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REPORT ON

Multi-Sectoral Analysis FOR

2026

Biu and Kwaya Kusar Local Government Areas

BORNO STATE, NIGERIA

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Executive Summary

The Multi-Sectoral Analysis of Biu and Kwaya Kusar LGAs provides a comprehensive, data-driven diagnostic of development conditions, service delivery performance, and community priorities across ten critical sectors. Conducted under the Support to Improving Social Cohesion through Community Development Planning (CDP) Project, implemented by Oxfam in Nigeria and partners and co-implemented by GIZ, with funding from BMZ and the European Union, the analysis serves as a foundational input for inclusive, evidence-based community development planning in 21 wards across the two LGAs.

Biu and Kwaya Kusar LGAs are strategically located in southern Borno. At the 2006 census, Biu had approximately 90,609 males and 85,151 females, totalling 175,760 people, while Kwaya Kusar had 29,007 males and 27,697 females, totalling 56,704 people. Both serve as agricultural hubs for the zone. Years of insurgency, displacement, environmental degradation, underinvestment, and climate variability have weakened core systems across sectors. Nonetheless, the region is gradually stabilising, marked by active community networks, returning populations, and reviving local markets.

This Sector Analysis was designed as a strategic planning tool to:

1. Assess the status, performance, and gaps across key development sectors.
2. Identify cross-cutting enablers and constraints that shape service delivery and social cohesion.
3. Inform the formulation of Community Development Plans (CDPs) that are locally owned, inclusive, and aligned with state and national development frameworks.

The study covered ten priority sectors: Agriculture and Food Security, Economy and Livelihoods, Physical Infrastructure, Gender, Social Protection, Health, Education, Water and Sanitation, Conflict and Security, and Climate Change and the Green Economy.

A mixed-methods approach ensured depth, breadth, and triangulation of findings. Quantitative household surveys provided baseline indicators on service access, availability, and quality. Key informant interviews with LGA officials, sector experts, traditional leaders, and community actors provided contextual insights. Focus group discussions across gender and migration groups captured community perceptions, while desk reviews aligned findings

with relevant policies, including the Borno State 25-Year Development Plan, the Borno State 10-Year Strategy, and Nigeria's national sector frameworks.

Agriculture and Food Security: Agriculture remains the economic backbone of both LGAs, with a strong reliance on crop and livestock systems. Despite strong agrarian traditions, productivity is constrained by weak extension services, fragile input systems, limited veterinary support, storage deficits, market disruptions, climate variability, and gender inequalities in land access. Post-harvest losses are widespread, and access to mechanisation, quality seeds, and finance is limited.

Economy and Livelihoods: The local economy is rebuilding, but unevenly. Biu functions as a vibrant market hub, whereas Kwaya Kusar has a thin market presence, poor roads, and limited access to buyers and inputs. Women and youth remain concentrated in low-margin livelihood activities and face substantial barriers to accessing capital. Financial inclusion is extremely limited, with most households relying on personal savings and informal networks.

Physical Infrastructure: Infrastructure coverage is improving but remains inconsistent. Biu benefits from rehabilitated roads, improved connectivity, and functional public facilities, whereas Kwaya Kusar faces seasonal inaccessibility, poor feeder roads, inadequate markets, insufficient water systems, and limited power supply. Operations and maintenance systems are weak across both LGAs, and climate-resilient standards are applied inconsistently.

Health: Health service coverage is highest near Biu and lowest in peripheral wards. Facilities face shortages of skilled staff, weak supply chains, poor WASH standards, and irregular referral services. Stock-outs, poor facility infrastructure, and intermittent outreach undermine essential PHC services, particularly maternal and child health. Funding remains fragmented and overly reliant on humanitarian cycles.

Education: Access to education has improved since stabilisation, but significant gaps persist. Many schools in rural wards remain damaged, overcrowded, or under-resourced. Teacher shortages, inadequate WASH facilities, high dropout rates among girls, and limited access for children with disabilities remain major constraints. Accelerated learning and catch-up programmes exist but are insufficient to close the learning gaps caused by years of disruption.

Water, Sanitation and Hygiene (WASH): Both LGAs have adequate access to water, though seasonal variability is evident in Kwaya Kusar. Most households rely on pit latrines, with limited access to improved sanitation or structured faecal waste management. Hygiene practices are improving but remain uneven, particularly in schools and PHCs, where inadequate WASH infrastructure threatens health outcomes.

Cross-Cutting Observations

- **Gender inequalities** are systemic across sectors, limiting women's access to land, finance, education, and decision-making.
- **Climate change** intensifies vulnerability, as erratic rainfall, floods, and soil degradation affect livelihoods, infrastructure, and WASH systems.
- **Social protection coverage** is limited, poorly coordinated, and insufficiently targeted at vulnerable groups, including IDPs, widows, youth, and persons with disabilities.
- **Although conflict and security dynamics** have improved, they still affect mobility, market access, staffing of service facilities, and community investments.

Implications for Community Development Planning

The analysis shows that development challenges in Biu and Kwaya Kusar are interconnected, requiring integrated planning rather than sectoral silos. Strengthening social cohesion, improving service delivery, and enabling sustainable development will require coordinated investment in infrastructure, human capital, market systems, and inclusive governance.

