population in Jigawa is multidimensionally poor (NBS 2022). Child poverty is particularly acute, with 93.3% of children in Jigawa experiencing multidimensional poverty, which is one of the highest rates after Bayelsa, Gombe, Kebbi, Plateau, Sokoto, and Yobe (NBS 2022).

Figure 1: Poverty Statistics in Jigawa State



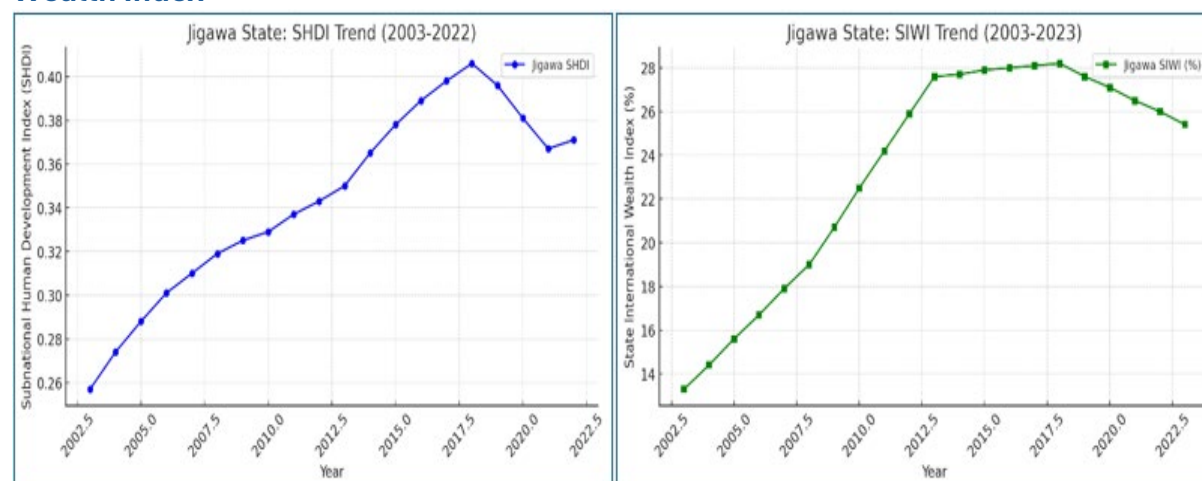
Source: Global Data Lap Report 2021 and NBS 2022

Abdulsalam et al. (2024) found that a significant proportion of farming households in the Dutse Local Government Area live below the poverty line, with education, access to credit, and farm size being critical factors influencing poverty levels. Households in Jigawa State face increasing vulnerability due to complex and overlapping crises, including economic shocks and climate change (Yakubu et al, 2021). Climate-related disasters, such as

droughts and floods, are particularly impactful in Jigawa, where agriculture is the major source of livelihood of the population. A study covering 1980-2014 showed that the area experienced fifteen drought episodes of different magnitudes, representing about 42.86% (Yakubu et al, 2021). Recent flooding events in 2024 affected hundreds of thousands of individuals, displacing many and damaging homes and farmlands. These disasters disrupt agricultural activities, leading to food insecurity and economic hardship.¹ The reliance on crop and vegetable farming as the primary income source, accounting for 96% of assessed locations, means households are highly exposed to climate-related risks. For example, between October and November 2024, floods impacted over 241,046 individuals in 22 local government areas of Jigawa State (IOM 2024).

From 2003 to 2023, Jigawa State experienced a steady improvement in both its Subnational Human Development Index (SHDI) and State International Wealth Index (SIWI) up until around 2018, after which both indicators showed signs of decline. The SHDI rose from 0.257 in 2003 to a peak of 0.406 in 2018, indicating progress in education, health, and income levels. However, from 2019 onwards, there was a downward trend, with SHDI dropping to 0.371 by 2022, suggesting challenges in sustaining human development progress (GDL 2025). Similarly, SIWI, which measures household wealth and economic well-being, increased consistently from 13.3% in 2003 to 28.2% in 2018, reflecting economic growth and improved living conditions. However, it declined after 2018, reaching 25.4% in 2023, indicating economic struggles, possibly due to external factors like inflation, economic downturns, or social disruptions. The parallel decline in both SHDI and SIWI after 2018 suggests that economic hardship may have contributed to setbacks in human development.

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



Source: Global Data Lab 2025

The implementation of the naira redesign and cashless policies posed significant challenges for low-income households with limited access to digital financial services, restricting their ability to conduct transactions and access social assistance. The COVID-19 pandemic

¹ <https://reliefweb.int/report/nigeria/nigeria-joint-post-flood-situation-report-jigawa-state-30-november-2024>

further exacerbated economic hardships, disrupting livelihoods, increasing food insecurity, and straining healthcare services. Persistent insecurity, including banditry and communal conflicts, has displaced communities, hindered agricultural activities, and disrupted local markets. These overlapping crises weakened the effectiveness of existing social protection programs, leaving many vulnerable populations without adequate support. The persistent poverty dynamics in Jigawa underscore the need for a comprehensive analysis of the structural and individual drivers of poverty, the effectiveness of social protection measures, and the coping strategies employed by households. This study seeks to fill this gap by examining how prolonged crises marked by conflict, climate shocks, and economic downturns shape poverty trajectories in Jigawa State and how existing social protection policies can be improved to provide more effective relief.

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)
<ul style="list-style-type: none"> • Why is chronic poverty and multi-dimensional deprivation so widespread? • How does conflict, drought, and floods affect livelihood pathways out of poverty? • What are the urban-rural variations in livelihood pathways, before and during COVID-19? How have these been affected by conflict, displacement and climate change? • What measures are governments in a position to take to reduce poverty? 	<ul style="list-style-type: none"> • What role do state and federal governments and other agencies play in a multi-hazard context? • Why and how are specific individuals or households or communities targeted? • What are peoples' perceptions of adequacy, reliability, fairness and appropriateness of different modalities? • What other key interventions are needed to improve poverty dynamics and how can they best be delivered?

1.2 Policy and Administrative Frameworks for Poverty Reduction in Jigawa State

Administrative Context

Executive Structure: The coordination of poverty reduction and social protection initiatives in Jigawa State falls under the Ministry of Budget and Economic Planning Directorate, operating under the direct supervision of the Office of the Deputy Governor. This structure aligns with Nigeria's National Social Protection Policy and the Poverty Reduction with Growth Strategy, ensuring a comprehensive approach to tackling poverty and promoting inclusive development. The Objectives of the State Social Protection Policy include:

- 'Establish a functional social protection system that brings the poorest and most vulnerable individuals and households into the mainstream state development process.
- Provide a demand-driven system that responds to the developmental needs of the poor individuals, households, and vulnerable groups through the life cycle.
- Increase the delivery and use of high-impact interventions that provide and protect the well-being of citizens as well as prevent the reversal of gains in citizens' well-being.
- Focus on the removal of impediments to access and utilisation of basic services.
- Explore measures to take advantage of and leverage Islamic institutions and instruments, such as *waqaf*, *zakat*, and *sadaqatu*, to alleviate poverty and deliver services for poor individuals and households.
- Establish and strengthen strong and stable institutions directly concerned with reducing poverty and vulnerability.
- Promote access to basic services and investment in human development.
- Assure minimum well-being of citizens by guaranteeing access to essential goods and services, facilities, and infrastructure that protect all individuals, households, and communities against life contingencies.
- Provide measures and strategies to prevent and protect against risks and threats.
- Promote poverty reduction and sustainable development.
- Reposition social protection as a key component of the state development policy.'²

The State Social Protection Council, established under the State Social Protection Policy (SSPP) 2017, serves as a multi-stakeholder platform overseeing poverty reduction and social protection initiatives. The Steering Committee responsible for implementing these policies is chaired by the Deputy Governor, while the Permanent Secretary of the Budget and Economic Planning Directorate serves as the secretariat. This committee oversees the execution of various poverty alleviation programs and ensures alignment with national and state development goals. In addition to this governance framework, several key institutions play critical roles in poverty reduction efforts across the state. These include the heads of the Ministries of Women Affairs, Commerce, Industries and Cooperatives, Education, Healthcare, and Agricultural and Rural Development Authority (JARDA), among others. Each of these institutions contributes to implementing policies and programs that support economic empowerment, social welfare, and human capital development. The council is

² Jigawa State Social Protection Policy, 2017

composed of various other stakeholders, including representatives from the Association of Local Governments of Nigeria (ALGON), the organised private sector, civil society organisations (CSOs), development partners, women's groups, persons with disabilities, traditional institutions, and religious organisations.

The State Poverty Alleviation Structure includes a Senior Special Assistant on Social Security, Zakari Ya'u Garba, who plays a key role in programs designed to provide financial assistance and support to individuals and families, particularly the elderly, unemployed, disabled, and low-income groups. It includes initiatives such as cash transfers, pensions, health insurance, employment support, and other welfare programs to improve the well-being of vulnerable populations. The SA on social security typically reports directly to the Governor or, in some cases, to a higher-ranking official such as the Chief of Staff.

Legislative Structure: The Jigawa State House of Assembly plays a vital role in overseeing empowerment policies through its Standing Committee on Empowerment. This committee is chaired by Hon. Ado Mohd Zoto, who represents the Yankwashi Constituency. It comprises seven members and is supported by a Committee Secretary, Yahaya Kani Maje. The committee is instrumental in legislative oversight and policy formulation for empowerment initiatives in the state

Policy Framework

The state government launched the Social Protection Policy in 2017 to address poverty providing economic support, promoting social justice, and empowering vulnerable populations. In 2023, the State's Executive Governor, Mallam Umar Namadi, emphasised his administration's commitment to social justice and its 12-Point Agenda, which focuses on agriculture, education, health, information and communication technology (ICT), infrastructural development, environmental management, youth employment, economic empowerment, and poverty alleviation (JSAP 2024-2025). These initiatives align with the broader goals of social protection, which include cushioning the impact of economic crises, providing basic income security, and ensuring access to essential social services. Study shows the effectiveness of social protection programmes in reducing poverty and promoting inclusive growth.

The budgetary allocations for Poverty Alleviation and Social Protection in Jigawa State from 2020 to 2025 demonstrate a fluctuating yet generally increasing trend. In 2020, the total allocation for these programs was relatively low, with ₦1.09 billion (0.71% of the budget) for Poverty Alleviation and ₦0.64 billion (0.42%) for Social Protection (JSG 2020). By 2021, the allocation for Poverty Alleviation decreased to ₦0.82 billion (0.52%), while Social Protection saw a sharp increase to ₦3.66 billion (2.34%) (JSG 2021). This upward trend continued in 2022 and 2023, with both categories receiving increased funding, reflecting growing government commitment to social welfare. Notably, by 2024, allocations reached ₦7.72 billion (2.59%) for Poverty Alleviation and ₦15.25 billion (5.12%) for Social Protection, marking a significant boost in expenditure (JSG 2023). However, despite the nominal increase in 2025, with ₦9.68 billion allocated to Poverty Alleviation and ₦20.49 billion to Social Protection, their percentage shares of the total budget declined to 1.39% and 2.94%, respectively (JSG 2025). This suggests that while more funds were allocated in absolute terms, the state's overall budget grew at a much faster rate, potentially indicating a shift in fiscal priorities. The fluctuations in allocations highlight both government responsiveness to

socio-economic challenges and possible budgetary constraints affecting sustained long-term investment in these crucial programs.

Table 2: Poverty alleviation and social protection

Year	Budget Size (Nbn)	Poverty Alleviation Programme (Nbn)	As a % of Budget Size	Social Protection Classification (Nbn)	As a % of Budget Size
2020	152.92	1.09	0.71%	0.64	0.42%
2021	156.59	0.82	0.52%	3.66	2.34%
2022	177.79	1.07	0.60%	6.45	3.63%
2023	185.08	2.64	1.43%	8.85	4.78%
2024	298.14	7.72	2.59%	15.25	5.12%
2025	698.30	9.68	1.39%	20.49	2.94%

Source: Jigawa State Approved 2021, 2022, 2023, 2024 and 2025 = Budget Estimates

At the national level, various intervention programs were implemented, one of which is the Cash Transfer Program, funded through the \$322.5 million recovered Abacha loot, which disbursed ₦123.73 billion nationwide between August 2018 and April 2022. Jigawa State received ₦12.67 billion, accounting for 10.24% of the total allocation, making it the second largest primary beneficiary of the program. Additionally, the Presidential Conditional Grant Scheme (PCGS), launched in July 2023, provided ₦50,000 grants to small businesses, with Jigawa receiving ₦862.45 million, which represents 2.73% of the total funding.

