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ACUTE JOINT CRISIS RESPONSE (FLOODS) - NIGERIA

MARCH, 2025



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This brief was developed to deepen public understanding of the impact of the 2023/2024 floods and ongoing insecurity in Northeast Nigeria, share lessons from the Nigeria Floods Response (Joint Response) 2024 project, and inform inclusive, needs-based humanitarian programming and policymaking. For further information on the issues raised in this brief, please contact: infonigeria@oxfam.org

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ACRONYMS

ACC	Accountability
ACJR	Acute Crisis Joint Response
BOGIS	Borno State Geographical Information System
CATAI	Center for Advocacy Transparency and Accountability Initiative
CPIC	Community Project Implementation Committees
CRUDAN	Christian Rural and Urban Development association of Nigeria
DRA	Dutch Relief Alliance
DRC	Danish Refugee Council
FIs	Food Items
HH	Households
INSO	International NGO Safety Organisation
JR	Joint Response
LGAs	Local Government Areas
LOC	Localization
MEB	Minimum Expenditure Basket
MMC	Maiduguri Metropolitan Council
MPCT	Multi-Purpose Cash Transfers
NCE	No Cost Extension
NFI	Non-Food Items
PDM	Post-Distribution Monitoring
PSEA	Protection from Sexual Exploitation and Abuse
RUWASSA	Rural Water Supply and Sanitation Agency
WASH	Water, Sanitation, and Hygiene

PROJECT AT A GLANCE

PROJECT NAME

Nigeria Floods Response JR 2024

GOAL OF PROJECT

To provide life-saving assistance and restore the dignity and well-being of individuals and families affected by the 2023/2024 floods and ongoing insecurity in Northeast Nigeria, particularly in Borno State.

PROJECT OBJECTIVES

Meet urgent basic needs of vulnerable flood-affected individuals through:

- 1. Unconditional multi-purpose cash transfers (MPCT).
- 2. Distribution of essential non-food items (NFIs).

Improve access to safe water and sanitation services through:

- 1. Borehole rehabilitation.
- 2. Latrine cleaning kits.
- 3. Hygiene promotion campaigns.

Enhance community participation, accountability, and protection by:

- 1. Establishing inclusive community feedback mechanisms.
- 2. Promoting community-led implementation and monitoring.
- 3. Mitigating protection risks including gender-based violence and PSEA (Protection from Sexual Exploitation and Abuse).

KEY PARTNERS

Lead Organization: Oxfam

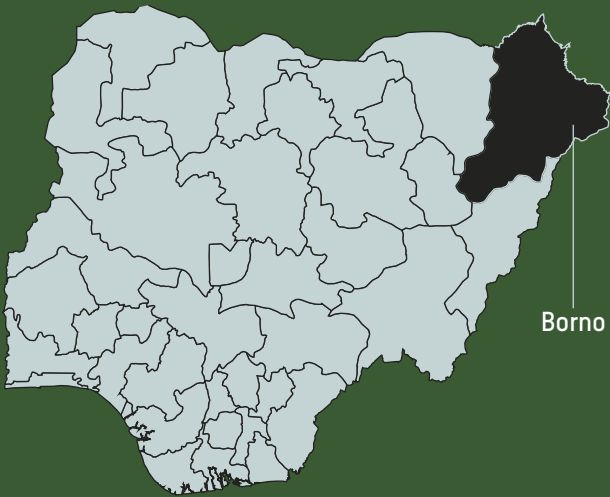
Donors: Dutch Relief Alliance

Implementing Partners:

- 1. Christian Rural and Urban Development Association of Nigeria (CRUDAN).
- 2. Center for Advocacy Transparency and Accountability Initiative (CATAI).

Other Stakeholders:

- 1. Borno State Government (especially BOGIS, RUWASSA, Ministry of Water Resources).
- 2. Joint Response (JR) Consortium Partners (e.g., Plan International, ZOA).



PROJECT LOCATION

Borno State, Nigeria

PROJECT DURATION

September 23rd, 2024 – March 22nd, 2025

KEY ACHIEVEMENTS

- 1. **Cash Transfers:** 2,000 households (17,143 people) reached with MPCT.
- 2. **Non-Food Items (NFIs):** 3,000 households (25,228 people) supported with essential items.
- 3. **Safe Water Access:** 12,594 people accessed clean water through 6 rehabilitated boreholes.
- 4. **Hygiene Promotion:** 26,320 people reached.
- 5. **Waste Management:** 19,093 people benefited from functional waste systems.
- 6. **Community Accountability:** 64 affected persons actively involved in project planning and monitoring.
- 7. **Overall Reach:** 8,760 households (68,691 individuals) assisted—exceeding the original target of 5,643 households (39,500 individuals).

Name of Partner	Oxfam
Name Local Partners	Christian Rural and Urban Development association of Nigeria (CRUDAN) & Center for Advocacy Transparency and Accountability Initiative (CATAI)
Project Name	Nigeria Floods Response JR 2024
Project Country	Nigeria
Project Area	Borno
Reporting Period	September 23rd, 2024 – March 22nd, 2025
Project Start Date	September 23rd, 2024
Project Planned End Date	March 22nd, 2025
NCE (if applicable)	N/A
Project Budget	€480,598
Project Expenditure	€480,598 (100%)
Target Planned	5,643 HH (39,500 individuals)
Target Achieved	8,760 HH (68,691 individuals)
Sectors of Intervention	WASH, NFI, & MPCT

SECTION 1: REPORTING ON PROJECT PERIOD

ACUTE CRISIS
JOINT RESPONSE

IMPLEMENTING PARTNERS

CATAI



1. Overall Performance

The Nigeria Floods response 2024 was initiated following a dam break in Konduga LGA (Local Government Area), Maiduguri, Borno State, in September 2024. The incident displaced over 400,000 households, causing significant loss of lives and destruction of property. In response, the Borno State Government established a committee to coordinate flood relief efforts. The Expanded Committee on Flood Relief was tasked with overseeing the disbursement of relief materials to affected populations.

