HOUSEHOLD VULNERABILITY, COPING AND SOCIAL ASSISTANCE IN NIGERIA

EVIDENCE FROM THE NIGERIAN LIVING STANDARD SURVEY, 2023

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A report by

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Key Messages

Widespread Exposure to Multiple Shocks: All surveyed households (100%) reported experiencing shocks between 2020 and 2023, with inflation-driven price hikes and fuel scarcity emerging as the most frequent. Climate-related shocks such as flooding and drought, as well as health and security crises, compounded the challenges. Strikingly, over 80% of shocks occurred in just the last two years (2022–2023), highlighting an intensification of crises linked to inflation, subsidy removal, climate variability, and insecurity.

Severe Income Loss and Economic Fragility: Nearly three-quarters of households (74%) experienced income loss following their most recent shock, revealing the fragility of household economies. With incomes serving as the primary buffer for food, health, and education, these losses quickly translate into reduced resilience and reliance on harmful coping mechanisms. The predominance of income volatility points to deeper structural weaknesses in livelihoods, suggesting that shocks do not simply disrupt households temporarily but erode their long-term economic security.

Endemic Food Insecurity and Nutritional Deprivation: Food insecurity is pervasive, with 68.5% of households worrying about food, 43.3% going hungry without eating, and half (50.5%) skipping meals. More critically, 74.1% were unable to eat nutritious or preferred foods, showing that food insecurity extends beyond caloric shortages to include nutritional quality. Some LGAs such as Uruan and Nsit Atai in Akwa Ibom recorded near-universal hunger and meal-skipping, demonstrating the depth of deprivation. This indicates that food insecurity has become chronic and widespread across diverse regions, not only in conflict-affected states.

Limited Coping Capacity and Reliance on Informal Networks: The most common household response to shocks was "doing nothing" (44.5%), reflecting exhaustion of coping mechanisms or lack of resources. When action was taken, strategies were often harmful, such as reducing food consumption or selling livestock. Only a handful of households accessed formal credit or safety nets, while most borrowing (45%) was from family, friends, or neighbuors.

Fragmented and Inadequate Social Protection Coverage: Formal assistance reached only 27 households across 12 LGAs, dominated by small-scale food aid and cash transfers, often irregular and insufficient (typically ₦5,000–₦30,000). Assistance was unevenly distributed, with NGOs dominating in conflict zones and federal programmes more visible in semi-urban and southern LGAs. The limited coverage, low transfer values, and patchy targeting reflect systemic weaknesses in Nigeria's social protection system. This gap between widespread vulnerability and minimal programme reach highlights the urgent need for scaled-up, better-targeted, and shock-responsive interventions.

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Background Context

Nigeria is at a critical juncture. With a population exceeding 200 million, the country is grappling with soaring poverty, deepening social inequalities and recurrent crisis events. According to the World Bank "Nigeria Development Update" (2023), poverty is high and rising, and employment alone is insufficient to lift people out of poverty what is required are productive job opportunities, sound macro-fiscal policy and targeted pro-poor social protection.[1] In 2025, The World Bank reports suggest that nearly 139 million Nigerians now live in poverty, an increase driven by inflation, insecurity and climate shocks.[2] These overarching conditions form the backdrop against which Nigerian households must navigate daily life, increasingly exposed to multiple risk dimensions. Within this precarious environment, an array of shocks, economic, climatic, health and conflict-related, have cascaded through households, eroding livelihoods and pushing many families closer to or below the poverty line. For example, recent flooding across much of Nigeria has displaced millions, destroyed crops and contributed to food insecurity.[3] A new study finds that rainfall shocks significantly worsen socioeconomic conditions and push urban households deeper into vulnerability.[4] Meanwhile, research on health shocks in Nigeria shows that more than half of households are vulnerable to poverty, and households experiencing a health shock face a significantly increased probability of falling into poverty.[5] These patterns demonstrate that shocks are not one-off events but part of an escalating cycle of vulnerability.

Despite this growing evidence, significant gaps remain. Many existing studies focus on particular shock types in isolation (for example, health or climatic) or examine single vulnerability dimensions (such as poverty risk). Yet Nigerian households often face multiple, overlapping shocks, and the way these translate into income losses, coping strategies, food insecurity, and access to credit remains under-explored. For instance, one study observes that households responding to health shocks resort to coping strategies like reducing consumption, borrowing, or selling assets but such strategies may simply underscore deeper structural weakness.[6] Moreover, the role of social protection programmes, loans and informal credit as buffers against this vulnerability is unevenly documented. As the scale and intensity of shocks escalate, there is a pressing need to understand the mechanisms through which households absorb, adapt to, or fail under these pressures.

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[1] https://www.worldbank.org/en/country/nigeria/publication/nigeria-development-update-ndu?

[2] https://businessday.ng/news/article/139m-nigerians-in-poverty-as-mental-health-becomes-silent-front-line/

[3] https://www.reuters.com/world/africa/millions-nigerians-go-hungry-floods-compound-hardship-2024-11-13/

[4] https://www.sciencedirect.com/science/article/pii/S2212420925003632?utm_source=chatgpt.com

[5] https://pubmed.ncbi.nlm.nih.gov/40694197/

[6] https://healtheconomicsreview.biomedcentral.com/counter/pdf/10.1186/s13561-025-00660-5.pdf?

Objectives of the study

1. To quantify the frequency and types of shocks experienced by households in the selected LGAs between January 2020 and December 2023, and to measure how many times each household was affected.
2. To assess the impact of the most recent shock on household income, by determining the proportion of households that experienced a decrease or loss of income and the magnitude of that loss.
3. To evaluate household food security outcomes in the period following the shock, using indicators such as worrying about food availability, going hungry without eating, inability to eat preferred/nutritious food, skipping meals, and facing situations of insufficient food.
4. To examine household access to credit and safety-net programmes as coping mechanisms, by identifying how many households attempted to borrow money in the past 12 months, the reasons for borrowing, sources of loans, repayment status, as well as the type, timing, source and value of assistance received from social protection programmes.

Methodology

This report draws on evidence from the Nigeria Living Standards Survey (NLSS 2023) released in August 2025, which was implemented by the National Bureau of Statistics (NBS) with technical inputs from development partners. The survey was designed to provide nationally representative data on household living conditions, poverty, and coping strategies. For this study, a subset of data covering 12 Local Government Areas (LGAs) across six states was extracted and analyzed, focusing on household vulnerability, shocks, and resilience.

Study Design and Sampling: The **NLSS 2023** employed a stratified, multi-stage sampling design. Enumeration areas were randomly selected from the national master sample frame to ensure coverage across Nigeria's six geopolitical zones. Within each zone, specific states and LGAs were selected to capture variation in exposure to conflict, climate risks, and socio-economic conditions. For this analysis, data were drawn from six states Jigawa, Borno, Benue, Ekiti, Anambra, and Akwa Ibom covering 12 LGAs (both rural and urban). A total of 335 households provided complete responses on shocks, 390 on food security, 462 on health spending, 3,964 on household expenditure, 863 on meals outside the home, 62 on credit access, and 27 on safety nets. It is important to note that the number of households varies across indicators, reflecting differences in response rates for each survey module.

Selected states and LGAs

States	LGAs
Akwa Ibom	

Indicators and Variables: The analysis was guided by a structured framework of five domains of vulnerability:

1. Shocks – occurrence, frequency, timing, and impacts of adverse events (e.g., price inflation, fuel shortages, floods, conflict).
2. Food Security – based on household responses to the Food Insecurity Experience Scale (FIES), including worry, hunger, inability to eat nutritious food, and meal-skipping.
3. Health Spending – out-of-pocket payments for consultations and drugs.
4. Credit Access – attempts to borrow, loan purposes, repayment, and sources of credit.
5. Safety Nets – receipt of government or donor assistance, type of transfer, timing, source, and transfer value.
6. Household Expenditure – food and non-food spending in the last 7 days and 12 months, including eating outside the home.

These indicators were operationalized into 25 measurable variables (see Annex for full list), allowing both quantitative analysis and cross-tabulations across LGAs.

Data Collection and Processing: The NLSS was administered using structured household questionnaires. Data were collected through face-to-face interviews using Computer-Assisted Personal Interviewing (CAPI) devices. For this analysis, relevant variables were cleaned, coded, and aggregated at the household level. Crosstabulations were carried out by LGA and state to capture spatial variation. Frequency distributions, percentages, and proportions were computed to identify vulnerability patterns.

Analytical Approach: The methodology applied a descriptive and comparative approach:

- Descriptive statistics summarize household experiences of shocks, food insecurity, coping mechanisms, and access to credit and assistance.
- Comparative analysis highlights differences across LGAs, distinguishing between urban and rural settings, conflict-affected versus stable areas, and agriculturally dependent versus urban economies.
- Cross-domain linkages were explored, especially the relationship between shocks, income loss, food insecurity, and coping strategies.

Limitations: This study is based on a sub-sample of the national NLSS 2023 dataset and, as such, the results are not nationally representative. The findings should be interpreted as illustrative of household dynamics in the selected LGAs, rather than as estimates for Nigeria as a whole. In addition, the dataset contained a significant number of incomplete responses, with variation in the number of households responding across indicators and variables. In some cases, certain LGAs had no responses for specific modules. For example, under the credit access indicators, Hadeija and Makurdi recorded no valid responses, limiting the depth of comparative analysis for these areas.

Key Findings

Shocks Experience by the Households

The NLSS 2023 survey shows that households across the 12 LGAs experienced a wide range of shocks, but some were far more common than others. All 335 respondents reported that their households have been affected by shocks since January 2020 across the 12 LGAs in the 6 states. The single most frequently reported shock was unexpected higher prices, affecting 103 households (30.7% of all cases). This shock was widespread across LGAs, with especially high numbers in Maiduguri (16 households), Makurdi (15), Awka North and Awka South (15 each), and Moba (8). This pattern reflects the nationwide inflationary pressures, which cut across both conflict-affected and relatively stable states. The second most common shock was fuel shortage/scarcity, reported by 35 households (10.4%). This was particularly acute in Maiduguri (5 households), Makurdi (7), and Uruan (10), with Nsit Atai also recording 6 cases. This points to the broader energy crisis as a major driver of vulnerability, especially in urban and semi-urban LGAs where households depend heavily on fuel for transport, livelihoods, and cooking.