Beyond cash transfers, Jigawa State has also benefited from broader social protection and economic stimulus programs. The Vulnerable Group Fund (VGF), which covered 5.64 million beneficiaries nationwide as of November 2024, had 109,720 beneficiaries in Jigawa, representing only 1.95% of the total. Similarly, under the Nigeria COVID-19 Action Recovery and Economic Stimulus (NG-CARES), the World Bank assisted the program's third disbursement in July 2024; Jigawa received ₦5.77 billion, which is 1.32% of the national allocation. Furthermore, in response to the ongoing food security crisis, the FGN allocated ₦185 billion for purchasing and distributing grains in 2024, with Jigawa receiving ₦5 billion (2.70%). While these interventions provide crucial support, Jigawa's share in some of these programs remains relatively low compared to its poverty levels.

Table 3: 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 (₦)	₦123,731,188,000	₦12,674,954,000	10.24%
₦50,000, Presidential Conditional Grant Scheme (PCGS) July 2023 to August 2024	₦31,569,450,000	₦862,450,000	2.73%
Vulnerable Group Fund Coverage Rate as of November 2024	5,640,783	109,720	1.95%

Nigeria Covid19 Action Recovery and Economic Stimulus, July 2024 Third Disbursement (₦)	₦ 438,368,915,030	₦5,770,132,061	1.32%
Grant for the purchase of rice and other grains for distribution as palliative, 2024 (₦)	₦ 185,000,000,000	₦5,000,000,000	2.70%

Source: Data from FMBNP 2024; FMHSW, 2024; ANEEJ 2022; <https://grant.fedgrantandloan.gov.ng/>; <https://leadership.ng/rising-food-prices-fg-okays-n185bn-for-states-fct-to-buy-grains/>

The interventions encompass a wide array of social and economic initiatives designed to alleviate hardship and empower vulnerable segments of the population. Key measures include state-managed palliative shops that offer essential commodities at subsidised rates for low-income households and the J-CARES Women Economic Empowerment Programme, which provides cash grants of ₦50,000 to 12,600 women. Additionally, agricultural support is provided through schemes such as the Civil Servants' Agricultural Support Program, with over ₦2.36 billion allocated to benefit approximately 8,430 civil servants and government officials via subsidised inputs, soft loans, and contract farming arrangements (JSG 2024a). Complementing these efforts, the J-Basic Healthcare Services for Vulnerable Citizens have secured a ₦1.5 billion investment to deliver free healthcare services to 143,500 of the poorest citizens across 287 political wards (JSG 2024b).

Complementing these social safety nets are initiatives aimed at enhancing financial access and building entrepreneurial and vocational skills. Business and Empowerment Grants, along with Legislator's Empowerment Programmes, support small business owners, women, and people with disabilities through targeted financial assistance, providing SME loans to 1,000 beneficiaries per constituency, totalling 30,000 beneficiaries with ₦900 million in funding. Furthermore, MSMEs benefit from dedicated loan disbursement schemes, with ₦4 billion ring-fenced for the sector and ₦800 million already accessed by 45 businesses. Additionally, youth and job seekers receive digital and vocational training in partnership with ITF and NITDA, equipping them with essential skills for modern employment (Namadi 2025). Together, these interventions strategically aim to improve food security, strengthen economic resilience, and foster sustainable livelihood opportunities across the state.

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 Jigawa State. The case study approach allows for an in-depth exploration of how poverty evolves over time and the extent to which social protection programs contribute to mitigating economic hardships.

Study Area: The research is conducted in Jigawa State, with a focus on urban (Hadejia) and rural (Kaugama) communities. This geographic distribution ensures a comprehensive understanding of poverty experiences across different socio-economic settings. Jigawa 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 programs. 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 programs. 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 Jigawa 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 KIIs (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

Livelihoods among chronic poverty households are heavily reliant on petty trading, as it requires minimal startup capital. However, the limited profitability of such businesses makes financial stability difficult to attain. Many women in these households engage in selling small consumer goods such as food items, water, and household essentials. While these ventures provide a source of daily income, they do not offer enough financial security to weather economic shocks or allow for long-term asset accumulation. The struggle for financial independence is evident in individual experiences. *"She started selling groundnut oil and palm oil in small quantities. After 3 months, she expanded to selling pure water...but could only gain a little financial freedom."* (LHI_Jigawa_Female_1). This reflects the slow and uncertain nature of economic growth within these livelihood strategies, where even after months of reinvestment, earnings remain modest and insufficient for significant improvements in living conditions. The instability of petty trading often forces individuals to make difficult financial decisions. Since petty trade depends on consumer demand and fluctuating market conditions, households engaged in this activity frequently experience income instability. Traders find themselves trapped in a cycle where initial gains are quickly offset by unexpected expenses, leading to further economic hardship. *"She used the 3,000 from selling her sewing machine to buy sugar and started selling small quantities as a business but eventually had to sell her goat to survive."* (LHI_Jigawa_Female_8). This illustrates the fragile nature of their livelihoods rather than accumulating wealth or improving their standard of living, individuals are often forced to liquidate their few assets just to make ends meet. The reality of chronic poverty means that despite engaging in income-generating activities, these households remain highly vulnerable to financial setbacks, preventing them from escaping the cycle of economic deprivation.

Domestic and informal labour of households is characterised by extremely low wages, leaving workers trapped in a cycle of subsistence-level living with little to no opportunity for financial advancement. Individuals, particularly women, take on domestic roles such as cooking, cleaning, and caregiving, often working long hours for minimal pay. These jobs do not provide benefits such as job security, healthcare, or retirement provisions, making it difficult for workers to plan for the future or escape poverty. *"She works as an afternoon cook at a residential home...Her salary is 2,000 naira a month, which barely sustains her and her children."* (LHI_Jigawa_Female_1). The meagre earnings from such employment often force workers to make difficult financial choices, prioritising immediate survival over long-term financial planning or investments in education and skill development. For men, informal labour frequently includes physically demanding and precarious jobs, such as security work, shoe shining, or casual construction labour. These roles also pay very little and offer no employment protections, leaving workers vulnerable to economic instability. Many individuals must juggle multiple jobs just to cover their daily expenses. *"He was employed in a hotel as a night guardsman at 1,500 naira per month and continued shoe shining during the day to make ends meet."* (LHI_Jigawa_Male_2). This highlights the struggle faced by informal labourers who must rely on multiple low-paying jobs just to survive. Without access to stable

employment or social protection, workers in this sector remain in a constant state of financial insecurity, unable to build sustainable livelihoods or break free from chronic poverty.

Small-scale farming and livestock rearing are the primary sources of livelihood for many households in the state, but these activities remain highly vulnerable to environmental shocks. Climate-related challenges such as droughts and floods frequently disrupt farming cycles, leading to food insecurity and financial distress. Farmers who rely solely on subsistence farming struggle to accumulate savings or invest in improved agricultural practices, leaving them with little protection against adverse weather events. *"In 1982, they experienced a terrible drought...They fell on hard times, eating once a day until government relief helped them recover."* (LHI_Jigawa_Female_2). This highlights how a single climate event can push families into extreme poverty, forcing them to depend on external aid for survival. Without sustainable adaptation strategies, such as irrigation systems or crop diversification, these farming households remain trapped in a cycle of vulnerability. For livestock-rearing families, environmental shocks can also result in devastating financial losses, as floods or droughts reduce grazing land and access to water. The unpredictability of such events forces families to make difficult decisions, including selling off land or livestock to meet immediate needs. *"Her father's farm flooded...He had to sell one of his farms to sustain the family, reducing their income and food security."* (LHI_Jigawa_Female_7). This illustrates how extreme weather events not only diminish household income but also have long-term effects on food security and economic stability. Without access to financial safety nets, insurance, or improved farming technologies, small-scale farmers in Jigawa remain highly vulnerable to poverty and economic shocks.

The distribution of household assets in the dataset reveals a pronounced economic divide, with some households living in basic conditions that include mud or clay houses, often without additional assets. A total of seven households fell into this category, with variations such as two-bedroom mud or clay houses and no assets mentioned for one household. These households represent the lower end of the economic spectrum, with minimal infrastructure and little to no means for improving their financial situation. *"After the wedding, she moved back into the family house where she grew up, and they had a section for themselves. It was a 2-bedroom mud house with zinc roofing and a small courtyard. Her husband was unemployed. All he did was work on his father's farm. They did not pay him but the feed and took full responsibility for him and his new wife."* (LHI_Jigawa_Female_6). In contrast, other (LHI_Jigawa_Female_6). Other households demonstrate more moderate levels of asset ownership, such as personal homes and cars, which indicate a higher level of financial security. A total of six households are in this group, with some owning multiple homes or vehicles, signifying a moderate degree of wealth. The most affluent households, though fewer in number, own well-furnished homes with modern amenities, including cars, generators, inverters, and even livestock. These assets represent a strong financial position, with a higher capacity for sustaining long-term stability and prosperity. The data underscores the critical role of asset accumulation in determining economic well-being, with well-equipped households enjoying greater security and opportunities for growth compared to those in basic shelters.

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

Nodes	State = Jigawa (n=18)			
	13Y Poverty Trajectory = CP (n=7)	13Y Poverty Trajectory = IM (n=3)	13Y Poverty Trajectory = SE (n=4)	13Y Poverty Trajectory = NN (n=4)
Agriculture wage labour	0	0	0	0
Farming	3	1	3	2
Informal sector	0	0	0	0
Smuggling	0	0	0	0
Pensions	1	0	2	2
Business	1	2	2	3
Petty trade sales	6	0	3	0
Wage labour	3	1	0	1
Salaried employment	2	2	2	4
Cash Transfers	0	0	0	0
Loss of resources	0	0	0	0
Debt	0	0	1	0
Food insecurity	0	0	1	0
Loss of land	0	0	0	0
Loss of livestock	1	0	0	0
Loss social capital	0	0	0	0
Rented accommodation	0	0	0	0
House or property	5	3	4	3
Land ownership - access	2	2	3	4
Livestock	1	0	2	1
Production technologies	0	0	3	0
Remittances	0	0	1	0
Savings - resources	0	0	1	0
Migration	0	0	0	1

Source: Created by the Author from LHIs Project Data

It must also be noted that business assets are largely underrepresented or absent, with many households reporting no business-related assets. However, a few households are involved in entrepreneurial activities, with assets such as event centres, cafes, schools, rental properties, and deep freezers for business use. Additionally, some households operate borehole water businesses or bakeries, indicating small-scale entrepreneurial ventures. “She has a small kitchen with a deep freezer that she uses for her business” (LHI_Jigawa_Female_6). An NGO office is also mentioned, suggesting that some households engage in non-profit activities. Despite these examples, the overall absence of business assets across many households could mean a significant lack of investment in income-generating activities, which may limit economic mobility and opportunities for wealth accumulation.

Economic activities in the state vary by gender and age group, reflecting differences in access to resources, traditional roles, and opportunities. Men predominantly engage in farming, often working on inherited lands, and dominate sectors such as carpentry, bricklaying, and livestock trading. They also participate in transport services, operating motorcycles (Okada) and tricycles (Keke NAPEP). Women, on the other hand, are more

active in small-scale farming, food processing, tailoring, and household-based petty trading. *"Hair plaiting, food vending, and tailoring"* are common income-generating activities for women, while some also rear goats and poultry for additional income. Youths participate across multiple sectors, often assisting in family farms, engaging in irrigation farming, or working in bread bakeries and barbecue businesses. They also take on roles in construction, plumbing, and mechanics, offering labour-intensive services. In the service sector, young people are found operating cafés, working in pure water production, or running POS operations. While men dominate transport and construction, women are primarily involved in food-related businesses and home-based enterprises. This distribution highlights the gendered nature of economic participation, shaped by cultural norms, economic opportunities, and access to resources.

Table 6: Economic Activities in the State by Gender as identified in the FDG and KII

Category	Males	Females	Youth
Agriculture	Farming (mostly inherited lands)	Small-scale farming (some personal farmlands)	Irrigation farming, labour on family farms
Trading & Commerce	Petty trade, market trading, livestock sales	Petty trading, food vending, selling provisions	Selling barbecue, working in bread bakeries
Craft & Production	Carpentry, tailoring, bricklaying, bread production	Food processing (grains, kunu, fried tofu), tailoring	Tailoring, bread production, carpentry
Transport Services	Motorcycle riding (Okada), tricycle operation (Keke NAPEP)	Rarely involved in transport	Motorcycle and tricycle riding, POS operations
Civil Service & Formal Work	Low cadre civil service jobs	Low-level government jobs (teaching, nursing)	Entry-level civil service roles, school support roles
Construction & Manual Work	Bricklaying, construction labour	Housekeeping, grain grinding	Plumbing, mechanics, construction labour
Service Sector	Commission agents, market sales	Hair plaiting, food vending, tailoring	Café operators, working in pure water production units
Animal Husbandry	Livestock trading and rearing	Goat and poultry rearing	Assisting in family livestock management
Skilled Trades & Artisan Work	Carpentry, roofing (POP), aluminium work	Tailoring, weaving, henna design	Tailoring, mechanical repairs, baking

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

2.2 Maintainers of Chronic Poverty

Limited access to education and skill development, particularly for girls, restricts economic opportunities and reinforces cycles of poverty. Many girls are denied formal education while their male siblings receive schooling, limiting their ability to secure stable employment or engage in higher-income activities. "She did not receive a Western education, but her brothers did. Instead, she went to Islamiyya in the morning and evenings"

(LHI_Jigawa_Female_1). The prioritisation of religious education over formal schooling, while valuable, often leaves women with fewer marketable skills, increasing reliance on low-income livelihoods like petty trading and domestic labour. Geographical and cultural barriers further exacerbate the situation, as many families are unwilling to send their daughters to distant schools. "The only secondary schools available were boarding schools, and her parents did not allow her to go" (LHI_Jigawa_Female_7). The lack of accessible education infrastructure means girls in rural areas have limited pathways to academic advancement or vocational training, resulting in higher economic dependency, fewer employment prospects, and increased vulnerability to poverty in adulthood.