The project team facilitated a series of meetings with relevant stakeholders. Initial engagements were held with local partners Christian Rural and Urban Development association of Nigeria (CRUDAN) and Center for Advocacy Transparency and Accountability Initiative (CATAI). After consultations, Oxfam approached the Borno State Coordination Agency for Sustainable Development and Humanitarian Affairs for official registration—a prerequisite for partners working in the state. Approval was granted for Oxfam to implement the flood response through identified national/local partners.

This approval enabled Oxfam to engage the Expanded Committee on Flood Relief. During the initial presentation, Oxfam and partners outlined the objectives of the ACJR Nigeria Floods 2024 response, including the provision of life-saving assistance in the form of WASH, NFIs (Non-Food Items), and MPCT (Multi-Purpose Cash Transfers). Target Local Government Area (LGAs) included Maiduguri Metropolitan Council (MMC), Jere, and Konduga, the most severely affected areas.

The committee approved the plan but advised flexibility in location allocation, particularly for the NFI and MPCT components. The government had already conducted a rapid needs assessment and registered all affected households using the Borno State Geographical Information System (BOGIS). All household lists were verified by the committee. Once locations were assigned, partners were given a maximum of 3 days to respond, failing which the location would be re-allocated. The government also mandated equal treatment of all affected households and restricted partners from conducting vulnerability-based registration. Households were categorized into three groups:

Minimally Affected, Partially Affected and Fully Destroyed.

1. MPCT

The committee assigned 15,000 households (HHs) to three DRA partners—Oxfam, Plan- International, and ZOA—for MPCT interventions. Partner's caseloads were

2000 HH, 1,835 HH, and 2,650 respectively totaling a target caseload of 6,485 HHs. During the list review, the partners identified the following issues:

- Household size disaggregation data was missing, affecting log-frame reporting.
- The list included schools, shops, and places of worship, which were not eligible and duplicate household list.

The households were distributed across four settlements: Gwozari, Fulari, Mala Kyarari, and Simari. Simari had already been allocated to DRC. Therefore: Plan International was assigned Mala Kyarari and Oxfam was assigned Gwozari. ZOA took households from Fulari. Plan and Oxfam also supported ZOA in Fulari to balance their respective caseloads, as they could not meet their target caseloads from their respective settlements. While complementing ZOA at Fulari each of the three partners provided MPCT in same location but to different HH.

Due to the tight timeline, Oxfam engaged 50 enumerators to rapidly profile households and verify account details for MPCT distribution. The cash disbursement occurred in four phases, covering **2,000 households and reaching 17,143 individuals (8,048 males; 9,095 females)**.

Account mismatches and low-tier accounts (unable to receive more than N100,000) necessitated phased disbursements. Post-disbursement community engagements ensured successful fund transfers and resolved failed transfers.

The MPCT intervention was found to be 95% effective, per the Post-Distribution Monitoring (PDM) report:

33% of households used the cash for food and 38% used it for minor shelter repairs.

2. Non-Food Items (NFI)

The committee later released an additional 1,500 HH list in Usmanti, Konduga, for NFI support. They also requested Oxfam to complement government distributions in Old Maiduguri (Jere LGA) by supplying two blankets and two mats per household, matching the government's 1,500 mosquito nets.

In total, **3,000 households received NFIs, reaching 25,228 individuals (13,074 males; 12,154 females)**.

3. WASH Component

The WASH component faced minimal interference from the government. Partners had flexibility in choosing locations and participants. Nonetheless, Rural Water Supply and Sanitation Agency (RUWASSA) and the State Ministry of Water Resources played key oversight roles through:

- Inspection of hygiene kits

- Spot checks of hygiene promotion activities.
- Direct involvement in borehole rehabilitation across affected areas.

WASH achievements include:

- 1,700 households received latrine cleaning kits
- 26,320 individuals reached via door-to-door hygiene promotion.
- 6 boreholes rehabilitated, serving 12,594 individuals across six locations.

4. Community Engagement

Community involvement was central to the response. At each location, a Community Project Implementation Committee was formed after the government released the participant list. These committees played an active role in shaping project design, implementation, and M&E activities.

The response emphasized coordination among DRA partners, sector leads, and relevant government structures to ensure an inclusive and accountable humanitarian response.



100,378 Individuals

Benefitted from the combination of
WASH, NFIs and MPCTs



2. Changes and Amendments:

To maximize the impact and to achieve the overall DRA outcome, there were some changes/amendment in the project implementation which are listed below.

Change in Project Location on LAs level:

The initial project proposal planned to implement activities across three Local Government Areas (LGAs): MMC, Jere, and Konduga. However, this changed due to the Borno State Government's centralized coordination effort aimed at preventing duplication and ensuring alignment with its ongoing support for flood-affected communities.

In this centralized approach, response locations are determined solely by the government, irrespective of partners' original plans. The Government through the Borno State Geographic information service (BOGIS) rapidly assess all the affected households and register them base on the severity of the flood impact on household. The registration of a particular location is concluded BOGIS provide the list immediately to the flood response committee for verification and disbursement of the needed flood relief items to the verified household. This process ensures the affected household receive timely intervention in a coordinated manner that eliminate effort duplication between partners and the government as well as among partners.