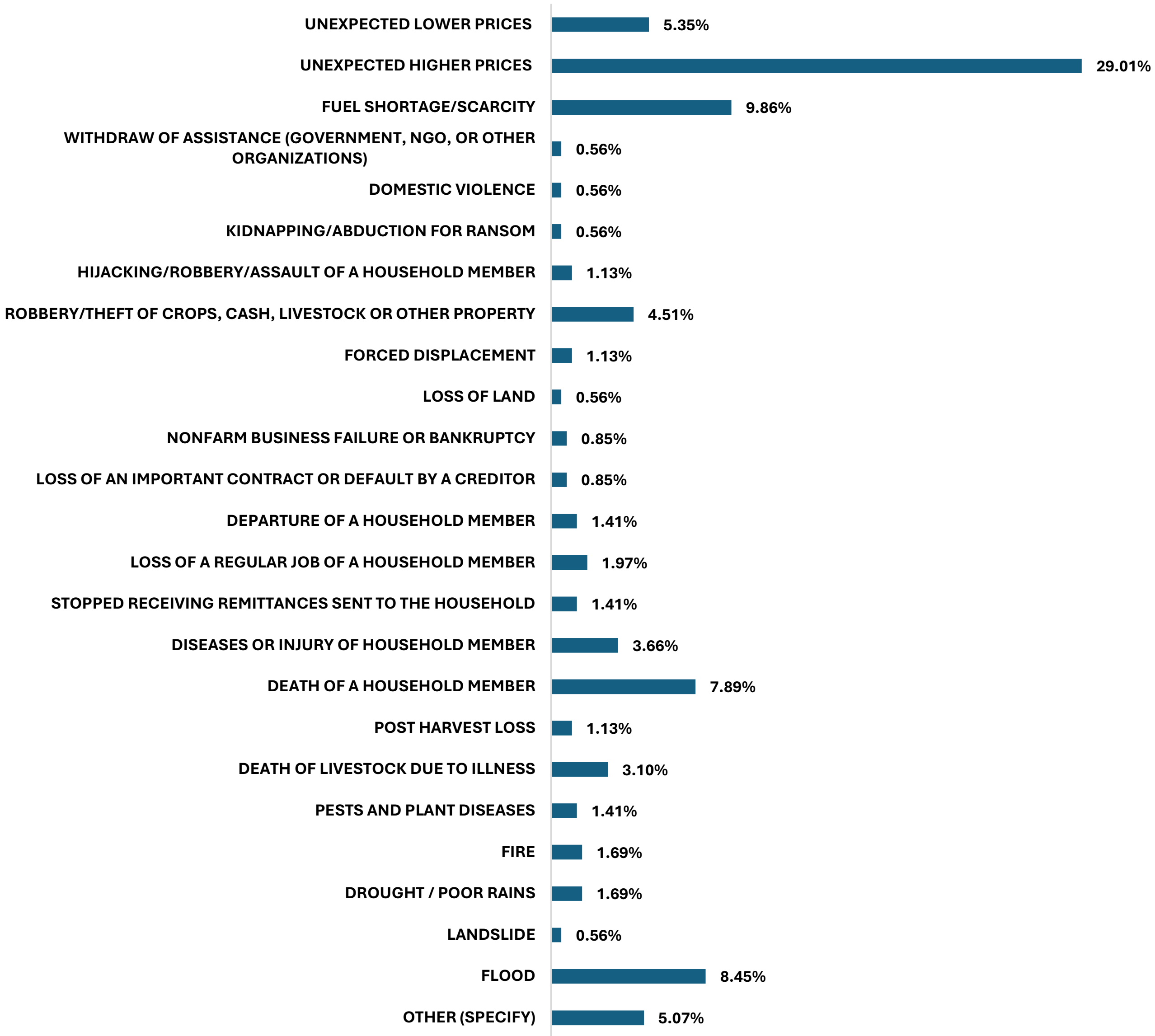
Environmental and climate-related shocks were also significant. Flooding was reported by 30 households (9.0%), most prominently in Kaugama (8 cases), Guma (7), and Makurdi (7). Drought or poor rains were mentioned in 6 cases, concentrated in Kaugama and Guma. Together, these findings highlight how climate variability is shaping food security, particularly in agriculturally dependent LGAs. Fire incidents also appeared, with 6 households affected, mostly in Maiduguri.

Human and health shocks are another major theme. Death of a household member was reported by 28 households (8.4%), particularly in Maiduguri (7 cases), Uruan (7), and Nsit Atai (3). Disease or injury of a household member was reported by 13 households, with cases spread across Maiduguri, Makurdi, and Uruan. Death of livestock due to illness was also notable, affecting 11 households, particularly in Makurdi (4) and Uruan (3).

Security-related shocks, though smaller in number, were still significant. Robbery or theft of crops, cash, or property was reported by 16 households, with higher concentrations in Kaugama, Maiduguri, Makurdi, and Nsit Atai. Kidnapping/abduction was reported by 2 households, while hijacking/assault affected 4 households. These findings emphasize that insecurity is not limited to the northeast conflict zone but has spillovers into other regions.

Other livelihood shocks included post-harvest loss (4 households), loss of regular jobs (7), loss of contracts or creditor default (3), and nonfarm business failure (3). These economic shocks, while not as frequent as inflation or fuel scarcity, reflect the fragility of household incomes. A small but notable group also reported withdrawal of assistance (2 households) and forced displacement (4 households), particularly in conflict-prone areas like Maiduguri and Guma. Finally, 18 households (5.4%) reported "other" shocks not captured in the listed categories, mostly in Awka North and Awka South, suggesting localized or context-specific challenges.

Figure 1 Categories of Shocks Experience by Households Across the 12 LGAs

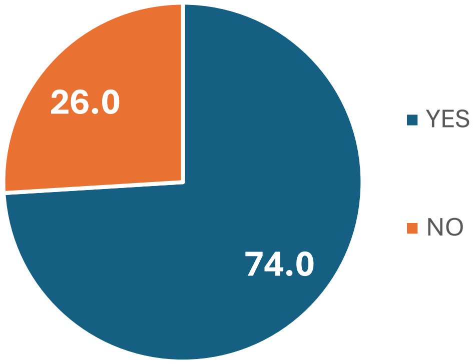


Source: NLSS 2023, Released August 2025

Shocks, Income Loss, and Rising Household Vulnerability

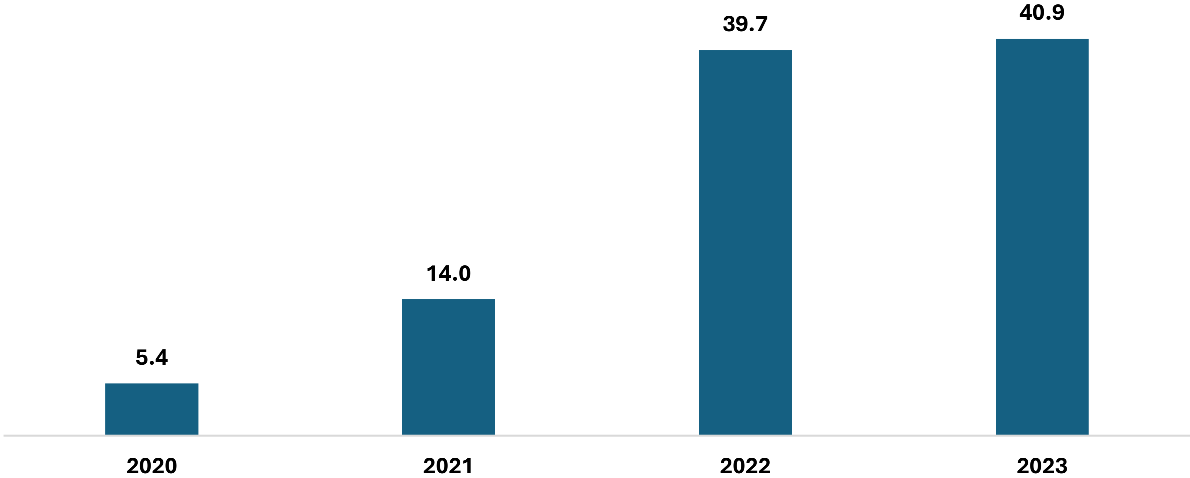
Impact of Shocks on Household Income: The survey shows that for the majority of households, shocks had a direct impact on their economic wellbeing. Out of 335 households surveyed, 248 (74%) reported that the most recent shock resulted in a decrease or loss of income, while only 87 households (26%) said their income remained unaffected. This indicates that nearly three out of every four households are highly vulnerable to shocks in terms of livelihoods, with income losses serving as the most immediate consequence. The dominance of income loss underscores how shocks translate quickly into reduced household resilience. Whether driven by inflation, fuel shortages, climate events like flooding, or health and security crises, the result is often a contraction of household resources. Given that income is the primary buffer for meeting food, health, and education needs, these figures reveal the fragility of household economies. With three-quarters of respondents reporting income declines, it suggests that many families are left with few or no reserves, forcing them into harmful coping strategies such as cutting food consumption, selling assets, or relying on assistance from relatives

Figure 2 Households affected by shocks since January 2020



When Shocks Hit: Household Experiences Across Four Years: The survey shows that household shocks are recent and intensifying, with the majority of reported incidents occurring in the last two years. Out of 335 households, 137 (40.9%) reported their most recent shock in 2023, and another 133 (39.7%) in 2022. Together, this means that more than 80% of shocks (273 households) occurred within the past two years, underlining both the frequency and immediacy of crises affecting households. By comparison, shocks were less commonly reported in earlier years. In 2021, 47 households (14.0%) experienced shocks, while only 18 households (5.4%) reported shocks as far back as 2020. The sharp increase in 2022 and 2023 points to an escalation in vulnerabilities, consistent with the overlapping impacts of rising inflation, fuel subsidy removal, insecurity, climate-related disasters, and the lingering aftershocks of COVID-19.