Priority implications include:

- Strengthening foundational systems, including extension services, PHC staffing, teacher deployment, WASH in public facilities, and rural access roads.
- Scaling community-driven approaches to foster ownership, transparency, and sustainability.
- Enhancing inclusion through gender-responsive programming and targeted support for vulnerable groups.
- Leveraging state-level policy frameworks to align local interventions with broader development strategies.
- Expanding climate-resilient investment across agriculture, infrastructure, and water systems.

The Multi-Sectoral Analysis provides a robust evidence base for designing Community Development Plans and other structural and institutional planning initiatives that respond to the needs and aspirations of the people of Biu and Kwaya Kusar. It underscores both the resilience of these communities and the structural challenges that must be addressed to achieve equitable growth, sustainable recovery, and strengthened social cohesion. The findings chart a clear pathway for coordinated, inclusive, and strategic development investments over the coming years.

Introduction

1.1. Background and Context



Biu and Kwaya Kusar Local Government Areas (LGAs), located in southern Borno State, constitute a significant socio-economic and cultural zone within Nigeria's North-East region. These LGAs have long been agricultural hubs, contributing substantially to food production and rural livelihoods. However, insurgent attacks in parts of Biu LGA (specifically in the Buratai, Mandaragirau, Miringa, and Zarawuyaku wards) and neighbouring LGAs, environmental degradation, underinvestment in infrastructure, and climate change have altered their developmental trajectory, leading to multidimensional vulnerabilities. The state government estimated average losses of 5.9 billion dollars from insurgent activities across the state.

The region continues to grapple with the cumulative effects of displacement, disrupted livelihoods, and service delivery deficits, while also demonstrating notable resilience through active community networks, traditional governance systems, and an enduring culture of collective action. In this context, development interventions are needed to address the root causes of these disruptions and to support sustainable recovery and inclusive growth.

In response to these realities, Oxfam in Nigeria and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH, with funding from the German Federal Ministry for Economic Cooperation and Development (BMZ) and the European Union (EU), are implementing a 24-month project to strengthen social cohesion, promote inclusive and participatory governance, and improve service delivery. The initiative targets 31 wards across three LGAs (Biu LGA (11 wards), Kwaya Kusar LGA (10 wards) in Borno State, and Guyuk LGA (10 wards) in Adamawa State) by fostering locally owned development planning aligned with national and state development frameworks and the Sustainable Development Goals (SDGs).

The project's general objective is to increase citizens' participation, promote social cohesion, enhance community development planning, and foster inclusive participation in the target areas. It seeks to empower local communities to identify and address key development challenges and to foster unity, cooperation, and resilience by delivering community-driven development interventions in the 3 target LGAs.

The specific objectives of the project are:

i. To improve participatory engagement and planning between local communities and government stakeholders to improve service delivery.

ii. To strengthen social cohesion by building stakeholders' capacity for inclusive planning, implementation and monitoring of community development plans

1.2. Purpose of the Sector Analysis

The Sector Analysis is conceived as a strategic diagnostic tool to support evidence-based decision-making in community development planning. By providing a comprehensive, sector-by-sector assessment, it is expected to inform the design of integrated interventions that reflect the realities and priorities of Biu and Kwaya Kusar residents.

This assessment focuses on ten priority sectors that are interlinked and central to holistic and sustainable development. The priority sectors analysed in the assignment include:

a. **Agriculture and Food Security Sector:** This sector is crucial to strengthening food systems, value chains, and household food security.

b. **Economy and Livelihood Sector:** Significant for expanding income opportunities, supporting market access, and enhancing entrepreneurial capacity.

c. **Physical Infrastructure Sector:** Significant for improving rural accessibility, energy provision, and public facilities.

d. **Gender Sector:** Significant for advancing gender equality, inclusion, participation and women's empowerment across all spheres of community life.

e. Social Protection Sector: Significant for strengthening safety nets and systems for vulnerable groups while upholding people's dignity.

f. Health Sector: Significant in expanding equitable access to quality healthcare services.

g. Education Sector: Crucial for promoting inclusive, quality education for all learners.

h. Climate Change and Green Economy Sector: Significant for building climate resilience and for promoting sustainable environmental management.

i. Water and Sanitation Sector: Significant for securing access to safe water, sanitation, and hygiene.

j. Conflict and Security Sector: Significant in supporting peacebuilding, conflict prevention, and community safety.

This work goes beyond describing the status quo; it identifies strategic entry points for transforming these sectors into engines of social cohesion, economic resilience, and sustainable growth.

1.3. Rationale

The rationale for conducting a multi-sector analysis is to capture a holistic picture of the development landscape. In fragile and conflict-affected contexts such as Biu and Kwaya Kusar LGAs, sector performance is best understood as an integrated, intersectional system, since different sectors interact to shape the realities and conditions people face. For instance, health outcomes are influenced by the state of water and sanitation, education and awareness, while the economy and livelihood security are influenced by conflict dynamics, the level of education and awareness, and, again, gender; social protection is influenced by access to education as well as access to healthcare and the security and safety of the people. Agriculture and food security are also affected by climate change.

This sector analysis was therefore conducted to provide a strategic framework for understanding the specific strengths, weaknesses, opportunities, and threats within the priority sectors. It identified key areas where community development efforts can be focused, tailored, and maximised. It also examines how different sectors interact with the community to facilitate a more holistic and effective approach to addressing development needs across target communities.