For cash transfers, the Minimum Expenditure Basket (MEB) was not applied. Instead, the government mandated a fixed transfer amount of N100,000 per household, specifically for households classified as minimally affected. Similarly, for Non-Food Items (NFIs), the government set a standard package of: One (1) blanket, One (1) mosquito net, One (1) mat per household

Upon verification of a specific location, the government immediately mobilizes support—delivering MPCT, food items, and NFIs.

As at result of this system, partners had to wait for the next available government-assigned location to either complement existing interventions or implement all three components independently.

For example, under the Oxfam-led DRA MPCT response, the locations assigned were Gwozari and Fulatari in Mafa LGA, instead of the originally proposed MMC, Jere, and Konduga. Similarly, NFI distributions were carried out in Dalori/Usmanti and Old Maiduguri, diverging from initial plans.

Change in Project Target (average family size)

The original project target was exceeded across all intervention sectors. This was primarily due to a significant discrepancy in household size: while the project was designed based on an average household size of 7 members, the reality on the ground revealed an average of 20 members per household. This increased the number of individuals reached and the quantity of resources required.

Challenges:

There were also several operational challenges on the ground. Firstly, the local government required all agencies to deliver assistance—particularly MPCT—within just three days. This posed significant difficulties, as aid agencies typically require time to conduct their own assessments and beneficiary verifications to ensure effective and accountable delivery.

Secondly, achieving complementarity among DRA partners proved to be a challenge. The Flood Response Committee unilaterally allocated locations to each partner, which made it difficult to coordinate interventions across the three key thematic areas: food assistance, non-food items (NFIs), and MPCT. As a result, partners often worked in separate, non-overlapping areas, which limited opportunities for integrated or collaborative programming.



3. Measuring Results

Level of Results	Indicator(s)	Baseline (with date)	Targets and Milestones	Progress/Achievement to date	Explanation of Variance	Source/Method of Verification
WASH	Number of people having access to sufficient and safe water for domestic use.	0 (Sep-24)	4200	12594	The project rehabilitated three motorized boreholes with 8, 12, and 24-head taps respectively, along with three hand pumps. The increased number of head taps contributed to exceeding the planned reach.	PDM report
	Number of people living in settlements with a functional solid waste management system	0 (Sep-24)	4550	19093	The significant increase in reach is largely due to the high average family size in the intervention communities. Each latrine kit provided benefited more individuals than originally estimated.	PDM report
	Number of people reached with hygiene promotion/awareness raising activities	0 (Sep-24)	6250	26320	Closure of camps leading to increase in household sizes. The engagement of 45 hygiene promoters across the four intervention communities. A theater drama art also contributed to awareness among members as a result of which hygiene promoters face less resistance in passing hygiene messages.	Participants List
NFIs	Number of people provided with non-food items [other than hygiene/dignity kits].	0 (Sep-24)	10500	25228	The additional 1,500 NFI kits were made possible through a complementary effort with the Government. While our team provided 1,500 blankets and 1,500 mats, the Government contributed 1,500 mosquito nets. These items were jointly distributed to 1,500 households in Old Maiduguri- reaching 3000 HH under this activity.	Distribution list
MPCA	Number of people benefitting from unconditional and unrestricted cash transfers.	0 (Sep-24)	14000	17143	The significant increase in reach is largely due to the high average family size in the intervention communities. MPC package provided benefited more individuals than originally estimated.	Distribution list, Bank transfer transaction History
Localisation (LOC)	% of budget that went to national and local actors	0 (Sep-24)	56%	56%	N/A	Funding agreement, financial report
	Number of national and local actors supported with capacity strengthening	0 (Sep-24)	2	2	N/A	On job training
Accountability (ACC)	Number of crisis-affected people who are also involved in the design, implementation, monitoring and/or evaluation of the programme	0 (Sep-24)	20	64	Establishment of Community Project Implementation Committees.	List of Community Project Implementation Committees
	Number of adaptations in the design and/or implementation of the JR, as a result of the input from beneficiaries.	0 (Sep-24)	1	1	N/A	Change in location.

4. Affected Persons:

The ACJR Nigeria Floods 2024 response targeted individuals and households directly impacted by the flood disaster in Borno State, specifically across MMC, Jere, Konduga, and parts of Mafa LGAs. The Borno State Government, through the Borno State Geographic Information System (BOGIS), conducted a comprehensive registration of all affected persons, using heads of households as the primary recipients of relief. The registration also included non-residential entities such as shop owners and places of worship, acknowledging the broader socio-economic impact of the flood.

To address the complexity of household status—particularly between tenants and landowners—the government introduced a three-tier categorization of affected persons:

Minimally Affected Households: These households experienced structural issues such as cracks in walls or damaged latrines but no collapse.

Partially Affected Households: These had partially collapsed structures.

Fully Destroyed Households: These experienced complete structural loss.

Based on this classification, minimally affected households (Category I) were primarily targeted for MPCT. Oxfam supported these households in Gwozari and Fulatari settlements. For Non-Food Items (NFI), the response covered households in Dalori/Usmanti and Old Maiduguri, based on the same categorization.

In contrast, the WASH component had greater operational flexibility. As no beneficiary list was provided by the government for WASH activities, partners were permitted to carry out independent registration in the proposed intervention areas. This approach allowed for targeted hygiene promotion and infrastructure support (e.g., borehole rehabilitation) in locations confirmed to be affected, with the exception of Dalori I, which was later excluded due to not being impacted by the floods.