Early marriage and divorce significantly contribute to chronic poverty, particularly among women. These practices limit their access to education, economic opportunities, and stable support systems. Many young girls enter marriages at an early age with little agency, leading to cycles of dependence and vulnerability. As one respondent noted, "At the age of 13, she started dating a boy aged 18...They got divorced after 4 years due to irreconcilable differences" (LHI_Jigawa_Female_1). The abrupt end of such marriages often forces women to return to their parental homes with limited financial security, perpetuating poverty across generations. In many cases, women face neglect or abandonment within marriage, further exacerbating their economic struggles. Without independent income sources, divorce frequently results in hardship and instability, as highlighted by the statement, "Her husband neglected her even more. She then got divorced and went back home to her parents" (LHI_Jigawa_Female_8). The inability to accumulate financial assets or develop sustainable livelihoods traps many women in a cycle of poverty, where each successive marriage or separation further diminishes their economic prospects.

Poor health, particularly maternal health challenges, significantly deepens poverty by depleting household resources and reducing income-generating opportunities. Chronic illnesses and infertility treatments place a heavy financial burden on families, often leading to economic exhaustion. "They tried so hard to get pregnant...The medical bills were always handled by her husband. After two years, they ran out of money" (LHI_Jigawa_Female_7). The high cost of medical care forces families to deplete savings, take on debt, or forego essential needs, increasing vulnerability to financial instability. Limited access to healthcare facilities compounds the struggles of those experiencing chronic illnesses. "She was always at the hospital...The hospital was 20 minutes away, and it cost 50 naira to get there" (LHI_Jigawa_Female_8). Transportation costs, distance, and frequent hospital visits strain fragile household budgets. Women, in particular, face heightened vulnerabilities, as poor maternal health not only affects their well-being but also hinders their ability to contribute economically, further entrenching cycles of poverty.

A major challenge for economic stability, particularly among women and youth, is the **difficulty in accessing credit facilities**. Small business owners struggle to secure loans, limiting their ability to expand or sustain their businesses. As one participant noted, "Women have limited access to credit facilities, and many have lost their businesses due to the inability to secure loans" (FGD_Jigawa_Kaugama_Women). The absence of financial inclusion and restrictive loan conditions further exacerbate economic vulnerability, preventing entrepreneurs from scaling their ventures. Ineffective financial decisions, particularly among men, also hinder long-term economic growth. Instead of reinvesting earnings into productive ventures, some prioritise personal expenditures, such as polygamous marriages, over business sustainability. "The main issue we face with men is

that any little money they get, they just get married instead of reinvesting in profitable ventures" (FGD_Jigawa_Hadejia_Female). This pattern of poor asset management contributes to economic stagnation, reducing the potential for wealth accumulation and poverty reduction.

The financial strain caused by environmental shocks, such as flooding, often forces households to make difficult trade-offs between essential needs like food and education. In this case, despite prioritising his children's schooling, one father found himself unable to pay their fees due to the devastating impact of the flood on his farm. *"All of them are in school. He had always paid the school fees of his children without problem, but last year he could not because of the flooding that affected his farm. He sourced for support to pay the school fees but could not get. He therefore had to sell part of the food he kept for feeding his household to pay the school fees"* (LHI_Jigawa_Male_1) This reflects a common survival strategy among struggling families, where immediate financial hardships push them into sacrificing food security for education or vice versa. Such difficult choices highlight the vulnerability of farming households to climate-related disasters, which not only disrupt livelihoods but also compromise the well-being and future opportunities of their children. Without access to financial aid, social safety nets, or disaster recovery support, families remain trapped in a cycle of economic instability, forced to deplete their limited resources just to sustain basic needs.

Cultural Norms on Asset Ownership remains a key determinant of economic stability, yet cultural norms often exclude women from acquiring and controlling significant assets. In many cases, women are left without land, property, or financial investments, limiting their ability to build long-term economic security. *"She does not own any assets"* (LHI_Jigawa_Female_1). The lack of ownership affects financial independence and restricts the ability to leverage resources for business expansion, agricultural productivity, or household resilience against economic shocks. Without access to assets, women remain economically dependent on male family members, reinforcing cycles of poverty and limiting opportunities for wealth accumulation. Even when women own assets, they are often small-scale and insufficient to provide financial stability. *"Her only assets are her two goats and one chicken"* (LHI_Jigawa_Female_2). These limited holdings, while valuable, do not offer the same level of economic security as land, rental properties, or business investments. The absence of substantial assets prevents women from accessing credit, engaging in large-scale agricultural or commercial activities, and accumulating generational wealth.

Section 3: Impoverishment

3.1 Livelihoods Under Impoverishment

Informal businesses serve as vital sources of income for many households, yet they remain highly susceptible to economic fluctuations and personal hardships. Many entrepreneurs lack financial security, making it difficult to withstand setbacks such as inflation, sudden

policy changes, or family emergencies. *"She made and sold local candy from her home. Her husband provided the capital, but his illness forced her to use profits for medical bills."* (LHI_Jigawa_Female_7). This example illustrates how health crises can quickly erode business capital, forcing individuals to divert resources meant for business growth into urgent household needs. Without access to credit, insurance, or savings mechanisms, such disruptions often push informal business owners into financial distress, delaying or even halting their recovery. Inflation and economic policies also have a direct impact on the viability of informal businesses. Price hikes reduce consumer purchasing power, making it harder for small business owners to maintain steady sales. *"She started learning traditional medicine, using profits to support her family. However, rising costs during Buhari's administration caused her customers to stop buying."* (LHI_Jigawa_Female_7). This demonstrates how macroeconomic conditions can significantly impact local economies, leaving small entrepreneurs struggling to maintain their livelihoods.

Transportation and artisanal services provide essential income for many individuals, yet they remain highly precarious due to low earnings and the vulnerability of assets. Workers in these sectors often struggle with income instability, as daily earnings fluctuate based on demand, weather conditions, and fuel prices. *"He started riding a motorcycle (Ahaba) to earn money but earned only about 500 naira a day, which was insufficient for household needs."* (LHI_Jigawa_Male_2). With such low daily earnings, transportation workers find it difficult to save or invest in better opportunities, keeping them trapped in a cycle of subsistence living. The lack of insurance and financial support further exacerbates their economic vulnerability, making it nearly impossible to recover from unexpected setbacks. Similarly, artisans and transport workers who depend on physical assets for their livelihoods face significant risks if those assets are damaged or lost. *"A pickup car entrusted to him provided a good income for six years, but it was destroyed in an accident, wiping out his livelihood."* (LHI_Jigawa_Male_2). Without financial safety nets such as insurance or emergency savings, losing a primary source of income can push individuals into extreme poverty.

Livelihoods under impoverishment often involve precarious and unstable employment, particularly in the **hotel and transportation sectors**. Households engaged in jobs that provided a steady yet modest income. *"In 2011, a pickup Peugeot car was entrusted to him to generate income for the owner. He employed two drivers to drive it for him. He used to generate N7000 weekly."* (LH 002) Others found work in cleaning or security services to support their families. *"He was employed in a hotel as a cleaner. My salary is enough to care for me and my family very well."* (LH 002) While these jobs allowed individuals to meet their daily expenses, they remained vulnerable to economic shocks. The transportation sector, particularly motorcycle taxis (Ahaba) and pickup truck driving, provided temporary relief from poverty but remained precarious. Drivers often worked with borrowed or leased vehicles, leaving them exposed to financial instability. A single misfortune, such as a vehicle breakdown or rising fuel prices, could erase their earnings and plunge them back into poverty. Muhammadu Yautu, for example, initially earned N7,000 weekly from his transportation business. However, an accident destroyed his pickup truck, and he received only N24,000 in damages insufficient to replace or repair the vehicle. Without financial support, he had no choice but to abandon his business and take a lower-paying job as a hotel cleaner. His experience highlights the fragility of such economic activities and the lack

of financial safety nets for impoverished households, making it difficult to escape the cycle of poverty.

3.2 Drivers of Downward Mobility

Health crises, particularly the loss of a breadwinner or chronic illness, significantly contribute to impoverishment by destabilising household finances and reducing earning capacity. When a primary income earner falls ill or passes away, families often struggle to meet daily expenses and plan for long-term financial stability. "She lost her husband to a brief illness in 2020. His death devastated her emotionally and financially, as she relied heavily on his income" (LHI_Jigawa_Female_4). The sudden loss of financial support forces many into precarious livelihoods, making them vulnerable to further economic hardship. Even for those who attempt to recover, deteriorating health can make sustaining a business or employment impossible. "After losing her husband, she tried to revive her food business, but her declining health made it impossible to sustain" (LHI_Jigawa_Female_4). The intersection of health struggles and financial instability creates a vicious cycle where individuals are unable to work, and the absence of income exacerbates health deterioration. Without accessible healthcare services or social safety nets, households facing health crises often slip further into poverty, with little opportunity for recovery.

Marital instability, particularly divorce and polygamy, often leads to financial strain, disproportionately affecting women who lose access to shared resources and struggle to support themselves or their children. In many cases, divorced women have no independent income and must rely on their families for support. "After her divorce at 15, she had no stable income. She returned to her family, where her brother supported her until she remarried" (LHI_Jigawa_Female_4). This dependence creates economic vulnerability, as family support is often inconsistent or insufficient to meet long-term financial needs. Women who remarry may still face instability, particularly if their new households also experience economic hardships. Polygamous marriages can further strain financial resources, as income, once sustained by a single household, must now support multiple families, potentially diminishing the resources available to each.

Disruptive climate events, such as droughts and floods, severely impact livelihoods, particularly for households reliant on subsistence farming. Extreme weather conditions lead to crop failures, food shortages, and financial instability. "There was heavy rainfall, and her father's farm flooded. He lost so much produce" (LHI_Jigawa_Female_7). Floods not only destroy immediate harvests but also damage soil fertility and agricultural infrastructure, making recovery difficult. Prolonged droughts have historically led to devastating consequences, pushing families deeper into poverty. "In 1982, they experienced a terrible drought...They had to cut rations and only ate once a day" (LHI_Jigawa_Female_2). The inability to grow or afford food during environmental crises forces families to adopt extreme coping strategies, including reducing meal frequency or selling valuable assets. These climate shocks threaten food security and disrupt long-term economic stability, making it difficult for affected households to escape poverty. Many rural households depend on seasonal farming, and when climate shocks occur, they lose not only their harvest but also their ability to repay loans, purchase new seeds, or invest in the next planting season. *"The flood of 2022 affected so many farmers. It caused so many farmers to lose their farming capital and has made some not to farm this year. It has made some farmers start all over."* (LTR 2, Hadejia). These recurring climate shocks push families deeper into poverty, forcing

them to rely on emergency coping mechanisms such as reducing food intake or migrating in search of alternative livelihoods.

Government border closure policies further weaken purchasing power. The closure of borders impacted the daily lives of residents, as reflected in the response, “Life became very difficult because of the closure of the borders. The price of food increased. Kidnapping started and continued to increase” (LHI_Jigawa_Male). The rise in food prices places a heavy economic burden on many households, making basic necessities increasingly unaffordable. Insecurity extends beyond Jigawa, affecting mobility and trade in neighbouring states. “Kidnapping started and continued to increase even though it is done in Jigawa, but it has affected the free movement of people to other States like Katsina, Zamfara, and other places that it is done” (LHI 32, Jigawa, Urban). The inability to move freely due to security threats worsens economic conditions, restricting access to markets and opportunities. The border closure initially meant to curb smuggling, inadvertently leads to unintended consequences that intensify economic and security challenges. The economic downturn resulting from the closure places additional burdens on individuals who support their struggling communities. One female respondent noted that “A lot of people became dependent on her as the economy was bad, and due to the closing of the border, a lot more people in her community needed feeding. She would spend 90% of her monthly allowance on helping people in her community” (LHI_Jigawa_Female_5). This reflects the social strain placed on individuals with limited resources as community support becomes a crucial survival mechanism amid worsening economic conditions. The border closure not only disrupts trade but also deepens economic hardships, pushing people to rely more on communal aid to survive.