The analysis was conducted to identify factors that act as barriers and enablers to the effective delivery of services to vulnerable people across target communities, and to assess the impact of these factors on social cohesion and community collective action for development. It comprises expert narratives on each sector, drawn from interviews with local experts, and describes the state of each sector, the challenges faced, and the resources needed.

1.4. Scope and Objectives

This analysis covers the full geographic and demographic scope of Biu and Kwaya Kusar LGAs, focusing on the ten priority sectors. The work employed participatory, inclusive, and action-oriented approaches.

Overall Objective: The sector analysis aims to conduct a comprehensive assessment of priority socioeconomic development sectors in the Biu and Kwaya Kusar LGAs of Borno State, with a focus on Agriculture and Food Security, Conflict and Security,

Social Protection, Gender, Physical Infrastructure, Health, Education, Water and Sanitation, Economy and Livelihood, Climate Change, and Green Economy. This was done to identify existing gaps and strengths in each sector in relation to service delivery.

The specific objectives of the Sector Analysis include:

i. To assess the condition and prospects of each sector in the two (2) LGAs and provide a detailed description of the status of the analysed sectors in relation to their performance in providing services to the people, while assessing the performance of each sector in meeting the service delivery needs of citizens across the 21 wards of Biu and Kwaya Kusar LGAs.

ii. To highlight the current problems faced by each sector and possible solutions to be leveraged. To identify available resources within those locations that can enrich the community development plan. To identify challenges and opportunities, as well as resources and tools that actors can leverage to plan improvements within these sectors and localities.

iii. To provide insights and data to inform decision-making among local authorities and relevant stakeholders.

iv. To make recommendations for policies, programmes, and projects to address the identified challenges and leverage opportunities, with deliberate effort to complement existing development plans in all 21 wards in Biu and Kwaya Kusar of Borno State local governments.

2. Methodological Overview

The study adopted a descriptive research approach and used both qualitative and quantitative data collection methods to triangulate findings. Qualitative data collection methods included Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs) with identified key stakeholders and community members at LGA levels. The Quantitative data collection focused on household interviews from the survey-sampled wards and communities.

1. Study Participants:

Study participants included MDAs/LGA officials, CSOs, traditional, religious and political leaders, IDPs, returnees and community members.

2. Sampling

The study used multi-stage, purposive, convenience, and proportionate sampling techniques. In the first stage, the study purposively selected 5 wards from each LGA. Notably, 3 wards were excluded due to security concerns, and another due to data quality issues. In the second stage, communities within the selected wards were selected using the Yamane formula. The formula is stated as follows:

$$n = \frac{N}{1+N(e)^2} \quad (2.1)$$

Where,

n = number of communities to be selected

N = Total number of communities

e = Margin of Error (5% will be used)

Biu LGA	Total number of communities	Number of communities selected	Kwaya Kusar LGA	Total number of communities	Number of communities selected
Galdimare Ken-Ken	7	6	Gondi	13	10
Zarawuyaku	10	9	Kwaya Kusar	19	14
Yawi	11	9	Wada	22	16
Gunda	27	23	Gusi-Billa	52	39
Miringa	14	12	Yimirdalang	26	20
Total	**69**	**59**	**Kwaya Kusar**	**132**	**99**

NB: The number of respondents was proportionally determined based on the number of communities in each ward.

The sample size for each LGA will be determined using the Cochran formula, as specified in equation 2.1.

$$n = \frac{Z^2.p.(1-p)}{e^2} \quad \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots \quad (2.2)$$

n : Sample size (what you're trying to find)

z : Z-score, corresponding to your desired confidence level (e.g., 1.96 for 95% confidence)

p : Estimated proportion of the population that possesses the attribute you're studying (if unknown, use 0.5 for a conservative estimate)

e : Desired margin of error (or level of precision, 5% is assumed)

$$n = \frac{1.96^2 x 0.5(1-0.5)}{0.05^2}$$

n = 384

Survey Sample

LGA	Ward	No of respondents	Male	Female
Biu	Galdimare Ken-Ken	61	28	33
	Zarawuyaku	65	38	27
	Yawi	61	29	32
	Gunda	73	42	31
	Miringa	89	48	41
SUB-TOTAL		**349**	**185**	**164**
Kwaya Kusar	Gondi	87	35	52
	Kwaya Kusar	67	25	42
	Wada	73	26	47
	Gusi-Billa	58	17	41
	Yimirdalang	39	27	12
SUB-TOTAL		**324**	**130**	**194**
GRAND TOTAL		**673**	**315**	**358**

Stakeholder	Type of interview	Tool to be administered	Number of respondents/groups
MDAs/LGA Officials	KII	Tool 1A	51
Traditional, Religious, and political leaders	KII	Tool 1B	2 Religious leaders 5 traditional leaders 5 political leaders
Community members	FGD	Tool 2	6 Male groups 5 female groups 6 male youth groups 3 female youth groups 3 mixed groups 5 IDPs (2 male, 2 female, 1 mixed) 1 Returnee group

3. Sectoral Profile and Context Analysis

3.1 Agriculture and Food Security

3.2 Economy and Livelihood

3.3 Physical Infrastructure

3.4 Health

3.5 Education

3.6 Water and Sanitation

3.7 Climate Change and Green Economy

3.8 Gender

3.9 Social Protection

3.10 Conflict and Security

Agriculture and Food Security Sector

3.1.1 Sector Profile and Context

Agriculture and food security remained the mainstay of most LGAs in Borno State, with almost all parts of the state producing a range of food crops, including staple crops such as maize, millet, sorghum, groundnuts, and beans, alongside pockets of horticulture and livestock rearing (cattle, small ruminants, poultry). Table 1 below shows the common crops planted across both LGAs, with maize the most widely cultivated in both locations, followed by beans, which are mainly intercropped with cereals. Groundnuts are the third most planted in Kwaya Kusar LGA. The percentage of female farmers is high in Kwaya Kusar for all the crops sampled, yet females are generally excluded from access to land and other factors of production.