Constraints and Mitigation

One of the primary constraints was the exclusion of certain vulnerable groups—particularly tenants—from direct receipt of assistance in categories II and III, where landowners were prioritized as recipients. This limited the ability of the project to address the needs of all vulnerable individuals within these households. To mitigate this, implementing partners advocated for inclusive engagement at the community level and facilitated community-based project implementation committees, ensuring that the perspectives of all affected persons, including marginalized groups, were considered during the delivery of services.

Hence, tenants were able to receive food and non-food items from partners and the Government, while landowners for Category II & III receive only MPCT from the Government.

Complementary Programming and Impact

The integrated nature of the response—combining MPCT, NFI, and WASH interventions—allowed for a more holistic impact on affected persons. For example, while MPCT supported immediate financial needs, hygiene promotion and borehole rehabilitation addressed longer-term health and sanitation concerns. The sequencing and coordination of these interventions helped reduce duplication and enhanced the overall well-being and dignity of the affected population.

5. Participation of and Accountability to the Affected Population:

Ensuring meaningful participation and accountability to the affected population was a central component of the ACJR Nigeria Floods 2024 response. From the onset, community engagement activities were initiated immediately after the release of the verified household lists by the government's flood response committee. Oxfam and partners prioritized transparency, inclusion, and responsiveness in all stages of project implementation.

In Gwozari and Fulatari settlements, an initial community meeting was held in Tamsu Ngamdua Ward with community leaders and representatives of the affected households. During this meeting, the project team shared comprehensive information about the Joint Response, including its objectives, scope, implementation timelines, and partner roles. As a result of this engagement, Community Project Implementation Committees (CPICs) were established to support project roll-out and to strengthen community ownership.

These committees played a critical role in:

Supporting household verification and account confirmation for MPCT beneficiaries.

Identifying listed households and managing expectations for those not on the official list.

Facilitating crowd control and ensuring smooth operations at distribution points.

In Dalori/Usmanti and Old Maiduguri, where households were supported with Non-Food Items, similar structures—community steering committees—were formed immediately after the household list was released.



Due to tight timelines imposed by the government (requiring immediate distribution), the response team relied heavily on these committees to identify and verify recipients in real time, ensuring a joint and coordinated distribution of NFIs alongside government-provided food items.

For the **WASH component**, where implementation was more flexible and less influenced by government directives, the response team conducted a community survey to determine the most appropriate and accessible feedback mechanisms. Based on feedback from the affected population, four feedback channels were established:

- **Suggestion boxes**
- **Voice recorders**
- **In-person help desks**
- **A dedicated phone line** (including a toll-free option)

These channels were deployed across four wards—Mashamari, Maisandari, Dalori/Usmanti, and Gongloan—ensuring accessibility for all, including marginalized and vulnerable groups.

Feedback collected through these mechanisms informed adaptive decision-making. For example, early complaints regarding missing household data or account mismatches were addressed through targeted follow-up engagements and re-verification efforts. Community preferences for in-person support over digital-only tools led to the establishment of dedicated complaint desks and on-site focal points, further improving community trust and project responsiveness.

Overall, the response demonstrated a strong commitment to accountability by embedding participation and feedback systems at every stage of the project. This approach enhanced transparency, promoted community ownership, and ensured that the voices of affected persons—including women, men, boys, girls, and vulnerable groups—were integral to project design, delivery, and monitoring.

6. Risk Management:

Risk identification, mitigation, and management were essential components of the ACJR Nigeria Floods 2024 response strategy. At the proposal stage, three primary risks were identified: limited access to flood-affected areas, Protection from Sexual Exploitation and Abuse (PSEA), and security threats. Over the course of implementation, these risks were monitored, validated, and managed through context-adapted strategies. Additionally, new risks emerged, requiring flexible and proactive mitigation measures.

1. Access to Flood-Affected Areas

By the time project activities began in late September 2024, floodwaters had largely decreased across the

targeted LGAs—MMC, Jere, and Konduga—making all proposed intervention sites physically accessible. However, the flood had caused significant erosion of key access roads. While this increased logistical challenges, it did not pose a major operational barrier. The team adapted by planning field movements more cautiously and ensuring flexible scheduling to accommodate for difficult terrain.

2. Protection from Sexual Exploitation and Abuse (PSEA)

Given the sensitive nature of humanitarian work, especially in emergency contexts, PSEA risks were a top priority. Oxfam's safeguarding coordinator conducted a partner capacity assessment on safeguarding, which informed a customized training program delivered to all implementing partners. These trainings enhanced staff competencies in identifying, preventing, and responding to PSEA incidents. Further efforts included:

- Training of community volunteers, including hygiene promoters, CPIC members, steering committees, and WASH committees.
- Community-level awareness sessions on safeguarding, delivered through culturally appropriate formats such as local-language dramas in Hausa and Kanuri.
- Establishment of clear reporting channels, including toll-free lines, suggestion boxes, and in-person desks, ensuring affected populations could report concerns safely and confidentially.

3. Security Risks

Borno State remains a high-risk area due to ongoing insurgency and criminal activities. Konduga LGA, in particular, was identified as the most volatile among the implementation areas. To manage this risk, the project team worked in collaboration with the International NGO Safety Organisation (INSO), the Nigerian Army Theatre Command, and other local security agencies, while collaborating with these security agencies OXFAM and partners retain 100% control over providing life savings assistance to the affected population and all decision making process involves without interference from any of these agencies Additionally, a security mitigation plan was developed, which included:

- Obtaining quarterly security clearances and trip-specific permissions.
- Enforcing a strict travel window (9 a.m. – 4 p.m.) for all field movements.
- Ensuring staff were provided with regular security briefings and updated situational analyses.
- These measures helped ensure the safety of both staff and project materials throughout the response period.