The COVID-19 lockdown also affected supply chains, causing food shortages and inflation, making basic necessities unaffordable for low-income families. In regions heavily reliant on informal economies, the restrictions led to economic stagnation, worsening long-term financial vulnerabilities. Movement restrictions, business shutdowns, and market disruptions meant that many families lost their primary sources of income almost overnight. Households that were previously managing to sustain themselves through small-scale trading, farming, and daily wage labour found themselves unable to earn, pushing them into deeper financial distress. *“The COVID-19 lockdown really affected the income of so many people in the society. The lockdown made the people in chronic poverty become poorer. It made many people that escaped from poverty drop back into poverty, especially those with small-scale industries like bakeries and even market people.”* (LTR 1, Hadejia).

Without adequate savings or alternative income sources, families struggled to afford basic necessities, including food, healthcare, and education, leading to heightened economic insecurity and a rise in household debt. *“The COVID-19 lockdown caused the sustained escapers to drop slightly, especially those at the production level that were on WB5, dropping to WB5 minus due to the closure of the company for two weeks without production. Some of them dropped to WB4.”* (LTR 4, Hadejia). The lockdown also led to inflation, with food and essential goods becoming more expensive due to supply chain disruptions, further worsening household financial struggles. In many cases, families had to deplete their assets or rely on informal loans to survive, pushing them into long-term economic instability. Rural farmers struggled to sell their produce due to market closures and transportation restrictions, while urban traders and small business owners experienced financial losses due to reduced customer demand. Many small-scale industries like bakeries and market stalls shut down,

causing temporary escapers to slip back into poverty. In addition, access to financial services became difficult, particularly in rural areas where banks remained closed for extended periods, making it hard for households to withdraw savings or access credit. Women in rural communities adapted by creating crowdfunding networks and pooling resources to support one another during financial hardship.

Other public decision includes economic policies including naira redesign and fuel subsidy removal. The fuel **subsidy removal** increases transportation and food costs, making basic necessities unaffordable for many. "The cost of living became so high because of the removal of the fuel subsidy" (LHI_Jigawa_Female_7). The ripple effects of such policies deepen economic insecurity, particularly for those already struggling with unstable incomes and limited financial resources. Households that depend on daily earnings find it increasingly difficult to sustain their livelihoods, forcing trade-offs between essential needs like food, healthcare, and education. Similarly, the abrupt financial policies, such as the Naira redesign, disproportionately affect small business owners and those without formal banking access. "The new Naira policy was a breaking point for her business because she didn't have a bank account" (LHI_Jigawa_Female_7). Informal traders, especially women, rely on cash-based transactions, and the sudden currency scarcity disrupts their ability to buy and sell goods. Without alternative financial safety nets, these communities bear the brunt of economic shocks, further entrenching poverty and limiting their capacity to recover from financial crises.

The absence of strong public services and safety nets leaves many vulnerable individuals without the support needed to navigate economic and personal hardships. Inadequate healthcare provisions, a lack of social welfare, and limited educational opportunities compound poverty, especially for marginalised groups. "Her stepchildren made sure she was deprived of food and only fed her once a day...Her husband did not pay for medical bills" (LHI_Jigawa_Female_1). Without government intervention or community support, individuals facing health crises or domestic neglect are left in precarious conditions, unable to access basic necessities like food and medical care. Abrupt policy shifts and economic reforms without adequate social protection mechanisms intensify financial insecurity for many vulnerable households. One respondent expressed the severity of these disruptions: "Life became worse when the government introduced the cashless policy. That was the worst experience I ever had" (LHI_Jigawa_Male_2). The lack of well-implemented social protection means that many struggling families are left without support during crises. "After my husband died, I received no support from the government, and I had to exhaust my savings just to survive" (LHI_Jigawa_Female_4). Similarly, those affected by environmental shocks find little relief, as one farmer noted, "There were no relief measures during the flood that destroyed my farm last year" (LHI_Jigawa_Male_3).

Section 4: Sustained Escapes

4.1 Livelihoods Supporting Sustained Escapes

Agriculture and farming have played a pivotal role in ensuring economic stability for households that successfully escaped poverty. Unlike subsistence farmers, those who

sustained their escape from poverty made strategic investments in land, irrigation, and skilled labour, leading to increased productivity and financial resilience. *"He owns a 5-hectare farm where he cultivates rice on a commercial basis. He harvests 180 sacks annually, valued at N7.2 million. He employs two permanent workers to manage the farm daily."* (LHI_Jigawa_Male_4). By expanding their operations and employing labour, these farmers created stable income streams that helped them build financial security. Additionally, many diversified their agricultural activities, growing high-value crops such as rice and sesame to mitigate risks associated with climate shocks and price fluctuations. *"Despite the floods of 2022, he plans to borrow funds from relatives to sustain irrigation farming. His yields have been his family's major source of income for decades."* (LHI_Jigawa_Male_4).

This ability to access informal credit and reinvest in farming activities underscores how financial networks and long-term planning contribute to sustained economic stability. Some farmers further secured their finances by integrating livestock rearing into their farming enterprises. *"He farms and rears animals. He is both a subsistence and commercial farmer. He farms Maize, Millet, and Guinea corn for food while he grows sesame, beans, Hibiscus (Zobo), and rice for commercial purposes."* (LH 001). After selling their harvest, they reinvested in livestock, purchasing rams, sheep, and goats for resale during festive periods. *"At the end of harvest, after selling his rice, hibiscus, and sesame, he uses part of the money to purchase rams, sheep, and goats and rears them for sale during the Sallah."* (LH 001). Women also played an active role in agriculture, cultivating a variety of crops such as millet, maize, groundnuts, and vegetables, often on personal or rented land. Due to the physically demanding nature of farming, many women hired labourers using earnings from their produce. *"About 7% of the women farm on their personal farmland. Some of them hire land and pay labourers to farm for them."* (FGD 6, Hadejia).

Investments in rental properties and event centres have proven to be reliable sources of passive income for SE households, providing financial stability even during economic downturns. Unlike livelihoods dependent on daily earnings, these ventures generate consistent revenue streams, allowing households to build wealth and maintain their standard of living despite rising costs. *"She owns an event centre, a café, a school, and multiple rental shops. Despite increasing costs, these assets provide her a steady income."* (LHI_Jigawa_Female_5). The diversification of income sources through property ownership and business establishments helps mitigate financial risks and enables reinvestment into other ventures. Beyond securing financial stability, these investments also facilitate philanthropy and community development, as successful individuals often reinvest their earnings into social and economic causes. *"Her husband retired in 2013 but maintains a comfortable lifestyle through income from rental properties and farmland."* (LHI_Jigawa_Female_3). This example illustrates how sustained escapers utilise their accumulated wealth to maintain financial independence in retirement while supporting broader economic activities. These findings underscore the importance of asset accumulation and long-term investment strategies in sustaining poverty escape and ensuring intergenerational economic security.

Civil service and professional careers played a crucial role in sustaining poverty escape by providing stable incomes and long-term financial security. Regular salaries, career advancements, and retirement benefits enable individuals to invest in key sectors such as education, agriculture, and property. Some civil servants strategically use their earnings to acquire assets that generate additional income. *"He retired in 2012 as Director of Hydrology,*

Ministry of Water Resources. His pension provided stability while his farming continued to grow." (LHI_Jigawa_Male_4). This highlights how civil service roles offer not only immediate financial security but also the opportunity to diversify income streams, ensuring resilience against economic shocks. Post-retirement financial stability further strengthens household economic standing, allowing individuals to sustain and expand their businesses. Some retirees leverage pensions and gratuities to fund real estate investments and engage in philanthropy. *"She retired at 50 and has been using her earnings and pension to sustain her real estate ventures and philanthropy."* (LHI_Jigawa_Female_5). This demonstrates that strategic financial planning and asset accumulation during active service years can lead to sustained economic security, benefiting not only retirees but also their communities.

Petty trading and small businesses have served as crucial stepping stones for long-term financial independence, particularly for women. Some households began with minimal capital, engaging in small-scale trading to build financial stability over time. These initial entrepreneurial efforts provided essential income and created pathways for expansion into more profitable ventures. *"She began selling local sweets and groundnuts at 21 with a N100 loan from her uncle. This marked the beginning of her journey toward self-sufficiency."* (LHI_Jigawa_Female_3). This demonstrates how even modest beginnings in petty trade could evolve into sustainable livelihoods, fostering economic resilience and self-reliance. For many households, petty trading was not only a source of income but also a means of securing a better future for their children. Women, in particular, leveraged trading profits to support their families and invest in education, helping to break the cycle of poverty. *"Selling groundnut and palm oil provided a steady income to support the household and her children's education."* (LHI_Jigawa_Female_3). By reinvesting earnings into their businesses and families, traders gradually transitioned into more stable economic activities, securing a path toward sustained poverty escape.

Many petty traders combined their businesses with other income-generating activities to supplement their earnings. *"His wife is a petty trader selling soup ingredients at home."* (LH 002). Others, like food vendors, engaged in small-scale food preparation and sales. *"His mother used to fry Accra for sale."* (LH 003). These businesses, though providing immediate financial relief, often lacked the profitability required for long-term economic growth. Women also engaged in selling consumer goods such as rice, vegetables, cooking oil, soap, and packaged snacks. Government support programs played a role in empowering traders, helping them sustain their businesses. *"Many women were empowered during both the first and second tenure of Buhari through the trade money given to them. There were many of them that were doing very well..."* (FGD 3, Hadejia). Some individuals ventured into businesses with minimal operational costs, such as water sales, to generate steady income. *"He dug a borehole where he sells water to generate additional income to cater for his family and others."* (LH 001). This not only provided financial security but also addressed local water supply needs, showcasing how small-scale businesses can contribute to both economic and community well-being.

4.2 Poverty Interrupters

Education Policy Interventions: Government policies that expanded access to education played a crucial role in enabling individuals, particularly women, to escape poverty and achieve economic stability. In many cases, state interventions ensured that children from disadvantaged backgrounds could receive formal education, even when cultural or financial

barriers existed. *"She was selected for school by government officials despite her parents' objections, paving the way for her career in education and community leadership."*

(LHI_Jigawa_Female_5) This demonstrates how policy-driven educational opportunities not only transformed individual lives but also contributed to broader social change, especially in reducing gender disparities in employment and leadership roles. Beyond individual success, education policy interventions had far-reaching effects on household and community well-being. Educated individuals were more likely to invest in their children's schooling, creating a ripple effect that fostered intergenerational economic mobility. Additionally, increased literacy and professional skills equipped people with the knowledge and resources to navigate economic shocks, secure diverse income sources, and participate more actively in decision-making processes. The experiences of sustained escapers from poverty in Jigawa underscore the importance of continuous investment in human capital, strengthening community support networks, and enacting policies that promote long-term economic stability.

Social networks and community support systems played a crucial role in facilitating poverty escapes by providing financial assistance, emotional backing, and access to economic opportunities. In times of crisis, relatives and community leaders often stepped in to fill the gaps left by weak formal support structures. *"Her uncles and brothers supported her financially after the deaths of her father and husband, ensuring she could remarry and invest in small businesses."* (LHI_Jigawa_Female_3). This highlights how informal support mechanisms not only helped individuals navigate personal losses but also provided the means to rebuild their livelihoods. Beyond direct financial support, social networks also facilitated business expansion and access to credit outside of restrictive formal banking systems. *"His farm expansion was made possible by family support and loans from relatives, avoiding the constraints of formal credit systems."* (LHI_Jigawa_Male_4). This underscores how communal ties served as an alternative to conventional financial institutions, enabling individuals to invest in productive ventures and achieve economic stability. These suggest that strengthening social networks and leveraging communal support systems can be a vital strategy for sustaining poverty escapes.

Asset accumulation and diversification played a crucial role in enabling sustained poverty escapes by creating multiple revenue streams and reducing financial vulnerability. Households that invested in land, rental properties, and commercial farming built economic resilience, allowing them to withstand income shocks. A female household share experience, *"Her husband gave her N100,000 to start an oil business, while their rental properties consistently generated income for the family."* (LHI_Jigawa_Female_3). This demonstrates how initial financial support, combined with strategic investments, provided long-term financial security and opportunities for reinvestment. In addition to land and rental properties, ownership of infrastructure like boreholes and event centres further stabilised household incomes. *"He used his pension to expand his farm and sunk boreholes, generating steady income from farming and water sales."* (LHI_Jigawa_Male_4). Such investments not only ensured self-sufficiency but also created business opportunities that benefited the broader community. These cases indicate the importance of asset diversification in breaking cycles of poverty and fostering financial independence.

Household income diversification served as a critical strategy for financial stability and resilience, particularly in the face of economic downturns. Engaging in multiple occupations, such as combining civil service with farming or expanding small businesses into larger

enterprises, allowed households to maintain a steady income flow even during periods of uncertainty. *"She began with petty trading but gradually expanded into more profitable ventures like real estate and event management."* (LHI_Jigawa_Female_5). This transition from low-margin activities to high-income ventures demonstrates how strategic economic diversification can lead to sustained financial security and wealth accumulation. Shifting from subsistence farming to commercial agriculture has played a crucial role in improving household earnings and enhancing resilience against economic and environmental uncertainties. As one respondent noted, *"He cultivated high-value crops like rice and sesame, ensuring substantial earnings despite floods and market fluctuations"* (LHI_Jigawa_Male_4). Additionally, insights from focus group discussions highlight the importance of asset management and business diversification in sustaining poverty escapes. *"Women who have sustained their escape from poverty have managed inherited assets effectively and diversified their businesses"* (FGD_Jigawa_Hadejia).