Figure 3 When Shocks Hit: Household Experiences Across Four Years



Source: NLSS 2023, Released August 2025

Household Spending and Food Security

Household Weekly Food Spending Patterns: Across all LGAs, the vast majority of households are low spenders, with 529 out of 863 cases (61.3%) reporting expenditures between ₦100 and ₦1,450. This suggests that most households either rarely eat outside the home or, when they do, spend minimally likely on inexpensive meals. A further 31.6% (273 households) fall into the moderate-spending category (₦1,500–₦3,450), while only 6.1% (53 households) are high spenders (₦4,500–₦5,450). The very high-spending group (₦5,500 and above) is extremely small, just 0.9% (8 households), showing that frequent or costly eating out is rare across the sample. In Borno State, Maiduguri stands out as the only LGA with a significant share of higher spending. While 90 households (34.1%) reported low spending, 127 households (48.2%) fell into the moderate-spending category, and a combined 22 households (8.7%) were in the high and very high categories. This pattern reflects Maiduguri's urban character, larger market availability, and possibly higher food prices. In contrast, Konduga reported almost no very high spenders, with households concentrated in the low (57.1%) and moderate (42.9%) categories. In Benue State, Makurdi had a majority of low spenders at 67.3% (74 out of 110), with smaller proportions in the moderate (23.6%) and high (6.4%) categories, plus a few very high spenders (2 households, 1.8%). Guma, a smaller LGA, followed a similar trend with 84.8% low spenders, indicating more limited engagement with food away from home.

In Ekiti State, the pattern is again dominated by low spenders. In Moba, 57.1% (40 out of 70) reported low spending, while in Ikere, the proportion was much higher at 74.7% (62 out of 83). High and very high spending was minimal in both LGAs, showing that most households rely on cheaper or home-based meals. Anambra State shows slightly more diversity. Awka North had 69% (49 out of 71) low spenders and 28.2% moderate spenders, while Awka South recorded 68.6% (70 out of 102) low spenders, but also 11.8% (12 households) in the high-spending category and 1 very high spender, making it one of the few LGAs outside Maiduguri with households in the top spending brackets. In Akwa Ibom State, both Uruan and Nsit Atai show extremely high concentrations of low spenders. In Uruan, 77.8% (28 out of 36) were low spenders, while in Nsit Atai, 60% (9 out of 15) fell into this group. Neither LGA reported any high or very high spenders, indicating highly constrained consumption away from home.

Finally, in Jigawa State, both Kaugama and Hadejia show strong dominance of low spending. In Kaugama, 82.1% (46 out of 56) were low spenders, and in Hadejia, the figure was 78.4% (29 out of 37). These results are consistent with rural consumption patterns, where eating away from home is both less common and more modest.

Table 1 HH pay in total for (ITEM) in the past 7 days eaten away from home

States	LGS	₦100-₦1450	₦1500-₦3450	₦4500-₦5450	₦5500-Above
Jigawa	Kaugama	46	8	2	0
	Hadejia	29	7	1	0
Borno	Konduga	4	6	1	0
	Maiduguri	90	127	18	4
Benue	Makurdi	74	26	7	2
	Guma	28	3	2	1
Ekiti	Moba	40	23	5	0
	Ikere	62	17	4	0
Anambra	Awka North	49	20	1	0
	Awka South	70	22	12	1
Akwa Ibom	Uruan	28	8	0	0
	Nsit Atai	9	6	0	0
Total		**529**	**273**	**53**	**8**

Source: NLSS 2023, Released August 2025

Household Annual Food Spending Patterns: The overwhelming majority of households fall into the very low and low spending brackets, with 1,817 households (45.8%) spending ₦100–₦4,900 and 1,745 households (44.0%) spending ₦5,000–₦19,900 in the past year. Together, these two categories account for nearly 90% of all households, highlighting that most families operate under highly constrained budgets for this item. Only 8.1% (320 households) spent moderately (₦20,000–₦49,900), 1.5% (58 households) spent at high levels (₦50,000–₦99,900), and just 0.6% (24 households) reached very high spending of ₦100,000 or more. In Borno State, Maiduguri dominates the distribution, with 47.4% (603 out of 1,359) in the very low category and another 46.6% (634) in the low category. However, Maiduguri is also one of the few LGAs with a visible number of high and very high spenders: 19 households (1.4%) in the high category and 9 households (0.7%) in the very high category. This reflects its urban character, wider income inequalities, and larger market access compared to other LGAs. Konduga, by contrast, shows extremely low overall spending, with 248 households (93.6%) clustered in the very low and low categories and almost none beyond moderate levels. In Benue State, Makurdi shows a similar pattern, though with slightly more spread into higher spending brackets. While 55.5% (189 out of 341) were very low spenders and 46% (157) low spenders, 14% (48 households) reached the moderate bracket, and a few entered high (1.5%) and very high (1.2%) categories. Guma is smaller but also significant, with 58.3% (63 out of 119) very low spenders, 34.5% low, and a handful (about 5%) in high and very high categories.

In Ekiti State, spending is more evenly distributed between very low and low brackets. In Moba, 45.1% (121 out of 276) spent very low and 47.8% (132) spent low, with very few spending beyond this. Ikere mirrors this but with a larger sample: 41.6% very low (152 out of 377) and 48.3% low (182), though there are small entries into moderate (9.5%) and high/very high (about 1.9% combined). Anambra State shows slightly more diversification. In Awka North, 48.6% (84 out of 173) were very low and 48.0% (83) were low, but 11% (19) reached moderate spending and 4% (7 households combined) reached high/very high. Awka South was more urbanized in spending, with 47.5% very low, 44.3% low, and 13% moderate, plus a small presence in higher categories (3.9% combined). In Akwa Ibom State, Uruan had 52.5% (125 out of 239) in very low spending, 38.9% low, and about 9% in moderate/high/very high. Nsit Atai was more constrained: 58.6% very low, 34.5% low, and only 10% spread across moderate to very high. Finally, in Jigawa State, Kaugama shows 47.6% very low (100 out of 214) and 48.1% low, with no households in the high or very high categories. Hadejia recorded a slightly higher spread: 41.1% very low, 49.1% low, with 14% (16 households) reaching moderate and 1 household (0.9%) in high spending.

Table 2 Amount household spend on (ITEM) in the past 12 months

States	LGA	100-4900	5000-19900	20000-49900	50000-99900	100000 - Above
Jigawa	KAUGAMA	100	103	11	0	0
	HADEJIA	46	55	16	1	0
Borno	KONDUGA	142	106	7	0	0
	MAIDUGURI	603	634	94	19	9
Benue	MAKURDI	189	157	48	5	4
	GUMA	63	41	9	5	1
Ekiti	MOBA	121	132	22	1	0
	IKERE	152	182	36	5	2
Anambra	AWKA NORTH	84	83	19	5	2
	AWKA SOUTH	134	125	38	12	2
Akwa Ibom	URUAN	125	93	14	4	3
	NSIT ATAI	58	34	6	1	1
Total		**1817**	**1745**	**320**	**58**	**24**

Source: NLSS 2023, Released August 2025

Not having enough food to eat: Out of a total of 390 respondents, 267 (68.5%) reported worrying about not having enough food to eat, while 123 (31.5%) did not. This shows that food-related anxiety is widespread across the LGAs surveyed, with almost seven in ten households expressing concern. In Borno State, the figures are particularly striking. In Maiduguri, 66% (99 out of 150) of respondents worried about food insecurity, while in Konduga the proportion was even higher at 70% (21 out of 30). This reflects the broader crisis in the state, where conflict, displacement, and disrupted markets intensify fears of food shortage. In Benue State, both LGAs reported high worry levels: Makurdi recorded 70% (21 out of 30) and Guma 70% (7 out of 10). This aligns with the state's exposure to farmer–herder conflict, climate-related shocks, and food price inflation, which undermine household food stability. The Ekiti State LGAs show mixed results. In Moba, 56.7% (17 out of 30) expressed worry, while in Ikere the figure was higher at 63.3% (19 out of 30). These rates suggest that food-related anxiety exists even in relatively less conflict-affected areas, likely linked to rising prices and limited income opportunities.

In Anambra State, worry levels were very high. In Awka North, 95% (19 out of 20) reported being worried, making it one of the most food-insecure LGAs by perception. Awka South had a slightly lower but still significant 63.3% (19 out of 30) worried. Similarly, in Akwa Ibom State, Uruan recorded 90% (18 out of 20) worried, while in Nsit Atai 100% (10 out of 10) reported worry, indicating near-universal food anxiety in these LGAs. In Jigawa State, results varied, less than half (45%, 9 out of 20) reported worry in Kaugama, suggesting relatively better food security conditions compared to other LGAs. In contrast, Hadejia showed a much higher proportion at 80% (8 out of 10) worried. The highest proportions are found in Anambra (Awka North), Akwa Ibom (Nsit Atai, Uruan), and parts of Benue and Borno, where insecurity and shocks intersect. Jigawa's mixed picture suggests localized resilience in some LGAs, but overall, the finding that nearly 7 in 10 respondents worry about food underscores the breadth of Nigeria's food insecurity challenge.

Table 3 HH worries not having to eat

State	LGA	YES	NO	Total	% YES	% NO
Jigawa	Kaugama	9	11	20	45.0%	55.0%
	Hadejia	8	2	10	80.0%	20.0%
Borno	Konduga	21	9	30	70.0%	30.0%
	Maiduguri	99	51	150	66.0%	34.0%
Benue	Makurdi	21	9	30	70.0%	30.0%
	Guma	7	3	10	70.0%	30.0%
Ekiti	Moba	17	13	30	56.7%	43.3%
	Ikere	19	11	30	63.3%	36.7%
Anambra	Awka North	19	1	20	95.0%	5.0%
	Awka South	19	11	30	63.3%	36.7%
Akwa Ibom	Uruan	18	2	20	90.0%	10.0%
	Nsit Atai	10	0	10	100.0%	0.0%
TOTAL		267	123	390	68.5%	31.5%

Source: NLSS 2023, Released August 2025

Hungry did Not Eat: Across all LGAs, 169 out of 390 respondents (43.3%) reported experiencing hunger but being unable to eat, while 221 (56.7%) said they did not. This finding highlights that almost half of the households surveyed are facing severe food insecurity, moving beyond worry into actual physical deprivation. In Borno State, Maiduguri recorded the highest absolute numbers, with 42.7% (64 out of 150) experiencing hunger without eating, while in Konduga nearly half, 46.7% (14 out of 30), reported the same. This reflects the acute crisis in Borno, where ongoing insecurity and displacement have undermined food access.