4. Emerging and Operational Risks

Several unanticipated risks arose during implementation:

- **Risk of family disputes over MPCT funds:** Some participants lacking personal bank accounts chose to use third-party (often family member) accounts. This created tension and raised concerns over accountability. The Community Project Implementation Committees (CPICs) were instrumental in mediating such cases, verifying third-party arrangements, and resolving disputes when they occurred.
- **Risk of diversion or theft of relief materials in transit:** Post-flood insecurity and road conditions posed a threat to the safe delivery of NFIs. This was addressed by engaging vetted vendors with a strong local track record, and by involving community structures to ensure transparency, protection, and accountability during transportation and distribution.
- **Risk of financial mismanagement or fraud:** Given the rapid nature of the response, there was a heightened risk of fund mismanagement. To mitigate this, stringent financial oversight mechanisms were implemented, including:
 - Partner-level internal audits.
 - Periodic financial reporting.
 - Cross-checking of transaction records against beneficiary lists.

5. Reflection on Proposal Risk Analysis

Overall, the risk assumptions made during the proposal stage were validated during implementation, though their severity varied. While physical access proved manageable, PSEA and security risks remained high-priority and required continuous vigilance. The newly encountered operational and interpersonal risks, particularly in relation to MPCT, were effectively mitigated through strong community structures and adaptive management.

The project demonstrated a proactive and responsive approach to risk management, ensuring that challenges were addressed promptly and that staff, resources, and the dignity of affected populations were safeguarded throughout.

7. Lessons Learned:

The implementation of the ACJR Nigeria Floods 2024 response provided valuable insights that will inform future programming. Below are key lessons learned across various thematic areas:

Community Engagement: Early and sustained engagement with community leaders fostered trust and cooperation, increasing the effectiveness and local acceptance of interventions. Involving communities in decision-making promoted ownership and improved the sustainability of project outcomes.

Government-led Registration and Categorization:

The implementation of the ACJR Nigeria Floods 2024 response provided valuable insights that will inform future programming. Below are key lessons learned across various thematic areas:

Community Engagement: Early and sustained engagement with community leaders fostered trust and cooperation, increasing the effectiveness and local acceptance of interventions. Involving communities in decision-making promoted ownership and improved the sustainability of project outcomes.

Government-led Registration and Categorization: Centralized registration by B0GIS helped streamline beneficiary targeting but also led to tensions due to unmet expectations. Some community members raised concerns over perceived exclusion, especially where the number of registered beneficiaries was limited. Cases where men (often heads of households) were omitted from distributions highlighted the need for more inclusive and transparent targeting processes in future interventions.

Needs-Based Resource Distribution: While NFIs such as blankets and mosquito nets were widely appreciated, some distributions did not fully align with actual household needs. The high demand for latrine kits and access to clean water revealed the importance of conducting accurate and localized needs assessments prior to distribution. Matching assistance packages more closely with identified needs will enhance impact and reduce waste.

Multipurpose Cash Transfers (MPCT): MPCT was among the most impactful interventions, providing beneficiaries with the flexibility to address diverse needs (e.g., food, healthcare, minor shelter repairs). The use of tiered banking solutions helped mitigate risks, but some participants without bank accounts faced challenges accessing funds. Future responses should explore alternative disbursement channels, including mobile money or agent networks, to reach unbanked households.

Partner Coordination and Government Collaboration: Strong coordination among DRA partners improved operational efficiency and avoided duplication. Government involvement enhanced legitimacy and ensured alignment with official relief efforts, reinforcing the value of multi-stakeholder collaboration.

Feedback and Accountability Mechanisms: Establishing community complaint and response systems provided a trusted channel for voicing concerns and resolving grievances. This mechanism improved transparency and strengthened trust between implementing partners and community members. Future projects should prioritize the integration of structured feedback loops to remain adaptive and responsive to evolving community needs.

DRA Strategic Objectives

8. Collaboration (collaborative impact):

The ACJR Nigeria Floods 2024 response benefited significantly from strong coordination efforts across government entities, humanitarian actors, and consortium members. These collaborations led to greater efficiency, avoided duplication, and enhanced the overall impact of the intervention.

Government-Led Coordination: The Borno State Government, through the Flood Response Committee, played a central role in coordination. By adopting a rolling allocation approach, the government assigned specific communities to humanitarian partners based on verified data. Each allocation was accompanied by a strict timeline, giving partners no more than three days to mobilize and respond. This mechanism significantly improved response speed, ensured coverage of high-priority areas, and reduced service duplication. Importantly, this model promoted complementarity between government and humanitarian partners. For example: In locations where partners provided Multi-Purpose Cash Transfers (MPCT), the government supplemented support with Non-Food Items (NFIs) and Food Items (FIs). This coordinated package ensured each household received comprehensive assistance, aligned with government standards and minimizing service gaps.

Joint Response (JR) Partner Coordination: Coordination among DRA consortium partners — Oxfam, Plan, and ZOA — was also a significant success factor. When the government released a list of 15,000 households in Tamsu Ngamdua (excluding the 6,000 households in Simari allocated to DRC), the three partners held a coordination meeting to:

- Distribute caseloads based on operational capacity.
- Avoid duplication and ensure equitable coverage.
- Present a unified front to the government.