Without proper irrigation systems, drainage, or financial safety nets, farming households struggle to rebuild, often resorting to distress sales of assets or taking on debt to survive. The impact of extreme weather events, such as heavy rainfall and flooding, can be devastating, leaving families with little choice but to sell valuable resources just to make ends meet. As one female respondent recounted, *"When she was 14, there was heavy rainfall, and her father's farm flooded. He lost so much produce, and it was a very difficult year for them. He had to sell one of his farms for him to be able to take care of his family. The quality of life declined, and some days they could only afford to eat twice a day with the money that he sold from his farm. He saved up a little bit and used it to restore this farmland the next year"* (LHI_Jigawa_Female_7). The vicious cycle that many farming families endure losing their primary source of income, experiencing a decline in living conditions, and then struggling to rebuild with limited resources.

Effective responses to economic and climatic shocks played a crucial role in preventing financial collapse and ensuring long-term stability. Households that proactively reinvested their savings or sought family loans were able to recover from unexpected disruptions more efficiently. *"After floods destroyed part of his farm, he reinvested in irrigation farming and maintained stable income through careful planning."* (LHI_Jigawa_Male_4). This demonstrates how strategic investments in climate-resilient farming practices helped mitigate the impact of environmental shocks. Similarly, economic diversification and strong social networks cushioned households against the negative effects of policy changes, such as the removal of fuel subsidies and the transition to cashless transactions. *"Despite rising costs due to fuel subsidy removal, her event centre and rental income allowed her to sustain her household."* (LHI_Jigawa_Female_5).

Access to Government Employment: Civil service positions played a crucial role in providing financial stability and upward mobility for many households. These jobs offered consistent salaries, benefits, and pensions, which enabled employees to plan for long-term investments in assets such as land, real estate, and education for their children. For women, government employment also served as a pathway to economic independence, allowing them to break traditional barriers to asset ownership and business ventures. *"She retired as an Educational Secretary after a long career in teaching and administration, which gave her the financial means to invest in real estate."* (LHI_Jigawa_Female_5) This example highlights how sustained formal employment created a foundation for financial security and intergenerational economic stability. Beyond job security, civil service careers provided

individuals with the means to transition into entrepreneurial activities upon retirement. Many used their gratuities and pensions to fund business ventures such as farming, rental properties, and commercial enterprises, ensuring a steady income even after leaving government service. *"He rose to the rank of Director of Hydrology in the Ministry of Water Resources before retiring and focusing on farming."* (LHI_Jigawa_Male_4) This demonstrates how government employment not only lifted individuals out of poverty but also facilitated sustainable wealth creation, reinforcing the importance of institutional stability in poverty reduction efforts.

Pensions and Retirement Benefits: Retirement benefits from civil service jobs played a critical role in ensuring financial security and facilitating post-retirement economic activities. Many retirees also used their gratuities as seed capital to invest in businesses, real estate, and agriculture, reducing their dependence on uncertain economic conditions. These funds provided a crucial safety net, allowing individuals to transition from salaried employment to entrepreneurial ventures without the immediate pressure of financial instability. *"His gratuity allowed him to expand his farm and build a borehole, creating multiple revenue streams for his family."* (LHI_Jigawa_Male_4) This highlights how pension payments were not merely a means of subsistence but also a tool for long-term wealth generation and sustainability. In addition to creating business opportunities, pensions and retirement benefits helped retirees support their extended families and contribute to community development. The financial security offered by these benefits also reduced the risks associated with aging, ensuring that elderly individuals did not fall back into poverty due to medical expenses or the loss of active income. In many cases, these funds allowed families to sustain their children's education, further breaking cycles of intergenerational poverty and enhancing overall economic resilience.

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

Men in poverty often employ multiple strategies to cope with financial instability and eventually escape poverty. Many diversify their income sources through a combination of farming, trading, and small businesses. For instance, LHI7 male, a commercial farmer and trader, has successfully maintained financial stability by trading livestock and engaging in commercial agriculture. *"I used to go to villages in Niger Republic and Nigeria to buy these animals and bring them and sell them on market days at Kaugama"*. His ability to adapt to changing market conditions and sustain multiple income streams has helped him remain at WB4 throughout his life, demonstrating that diversification is a key coping strategy. Another key coping mechanism is the use of personal assets and government interventions to maintain stability. Alhaji Abdullahi Sarkin Gurage, despite facing multiple economic and environmental shocks, was able to sustain himself through his borehole water-selling business and livestock farming. *"He became a special adviser to Governor Sule Lamido of Jigawa on People Living with Disability from 2010 to 2015"*. This political appointment provided him with an additional source of income, highlighting how leveraging social capital and government programs can be crucial for economic resilience. Even though he faced setbacks due to flooding and inflation, he continued reinvesting in livestock and farm assets to stabilise his income.

Women face unique challenges in escaping poverty, often due to socio-cultural constraints and limited financial independence. Many women rely on entrepreneurship and small-scale trading as key coping mechanisms. LH4 female, for example, initially ran a thriving

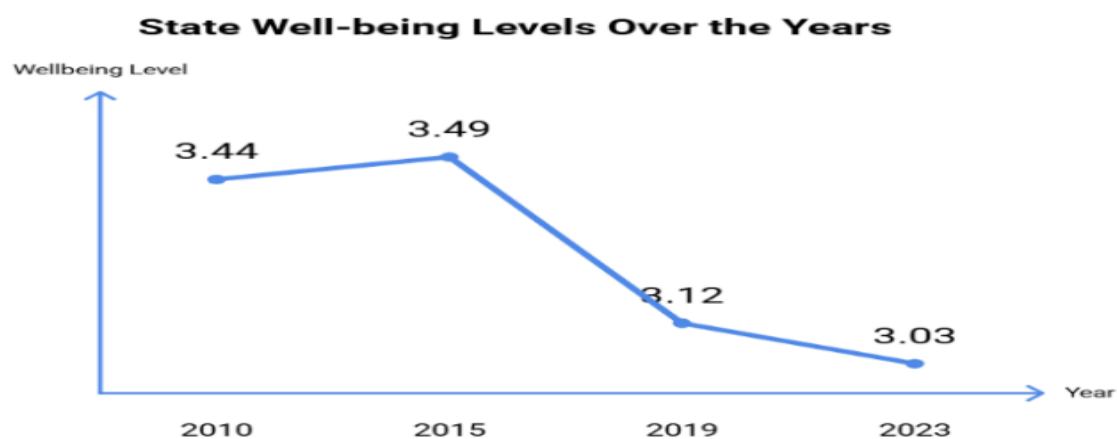
business selling cooked chicken and baby clothes before setbacks like the COVID-19 lockdown and the death of her husband forced her to stop. However, she adapted by taking up a government job as a farming instructor to maintain financial stability. "She still maintains her government job which is now her main and only source of income". This case illustrates how formal employment, even when not the primary source of income, can act as a financial buffer in times of crisis. Some women also escape poverty by leveraging education and professional development. LH5 Female, despite facing gendered barriers in a male-dominated workforce, built a successful career in education and later transitioned into real estate investment. "She had gone ahead to continue her job and even open more schools in Hadejia". After retirement, she invested in property rentals, event centres, and a café, ensuring a steady income stream even in old age. Her case demonstrates how long-term investments in education and real estate can help women achieve sustained economic security, despite economic downturns and policy changes.

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

5.1 Rural-Urban Differences

The overall well-being trajectory from 2010 to 2023 shows a gradual decline, with well-being levels peaking at 3.49 in 2015 before steadily dropping to 3.03 in 2023. This trend suggests that external factors, such as economic shifts, social challenges, or environmental factors, may have contributed to a decrease in general well-being over time. The slight peak in 2015 may indicate a period of relative stability or positive interventions, but the subsequent decline highlights the need for sustained efforts to improve well-being across different demographic groups.

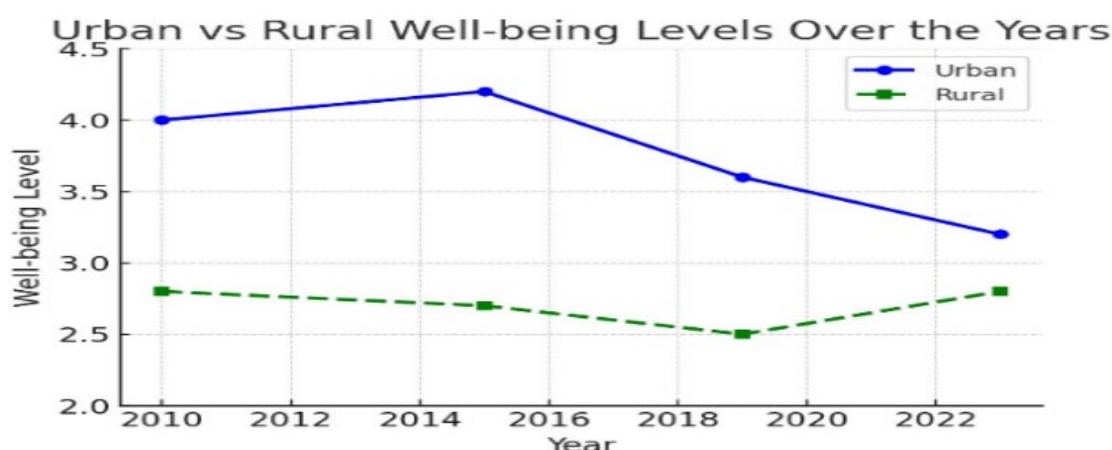
Figure 3: Jigawa State Average Well-being Level Over the Years



Source: Created by the Author from LHIs Project Data

When analysing gender differences, males consistently report higher well-being levels than females throughout the years. Male well-being scores peak at 3.7 in 2015 before declining to 3.1 in 2023, while female well-being fluctuates more drastically, dropping to 2.2 in 2019 before rebounding to 2.8 in 2023. The more significant dip for females in 2019 suggests that they may have faced disproportionate challenges, possibly related to economic instability, healthcare access, or societal pressures. The recovery in 2023 is notable but still leaves a persistent gap between male and female well-being, highlighting the need for gender-focused interventions.

Figure 4: Rural and Urban Average Well-being Level Over the Years in Jigawa State



Source: Created by the Author from LHIs Project Data

The rural-urban divide in well-being also presents interesting dynamics. Urban areas initially had higher well-being scores, reaching 4.2 in 2015, but experienced a significant decline to 3.2 in 2023. In contrast, rural well-being remained more stable, fluctuating between 2.5 and 2.8. This suggests that urban populations may be more sensitive to rapid economic and social changes, leading to greater volatility in their well-being. The relative stability in rural areas, despite consistently lower scores, highlights the importance of targeted interventions to address both the vulnerabilities in urban settings and the persistent challenges in rural regions.

Before COVID-19, livelihood pathways in both urban and rural areas were primarily dependent on farming, trading, transportation services, and small-scale businesses. In rural areas, agriculture was the dominant livelihood, with farming and animal rearing serving as the primary sources of income. Households cultivated millet, maize, groundnuts, and sesame, while others engaged in fishing and blacksmithing. Urban areas, on the other hand, had more diversified economic activities, including retail businesses, transportation services, and formal employment in public and private sectors. However, better-off households were more likely to engage in commercial farming, hiring labourers and using mechanised tools, while poorer households relied on subsistence farming and manual labour.