In Benue State, Makurdi stands out, with a striking 60% (18 out of 30) of respondents reporting hunger without eating, one of the highest proportions in the survey. Guma also shows a severe picture, with 50% (5 out of 10) affected. These findings indicate that even in agriculturally rich states like Benue, conflict and shocks are driving significant household food deprivation.

In Ekiti State, both LGAs report worrying levels: in Moba, 36.7% (11 out of 30) went hungry without food, while in Ikere the proportion was 40% (12 out of 30). This suggests that food insecurity in Ekiti is not only about rising prices but also about limited household resilience and coping capacity. The Anambra LGAs present a mixed picture. In Awka North, 35% (7 out of 20) experienced hunger without eating, while in Awka South the rate was lower, at 23.3% (7 out of 30). By contrast, in Akwa Ibom State, the problem is far more severe: Uruan recorded an alarming 95% (19 out of 20) reporting hunger without eating, while Nsit Atai recorded 100% (10 out of 10). These LGAs demonstrate near-universal hunger and represent the most extreme cases of food insecurity in the survey. In Jigawa State, Kaugama stands out as the only LGA where no respondent (0%) reported hunger without eating, suggesting relatively better food access. Hadejia, however, reported 20% (2 out of 10), showing that even within the same state, conditions vary.

Table 4 HH hungry but did not eat

State	LGA	YES	NO	Total	% YES	% NO
Jigawa	Kaugama	0	20	20	0.0%	100.0%
	Hadejia	2	8	10	20.0%	80.0%
Borno	Konduga	14	16	30	46.7%	53.3%
	Maiduguri	64	86	150	42.7%	57.3%
Benue	Makurdi	18	12	30	60.0%	40.0%
	Guma	5	5	10	50.0%	50.0%
Ekiti	Moba	11	19	30	36.7%	63.3%
	Ikere	12	18	30	40.0%	60.0%
Anambra	Awka North	7	13	20	35.0%	65.0%
	Awka South	7	23	30	23.3%	76.7%
Akwa Ibom	Uruan	19	1	20	95.0%	5.0%
	Nsit Atai	10	0	10	100.0%	0.0%
TOTAL		**169**	**221**	**390**	**43.3%**	**56.7%**

Source: NLSS 2023, Released August 2025

Unable to eat healthy and nutritious food: Across all the and 12 LGAs in sex states, 289 out of 390 respondents (74.1%) reported being unable to eat healthy, nutritious, or preferred food, while only 25.9% (101 respondents) said they were able to do so. This indicates that nutritional deprivation is the most widespread and persistent form of food insecurity, cutting across nearly every state in the sample. In Borno State, Maiduguri recorded the highest absolute number, with 70.7% (106 out of 150) unable to access nutritious or preferred food. Konduga showed a similar pattern, with 73.3% (22 out of 30) deprived. In Benue State, the picture is even more severe. In Makurdi, 80% (24 out of 30) of respondents were unable to eat nutritious food, while in Guma, deprivation was total, with 100% (10 out of 10) reporting this experience. This highlights how conflict, climate stress, and rising food prices in the state are eroding diet quality, even in food-producing areas.

Ekiti State also recorded high levels: in Moba, 63.3% (19 out of 30) lacked healthy or preferred food, while in Ikere 60% (18 out of 30) reported the same. This suggests that while outright hunger may be lower in Ekiti, diet quality is still significantly compromised. In Anambra State, the results are similarly concerning. Awka North reported 85% (17 out of 20) unable to eat nutritious food, and Awka South 66.7% (20 out of 30). Meanwhile, in Akwa Ibom State, the situation was particularly severe: in Uruan, 95% (19 out of 20) were affected, and in Nsit Atai, deprivation was universal at 100% (10 out of 10). These figures show near-total erosion of dietary quality in some LGAs. In Jigawa State, Kaugama recorded 80% (16 out of 20) deprived, and Hadejia also reported a very high 80% (8 out of 10). Even in states less affected by conflict, the ability to access nutritious or preferred food appears very limited.

Table 5 HH eat healthy and nutritious food

State	LGA	YES	NO	Total	% YES	% NO
Jigawa	Kaugama	16	4	20	**80.0%**	20.0%
	Hadejia	8	2	10	**80.0%**	20.0%
Borno	Konduga	22	8	30	**73.3%**	26.7%
	Maiduguri	106	44	150	**70.7%**	29.3%
Benue	Makurdi	24	6	30	**80.0%**	20.0%
	Guma	10	0	10	**100.0%**	0.0%
Ekiti	Moba	19	11	30	**63.3%**	36.7%
	Ikere	18	12	30	**60.0%**	40.0%
Anambra	Awka North	17	3	20	**85.0%**	15.0%
	Awka South	20	10	30	**66.7%**	33.3%
Akwa Ibom	Uruan	19	1	20	**95.0%**	5.0%
	Nsit Atai	10	0	10	**100.0%**	0.0%
TOTAL		289	101	390	**74.1%**	25.9%

Source: NLSS 2023, Released August 2025

Skipping meal: Across the LGAs, 197 out of 390 respondents (50.5%) reported having to skip a meal, while 193 (49.5%) said they did not. This means that meal-skipping a key coping strategy under food stress is affecting about half of all surveyed households, indicating widespread reliance on rationing when food is insufficient. In Borno State, Maiduguri recorded the largest absolute number, with 42.7% (64 out of 150) skipping meals. In Konduga, half of the respondents 50% (15 out of 30) reported skipping meals, showing how conflict and displacement have directly translated into restricted food access. In Benue State, the burden is also visible. In Makurdi, 43.3% (13 out of 30) reported skipping meals, while in Guma 40% (4 out of 10) did so. These figures, though based on small sample sizes, underscore how food-producing states are still highly vulnerable to food insecurity when households face conflict, price spikes, or market disruptions.

In Ekiti State, results were mixed. In Moba, 43.3% (13 out of 30) reported skipping meals, while Ikere had a much higher 63.3% (19 out of 30). This suggests uneven vulnerability within the state, with Ikere showing more stress on household food coping strategies. In Anambra State, the prevalence is very high. Awka North reported 75% (15 out of 20) skipping meals, and Awka South recorded 56.7% (17 out of 30). These results indicate that even in non-conflict states, food insecurity manifests strongly through meal reduction strategies. The most alarming findings come from Akwa Ibom State. In Uruan, 95% (19 out of 20) reported skipping meals, and in Nsit Atai, it was 100% (10 out of 10). These LGAs represent extreme cases of food insecurity, where skipping meals has become nearly universal. In Jigawa State, results were more moderate. In Kaugama, only 20% (4 out of 20) reported skipping meals, while in Hadejia 40% (4 out of 10) did so. These rates are lower compared to other states, suggesting relatively better household coping capacity.

Table 6 HH had to skip meal

State	LGA	YES	NO	Total	% YES	% NO
Jigawa	Kaugama	4	16	20	20.0%	80.0%
	Hadejia	4	6	10	40.0%	60.0%
Borno	Konduga	15	15	30	50.0%	50.0%
	Maiduguri	64	86	150	42.7%	57.3%
Benue	Makurdi	13	17	30	43.3%	56.7%
	Guma	4	6	10	40.0%	60.0%
Ekiti	Moba	13	17	30	43.3%	56.7%
	Ikere	19	11	30	63.3%	36.7%
Anambra	Awka North	15	5	20	75.0%	25.0%
	Awka South	17	13	30	56.7%	43.3%
Akwa Ibom	Uruan	19	1	20	95.0%	5.0%
	Nsit Atai	10	0	10	100.0%	0.0%
TOTAL		197	193	390	50.5%	49.5%

Source: NLSS 2023, Released August 2025

Faced a Situation of Not Having Enough Food: Overall, 156 out of 390 respondents (40.0%) reported that they had faced a situation where they did not have enough food, while 234 (60.0%) said they had not. This means that about two in five households across the surveyed LGAs have directly experienced food shortages, showing the tangible reality of food insecurity beyond worry or dietary compromise. In Borno State, Maiduguri recorded the highest absolute numbers, with 26% (39 out of 150) experiencing food shortage. However, in Konduga the proportion was far lower, only 10% (3 out of 30), suggesting localized differences even within the same state. This contrast reflects how displacement patterns, urban-rural dynamics, and aid flows shape household experiences of shortage. In Benue State, food shortages were more prevalent. In Makurdi, 53.3% (16 out of 30) reported having faced a shortage, while in Guma the figure was 70% (7 out of 10). These high proportions underline how farmer–herder conflict and price inflation undermine food access in an otherwise agriculturally productive state.

Ekiti State shows lower overall proportions. In Moba, only 23.3% (7 out of 30) reported food shortages, while in Ikere the figure was 36.7% (11 out of 30). This suggests that while Ekiti households may struggle with food quality or worry about food, outright shortages are less frequent compared to conflict-affected states. In Anambra State, the problem is more visible. In Awka North, 60% (12 out of 20) reported food shortages, while in Awka South it was even higher at 63.3% (19 out of 30). This shows that food insecurity is not limited to northern or conflict-affected states but also strongly affects parts of the southeast. The situation in Akwa Ibom State is equally severe. In Uruan, 70% (14 out of 20) of respondents reported experiencing shortages, while in Nsit Atai it was universal 100% (10 out of 10). This makes Nsit Atai one of the most extreme cases in the survey, where every respondent faced a food shortage. In Jigawa State, results are mixed. In Kaugama, 60% (12 out of 20) reported shortages, while in Hadejia the proportion was also high at 60% (6 out of 10). This suggests that even in the northwest, households are struggling with food availability.