This synergy enabled the partners to work collaboratively throughout the project—from settlement assignment to post-distribution feedback—and to engage government authorities with a single voice. As a result, the government developed increased trust in the DRA consortium, enhancing influence and access for future engagements.

Synergies and Cross-Learning: Collaboration within the Joint Response fostered:

- Harmonization of intervention approaches (e.g., standard MPCT value, unified messaging)

- Cross-learning on operational challenges, such as data reconciliation, community engagement, and handling tier-one account limitations.
- Joint planning and resource sharing, particularly in settlements where partners supported each other to meet caseload targets (e.g., Oxfam and Plan assisting ZOA in Fulatari). This shared approach improved program quality and strengthened internal accountability mechanisms.

Areas for Improvement:

Despite these successes, some gaps and opportunities for improvement were noted:

- Early-stage joint planning could be enhanced to ensure all partners are fully aligned before government allocations begin.
- Real-time data sharing platforms would improve coordination and transparency across settlements.
- Proactive scenario planning could help partners better respond to changes in government policy or allocation delays.

Recommendations for Future Joint Responses

- Establish a formal inter-agency coordination framework before project rollout, with clear roles and escalation protocols.
- Advocate for more predictable allocation schedules from government to allow for better internal planning.

9. Localisation*:

Localisation was a key component of the ACJR Nigeria Floods 2024 response, with national and community-based actors playing a central role in the implementation and coordination of humanitarian interventions. Oxfam worked in close partnership with two local organizations:

1. Christian Rural and Urban Development Association of Nigeria (CRUDAN): CRUDAN led the implementation of all WASH-related components of the project. Their responsibilities included: Procurement and distribution of hygiene kits, Coordination and oversight of borehole repairs, Door-to-door hygiene promotion campaigns across affected communities. CRUDAN demonstrated a strong understanding of the local WASH landscape, including community preferences and water infrastructure needs. Their long-standing presence in Borno State enabled rapid mobilization and consistent engagement with local stakeholders. The organization effectively collaborated with government agencies such as RUWASSA and the Ministry of Water Resources to ensure technical compliance and sustainability.

*Joint Responses are encouraged to follow the DRA Guidance Note on Localisation (developed by the DRA Localization WG)



2. Center for Advocacy, Transparency and Accountability

Initiative (CATAI): CATAI took the lead on the procurement and distribution of Non-Food Items (NFIs) and also supported community-level engagement for the Multi-Purpose Cash Transfer (MPCT) component. Their key contributions included: Coordinating community sensitization sessions prior to distributions, Assisting in validating household-level data for MPCT disbursement, Mobilizing local volunteers to assist in logistics and communication. CATAI's local knowledge and established networks were instrumental in building trust with community members and ensuring smooth coordination with local authorities. Their involvement also minimized operational delays, particularly in navigating community dynamics and managing expectations.

Community-Based Participation

In addition to national NGOs, the response prioritized the involvement of affected communities themselves, who were organized into Community Project Implementation Committees (CPICs) in each response location. These committees played a critical role in: Verifying beneficiary lists and validating household bank details for MPCT transfers, Conducting crowd control during distributions to ensure safety and order, Referring vulnerable households to appropriate service providers or additional assistance, Prioritizing key community infrastructure, such as boreholes, for repair based on community needs. This level of participation fostered a sense of ownership and increased the transparency of the interventions, while also helping to reduce complaints and promote accountability.

Value Added by Local Actors in an Acute Crisis

The contributions of CRUDAN, CATAI, and local community structures were particularly vital in the acute emergency phase, where time-sensitive responses were required. Their deep contextual knowledge allowed for:

- Faster mobilization and access to hard-to-reach areas.
- Culturally appropriate communication and messaging.
- Improved identification of needs and more targeted interventions.

Additionally, both CRUDAN and CATAI demonstrated strong organizational capacity in procurement, financial reporting, and field operations, validating the role that well-supported national partners can play in complex humanitarian contexts.

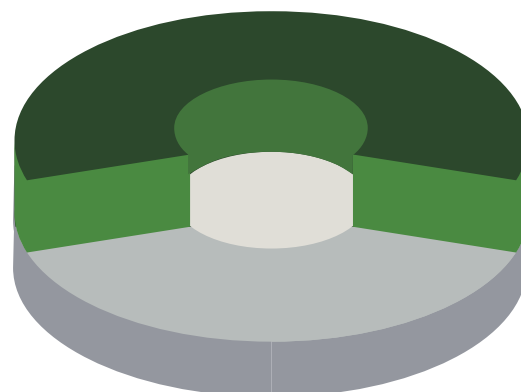
Joint Localization Efforts within the DRA: OXFAM collaborated with other DRA members to promote shared localization objectives, including: Harmonizing operational standards for partner selection and capacity building, Sharing learning on community engagement and partner support mechanisms, Advocating jointly for stronger local government

engagement and partner support mechanisms, Advocating jointly for stronger local government involvement and recognition of national partners

Conclusion and Recommendations: The ACJR flood response has shown that investing in local partnerships is both effective and efficient, especially in conflict-affected areas like Borno State. To further strengthen localization in future responses, the following actions are recommended: Provide continuous capacity strengthening for national partners in technical and operational areas, Formalize the role of community implementation committees in response frameworks, Establish long-term partnership agreements with trusted local actors to enable rapid response.