Table 1: Composition and types of farming activities by sampled respondents in Biu and Kwaya Kusar LGAs

	Biu			Kwaya Kusar		
		Common crops planted				
	Male	Female	% female	Male	Female	% female
Maize	166	146	46.8%	126	184	59.4%
Millet	10	7	41.2%	8	9	52.9%
Guinea corn	40	29	42.0%	31	45	59.2%
Rice	97	88	47.6%	55	80	59.3%
wheat	2	0	0.0%	1	3	75.0%
Beans	131	113	46.3%	100	158	61.2%
groundnut	58	66	53.2%	102	162	61.4%
Soybeans	71	60	45.8%	43	70	61.9%

Source: Field survey 2025

In addition to crop production, both LGAs also show high levels of cattle, goat and sheep ownership, as well as a variety of birds. Fisheries are mainly conducted in natural water bodies, with limited processing and value addition across both LGAs. Access to agro-input supply (seeds, fertilisers, mechanisation), extension services, post-harvest management, agro-processing, and market access remains limited due to restrictions, especially on fertilisers. Historically, the sector has been the main source of livelihood for the teeming population of both LGAs, primarily through robust small-scale crop and livestock systems, complemented by active rural markets. Table 2 shows that both LGAs rely mostly on crop production, followed by livestock rearing, with a few depending on the fish value chain. Some community members engage in more than one of these activities to sustain their households.

Table 2: Types of farming activities by sampled respondents

Types of farming activities by sampled respondents								
Categories of Agricultural and Food Security activities	**BIU**				**KWAYA KUSAR**			
Farming activities	**Male**	**Female**	**Total**	**%female**	**Male**	**Male**	**Total**	**%female**
Crop farming	183	165	348	47.40%	130	193	323	59.80%
Livestock	133	125	258	48.40%	105	130	235	55.30%
Fishing	16	11	27	40.70%	16	8	24	33.30%

Source: Field survey 2025

However, in recent times, the sector's trajectory has undergone a severe downturn, especially in Biu, due to the Boko Haram insurgency. The insurgency in affected wards forced many residents to move into Biu town as IDPs, while others moved to neighbouring Kwaya Kusar and Bayo LGAs and to other neighbouring states for safety. These issues displaced farmers, curtailed land access, and disrupted crop cycles; markets and transport links were intermittently disrupted, deeply affecting both production and income. Simultaneously, climate variability, marked by droughts, unpredictable and erratic rainfall patterns, and localised flooding, has undermined agricultural reliability, most acutely in Kwaya Kusar LGA, while Biu increasingly experiences soil degradation and yield declines.[1]

Even before these shocks, structural constraints such as limited mechanisation, low-quality and scarce inputs, poor veterinary services, post-harvest losses, and dilapidated rural roads inhibited productivity and value addition.

[1] FAO & Partners. (2022). Borno State Climate Resilience Action Plan. ICEED Nigeria.

Collectively, these factors created a fragile and uneven recovery landscape. Although some farmers affected by conflict have resumed farming in their communities, the state government has encouraged stabilisation and boosted confidence by working with security agencies to protect lives and property. Access to government or central granaries remains limited, making it difficult to mop up surpluses during bumper harvests and to control price hikes during lean seasons in Biu and Kwaya Kusar LGAs.

Biu used to be a major transborder route before the insurgency, but most trading activities shut down at the peak of the tension. There is now a gradual recovery. Kwaya Kusar still maintains local and interstate patronage, as traders come from near and far to buy from the three major markets. These trade on Monday and Thursday in Biu and on Saturday in Kwaya Kusar.

3.1.2 Key Stakeholders

The agriculture and food security landscape in Biu and Kwaya Kusar comprises multiple actors whose roles overlap, complement, and sometimes compete. By design, the Borno State Ministry of Agriculture leads policymaking and sector governance. It has capacity for training, extension services, and input distribution. It also collaborates with other agencies for weather information, such as NiMET. The Ministry of Agriculture also works with research institutions on innovations and with development partners to explore learning and trial sessions. At the LGA level, the Agricultural Services departments house some extension agents and coordinate with development partners to reach smallholder farmers. However, both LGAs face limited manpower, resources, and logistical constraints.

Development partners are another set of stakeholders in this sector, providing technical and financial support central to resilience programming and emergency food assessments. These actors bring expertise in seed systems, nutrition-sensitive agriculture, market-based approaches, food assistance interventions, smallholder support, and nutrition programming. They are also involved in livelihoods recovery and women-led economic empowerment work. Some also support off-take interventions with linkages to processing facilities outside the state.

The private sector supports agro-dealerships and supplies products ranging from seeds and farm inputs to equipment such as tillers and millers, and it also supports traders, transporters, and other value chain participants. Despite the private sector's contributions, it faces operational constraints due to insecurity and poor infrastructure.