Table 7 HH Not having enough food

State	LGA	YES	NO	Total	% YES	% NO
Jigawa	Kaugama	12	8	20	60.0%	40.0%
	Hadejia	6	4	10	60.0%	40.0%
Borno	Konduga	3	27	30	10.0%	90.0%
	Maiduguri	39	111	150	26.0%	74.0%
Benue	Makurdi	16	14	30	53.3%	46.7%
	Guma	7	3	10	70.0%	30.0%
Ekiti	Moba	7	23	30	23.3%	76.7%
	Ikere	11	19	30	36.7%	63.3%
Anambra	Awka North	12	8	20	60.0%	40.0%
	Awka South	19	11	30	63.3%	36.7%
Akwa Ibom	Uruan	14	6	20	70.0%	30.0%
	Nsit Atai	10	0	10	100.0%	0.0%
TOTAL		156	234	390	40.0%	60.0%

Source: NLSS 2023, Released August 2025

Out of pocket health spending

Across all LGAs, a total of 462 households reported expenditures on over-the-counter or kiosk-purchased drugs. The vast majority, 363 households (78.6%), fall into the *low spender* category, spending between ₦100 and ₦4,999. A smaller group, 49 households (10.6%), are *moderate spenders* (₦5,000–₦9,999), while 17 households (3.7%) are *high spenders* (₦10,000–₦19,999). Only 8 households (1.7%) are *very high spenders*, reporting between ₦20,000 and ₦48,000. This distribution highlights that out-of-pocket spending on drugs is generally low but with pockets of very high expenditure in urban LGAs. In Borno State, Maiduguri stands out as the center of higher drug spending. While only 21.3% (20 out of 94) were low spenders, a substantial share, 11.7% moderate, 7.4% high, and 3.2% very high fell into higher categories. This concentration of higher spending likely reflects urban dynamics, better access to private pharmacies, and higher drug costs in a conflict-affected city. In Konduga, by contrast, almost all households were low spenders (73 out of 75, or 97.3%), showing a sharp rural-urban divide. In Benue State, drug expenditure patterns are more varied. In Makurdi, only 36.4% (12 out of 33) were low spenders, while 27.3% were moderate, 9.1% high, and 3% very high. This is one of the few LGAs outside Maiduguri with notable higher spending. In Guma, however, virtually all respondents (95%) were low spenders, pointing to more constrained access or reliance on cheaper options.

Ekiti State shows a similar pattern to Benue, but at a smaller scale. In Moba, 68.3% (28 out of 41) were low spenders, with only a handful reporting high (1 household) and very high (1 household) expenditure. Ikere also had 90% (27 out of 30) low spenders, with a few cases of moderate and very high expenditure. In Anambra State, Awka South and Awka North show stronger tendencies toward moderate and high spending compared to rural LGAs. In Awka South, while 67% (53 out of 79) were low spenders, 11.4% were moderate and 3.9% high, with even a very high spender recorded. Awka North showed a similar picture: 71.9% (39 out of 54) low, but 13% moderate and 5.5% high. These results suggest greater use of, or higher reliance on, more expensive over-the-counter drugs in urban Anambra LGAs.

In Akwa Ibom State, Uruan and Nsit Atai were dominated by low spenders. In Uruan, 45.6% (26 out of 57) were low spenders, though some moderate (5.3%) and even one very high spender appeared. In Nsit Atai, 69% (20 out of 29) spent at the low level, with a few moderate cases but no high or very high spenders. In Jigawa State, both LGAs are strongly low-spending. In Kaugama, 95.2% (20 out of 21) were low spenders, with just one moderate. In Hadejia, 77.8% (7 out of 9) were low, but there were also households in the moderate and high categories, though no very high spenders.

Table 8 Payment for the drug over the counter or kiosk

States	LGA	₦100 – ₦4,99	₦5,000 – ₦9,999	₦10,000 – ₦19,999	₦20,000 – ₦48,000	Total
Jigawa	KAUGAMA	20	1	0	0	**46**
	HADEJIA	7	0	1	0	**21**
Borno	KONDUGA	73	2	0	0	**9**
	MAIDUGURI	20	11	7	3	**94**
Benue	MAKURDI	12	9	3	1	**33**
	GUMA	38	2	0	0	**14**
Ekiti	MOBA	28	1	1	1	**41**
	IKERE	27	1	0	1	**30**
Anambra	AWKA NORTH	39	7	3	0	**37**
	AWKA SOUTH	53	9	2	1	**51**
Akwa Ibom	URUAN	26	3	0	1	**57**
	NSIT ATAI	20	3	0	0	**29**
Total		**363**	**49**	**17**	**8**	**462**

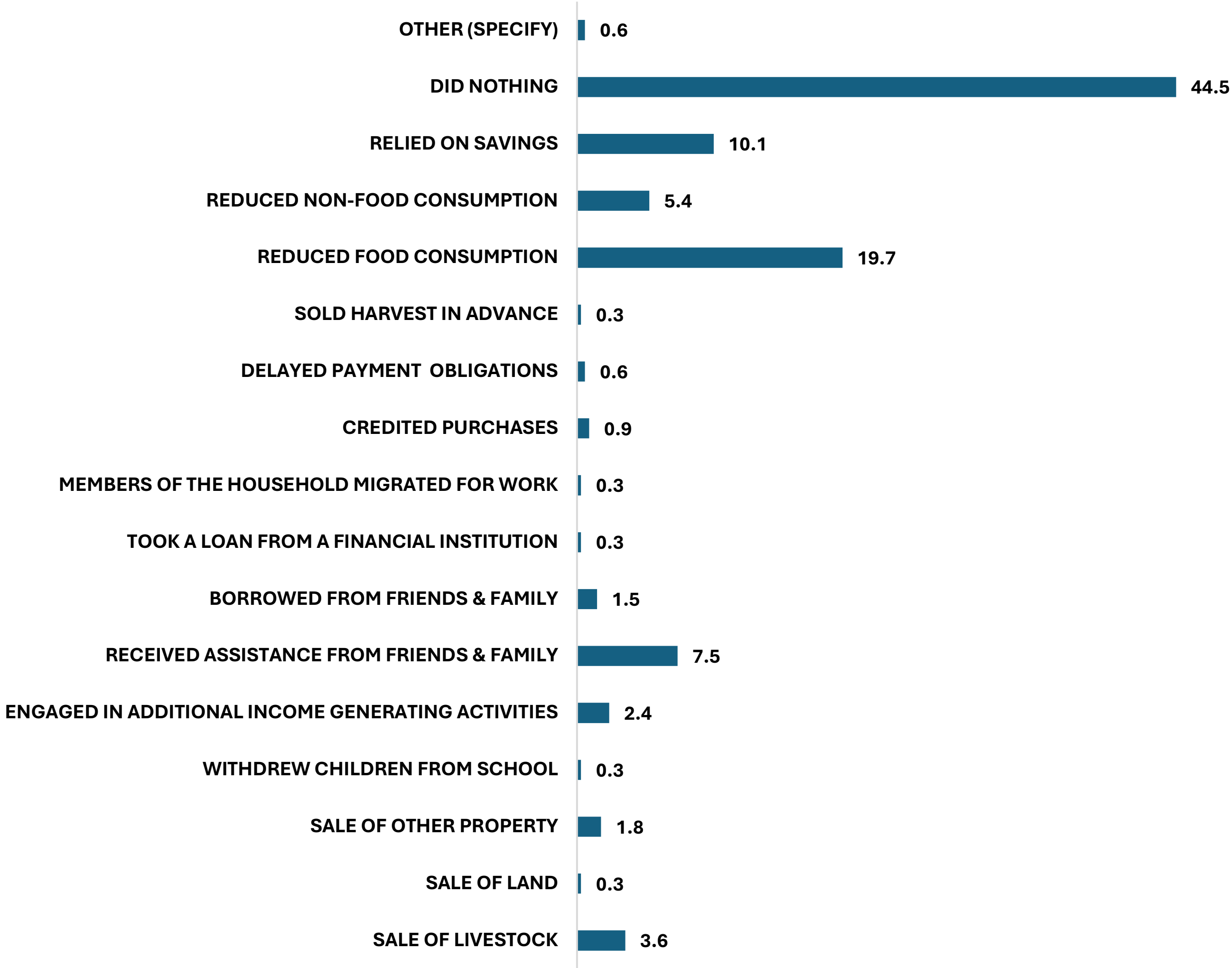
Source: NLSS 2023, Released August 2025

How Households Respond to Shocks

The NLSS 2023 survey revealed that across 12 LGA, the most common response to shocks was doing nothing, with 149 households (44.5%) reporting this. This suggests that many households either lacked the resources to respond or were too constrained to attempt any coping strategy. The dominance of inaction is especially evident in Konduga and Maiduguri in Borno State, where more than two-thirds of respondents reported doing nothing. Similarly, in Kaugama (Jigawa), nearly half of households did nothing. This reflects the exhaustion of coping capacities in conflict-affected or highly vulnerable areas. When households did act, the most common strategy was reducing food consumption, used by 66 households (19.7%). This was particularly dominant in Awka North and Awka South (Anambra), where 39 households combined reported cutting back on meals, and in Ikere (Ekiti), where six households relied on this strategy. This pattern shows that many households respond to shocks by rationing food, which carries immediate nutritional risks. In some cases, households also reduced non-food consumption especially in Anambra where both Awka LGAs had six households each cutting back on non-food expenses.

Another significant response was reliance on savings, reported by 34 households (10.1%). This was most common in Akwa Ibom State, where 11 households in Uruan and 9 in Nsit Atai used savings to cope. Reliance on savings also appeared in Makurdi and Guma (Benue), where some households drew down reserves. Similarly, assistance from friends and family was an important support in Benue, where 10 households in Makurdi and four in Guma received help, alongside smaller numbers in Borno and Akwa Ibom. These results highlight the continued importance of **informal support networks** and household reserves in cushioning shocks.

Figure 4 HH responses to shocks



Source: NLSS 2023, Released August 2025

Some households resorted to asset sales or more disruptive strategies. Livestock sales were reported mostly in Kaugama (7 households) and to a lesser extent in Benue and Akwa Ibom. Sales of land or other property were rare but occurred in Makurdi, Uruan, and a few other LGAs. More harmful long-term strategies, such as withdrawing children from school or migrating for work, were reported by just one household each, suggesting these are last-resort measures. Formal coping mechanisms were nearly absent: only one household across all LGAs reported taking a loan from a financial institution, underlining the lack of access to formal credit and safety nets.