Box 2: Wellbeing and Economic Status per Social Classes

Participants in Jigawa State perceive well-being across multiple dimensions food and nutrition, housing conditions, education and skills, assets and resources, economic relationships, social relationships, political relationships, and shocks and resilience as highly stratified, reflecting stark disparities between wealth levels. For the "Poorest of the Poor" (WB1) and "Very Poor" (WB2), well-being is characterised by severe deprivation: food intake is limited to one or two meals daily, often carbohydrate-heavy and lacking protein, while housing consists of inherited clay or straw structures, with some facing homelessness. Education is minimal, with children of WB1 households often sent to beg rather than attend school, and WB2 children reliant on free government education with limited resources. Assets are scarce—perhaps a goat or two and economic relationships are weak, with no access to formal credit and reliance on charity or small community loans (*adashi*). Socially, these groups are isolated, interacting mainly with similarly impoverished individuals, and politically, they lack influence, though young men may be exploited as

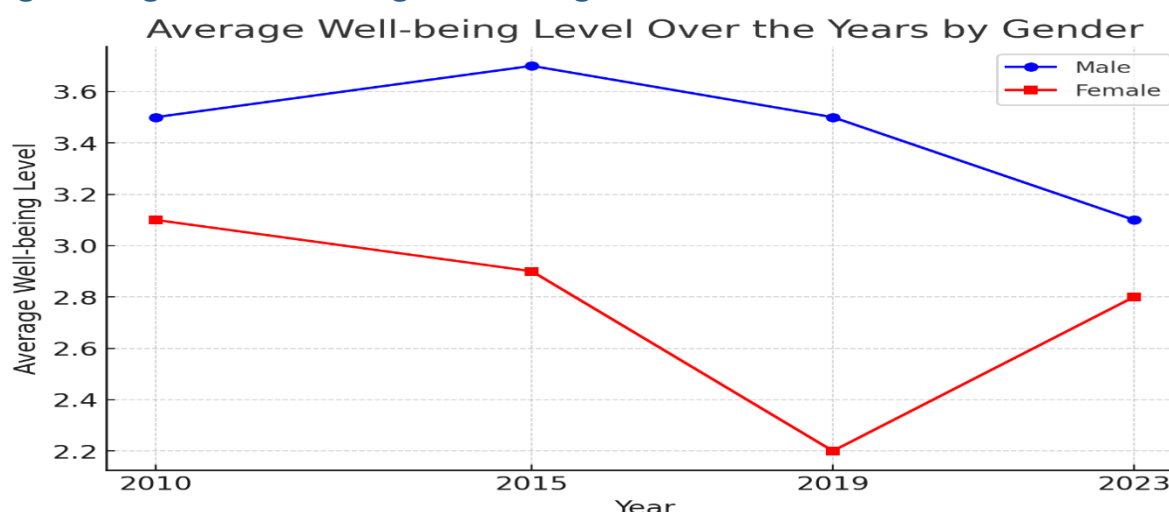
political thugs. Resilience to shocks is low, with WB2 particularly vulnerable to events like COVID-19 or fuel subsidy removal, exacerbating their fragility due to limited coping mechanisms.

In contrast, higher well-being levels (WB3 to WB6) reflect progressively improved conditions and resilience. The "Poor" (WB3) and "Not Poor but Not Rich" (WB4) enjoy more stable food security three meals daily with occasional protein and better housing, such as owned clay or cement homes with zinc roofing. Education extends to university level for WB3 and includes private options for WB4, supported by adults' skills in farming, teaching, or civil service. Assets grow to include farmland, livestock, and small businesses, enabling access to loans and stronger economic networks. Socially, these groups can engage in local events and maintain broader ties, while politically, they have limited but growing connections with local leaders. Resilience improves, with WB4 able to adjust to shocks like flooding through savings or asset sales. The "Rich/Resilient" (WB5) and "Very Rich" (WB6) experience abundant food, modern housing, and elite education, backed by substantial assets like multiple businesses and extensive land. Their robust economic and social networks, coupled with political influence, ensure high resilience, allowing them to withstand crises through wealth diversification and connections. Participants thus perceive well-being as a continuum where access to resources and networks critically shapes quality of life and shock resistance.

5.2 Impact of Intersecting crises among individual households by Gender

The average well-being levels over the years reveal notable gender disparities, with males consistently reporting higher well-being scores than females. In 2010 and 2015, males experienced slight improvements, peaking at 3.7 in 2015, before declining to 3.5 in 2019 and further dropping to 3.1 in 2023. In contrast, females faced a downward trend from 3.1 in 2010 to 2.9 in 2015, followed by a sharp decline to 2.2 in 2019, indicating heightened economic and social vulnerabilities. However, by 2023, female well-being levels showed some recovery, rising to 2.8, possibly due to adaptive economic strategies or targeted interventions.

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



Source: Created by the Author from LHIs Project Data

Gender differences in the impact of intersecting crises among individual households reveal distinct patterns of vulnerability and resilience shaped by economic roles, social structures, and access to resources. Male-headed households often face economic instability due to

environmental disasters, policy shifts, and conflicts that disrupt their livelihoods. Men who previously relied on farming, transportation, or small businesses saw their earnings decline due to floods, rising operational costs, and policy changes such as fuel subsidy removal and the cashless policy. These economic shocks forced some to downsize or abandon their businesses, leaving them in financially precarious positions. “I had always paid the school fees of my children without a problem, but last year I could not because of the flooding that affected my farm. I sourced for support to pay the school fees but could not get any.” (LHI9 Male). However, men generally had better access to financial networks and opportunities to rebuild, though their recovery was often slow and unpredictable. In contrast, female-headed households faced compounded challenges, as they often lacked the financial safety nets, property ownership, and social support needed to recover from economic downturns. Women entrepreneurs, especially those in petty trading and food vending, struggled to access capital due to restrictive financial policies, inflation, and rising costs of goods. Additionally, personal crises such as widowhood, divorce, or domestic abuse further undermined their economic stability. “She used up all of her savings to build a house and move back to Hadejia.” (LHI3 Female). Unlike their male counterparts, women frequently encountered social constraints that limited their ability to transition into new economic activities, making them more vulnerable to long-term financial distress.

Environmental crises such as floods affected both men and women, but the impact was often more severe for male-headed households that depended on large-scale farming. Men with commercial farms saw substantial losses due to climate shocks, forcing them to seek alternative income sources or rely on loans to sustain their businesses. “The worst effect was that of 2022, which prevented me from cultivating wheat this year, 2023.” (LHI4 Male). While some managed to remain resilient through diversification, others were pushed into economic hardship, unable to recover from consecutive disasters. Women, on the other hand, engaged in small-scale farming and food processing, which, while also affected by climate-related disruptions, provided some level of flexibility as they could adjust their production based on available resources.

Economic policies such as the cashless policy and fuel subsidy removal had a profound impact on both genders, but in different ways. Male business owners who operated in formal or large-scale trading suffered due to liquidity constraints and increased costs, making it harder to sustain their enterprises. “Life became worse because in spite of the increase in the high cost of living, I suffered the worst when the Government introduced the cashless policy. That was the worst experience I ever had since I was born.” (LHI2 Male). For women, financial exclusion played a significant role in their economic struggles, as many lacked bank accounts or the ability to navigate digital transactions, leading to lost savings and restricted access to essential goods. “Because she didn’t have a bank account, all her money was saved at home in a tin can. She gave her husband the money, which was 75,000 naira, to put in his account, and he queued for 3 days and still was not able to deposit the money.” (LHI7 Female). These barriers made it more difficult for female entrepreneurs to sustain their businesses compared to their male counterparts, who had better financial literacy and access to formal banking systems.

Social factors further deepened the gendered impact of intersecting crises. While men experienced economic instability, they generally retained decision-making power within their households, allowing them to explore alternative income sources. Women, particularly those in restrictive marriages or abusive households, faced financial control and limited agency,

making it difficult to escape poverty. Cases of forced or early marriage also highlighted how crises disproportionately pushed women into dependency, restricting their ability to build sustainable livelihoods. “Every morning, he would give her only ₦30 for breakfast, which was not close to enough.” (LH14 Female). Even after escaping abusive relationships, many women remained financially vulnerable, relying on family support or poorly paid jobs with little chance for upward mobility.

Ultimately, intersecting crises reinforced existing gender inequalities, with men experiencing economic setbacks but often having better prospects for recovery, while women faced multi-layered vulnerabilities that prolonged their financial distress. Male-headed households were more likely to struggle with business losses and rising costs, whereas female-headed households encountered additional barriers related to financial exclusion, social constraints, and limited economic mobility. “She still works as a cook and makes ₦2,000 a day. When she can, she dabbles in petty businesses in her free time.” (LH1 Female). Despite these challenges, women's livelihoods saw an improvement in 2023, rising from 2.2 in 2019 to 2.8, compared to men's decline from 3.5 to 3.1. This increase can be attributed to women's adaptability and diversification of income streams. Many women pivoted to small-scale businesses, petty trading, and home-based enterprises, leveraging community networks and government initiatives that supported women entrepreneurs. Additionally, digital financial services and microcredit programs provided new avenues for women to access capital and reinvest in their businesses, leading to increased economic participation.

Section 6: Social Assistance Amidst Crisis

6.1 Targeting of Individuals, Households, and Communities for Assistance

The targeting methods vary depending on the type of support, the implementing organisation (government or NGO), and the intended beneficiaries.

Needs-Based Targeting: This was a crucial approach used by NGOs and government programs to identify and support households facing severe economic hardship. One key focus was on households affected by climate shocks, particularly those impacted by flooding and droughts, which devastated agricultural livelihoods. Farmers who lost their crops or livestock due to extreme weather events were prioritised for assistance, as their income and food security were directly threatened. *"The flood of 2022 affected so many farmers. It caused so many farmers to lose their farming capital and has made some not to farm this year. It has made some farmers start all over."* (LTR 2, Hadejia). Without targeted intervention, these households risked falling into chronic poverty, unable to recover from the economic losses caused by environmental disasters.

Similarly, women and widows, particularly those struggling to support their families, were a primary focus of needs-based assistance programs. Recognising their vulnerability, NGOs provided them with livestock and small business support, enabling them to generate income and achieve financial stability. *"For the women, he gave them each two goats and one he-goat each to start rearing at home."* (LTR 5, Kaugama). Similarly, households in chronic poverty, with little or no income sources, were considered for financial aid and cash transfers to help them meet their basic needs.

Geographic targeting: This was another approach used in various intervention programs to assist entire communities identified as economically disadvantaged or vulnerable to environmental disasters. One major area of focus was flood-prone regions, where communities faced repeated agricultural losses due to extreme weather conditions. In response, NGOs and government programs prioritised these areas for agricultural support, including access to fertilizers, herbicides, and boreholes for irrigation. These interventions aimed to help farmers sustain crop production despite environmental challenges. *"The money was provided by the Lake Chad Basin Commission to his NGO to accomplish this task."* (LTR 3, Hadejia). By investing in community-wide agricultural resilience, these initiatives sought to prevent long-term economic decline and food insecurity in affected regions. In addition to agricultural support, healthcare assistance was directed toward communities with limited access to medical services, ensuring that residents could receive essential treatment without financial barriers. Many of these areas lacked well-equipped hospitals or clinics, making healthcare interventions critical for improving public health outcomes. *"They ensure that people have access to health facilities and everything that is supposed to be given to them free is given to them."* (LTR 4, Jigawa).

Economic status-based targeting was used to support low-income households through government interventions such as cash transfers and financial inclusion programs. These initiatives were designed to provide financial relief to vulnerable families and small business owners, particularly during economic crises. However, many eligible beneficiaries were left out due to misallocation of resources and corruption, limiting the effectiveness of these

programs. *"Buhari introduced the COVID-19 relief, but this relief did not get to the right beneficiaries."* (LH 005). Similarly, financial inclusion programs like Trader Money sought to help small entrepreneurs, especially women, by providing startup capital, but accessibility remained a challenge. *"The introduction of trader money was a very good policy because it helped rural women to start petty businesses."* (LH 009). While these programs had the potential to alleviate poverty, inefficiencies and lack of transparency reduced their impact, leaving many struggling households without much-needed support.

Institutional targeting through surveys and direct engagement was a key strategy used by NGOs and government programs to ensure that assistance reached the right beneficiaries. By conducting community surveys and direct assessments, these initiatives aimed to collect accurate data on economic needs before distributing financial or material aid. This approach also sought to prevent elite capture, ensuring that resources were allocated based on genuine need rather than political influence or favouritism. *"The only way to identify the right beneficiaries is to take a survey of the community through direct contacts and assessing the economic needs of each household and providing support directly to them, not through traditional rulers or or third party as it used to be. Once the beneficiaries are identified, then any financial support should be paid directly to their accounts. In addition all supports in kind should be given to them directly too."* (KII, Jigawa).

6.2 Social Assistance and its Effectiveness Amidst Complex Crises

Several interventions were identified by the participants, including Trader Money, N-Power, Cash Transfer, Food and Emergency Relief Distribution, Subsidised Agricultural Support, Healthcare Assistance, and Financial Literacy and Business Sustainability Programs. These programs aimed to address various economic and social challenges faced by vulnerable populations as seen the table 9 below. For instance, the **Trader Money initiative** was introduced to support small-scale businesses, particularly benefiting women engaged in petty trading. The primary objective was to empower women in the informal sector by providing them with seed capital to either start or expand their businesses. As one respondent noted, *"The only social assistance that we ever enjoyed was the Trader Money that was given to women to start small-scale businesses. Many women benefited from that"* (FGD_Jigawa_M01). While this intervention addressed immediate cash flow shortages, it lacked extended support mechanisms such as training or follow-up assistance. The impact was visible in places like Hadejia, where traders reported overcoming short-term liquidity problems and sustaining household incomes. However, due to its short-term nature, the program fell short of fostering lasting financial stability. As one informant emphasised, *"If such a policy were sustained over time, it will go a long way in reducing poverty, particularly among women"* (KII_Jigawa_M01). Despite its merits, adequacy and reliability issues hindered the program's long-term effectiveness. The funds provided were often too modest to shield households from recurrent economic shocks, leading many to view the assistance as a temporary relief rather than a pathway to sustained economic empowerment. Respondents also highlighted the lack of policy continuity, stating that *"succeeding Governments hardly sustain existing policies"* (KII_Jigawa_F01). While the initiative prioritised women a group traditionally excluded from credit access its fairness was questioned due to limited coverage and systemic corruption. The program was culturally appropriate, offering interest-free financial support that aligned with Islamic financial principles in the state.