LOCALISATION

56% of the budget was allocated to national and local organizations; two local partners received capacity strengthening support



Accountability:

64 community members were involved in the design, implementation, and monitoring of the project

PROJECT TEAM

Editor:

Maxwell Osasere Osarenkhoe - *Communication Officer, Oxfam*

Oxfam

1. Mohammed Abdulrahman Jada - *Humanitarian Response Lead*
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4. Peace Okpeku - *Safeguarding Coordinator*
5. Luka Dauda - *Supply & Logistics Officer*

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8. Zainab Aminu Dauda - *Program Assistant.*
9. Abubakar Hassan - *Finance Officer*
10. Daniel Habila - *Communication Officer*

Christian Rural and Urban Development Association of Nigeria (CRUDAN)

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Other Support Staff

CRUDAN

1. Joseph Gyandi - *Executive Director*
2. Tobi Salawu - *Director of Programme*

CATAI

1. Sadiq Abubakar Mu'azu - *Executive Director*
2. Hashidu Bala - *Head of Program*

“ **SUCCESS STORIES** ”





Participant Name: Hauwa Musa
Location: Usmanti-Dalori, Konduga LGA
Age: 60
Sex: Female

Before the flood, Hauwa Musa, like many others in the area, had very little. She did not own much, and life was a constant struggle to make ends meet. Her family barely had enough to get by. However, through her small business of producing and selling groundnut cake and groundnut oil, she was able to support her household and provide for her children's basic needs.

When the flood hit, it worsened an already difficult situation. The flood swept away everything they had, including their clothes and household items. The children were also left without school uniforms, which severely affected their ability to attend school. In addition to losing their belongings, Hauwa also lost her business. Her stock was destroyed, and without capital to restart, she found herself unable to earn a living, making it even harder to provide for her family.

Support from Oxfam and the Dutch Relief Alliance (DRA) was crucial, where she was provided with non-food items for relief. While this assistance has been invaluable, Hauwa is incredibly grateful for the assistance she has received so far and extends her heartfelt gratitude to CATAI, Oxfam, and DRA for their support. This help has been the only assistance she has received since the flood, and it has given her hope as she continues to rebuild her life.

Through the Nigeria Acute Crisis Joint Response (Floods) Project, CATAI, in partnership with Oxfam and funding from the Dutch Relief Alliance, provided essential non-food items (NFIs) to individuals and families impacted by the flood in Jere LGA, Borno State, including Hauwa. These items included cooking equipment, mats, blankets, and other necessary household items.

Hauwa is deeply grateful for the support she received, as it has made a remarkable difference in her family's daily life. After the flood, they were left with nothing, no cooking utensils, no shelter, and no way to provide for themselves. The loss of essential items like cooking pots made it impossible for Hauwa to prepare meals for her children, intensifying the struggle for survival. Hauwa expressed how this simple act of cooking again filled her with gratitude and hope. **"At least now, I can feed my children,"** she said.

The change occurred because of the timely and impactful support provided by CATAI, which directly addressed Hauwa's immediate needs. The essential non-food items helped her and her family regain a sense of normalcy in their daily lives. Despite this progress, the absence of school uniforms remains an obstacle for children's education. Hauwa's story highlights the need for continued assistance, especially in areas like education, to help children return to school and complete their studies. Hauwa remains hopeful for more support that will help her family recover fully and rebuild their lives.



Khadija's Journey to Recovery

Khadija's life had always been difficult, but she found ways to manage despite her disability. Then the flood came, tearing through her world with ruthless force. While others fled, she struggled, her limited mobility turning an already terrifying escape into a life-threatening ordeal. When the waters finally receded, she was left with almost nothing. Hunger, thirst, and despair became her new reality.

Hope arrived in the form of Oxfam's cash assistance, a lifeline in her darkest moments. With it, she bought food, clothing, and, most importantly, a sense of control over her recovery. But while the aid eased her immediate suffering, it could not erase the long-term challenges she still faces. She dreams of independence, of starting a small business and reclaiming her future. For now, she clings to hope. Her story is not just one of survival but of resilience, a reminder that true recovery requires more than just temporary relief. It demands lasting solutions, ones that will allow her to rise above hardship and step into a future where she is no longer defined by struggle, but by strength.



Washed Away but Not Defeated: Ali's Fight to Rebuild

Muhammad Ali had always worked hard to provide for his family, running a small provisions shop to make ends meet. Life wasn't easy, but he took pride in his ability to sustain his loved ones. Then, the flood came and everything changed. In an instant, his shop was gone, his only source of income washed away. His home was destroyed, leaving him and his family struggling to find food and shelter. With no savings and no one to turn to, survival became an overwhelming battle.

The financial support he received from Oxfam was the only help that came his way. With it, he was able to buy food for his family, easing their immediate suffering. **"At one point, we had nothing to eat. This support came when we needed it the most,"** he shared, his voice heavy with both gratitude and sorrow. But while the aid helped him get through the worst of the crisis, his struggles are far from over. Without his shop, he has no steady income, making it difficult to provide for his children or send them to school without worry. He dreams of rebuilding, of regaining his independence and giving his family a secure future. The cash assistance made an immediate impact because it gave him the power to decide what his family needed most. But real recovery takes more than short term relief it requires lasting solutions. Muhammad Ali remains hopeful that with further support, he can stand on his own again, rebuild his livelihood, and provide his children with the future they deserve.



Fatima's Fight to Rebuild

Fatima Adamu had always worked hard to provide for her family. With her small tailoring business, she managed to make ends meet, affording food and basic needs despite financial struggles. Life wasn't easy, but it was stable – that is until the flood came. The raging waters took everything, her home, belongings, and the tools she relied on for her livelihood. With no savings left, survival became an everyday struggle. Nights were cold, food was scarce, and hope felt distant.