Table 9 HH responses to shocks

Coping mechanism	Kaugama	Hadejia	Konduga	Maiduguri	Makurdi	Guma	Moba	Ikere	Awka North	Awka South	Uruan	Nsit Atai	Total
Sale of Livestock	7	0	0	0	2	0	1	0	0	0	2	0	**12**
Sale of Land	0	0	0	0	0	0	0	0	0	0	1	0	**1**
Sale of Other Property	1	0	0	1	2	0	2	0	0	0	0	0	**6**
Withdrew Children from School	0	0	0	0	0	0	0	0	0	1	0	0	**1**
Engaged in Additional Income Generating Activities	2	0	0	4	0	1	0	0	1	0	0	0	**8**
Received Assistance from Friends & Family	1	0	1	3	10	4	0	0	0	2	3	1	**25**
Borrowed From Friends & Family	0	0	0	0	1	1	3	0	0	0	0	0	**5**
Took A Loan from A Financial Institution	0	0	0	0	1	0	0	0	0	0	0	0	**1**
Members of the Household Migrated for Work	0	0	0	0	1	0	0	0	0	0	0	0	**1**
Credited Purchases	0	0	0	0	0	0	1	0	0	2	0	0	**3**
Delayed Payment Obligations	0	0	0	0	0	0	2	0	0	0	0	0	**2**
Sold Harvest in Advance	0	0	0	1	0	0	0	0	0	0	0	0	**1**
Reduced Food Consumption	0	1	0	0	4	0	5	6	17	22	8	3	**66**
Reduced Non-Food Consumption	0	4	0	1	0	0	1	0	6	6	0	0	**18**
Relied On Savings	1	0	0	1	7	3	0	1	0	1	11	9	**34**
Did Nothing	11	10	2	32	28	11	5	5	7	11	15	12	**149**
Other	0	0	0	2	0	0	0	0	0	0	0	0	**2**
Total	**23**	**15**	**3**	**45**	**56**	**20**	**20**	**12**	**31**	**45**	**40**	**25**	**335**

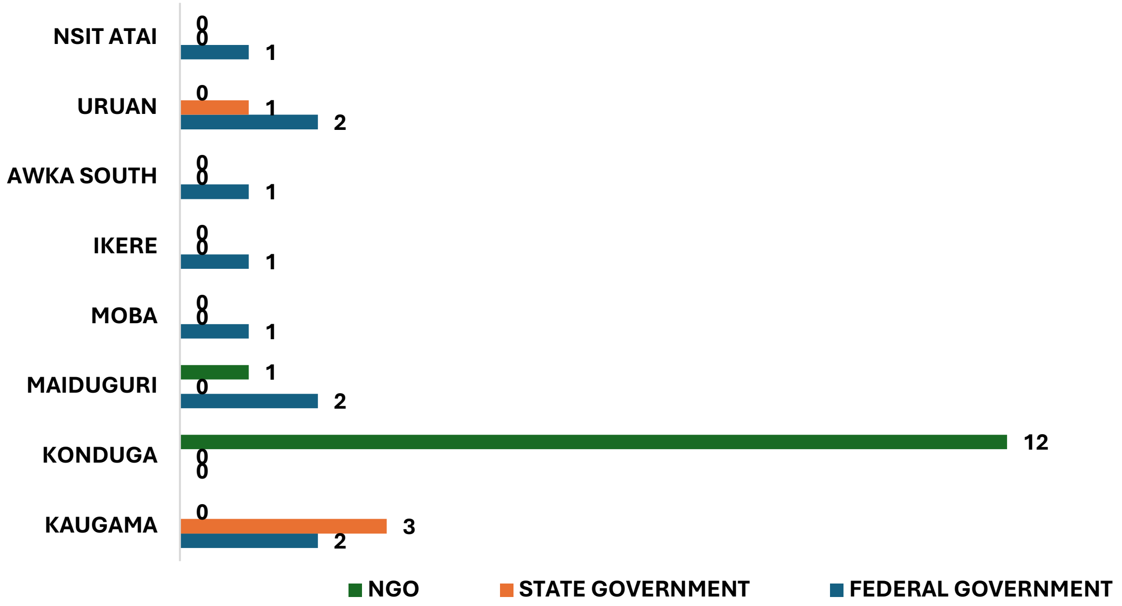
Source: NLSS 2023, Released August 2025

Who Gets Help? Patterns of Household Assistance Across LGAs

Type of Assistance: Out of the 27 reported cases, the largest share of households received food assistance (18 households, 66.7%), which included school feeding. Cash assistance was provided to 7 households (25.9%), while just 2 households (7.4%) received other in-kind support. Food distribution was dominant in Kaugama (5 households) and Konduga (11 households), while cash transfers were more visible in LGAs such as Uruan (3 households) and Maiduguri (1 household). This suggests that food-based interventions remain the most common form of programme support, especially in northern LGAs, while cash and mixed models are more present in urban or southern locations.

Programmes Providing Assistance: The assistance was delivered under a range of government and donor-supported initiatives. The most prominent was the NASSP Emergency Cash Transfer (ESR-CT), which accounted for 13 of the 27 cases (48%), all concentrated in Konduga. Other programmes included the School Feeding Programme (6 households, 22%), Growth Enhancement Scheme (GES – 1 household), N-Power (1 household), Beta Don Com/NASSP regular cash transfers (4 households), and FADAMA inputs-for-work (1 household). This diversity shows that while safety nets exist, coverage is fragmented across programmes and highly localized, with some LGAs tied to a single scheme.

Figure 5 Sources of Assistance



Source: NLSS 2023, Released August 2025

Timing of Assistance: The majority of households received programme benefits quite recently, mostly between late 2022 and 2023. The largest clusters were in September 2023 (5 cases), August 2023 (2), and July 2023 (4), alongside earlier disbursements in February 2023 and March 2023. Only a handful of households reported assistance dating back to late 2021. This indicates that programme interventions are recent and responsive, but also irregular, with limited evidence of continuous or predictable coverage.

Sources of Assistance: Programme support was provided by a mix of actors. Federal government schemes accounted for the largest share (12 households, 44%), while state governments were identified in just one case. NGOs were responsible for 13 households (48%), all in Konduga, showing a strong reliance on humanitarian actors in conflict-affected LGAs. In contrast, southern LGAs such as Uruan and Nsit Atai were more tied to federal initiatives like the GES and school feeding. This highlights a dual system where NGOs dominate in humanitarian zones, while government programmes dominate in more stable areas.

Who Received the Assistance: Most assistance was directed at the entire household (13 cases, 48%), though in many others (14 cases, 52%) it went to specific members, such as children benefiting from school feeding or individuals enrolled in cash-for-work or cash transfer schemes. This reflects how programme design shapes reach, household-wide cash transfers versus targeted benefits like education or labour schemes.

Transfer Values: The amounts reported were relatively small, typically between ₦5,000 and ₦30,000, with the most common figure being ₦5,000. In some cases, particularly with school feeding, there was no direct cash value but rather food provision. This shows that while the programmes provide important short-term relief, transfer values are modest compared to rising household needs, limiting their potential to significantly strengthen resilience.

The programme assistance is patchy, small-scale, and unevenly distributed across LGAs. Households are more likely to receive food support than cash, especially in conflict-affected areas where NGOs play a leading role. In contrast, in semi-urban and southern LGAs, federal cash or in-kind schemes (like school feeding, SACCOs, or N-Power) are more visible. Coverage is recent but irregular, and transfer amounts are too small to offset the depth of shocks households face

When Loans Become Lifelines: Household Credit in Times of Crisis

Loan Attempts Across LGAs: The survey show that a total of 62 households across the surveyed LGAs reported attempting to borrow money or obtain a loan in the past year. The distribution reveals both differences in borrowing activity across locations and the relatively limited scale of formal or informal loan-seeking overall. The highest proportion of borrowing attempts was recorded in Maiduguri, where 13 households (21.0%) reported trying to access loans. This is followed closely by Makurdi and Ikere, each with 11 households (17.7%), and Moba, with 10 households (16.1%). These LGAs appear to show stronger demand for credit, possibly reflecting both greater exposure to economic shocks and higher levels of market activity. In contrast, borrowing was far less common in other LGAs. Kaugama (7 households, 11.3%) and Awka South (5 households, 8.1%) reported moderate levels, while Awka North (3 households, 4.8%) and Guma and Uruan (1 household each, 1.6%) recorded very limited attempts. These results suggest that in some LGAs, households are either more excluded from credit opportunities or less willing to take on debt as a coping strategy.

Table 10 Loan Access

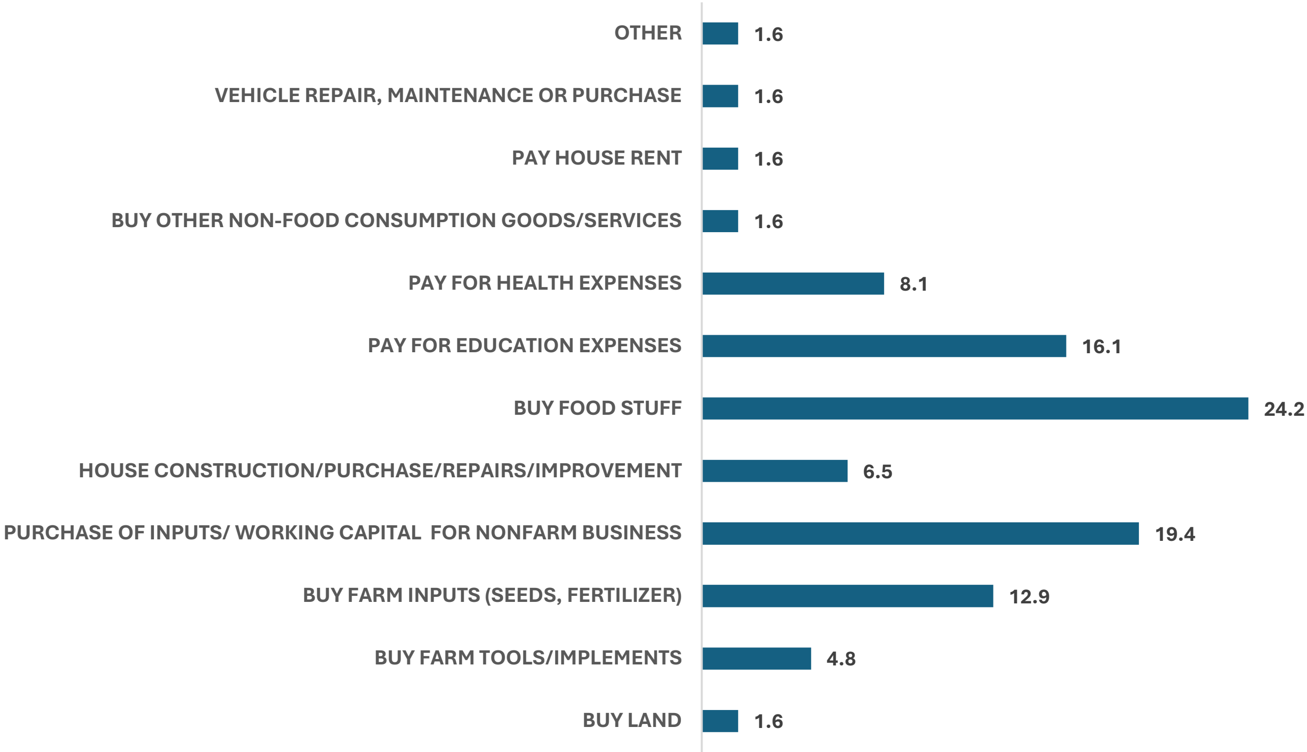
States	LGA Name	Yes	No	% Yes	% No
Jigawa	Kaugama	7	0	100.0%	0.0%
Borno	Maiduguri	13	0	100.0%	0.0%
	Makurdi	10	0	100.0%	0.0%
Benue	Guma	0	1	0.0%	100.0%
Ekiti	Moba	9	0	100.0%	0.0%
	Ikere	11	0	100.0%	0.0%
Anambra	Awka North	2	1	66.7%	33.3%
	Awka South	3	0	100.0%	0.0%
Total		**55**	**2**	**96.5%**	**3.5%**