Table 7: Social Assistance amidst crises

Program	Objective	Component s	Impact	Adequacy	Reliability	Fairness	Appropriate ness
Trader Money	Provide small capital to petty traders, especially women	Cash grants for small businesses	Helped some women start petty trading businesses	Limited funds were small and not sustainable	Inconsistent, some beneficiaries did not receive funds	Selective, did not reach all intended recipients	Useful but lacked follow-up support
N-Power	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
Cash Transfer	Provide direct 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
Subsidised Agricultural Support	Help farmers recover from economic and climate shocks	Fertilizers, herbicides, improved seedlings, loans	Boosted production for some farmers but had limited reach	Insufficient, small-scale farmers struggled to access it	Inconsistent, some farmers received support, others did not	Selective, access was restricted to certain groups	Relevant but not easily accessible to all farmers
Healthcare Assistance	Improve access to healthcare services for vulnerable households	Free medical services, community sensitisation programs, access to hospitals	Helped reduce financial barriers to healthcare and encouraged hospital visits	Limited—free services were available but not comprehensive	Somewhat reliable—offered but not widely accessible	Uneven—services reached some but not all in need	Relevant—helped improve health outcomes
Financial Literacy and Business Sustainability Programs	Equip small-scale entrepreneurs and farmers with financial management skills	Training on financial literacy, business management, and crisis recovery	Helped individuals navigate economic instability and reduce dependency on aid	Limited—training provided, but many lacked capital to implement learnings	Somewhat reliable—those who received training benefited, but access was not widespread	Unequal—only some groups benefited due to accessibility issues	Useful—promoted self-sufficiency and long-term economic resilience

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

The N-Power programme, introduced by the Nigerian government in 2016 under President Muhammadu Buhari's administration, aimed to address youth unemployment and stimulate economic growth by providing skills training and monthly stipends to participants. Its objective was to empower young Nigerians, particularly graduates and non-graduates, through job creation and skill development in sectors such as education, health, agriculture,

and technology. Components included N-Power Teach, N-Power Health, N-Power Agro, and N-Power Tech, with beneficiaries receiving stipends (typically N30,000 monthly) to support their work in public institutions like schools and hospitals. The programme's impact varied across poverty trajectories but was particularly effective for impoverished households individuals transitioning out of poverty. For instance, LTR 4 from Hadejia noted, *"I know some of my friends that got it and were paid N30,000 monthly to teach in the secondary schools,"* suggests that the program has been beneficial to certain individuals, particularly those who successfully enrolled (LTR_Jigawa_M01). However, the program's overall effectiveness is questionable, as not all applicants were able to access the benefits. Another respondent stated, *"I even applied after my OND, but I did not benefit from it,"* highlighting gaps in program reach and implementation (LTR_Jigawa_M4).

The fairness and appropriateness of N-Power in addressing intersecting crises such as economic hardship, unemployment, and post-COVID recovery were limited by systemic challenges like corruption and poor targeting, *"The main shortcoming of the current approach is that support doesn't reach the target beneficiaries"* (KII_Jigawa_M01). Additionally, there are claims that those responsible for distributing aid manipulate the system to their advantage: *"The people designated to reach the poor only seize the opportunity to enrich themselves and close relatives"* (KII_Jigawa_M01). Such governance challenges limit the program's impact and undermine trust in government-run social assistance initiatives for the chronically poor, the programme offered little respite, as access often required education or connections, which many CP individuals lacked. A retired Education Secretary from the Key Informant Interview emphasised broader systemic issues, stating, *"The Nigerian system is very corrupt. Help does not reach the intended,"* a sentiment applicable to N-Power's uneven reach (KII_Jigawa_F01). For sustained escapers, the programme's short-term nature (typically two years) provided insufficient support to maintain their status amidst rising costs, as LTR 5 from Hadejia remarked, *"The cost of living became impossible!"* (LTR_Jigawa_F01). Meanwhile, Impoverished beneficiaries, found it a lifeline during crises, though its impact waned without sustained follow-up. Participants in the Kaugama interview further criticised government efforts, with A noting, *"The government needs to ensure there is always a plan B,"* underscoring N-Power's inadequacy in offering long-term resilience (LTR_Jigawa_F02). Thus, while effective for some impoverished individuals in providing temporary relief, N-Power's design and execution fell short of equitably addressing the needs of all poverty groups amid Nigeria's compounding crises.

The cash transfer program plays a crucial role in providing financial relief to vulnerable populations, particularly women, by offering small capital for petty trading and small-scale businesses. Beneficiaries used these funds to start businesses such as selling soup ingredients, frying acara (bean cakes), and producing groundnut oil and cakes, helping them generate income and sustain their households. As one respondent noted, *"Our wives were given N10,000 to start petty trading. This really helped some to start frying akara. Some of them started selling soup ingredients at home"* (LTR_Jigawa_M02). These testimonies highlight how the initiative enhances economic resilience at the household level, particularly for women, who often bear the financial burden of supporting their families. However, while the cash transfer program provides immediate relief, the limited amount disbursed may not be sufficient to counteract the broader economic challenges brought about by intersecting crises such as the removal of fuel subsidies and the cashless policy.

Concerns regarding the program's reliability and effectiveness have been largely due to policy inconsistencies, corruption, and inadequate monitoring mechanisms. One respondent pointed out, *"The barriers to achieving desired impacts have been inconsistency in policies and corruption,"* suggesting that while the program has potential, poor execution and governance challenges hinder its success (KII_jigawa_M01). Additionally, some respondents expressed concerns about the fairness of distribution, as not all vulnerable populations receive the assistance they need. A respondent reinforced this concern by stating, *"The only social assistance he had ever benefited from was ₦20,000 given to him last year by the Federal Government. His main concern with credit facilities or social assistance is that the money does not get to the right beneficiaries"* (LHI_Jigawa_M04). These issues weaken the credibility of the program and limit its ability to provide sustainable financial relief to the most affected households.

The fairness and appropriateness of the cash transfer program remain questionable due to reports of government officials hoarding resources and the inequitable distribution of funds. While some beneficiaries saw positive outcomes, as indicated by statements like, *"My wife benefited from it, and she is now selling soup ingredients at home,"* (LTR_Jigawa_M02). Another respondent said, *"My wife also benefited from it, and she is now making groundnut oil and groundnut cakes for sell,"* structural deficiencies continue to limit the program's overall impact (LTR_Jigawa_M02). For cash transfers to be truly effective, respondents suggest that a more strategic and consistent approach is needed: *"The governments need to be thorough and consistent. They need to be strategic so that help reaches who it needs to"* (KII_Jigawa_F02). While cash transfers can provide temporary relief, they should be supplemented with broader economic policies addressing the root causes of poverty, such as access to credit, job creation, and economic stability measures. Additionally, the effectiveness of such programmes varies depending on the economic resilience of recipients, as sustained escapers (SE), like a respondent who may not rely heavily on aid but still benefit from financial support during crises to maintain business continuity and prevent a return to poverty.

The **Food and Emergency Relief Distribution** program was initiated to provide essential food and supplies to households affected by economic crises, including the COVID-19 lockdown and the removal of fuel subsidies. While the program aimed to alleviate hardship, its implementation was marred by significant shortcomings. The relief packages, which included staples such as millet and garri, were distributed to some households, but the reach was inconsistent. Many affected individuals reported not receiving any aid, highlighting issues of inadequacy and accessibility. One respondent expressed frustration, stating, *"We only hear of social assistance, but it has never gotten to the people"* (FGD_JigawaM01). Moreover, concerns over reliability, fairness, and appropriateness further weakened the program's effectiveness. Reports indicated that aid distribution was uneven, with some households receiving assistance while others remained unsupported. A respondent noted, *"Buhari introduced the COVID-19 relief, but this relief did not get to the right beneficiaries,"* raising questions about transparency and accountability (LHI_Jigawa_M05). The lack of systematic and equitable distribution not only reduced trust in government interventions but also failed to provide sustained relief to those in crisis.

The subsidised agricultural supports had mixed effectiveness in sustaining agricultural livelihoods amid intersecting crises. On the positive side, access to farming tools, training on modern agricultural practices, and financial assistance have enabled some farmers to

improve productivity and invest in other income-generating activities. For instance, one farmer noted that government support helped him boost commercial farming: *"I was able to collect social support for farming materials like fertilizers, herbicides, and seedlings through the Bank of Agriculture during Buhari's first democratic tenure. This really helped me to boost my commercial farming"* (LHI_Jigawa_M07). Additionally, some young farmers benefited from agricultural loans, allowing them to transition into commercial farming and accumulate assets. *"Some youth received loans from agricultural banks and are into commercial farming. Some of them have already paid the loan and are now asset owners"* (FGD_Jigawa_M01). These examples highlight the potential of agricultural support programs to enhance resilience and economic independence when implemented effectively. One of the major contributions came from an NGO working with the Lake Chad Basin Commission, which played a significant role in supporting farmers. The NGO provided resources such as water pumps, fertilizers, herbicides, and boreholes to aid irrigation farming. In addition, women in the community received livestock to help them start small-scale animal rearing businesses. *"For the women, he gave them each two goats and one he-goat each to start rearing at home. This helped most of the members of the community escape from poverty (WB5)"* (LHI_Jigawa_M05).

However, the program faces significant challenges that undermine its effectiveness. Some farmers continue to struggle with high input costs, environmental shocks such as flooding, and inconsistent policy implementation. A respondent emphasised the impact of these inconsistencies, stating, *"The main threats to sustainability and resilience is inconsistency in policies and corruption in implementation"* (LHI_Jogawa_M01). Small-scale farmers, particularly those in vulnerable communities, still experience difficulty accessing support due to bureaucratic hurdles and inequitable distribution of resources. Additionally, inadequate financial aid limits the ability of poorer farmers to sustain their agricultural activities, creating disparities in the effectiveness of the program. While the initiative provides some benefits, its long-term success is hindered by systemic challenges that prevent equitable and reliable access to agricultural resources.

Moreso, Healthcare Assistance Intervention improve access to medical facilities and social support through both state and federal efforts. The establishment of the 'Self Help Group', a welfare committee, plays a central role in facilitating this access. The document highlights that government hospitals exist in the area, suggesting that the initiative contributes to connecting individuals with healthcare services. A key informant affirms the role of this intervention, stating, *"Our major work is to help people of Jigawa have access to health facilities and social support from both the State and Federal Governments"* (KII_Jigawa_M01). The intervention appears to be a reliable effort, given that a dedicated welfare committee oversees its implementation. A committee member confirms their role in supporting the program, stating, *"I am part of the welfare committee of Jigawa state... The welfare committee is called: 'Self Help Group. They ensure that people have access to health facilities and everything that is supposed to be given to them free is given to them."* (KII_Jigawa_M01).

The financial literacy and business sustainability programs seeks to improve financial inclusion through training in modern agricultural practices, animal rearing, and petty trading, their impact is hindered by systemic obstacles. Participants acknowledge the importance of financial literacy in securing stable livelihoods, yet many struggle to implement what they have learned due to limited capital and restricted access to credit. Religious beliefs further

complicate financial inclusion, as some community members refuse bank loans because *"the people don't have interest in borrowing from the banks because the interest attached to it is against Islamic law"* (KII_Jigawa_M01). Despite their potential, the programs fall short in adequately addressing the multifaceted crises faced by the community. While they have contributed to improved farming methods and supported small businesses, their impact is overshadowed by policy instability and external economic disruptions such as the cashless policy and fuel subsidy removal. Participants stress that *"the COVID-19 lockdown, cashless policy, and the recent removal of the fuel subsidy really affected the economy of many people including the rich,"* indicating that these crises have far-reaching effects beyond just low-income earners (LTR_jigawa_M02). Moreover, while the programs strive for fairness, concerns persist about whether they truly reach the most vulnerable populations. There is a strong call for targeted interventions, with suggestions such as *"they need to support the right businesses. For example, if they can provide farmers with farming tools and supplies, especially modern ones"* (FGD_Jigawa_F02).