Although farmer cooperatives and associations exist, most are poorly structured and lack effective leadership; as a result, they cannot engage effectively.

3.1.3 Current Situation and Performance

a. Coverage and Access (who is being reached and who is left behind)

Most agricultural interventions focus on men rather than women. Making men the primary contact in these interventions perpetuates gendered exclusion and poor targeting, since many women play different roles in food production and the value chain.

> *Location-specific targeting:* Those in rural areas are mainly excluded, especially in Biu LGA, where attacks are still being recorded.

Excluded groups: Some excluded groups include women, persons with disabilities, and IDPs. They are poorly reached due to cultural and traditional norms. These experiences cut across both Biu and Kwaya Kusar, but the issues affecting IDPs are mainly in Biu LGA.

b. Service Delivery and Infrastructure (availability, quality, and accessibility)

Service delivery in the agriculture and food security sector will be discussed in a number of sub-topics:

Extension and Technical Support: Borno State Agricultural Development Programme (BOSADP) and LGA agricultural officers remain the primary public providers of extension, but coverage is constrained by staffing, mobility and insecurity. Donor-supported projects have raised awareness through participatory extension models such as farmer field schools in some wards, mainly in Biu LGA. Records indicate that farmers are adopting these skills. Extension service officers/agents are generally scarce in both LGAs. The chart below illustrates the uneven distribution of extension services across both LGAs, with Kwaya Kusar showing a near-equal number of farmers accessing extension services, while Biu shows a high number of people not accessing such services to improve their farming activities. Figure 1 shows access to extension services in Biu and Kwaya Kusar. The figure shows that farmers in Kwaya Kusar LGA have greater access to agricultural extension services than their counterparts in Biu LGA.

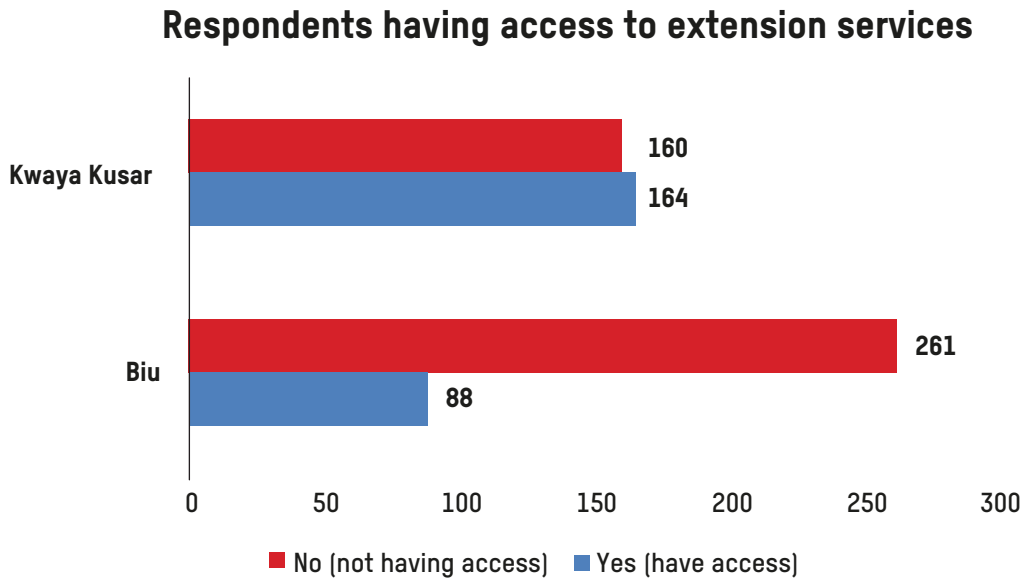


Figure 1: Distribution of respondents based on access to extension service

Input Supply and Seed Systems: Input markets exist in Biu township, but most farmers travel to market days in both locations to buy inputs and seeds. Restrictions on the use of urea and some agro-products across Borno State due to securityadvisories should be noted.

Veterinary and Livestock Services: Most farmers provide veterinary services themselves, and most are untrained. Government facilities are non-functional, but private veterinary doctors provide services for a fee in both LGAs. These gaps contribute to farmers' losses. Some non-governmental organisations have provided emergency training and livelihood support projects for some farmers, especially in Biu LGA, but the gap remains evident in both LGAs.

Post-harvest, Storage and Market

Infrastructure: Post-harvest losses remain significant because storage facilities are largely unavailable. Farmers rely on their own knowledge to store grains, even though some storage training was provided to farmers in Biu. Additionally, BOSADP has previously provided PICS bags for grain storage. Cold chain availability is another gap to close, as it is unavailable in both locations. Sector plans frequently recommend investment in small-scale storage (community granaries) and market rehabilitation. The survey found that 207 (63.27%) respondents in Kwaya Kusar and 183 (54.79%) in Biu reported experiencing post-harvest losses.

c. Financing and Budget Trends (sources, expenditure patterns and gaps)

Financing for the agriculture and food security sector in Biu and Kwaya Kusar comprises government budget lines, donor grants, NGO project funding and informal financing:

Government budgets: The state government strengthened its agriculture focus by budgeting 100 billion for food production and agriculture in 2025. Farmers were encouraged to cultivate 100,000 hectares in the wet season and 50,000 in the dry season that year. Both local governments are limited by revenue generation and, as a result, none of them was able to allocate up to 5% of their budget to Agro-related investments.