Source: NLSS 2023, Released August 2025

Reasons for borrowing: The drivers of borrowing reflect a clear tilt toward survival needs rather than long-term investment. Out of 62 respondents, the largest share, 15 households (24.2%) applied for loans to buy food, highlighting the depth of economic stress that forces families to borrow simply to meet daily consumption needs. Similarly, 10 households (16.1%) sought loans to pay for education expenses, and 5 households (8.1%) to cover health expenses, showing how borrowing has become an important coping mechanism to finance essential social services. A smaller group (1 household) borrowed to pay for house rent, underlining the vulnerability of households struggling with recurrent costs.

Loans for productive or income-generating activities were also significant but less dominant. 12 households (19.4%) applied for loans to purchase inputs or working capital for nonfarm businesses, while 8 households (12.9%) sought loans for farm inputs such as seeds and fertilizer, and 3 households (4.8%) for farm tools or implements. This shows that around one-third of borrowing was geared toward productive activities, though these were outweighed by loans for immediate consumption and social needs. Other household investment purposes were smaller in scale. 4 households (6.5%) used loans for house construction, repairs, or improvements, while just 1 household each (1.6**%)** reported borrowing to buy land, purchase non-food goods/services, repair or purchase a vehicle, or for other unspecified reasons.

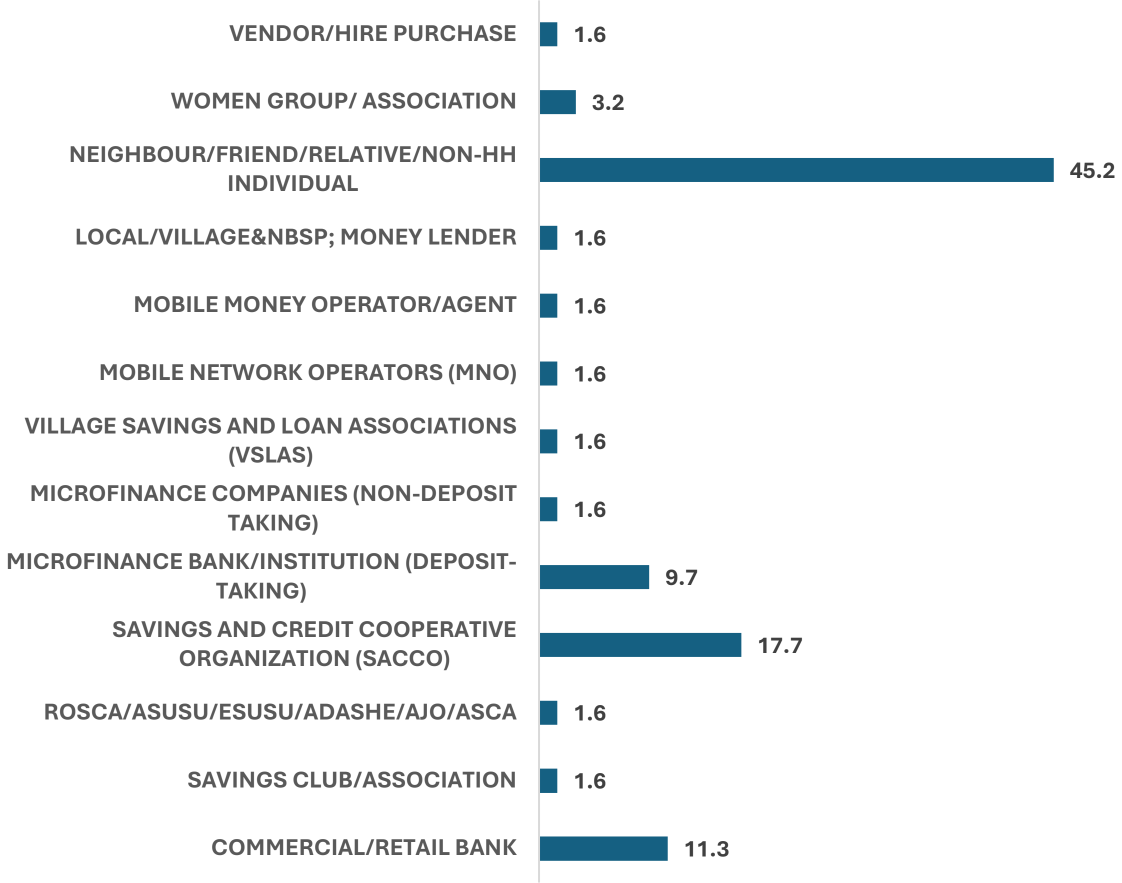
Figure 6 Reasons for loan



Source: NLSS 2023, Released August 2025

Sources of Household Borrowing: The findings shows that households accessed loans from a wide variety of lenders, but the overwhelming majority relied on informal sources. Out of 62 loan cases, 28 households (45.2%) borrowed from neighbors, friends, or relatives, making this the single most common lender type. This reflects the dominance of social networks as the primary safety net, especially in contexts where formal financial services are inaccessible. The pattern is most visible in Maiduguri, where all 13 borrowers used this source, and in Makurdi, where 7 households did the same. By comparison, formal financial institutions played a much smaller role. Only 7 households (11.3%) borrowed from commercial or retail banks, and 6 households (9.7%) accessed loans from microfinance banks/institutions. Another 11 households (17.7%) borrowed from Savings and Credit Cooperative Organizations (SACCOs), mostly concentrated in Ekiti (Moba and Ikere). These findings suggest that cooperatives are more relevant at the community level than banks, especially in semi-rural areas. Other lending channels were marginal. Just one household each reported borrowing from a savings club/association, a microfinance company (non-deposit-taking), a Village Savings and Loan Association (VSLA), a mobile network operator, and a vendor/hire purchase scheme. Ikere was the only LGA where households reported borrowing through ROSCAs/Esusu and mobile agents, showing some use of rotating savings systems and digital financial tools.

Figure 7 Source of Borrowing



Source: NLSS 2023, Released August 2025

Loan Disbursement Outcomes: Encouragingly, loan disbursement success rates were very high. Out of 57 loan applicants across the LGAs, 55 households (96.5%) reported that they received the money, while only 2 households (3.5%) did not. This suggests that once households manage to access lending institutions or providers, loans are generally disbursed without major obstacles. Looking across LGAs, the highest participation came from Maiduguri (13 households), Ikere (11), Makurdi (10), and Moba (9), where every single borrower successfully received the loan. Similarly, in Kaugama (7 households) and Awka South (3 households), all households reported full disbursement. These LGAs demonstrate not only high demand for credit but also smooth delivery once applications are made. By contrast, challenges emerged in only a few cases. In Guma (Benue), the single household that applied did not receive the loan, resulting in a 0% success rate. In Awka North (Anambra), two households received their loan but one did not, giving a 66.7% success rate. These exceptions suggest that while loan provision is generally reliable, some households still face barriers, possibly due to documentation, collateral requirements, or lender decisions.

Table 11 Loan Succes Rate per LGA

State	LGA Name	Yes	No	% Yes	% No
Jigawa	Kaugama	7	0	100.0%	0.0%
Borno	Maiduguri	13	0	100.0%	0.0%
	Makurdi	10	0	100.0%	0.0%
Benue	Guma	0	1	0.0%	100.0%
Ekiti	Moba	9	0	100.0%	0.0%
	Ikere	11	0	100.0%	0.0%
Anambra	Awka North	2	1	66.7%	33.3%
	Awka South	3	0	100.0%	0.0%
Total		55	2	96.5%	3.5%

Source: NLSS 2023, Released August 2025

Discussion: Linking NLSS 2023 Findings to Broader Evidence

The universal exposure to shocks documented in the NLSS 2023 analysis, where all 335 surveyed households (100%) reported experiencing significant disruptions since January 2020, represents a stark manifestation of Nigeria's vulnerability landscape. The predominance of price-related shocks, affecting 30.7% of households as their most severe experience, aligns with macroeconomic instability patterns documented across sub-Saharan Africa. This finding resonates with Eze and Iheonu's (2025) quasi-experimental analysis, which demonstrated that health shocks affected 20.4% of Nigerian households within a four-week period, suggesting that while health vulnerabilities remain significant, economic shocks have emerged as the primary driver of household distress. The temporal concentration of shocks, with 80% occurring between 2022-2023, indicates an acceleration of vulnerability that extends beyond the immediate COVID-19 pandemic period, challenging assumptions about post-pandemic recovery trajectories in developing economies.