Table 8: Most and less effective interventions

Program	Impact	Adequacy	Reliability	Fairness	Appropriateness	Overall Effectiveness
Trader Money	✓	✗	~	~	~	Partially Effective
N-Power	~	✗	✗	~	~	Ineffective
Cash Transfer	~	✗	✗	✗	~	Ineffective
Food and Emergency Relief Distribution	~	✗	✗	✗	✗	Ineffective
Subsidized Agricultural Support	✓	✗	~	~	✓	Partially Effective
Healthcare Assistance	✓	~	~	~	✓	Partially Effective
Financial Literacy and Business Sustainability Programs	✓	~	~	~	✓	Partially Effective

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

Section 7: Policy Recommendations

7.1 Climate-Resilient Agricultural Support Systems

Strengthening climate-resilient agricultural support systems is crucial to safeguarding farmers against the increasing unpredictability of extreme weather events. Implementing comprehensive resilience programs that include subsidised irrigation systems, drought-resistant seeds, and flood-resistant infrastructure can significantly reduce the vulnerability of small-scale farmers. Such investments help mitigate the impact of climate shocks by ensuring continuous agricultural productivity, even in adverse conditions. For instance, improved drainage systems can prevent waterlogging and soil erosion during heavy rains, while drought-resistant crops can sustain yields during dry spells. Also, a state-funded agricultural insurance scheme would provide financial protection for farmers, reducing their dependence on distress sales and enabling them to reinvest in sustainable farming practices. Lessons can be drawn from farmers who have successfully escaped poverty by adopting irrigation systems, demonstrating that strategic investments in climate adaptation can enhance food security and economic stability.

The rationale behind these measures is grounded in the reality that agriculture remains a primary livelihood for millions, yet it is highly susceptible to climate-induced disruptions. Without proactive adaptation strategies, small-scale farmers face heightened risks of income instability, leading to downward mobility and food insecurity. Agricultural insurance, in particular, acts as a safety net, allowing farmers to recover from losses without falling into cycles of debt or asset liquidation. Moreover, these initiatives contribute to national food security by ensuring a steady supply of produce, even in times of climatic stress. Investing in climate-resilient agricultural infrastructure and support mechanisms not only protects farmers but also strengthens the overall economic and social fabric of agricultural communities.

7.2 Gender-Inclusive Education and Economic Empowerment Programs

Expanding gender-inclusive education and economic empowerment programs is essential for fostering long-term social and economic equity. Providing free, localised secondary and vocational education for girls helps bridge the gender gap in education, ensuring that young women acquire the skills necessary for meaningful employment. By incorporating financial incentives, such as stipends, these programs can address cultural and economic barriers that often force girls into early marriage or domestic responsibilities instead of schooling. Vocational training tailored to local job markets can further equip women with practical skills, enabling them to secure stable employment or start small businesses. These efforts align with successful models where women who gained education and economic opportunities have been able to break the cycle of poverty and contribute to community development.

In addition to education, targeted economic programs such as interest-free microfinance initiatives can help women transition from informal petty trading to sustainable business ventures. Ensuring compliance with Islamic financial principles, would encourage greater participation from women who may otherwise face religious or cultural restrictions on conventional loans. Coupling microfinance with business training enhances the effectiveness of such programs, equipping women with the knowledge to manage and expand their enterprises successfully. Economic independence not only reduces women's dependency on male guardians but also fosters community resilience by diversifying income sources and

creating employment opportunities. Ultimately, addressing educational and financial disparities empowers women to build sustainable livelihoods, contributing to overall poverty reduction and gender equality.

7.3 Social Safety Nets and Cash Transfer Systems

A permanent, well-funded conditional cash transfer program can provide direct financial assistance to low-income families, enabling them to meet their basic needs and invest in long-term improvements. Transparent, survey-based targeting ensures that the most deserving households are reached, minimising the risk of exclusion or misallocation. This cash transfer program should be integrated with emergency relief funds that can be activated during crises, such as floods or sudden policy shocks. Linking regular social support with crisis-specific assistance, would offer timely and adequate financial relief during periods of acute stress. Drawing from the partial success of initiatives like Trader Money, the new program would need to focus on consistency, scalability, and sustainability to ensure that financial support remains both reliable and sufficient for households in need.

The rationale for developing such a system lies in its ability to break the cycle of asset liquidation that vulnerable households often face in times of economic distress. Without reliable financial support, families may be forced to sell off assets, such as livestock or land, to survive, which deepens their poverty in the long run. Cash transfers provide a vital buffer against economic instability, enabling households to maintain their livelihoods, invest in education, healthcare, or income-generating activities, and withstand external shocks without falling deeper into poverty. A reduced financial strain on families will enhance household resilience, allowing individuals and communities to recover more quickly and rebuild following emergencies. In the long term, robust safety nets not only offer immediate relief but also serve as a foundation for sustainable development and poverty reduction.

7.4 Mitigate Economic Policy Shocks through Inclusive Financial Infrastructure

Mitigating economic policy shocks through inclusive financial infrastructure is vital to ensuring that vulnerable populations are not disproportionately affected by sudden policy changes. Establishing a state-level financial inclusion task force can significantly enhance banking access in rural areas, where many individuals, especially women, are excluded from formal financial services. This initiative would enable women, in particular, to save, manage, and grow their businesses in ways that were previously unattainable, contributing to their financial independence and resilience. Additionally, introducing policy buffers, such as phased subsidy removals alongside subsidised transport and food vouchers, can soften the impact of economic reforms like fuel subsidy removal and naira redesign, ensuring that households can continue to meet their basic needs during transitions.

The rationale for these measures lies in their potential to reduce the disruptive effects of abrupt economic policies, which can destabilise informal economies and worsen poverty levels, particularly for women who are often at the forefront of these sectors. The cashless policy and sudden shifts in subsidies, for example, can disproportionately harm women traders, who may lack access to digital banking tools or formal financial systems. An accessible financial services and transitional buffers can help informal economies stabilize and adapt to policy changes more smoothly. This approach not only minimises the negative effects of economic reforms but also supports inclusive growth by empowering marginalised groups to participate more fully in the economy. Ultimately, such measures ensure that

financial inclusion becomes a tool for fostering economic resilience, reducing inequality, and preventing further impoverishment in the face of policy shocks.

7.5 Asset Accumulation and Diversification Opportunities

Promoting asset accumulation and diversification opportunities is essential for fostering long-term economic stability and reducing rural poverty. A state-backed asset-building program that provides low-cost land titles, rental property starter kits, and livestock packages can empower low-income households, particularly in rural areas, to build tangible assets that contribute to wealth accumulation. Access to secure land ownership can not only enhance their agricultural productivity but also engage in alternative income-generating activities such as rental properties or livestock farming. Additionally, the program can partner with private sectors and NGOs to offer training on income diversification, teaching skills like combining farming with petty trading or other entrepreneurial activities. This approach builds on successful models of individuals who have diversified their income sources, as seen in the cases of rural families who transitioned from subsistence farming into rental property ownership and commercial farming ventures, thus increasing their financial security and resilience.

The rationale for this policy is grounded in the need to bridge the rural-urban well-being gap and promote long-term economic security. Many rural households remain vulnerable to economic shocks due to their reliance on single income streams, often from agriculture, which can be affected by seasonal fluctuations or climate events. Land ownership provides a foundation for wealth-building, while additional income streams, such as rental properties or small businesses, offer a buffer against economic instability. With these assets, families are better equipped to weather crises, invest in their children's education, and improve their overall quality of life. Ultimately, such initiatives not only reduce poverty but also contribute to a more resilient and equitable economy, particularly in rural areas where opportunities for wealth accumulation are often limited.

Conclusion

The findings of this study underscore the persistent and multidimensional nature of poverty in Jigawa State, exacerbated by economic shocks, climate-related disasters, and policy changes. Despite various government and NGO-led interventions, many vulnerable households continue to struggle due to inadequate social protection mechanisms, limited financial access, and systemic inefficiencies. While some initiatives, such as cash transfers, agricultural support programs, and business empowerment schemes, have yielded positive outcomes, their reach remains insufficient to foster widespread and sustained poverty reduction. The study highlights the importance of addressing gaps in program implementation, ensuring better targeting of beneficiaries, and enhancing the resilience of social protection frameworks to withstand future economic and environmental challenges. To achieve long-term poverty alleviation, a more integrated and sustainable approach is needed, incorporating economic empowerment, social security expansion, and climate-resilient policies. Strengthening governance, increasing financial transparency, and enhancing infrastructure development, particularly in rural areas, are crucial steps toward improving the effectiveness of poverty reduction initiatives. Additionally, fostering partnerships between the government, private sector, and civil society can create a more inclusive and efficient system of social protection. Ultimately, addressing poverty in Jigawa State requires a holistic, multi-sectoral approach that not only provides immediate relief but also builds long-term economic resilience and opportunities for sustainable growth.

Annex

Table 9: Perception of participants on Well-being Levels Across Multiple Dimensions in Jigawa 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)	Eat once a day or less, often begging or relying on whatever is offered; diet lacks protein, mostly carbohydrates (e.g., pap, tuwo).	Live in inherited clay/straw houses, uncompleted buildings, or are homeless; some squat with family or sleep on streets.	Little to no education; children often sent to beg (e.g., almajiranchi) rather than school; adults lack skills beyond basic labour (e.g., cleaning).	Few or no assets; may own 1-2 goats or cats, but these are often stolen or sold to survive; no land ownership.	No access to loans or credit due to inability to repay; rely on charity rather than economic networks.	Minimal social ties, mostly with other poor; no resources to travel or attend ceremonies; socially excluded.	Little to no political influence; young men may be exploited as political thugs for small payments.	Rarely affected by shocks like flooding (no assets to lose), but highly vulnerable to hunger and economic policies
Very Poor (WB2)	Eat 1-2 times daily, occasionally 3; diet is mostly carbohydrates (e.g., tuwo, rice) with rare protein (e.g., once a month).	Mostly live in inherited clay houses; 5% rent mud homes for N1,000-3,000/month; housing is basic and often old.	Children attend free government schools to secondary level; parents borrow for uniforms; adults have minimal skills (e.g., farming, petty trading).	Own minimal assets: 1-2 goats, chickens, inherited homes, or small family farmland; no significant capital.	Limited access to formal credit; rely on community loans (e.g., adashi) with small contributions (N50-1,000).	Relationships limited to family/poor; can visit nearby relatives but lack funds for broader social engagement.	No political connections; young men used as pawns/thugs; participate in voting but lack influence.	Highly vulnerable to shocks (e.g., COVID-19, cashless policy, fuel subsidy removal); struggle to cope without external aid.
Poor (WB3)	Eat 3 affordable meals daily, including fish/meat 1-2 times weekly; diet is basic but more stable.	95% own clay/cement homes with zinc roofing; renters pay N85,000-120,000/year; homes are of decent quality.	Children educated to university level, some in private schools (N1,000-2,000/term); adults have skills (e.g., farming, teaching).	Own homes, farmland, livestock (5-10 chickens, goats), bicycles/motorcycles; some have small businesses.	Access to loans (often deducted from salaries); repay reliably due to steady income from jobs or farming.	Can attend local social events, visit relatives in other cities; less dependent on begging or scavenging.	Limited political ties (e.g., with local chairmen); not heavily involved in political activities.	Affected by shocks (e.g., flooding, subsidy removal) but recover faster via savings, salaries, or alternative income sources.
Not Poor but Not Rich (WB4)	Eat 3 times daily with adequate quality; can sustain family nutritional needs year-round.	Live in personal cement/brick homes; some own vehicles (e.g., bikes, cars) and	Educate children to tertiary level (private or public); adults have skills/education (e.g.,	Own productive assets (e.g., farmland, ploughs, ox carts, taxis); sufficient to generate	Access to credit facilities; engage in buying/selling with reliable economic networks.	Strong social ties; interact with influential people; attend ceremonies and maintain	Good relationships with local leaders; interact well socially and politically but not at elite levels.	Can adjust to shocks (e.g., flooding, policy changes) using savings or asset sales;

Wellbeing Level	Food and Nutrition	Housing Conditions	Education and Skills	Assets and Resources	Economic Relationships	Social Relationships	Political Relationships	Shocks and Resilience
		have small generators.	trading, civil service).	steady income.		broader networks.		less likely to fall into poverty.
Rich/Resilient (WB5)	Eat food of choice multiple times daily; diet includes variety and quality; can support others.	Live in well-finished personal homes (cement/brick); often modern and comfortable .	Educate children to tertiary level (often in quality institutions); adults are well-educated with advanced skills.	Own substantial assets (e.g., multiple farmlands, businesses, vehicles); resilient due to wealth diversity.	Own companies, access credit easily; strong economic ties with reliable partners and institutions.	High interaction with well-to-do individuals; robust family and community support networks.	Resilient to shocks due to assets and connections ; some political influence (e.g., with local elites).	Highly resilient; use assets, networks, and savings to withstand shocks (e.g., economic downturns, floods).
Very Rich (WB6)	Eat high-quality food of choice daily; can feed others generously; no nutritional constraints.	Live in expensive, modern personal homes; often in peri-urban areas or urban centres.	Educate children to tertiary level (often abroad or elite schools); adults have entrepreneurial skills and top education.	Own large/multiple businesses, extensive land, urban jobs; significant wealth and capital reserves.	Own gigantic companies; extensive credit access; national/international business networks.	Elite social ties (national/international); host events and wield significant social influence.	Strong political connections (e.g., with high-level officials); resist shocks via influence and wealth.	Fully resistant to shocks; use wealth, connections , and diversification to maintain status regardless of crises.

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