Donor and NGO funding: Donors such as FAO, the EU, BMZ, the World Bank, and UN agencies have provided grants for agricultural activities in the past. They have also sub-granted operational INGOs, NGOs, and CBOs, such as NRC and IRC, to implement food security interventions, mainly in Biu LGA.

Private finance and informal credit: Access to formal credit remains limited for smallholders; microfinance penetration is uneven, and many farmers rely on informal savings groups (rotating savings and credit associations). This constrains investment in inputs, mechanisation hire, or storage improvements. Some agricultural value-chain actors (aggregators, traders) provide short-term in-kind credit, but systemic access to affordable capital remains a major gap. Major challenges with these informal credits include farmer exploitation, lack of regulation, and theft and misuse of funds. The Bank of Agriculture needs support to simplify its processes.

Insurance: Farmers face many losses that remain uncovered, discouraging investment. There is a need to work closely with insurers to

support farmers. Key players in the state include NIRSAL and other private insurers.

Taken together, financing is fragile and heavily project-dependent, with insufficient domestic recurrent funding and limited access to affordable credit for producers.

d. Technology and Innovation

Technology and innovation uptake in these LGAs is nascent but growing, with partners introducing targeted measures:

Improved seed varieties and agronomy: Projects such as N2Africa, implemented across four Southern Borno LGAs (Bayo, Biu, Hawul and Kwaya Kusar), have successfully promoted improved legume varieties and associated practices (e.g., inoculants for soy and cowpea), demonstrating yield gains.[2]

Mechanisation services: Mechanisation remains largely informal, with farmers relying on oxen and power tractors. Both LGAs have functional tractors, but they are grossly inadequate to serve farmers, and private service providers are concentrated in towns, mainly operating on a mechanisation-for-hire model.

Digital and information tools: Mobile phones are present in many households and are used informally for market price checks and coordination, but formal digital extension services, such as SMS advisories, e-extension platforms, and other innovative technologies, remain less accessible to farmers. Some locations have been cut off from the internet and mobile calls due to insurgent activity.

Climate-smart practices: Resilience projects promote conservation agriculture, drought-tolerant varieties, and water-conservation techniques, but uptake is uneven due to labour constraints, input costs, and short planning horizons among farmers in insecure contexts.

3.1.4 Gaps and Challenges in Agriculture and Food Security Sector

a. Gaps and Weaknesses in Agriculture and Food Security Sector in the 2 LGAs

i. Patchy service delivery and weak extension coverage: Public extension reach is constrained by staff shortages, inadequate logistics support and security constraints. As a result, many farmers rely on informal knowledge networks or one-off project training rather than the continuous advisory services needed to adopt new practices.[3] Figure 1 above shows the distribution of respondents by access to extension workers.

ii. Fragile input and seed systems: Seed sourcing remains traditional, as most farmers rely on the open market or their previous harvest. These methods lead to overuse and poor performance, especially in depleted soils. Access to some farm products, such as urea and agrochemicals, is limited.

iii. Insufficient veterinary and livestock support services: Access to and availability of veterinary services and other support services that improve livestock productivity and incomes for

[2] FAO & Partners. (2022). Borno State Climate Resilience Action Plan. ICEED Nigeria.

[3] Shuwa I.M., Mohammed T., Wakawa R.C., Bukar B. (2015); "An Impact of Extension Service on Grains Storage Losses in Zone II of Borno State Agricultural Development Programme (BOSADP)" International Research Journal of Agricultural Science and Soil Science (ISSN: 2251-0044) Vol. 5(1) pp. 8-13, January, 2015 DOI: http:/dx.doi.org/10.14303/irjas.2014.073 Available online http://www.interesjournals.org/IRJAS

livestock farmers remain limited in both LGAs. Survey data revealed that most community members in both Biu and Kwaya Kusar LGAs reported no veterinary clinics. Where clinics existed, they were in dilapidated condition and poorly equipped, with both personnel and equipment, as shown in Table 3 below:

Availability of veterinary clinic	Biu LGA		Kwaya Kusar LGA	
Yes	82 (24.55)		4 (1.23)	
No	252 (75.45)		319 (98.77)	
Condition of clinics where they exist				
	Yes	No	Yes	No
Dilapidated building	36	46	1	3
Not equipped with adequate drugs and equipment	38	46	3	1
Inadequate personnel	19	662	4	0

Source: Field survey 2025

iv. Inadequate storage, aggregation and market infrastructure: Post-harvest losses remain high due to inadequate storage facilities, limited knowledge of modern storage methods, and a lack of funds to purchase modern storage materials. Farmers' associations and the government in both LGAs lack a systematic aggregation system. The lack of aggregation points forces low and distress sales at farmgate prices. Market information systems and formal off-taking processes are underdeveloped. Biu has two functional markets, and Kwaya Kusar has one.

v. Uneven inclusion for women, youth and other vulnerable groups: Women face barriers to land access, finance and time poverty; youth lack sustained technical and business support; persons with disabilities and the elderly have almost no targeted services in both LGAs. Programme coverage is often not gender- or disability-sensitive, limiting equitable impact.[4]

vi. Fragmented financing and short project horizons: Financing of agricultural activities has remained inadequate even though there was some support from development organisations mainly in Biu LGA, but these opportunities have reduced drastically. More sustainable processes are needed to empower farmers, especially at the start of farming seasons and during off-periods.