The finding that 74% of households experienced income decrease or complete loss following their most recent shock illuminates the fragile economic foundations of Nigerian households. This proportion significantly exceeds vulnerability thresholds typically observed in stable economic environments and correlates with broader patterns identified in agricultural household studies. Research by Akinkuolie et al. (2025) demonstrates how climate-induced shocks "drastically reduce crop yields and worsen food insecurity by depleting vital water resources," while longitudinal analyses show increased food insecurity probability from 44.1% to 53.4% between 2010-2019 following agricultural shocks. The convergence of these findings suggests that income volatility represents a systemic characteristic of Nigerian household economics rather than temporary disruption, necessitating structural rather than merely responsive policy interventions.

The food insecurity indicators revealed in the NLSS 2023 analysis paint a concerning picture of nutritional vulnerability, with 68.5% of households expressing anxiety about food availability, 43.3% experiencing hunger episodes, 74.1% unable to access nutritious foods, and 50.5% resorting to meal skipping. These figures align closely with pandemic-period studies by Orjiakor et al. (2023), who documented moderate food insecurity affecting 32% of households at baseline, escalating to 74% and 72% during COVID-19 waves. The consistency between pre-pandemic, pandemic, and post-pandemic measurements suggests that food insecurity has become endemic rather than crisis-specific. Ibukun's (2021) finding that "over two-thirds of households were threatened by food insecurity in Nigeria" provides additional validation for these persistent patterns. The particularly high rates of nutritional compromise (74.1% unable to eat nutritious food) indicate that food insecurity extends beyond caloric adequacy to encompass qualitative dietary dimensions, with implications for long-term health and human capital development.

The coping strategy profile emerging from the NLSS 2023 data reveals significant limitations in household adaptive capacity, with 44.5% of households taking no action in response to shocks and 19.7% resorting to reduced food consumption. This pattern diverges notably from more proactive coping behaviors documented in other Nigerian contexts, such as Urama et al.'s (2019) findings in rural areas where households primarily employed borrowing (47.65%), asset sales (43.85%), expenditure diversion (2.00%), and reduced expenditure (6.48%). The high proportion of inactive responses may reflect either exhausted coping capacities following repeated shocks or limited access to traditional coping mechanisms such as credit markets or social networks. Aminu's (2023) documentation of coping strategies in Ogun State, including "borrowing food, eating seed stock, begging for food, and reducing meals," demonstrates more diverse response patterns than observed in the NLSS 2023 sample, suggesting potential regional variations in coping capacity or shock severity.

The limited engagement with formal and informal credit systems revealed in the NLSS 2023 analysis, where only 62 households attempted borrowing across all LGAs and 45.2% relied on informal networks, reflects broader financial exclusion patterns documented in Nigerian vulnerability literature. This finding corroborates Eze and Iheonu's (2025) observation that health insurance coverage reaches only 2.2% of households, providing inadequate protection against health-related financial shocks. The reliance on neighbors, friends, and relatives for credit access, while representing important social capital utilization, also indicates the absence of formal financial safety nets that could provide more substantial and reliable support during crisis periods. The limited credit uptake may also reflect debt saturation among vulnerable households or prohibitive borrowing costs that exceed potential benefits.

The pronounced spatial variation in vulnerability indicators documented across the 12 LGAs, with Akwa Ibom LGAs showing particularly severe meal-skipping rates (Uruan: 95%, Nsit Atai: 100%), challenges assumptions about uniform vulnerability patterns within regions. While Ogwumike's (2019) research indicated higher food insecurity probabilities in northern regions compared to southeastern areas, the NLSS 2023 findings suggest that southern states also experience severe localized vulnerability. This spatial heterogeneity implies that vulnerability is influenced by local economic structures, infrastructure accessibility, and governance quality rather than solely regional or climatic factors. The LGA-level granularity of the analysis provides more actionable insights for targeted interventions than state or regional aggregations, highlighting the need for place-based rather than broad-brush policy approaches.

The healthcare spending patterns revealed in the NLSS 2023 analysis, where 78.6% of households were low spenders (₦100-₦4,999) on over-the-counter medications, reflect constrained healthcare access that aligns with broader patterns of health-related financial vulnerability. This spending distribution corresponds with Eze and Iheonu's (2025) findings regarding how health shocks "often necessitate out-of-pocket healthcare spending, forcing households to deplete savings, sell assets, reduce consumption". The concentration of households in low spending categories suggests either limited healthcare needs, significant access barriers, or financial constraints that prevent adequate health investment. Given the documented shock experiences and their health implications, the latter explanations appear more plausible, indicating that healthcare access represents an additional dimension of vulnerability requiring policy attention.

The minimal social protection coverage documented in the NLSS 2023 analysis with only 27 cases of assistance recorded across 12 LGAs reflects the extremely restricted reach and effectiveness of Nigeria's formal social safety nets. Coverage remains highly fragmented, politicized, and lacking systematic targeting necessary for effective vulnerability reduction. These findings align with broader assessments across Nigeria of formal safety nets' persistent failure to reach the most vulnerable, and reinforce the urgent need for expanded, better-targeted, and depoliticized social protection system (Diwakar.et al, 2025; Judith et al 2025) The fragmented nature of assistance provision suggests that social protection systems lack systematic targeting mechanisms and comprehensive coverage strategies necessary for effective vulnerability reduction.

Box 1 Implications for Policy and Future Research

The convergence of NLSS 2023 findings with existing vulnerability research validates concerns about deepening household fragility in Nigeria while highlighting unique patterns that require tailored policy responses. The multi-shock exposure documented in this analysis extends beyond single-sector vulnerabilities examined in previous studies, suggesting that effective interventions must address interconnected rather than isolated risk factors. The temporal concentration of recent shocks (80% in 2022-2023) indicates an acceleration of vulnerability that may reflect broader macroeconomic instability, climate change impacts, and governance challenges requiring coordinated policy responses across sectors.

The spatial granularity of LGA-level analysis provides evidence for place-based intervention strategies that account for local vulnerability contexts rather than uniform national approaches. The limited effectiveness of traditional coping mechanisms suggests that household resilience has been significantly eroded, necessitating external support systems to restore adaptive capacity. The intersection of food insecurity, income volatility, and limited social protection coverage points toward comprehensive social protection reforms that integrate income support, food assistance, and healthcare access within coherent policy frameworks.

Future research should examine the causal mechanisms linking different shock types to specific vulnerability outcomes, investigate the effectiveness of various intervention modalities in different spatial contexts, and develop predictive models for identifying households at highest risk of shock-induced impoverishment.

Policy Recommendations

Scale Up Comprehensive Social Protection Systems: Expand coverage and improve targeting of social assistance (cash transfers, food aid, and subsidies) to ensure timely and predictable support. The report shows that only 27 households across 12 LGAs received any formal assistance, with most relying on ad hoc or fragmented programmes. Scaling up coordinated, depoliticized, and better-financed social protection would directly address the chronic income and food insecurity affecting over 70% of households.

Strengthen Food Security through Nutrition-Sensitive Interventions: With 74% of households unable to access nutritious food and nearly half skipping meals, government must prioritize policies that stabilize food prices, expand school feeding programmes, and incentivize local food production. Emergency food reserves and targeted nutrition support for children, pregnant women, and the elderly should be institutionalized to mitigate both hunger and malnutrition.

Improve Access to Affordable Healthcare and Risk Pooling: The evidence that health shocks push households into poverty and most spending is out-of-pocket highlights the need to strengthen the National Health Insurance Authority (NHIA) scheme, subsidize premiums for poor households, and expand coverage in rural and conflict-affected LGAs. Community-based health financing and wider primary health care investment would reduce catastrophic health expenditures.

Enhance Household Financial Inclusion and Credit Access: Since 45% of borrowing still comes from friends and relatives and very few households access formal credit, expanding microfinance, cooperatives, and digital financial services tailored to low-income households is critical. Affordable loan schemes targeted at productive use (farm and nonfarm businesses) will support resilience and reduce reliance on harmful coping strategies like food rationing or asset sales.

Adopt Place-Based and Shock-Responsive Resilience Strategies: The survey revealed stark spatial differences, with LGAs like Nsit Atai and Uruan recording nearly universal hunger and meal skipping. This calls for localized, shock-responsive systems—early warning, anticipatory financing, and climate-resilient livelihood programmes tailored to each LGA's risk profile (flood-prone, conflict-affected, or market-constrained areas). Decentralized planning and community participation should be at the core of interventions.

Conclusion

The NLSS 2023 evidence on household vulnerability and coping strategies provides compelling documentation of Nigeria's evolving vulnerability landscape, characterized by universal shock exposure, limited coping capacity, and inadequate social protection coverage. The consistency between these findings and broader Nigerian vulnerability research validates concerns about systemic household fragility while highlighting the unique intensification of vulnerabilities in recent years. The analysis demonstrates that vulnerability in Nigeria has evolved beyond episodic crisis responses to represent chronic conditions requiring sustained policy attention and structural interventions. The evidence supports arguments for comprehensive social protection reforms, enhanced financial inclusion initiatives, and place-based development strategies that account for local vulnerability contexts and build household resilience against future shocks.

Annex

Indicators and variable selected for study are as stated below

Indicators	Variables
Health Spending	How much did the household pay for [NAME]'s first consultation, excluding drugs?
	How much did [NAME] pay for the drug over the counter or kiosks?
Shocks	Has your households affected by shocks since January 2020
	Hoe many times has this occurred since January 2020
	When did the most recent
	How did your most recent shocks affact your households
	Did most recent shocks result in decrease or loss of income
Food Security	...worried about not having enough food to eat?
	...were hungry but did not eat?
	...unable to eat healthy and nutritious/preferred food?
	...had to skip a meal?
	Have you been faced with a situation where you did not have enough food?
Credit Access	Has the loan from [LENDER] already been fully repaid?
	What was the main reason for applying for the loan from [LENDER]?
	Has your household received the money for the loan from [LENDER]?
	Have you...attempted to borrow money/obtain a loan in the past 12 months?
	Lender type
Safety Net	What type of assistance was received from [PROGRAMME]?
	Id code in section
	When was the last time your household received this assistance from [PROGRAMME]?
	What was the source of this assistance from [PROGRAMME]?
	Was the assistance from [PROGRAMME] given to...?
	How much is the household supposed to receive from [PROGRAMME]?
HH expenditure last 12 months	In total, how much did the households spend on ITME in the past 12 months
Meal Outside	How much did HH pay in total for [ITEM] in the past 7 days eaten away from home

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