Then, help arrived through the Nigeria Acute Crisis Joint Response (Floods) Project, CATAL, in partnership with Oxfam and the Dutch Relief Alliance, provided essential relief items. Fatima received blankets, a mat, a kit bag, kitchen utensils, a solar lamp, and other necessities. These items, though simple, gave her family warmth, comfort, and the ability to cook meals again, small but powerful steps toward recovery. But while the support eased their immediate suffering, one crucial thing remained out of reach, her business. Without financial assistance to buy a sewing machine and materials, Fatima couldn't restart her livelihood. The road ahead is still uncertain, yet she refuses to give up. Her story is one of resilience, a reminder that recovery is not just about surviving but rebuilding. And with the right support, she and others like her can stitch their lives back together, one thread at a time.

Rebuilding from the Waters' Edge

Ngubdo Mohammed Kwasani, a 57-year-old farmer, vividly recalled the terrifying moment when floodwaters engulfed his community. Without warning, families had to flee, leaving all their belongings behind. When they returned, their homes were destroyed, their toilets unusable, and their resources depleted. It took weeks to clear the flood debris before they could even set up temporary shelters, and without external assistance, rebuilding seemed impossible.

Hope arrived through the intervention of CRUDAN, Oxfam, and CATAL, who provided essential relief. Families, including Ngubdo's, received crucial household items such as mats, buckets, jerry cans, soap, disinfectants, mosquito nets, and latrine cleaning kits. The organizations also held hygiene promotion sessions and established a Feedback and Complaints Response Mechanism (FCRM) box, empowering the community to voice concerns and ensure accountability.

The intervention made an immediate difference. Ngubdo, on behalf of the community, appreciated the organized and fair distribution process, noting that special considerations were given to individuals with unique needs, and even drinking water was provided while they waited. The mosquito nets proved invaluable in protecting families from mosquito-borne illnesses, especially after the flood increased breeding grounds. Buckets, brooms, soap, and disinfectants helped families maintain better hygiene in their temporary shelters. As Bulama shared, **"If not for these mosquito nets, we don't know what would have become of us with the number of mosquitoes after the flood. The hygiene items have been incredibly useful, and we are still using them today."**



Transforming Hygiene in Maisandari-Modugnary

Hussaina Salisu, a 34-year-old mother of three and a businesswoman selling charcoal in her community, struggled with maintaining proper hygiene in her home. When a team of hygiene promoters from CRUDAN, under the WASH sensitisation campaign component of the ACJR, visited her, they noticed that she lacked a designated area for waste collection. Instead, she would sweep and leave the dirt in any convenient location, posing a serious health risk to herself and her children, aged between 8 to 13 years.

The hygiene promoter educated Hussaina on the dangers of improper waste disposal and its potential impact on her family's health. She was encouraged to establish a specific area for waste collection and maintain better hygiene practices within her home.

By February 2025, when the team revisited Hussaina, they met with a transformed home. She proudly showed them her newly designated waste collection area, demonstrating her commitment to maintaining cleanliness. Additionally, she had received a latrine cleaning kit, which she used effectively to keep her home sanitized. She shared how the disinfectant from the kit had been particularly useful for cleaning and even washing her children's clothes. Excited about the improvements, she took the team to see her toilet, which she had been diligently maintaining with the hygiene products. Her home was now more organized, cleaner, and safer for her family.



Hafsat Mohammed: A Healthier Home in Galtimari-Lawanti

In December 2024, Hafsat Mohammed, a 40-year-old resident of Galtimari-Lawanti, received a visit from a hygiene promoter from CRUDAN under the Acute Crisis Joint Response project, jointly implemented with Oxfam and funded by the Dutch Relief Alliance. During the visit, the hygiene promoter observed that chickens were freely roaming inside her house, leaving droppings everywhere, posing significant health risks to Mrs. Hafsat and her family, increasing their chances of contracting diseases.

The hygiene promoter provided crucial awareness on the dangers of unhygienic conditions and advised Mrs. Hafsat to confine the chickens to a designated area. She explained how this simple change could help maintain a cleaner home and reduce the risk of illnesses among her family members.

By February 2025, Hafsat was eager to share the positive changes she had made. She proudly showed the team her new chicken pen, which kept the poultry in a separate area. Additionally, she had reorganized her home, placing a designated waste collection bin to maintain cleanliness. These improvements not only made her home more hygienic but also had tangible benefits; her chicks stopped dying, and her children had not fallen ill since implementing the new practices. Expressing her gratitude, Hafsat shared, **"The advice from the hygiene promoter has truly changed our lives. My home is cleaner, my children are healthier, and even my chicks are not dying like before".**

Restoring Dignity Amidst Devastation

Binta Ibrahim, a 57-year-old businesswoman, faced severe hardship after a devastating flood destroyed her farm, home, and belongings, leaving her family with nothing. Struggling with financial loss and poor sanitation, recovery seemed impossible.

That changed when CRUDAN, CATAI, and Oxfam registered her family for relief support. They received latrine kits with cleaning supplies and protective gear, as well as essential non-food items like blankets, mats, and cooking utensils. The organized and fair distribution ensured everyone got the help they needed.

The support improved Binta's household hygiene and inspired her to encourage others. More than meeting basic needs, the intervention restored her dignity and hope. Grateful for the compassionate aid, Binta now has the confidence to rebuild her life and hopes others in need receive the same life-changing support.



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