[4] Baseline summary Report: Biu LGA, Borno State, Nigeria | Knowledge

Economy and Livelihood Sector

3.1.1 Sector Profile and Context



The Economy and Livelihoods sector in Biu and Kwaya Kusar encompasses a wide range of activities, creating enabling conditions that allow households to earn income, build assets, and manage risks. The sector covers the diverse economic and livelihood activities available in the 2 LGAs, as highlighted by respondents in Table 4 below:

Table 4: List of predominant economic and livelihood activities in Biu and Kwaya Kusar LGAs

	Biu LGA			Kwaya Kusar LGA		
Sources of income	**Male**	**Female**	**% female**	**Male**	**Female**	**% female**
Crop farming	178	158	47.31	130	193	59.57
Livestock rearing	128	118	35.33	105	130	40.12
Fishing	14	9	2.69			
Petty trading	143	146	43.71	111	161	49.69
Transportation business	123	103	30.84	89	124	38.27
Artisanship (handwork)	84	70	20.96	78	107	33.02
Civil service	61	43	12.87	41	71	21.91

Source: Field survey 2025

The sector's target population includes host communities, returnees, IDPs, women- and youth-headed households, and persons with disabilities who face differentiated barriers to market participation and asset accumulation.[5]

3.2.2 Key Stakeholders

i. **Government:** Borno State Government (BoSDP Secretariat; Ministries responsible for Agriculture, Commerce/Industry, Reconstruction; BOSADP); LGA Councils and traditional institutions overseeing market governance, land access, and local dispute resolution.

ii. **Private Sector and Market Actors:** Farmers, pastoralists, traders, transporters, agro-dealers, millers, service providers (mechanisation, repair), savings groups and

[5] Baseline summary Report: Biu LGA, Borno State, Nigeria | Knowledge

micro-enterprises—central to value-chain functionality and job creation in Biu and Kwaya Kusar.

iii. **UN/INGOs and Consortia:** FAO, WFP, UNHCR (cash, resilience, market support); Mercy Corps and partners (market systems, MSME, youth employment),

iv. **Donors/Financiers:** EU, BMZ/GIZ, World Bank, AfDB, and pooled funds backing market rehabilitation, skills, and MSME development.

v. **Communities and Civil Society:** Farmer associations, market committees, women's savings groups, youth associations, and cooperative bodies that manage stalls, aggregation points, and grievance redress vital for inclusive targeting and sustainability.[6]

3.2.3 Current Situation and Performance

a. Coverage and Access (who is being reached, and who is left behind)

Livelihood recovery is underway but uneven across population groups. Households in and around Biu town and better-connected wards have greater access to periodic markets, agro-dealers and casual work, while remote communities, particularly in Kwaya Kusar LGA, face sparser services and fewer buyers due to mobility constraints and seasonal road inaccessibility (rain damage).[7] IDPs, recent returnees, female- and youth-headed households, and persons with disabilities report the greatest barriers to capital, tools and steady demand for labour; there is increased pressure on entry-level jobs and services, hence the need for matching investment.[8]

Gendered participation remains skewed against women, who often operate in lower-margin sectors such as petty trade and home-based processing, with limited stall access and working capital, as observed in WFP's livelihoods evaluation for Northeast Nigeria (2018–2021).[9] By geography, southern Borno (including Biu and Kwaya Kusar) has seen the largest post-2016 expansion of cultivated land, suggesting better conditions for agro-linked income growth where inputs and buyers are present; however, climate shocks (droughts, localised floods) still suppress poor households' production and wage opportunities.[10]

Coverage of economy and livelihood programmes and interventions is highest in Biu's market catchment and lowest in remote Kwaya Kusar wards and among female-headed, youth-headed, and displaced households. Targeted outreach and accessible finance remain the binding constraints.

b. Service Delivery & Infrastructure (availability, quality and accessibility)

i. Markets: The Food Security Sector's Comprehensive Market Assessment (Biu, 2019) documented functioning periodic markets, available staples and active trader networks, all of which support cash-based programming. Yet it also flagged supply variability, price volatility and infrastructure gaps (sheds, slabs, storage

[6] CCDRN. Livelihood Opportunities for Returning Communities in Borno. (2019). ccdrn-nigeria.com

[7] Food Security Sector (Nigeria). Comprehensive Market Assessment — Biu LGA, Borno State. (Nov 2019). FSCluster

[8] IOM DTM. Household Intention Survey — Borno State (April 2024). and flash movement updates (April 2024). DTM IOM+1

[9] WFP. Formative Evaluation of Livelihoods Activities in Northeast Nigeria (2018–2021). (June 2022). and Nigeria Annual Country Report 2022.World Food ProgrammeWFP Tind

[10] FAO. Resilience Analysis in Borno State, Nigeria. (Resilience Analysis Report No. 16). (2019, with subsequent state-level use). Open Knowledge FAOHomeFSCluster

and drainage) that reduce market reliability during the rainy season.[11]

ii. Roads and connectivity: Feeder roads are seasonally unreliable, raising transport costs and limiting trader penetration into smaller wards, especially in Kwaya Kusar; these constraints were repeatedly noted in market systems and resilience analyses for Borno State.

iii. Productive infrastructure: Community-level storage and small processing (milling/dehulling) exist but are under-capitalised and lack standardised grading, causing quality losses and weak price discovery. Irrigable pockets exist but are largely untapped, constraining off-season income diversification, which is often linked to climate variability and water management gaps.

iv. Services for enterprise: Government extension and MSME development services are available and implemented by BOSADP and the departments of Agricultural Services in the 2 LGAs, but they are thinly spread; many micro-entrepreneurs rely on informal coaching and peer learning rather than on structured business services.[12]

The study shows that core market functions operate in Biu, but infrastructure and last-mile services remain fragile. Kwaya Kusar needs targeted upgrades to markets, roads, storage and irrigation to unlock enterprise growth.

c. Capacity and Human Resources (skills)

Economic activities require skills which are often limited, especially in rural settings. This shortcoming not only exacerbates unemployment but also limits entrepreneurship. The results in Table 5 provide information on the kind of support needed in Biu and Kwaya Kusar LGAs to enhance entrepreneurship skills and employment

Table 5: Type of business support needed by respondents in Biu and Kwaya Kusar LGA

Type of business support needed	Biu LGA			Kwaya Kusar LGA		
	Male	Female	% female	Male	Female	% female
Vocational training	108	97	29.04	63	82	25.31
Cash Support	154	137	41.02	109	167	51.54
Equipment/tools	124	96	28.74	79	104	32.10
Market access	61	54	16.17	30	33	10.19
Credit/loans	90	74	22.16	34	20	6.17
Business mentoring	53	34	10.18	34	36	11.11

Source: Field survey 2025

[11] Food Security Sector (Nigeria). Comprehensive Market Assessment — Biu LGA, Borno State. (Nov 2019). FSCluster

[12] Borno State Government. Overview of the 25-Year Development Framework & 10-Year Strategic Transformation Plan. (accessed 2024–2025).acsdhr.bo.gov.ngyouthgovtracka.orgPolicyVault.Africa

d. Financing and Budget Trends (sources, spending and gaps)

At the policy level, the Borno 25-Year Development Plan, 10-Year Strategy, and the State MTEF (2025–2027) prioritise reconstruction, market recovery, MSMEs, and climate resilience, providing a framework for budgeting market infrastructure, skills, and enterprise support. However, fiscal space is tight, and external finance (EU, World Bank, WFP/FAO, bilateral partners) still underwrites much of livelihood programming in Borno State. WFP's Formative Evaluation confirms a strategic shift from unconditional assistance towards conditional livelihoods (asset creation, skills, resilience), but it also notes funding volatility and the need for multi-year, market-linked approaches to sustain results. A significant financing gap persists across all wards in the 2 LGAs. Access to start-up capital, working capital for trade/processing, and affordable assets such as threshers or solar pumps remains grossly limited and, in some cases, unavailable. Savings groups are widespread, but loan sizes remain small, and formal MFI presence is limited beyond Biu town. Borno State and partner pipelines are aligned, but predictable, multi-year funding and local financial intermediation are insufficient, slowing enterprise growth and job creation.

e. Technology & Innovation (digital tools, new approaches and uptake)

i. Market information and payments: Traders and households in Biu commonly use mobile phones for price checks and coordination, but digital payments and formal micro-credit remain nascent outside main markets. Evaluations and market assessments point to potential for e-vouchers, mobile money, and agent banking to cut transaction costs and widen access, if paired with local agents and improved network coverage.[13]

3.2.4 Sector Strengths, Gaps and Challenges

a. Positive factors supporting growth and performance of Economy and Livelihood Sector

i. Functioning market nodes and agrarian tradition: Biu serves as a resilient market hub with periodic markets, active traders, and local processors providing aggregation points that keep value circulating in the local economy and offer outlets for farm produce and petty trade. Biu and Kwaya Kusar have historically had strong agrarian systems and social capital (farmer groups, savings circles), which are critical foundations for scaling livelihoods programming.

ii. Proven interventions: FAO, WFP, N2Africa/IITA and a range of INGOs have demonstrated models for seed-system rehabilitation, legume intensification, market rehabilitation and cash-for-work approaches that have delivered tangible local gains and provide technical models and operational platforms for scaling.

iii. Policy backing at the state level: The Borno State 25-Year Development Plan and the 10-Year Transformation Strategy explicitly prioritise recovery, rural infrastructure, MSME growth, and climate resilience, thereby creating a strategic policy space for coordinated investments and donor alignment.

[13] Food Security Sector (Nigeria). Comprehensive Market Assessment — Biu LGA, Borno State. (Nov 2019). FSCluster

3.2.5 Gaps and Weaknesses in Economy and Livelihood Sector in the 2 LGAs

a. Uneven service and market coverage: While Biu's markets are relatively functional, many smaller and remote wards in Kwaya Kusar lack a regular agro-dealer presence, aggregation points, storage, and consistent buyer demand. Project-driven inputs and services are often patchy and time-bound, leaving systemic gaps when projects end. There is a need to encourage both LGAs to revive this knowledge and scale it up.

b. Thin private sector and financial intermediation: Formal financial services and medium-term asset finance are limited outside major towns. Smallholders largely rely on personal savings, friends and family, MFIs, and commercial lenders, which reduces their capacity to invest in processing, mechanisation, or enterprise scaling. The survey results indicated that the majority of respondents in Biu and Kwaya Kusar relied more on their personal savings to run their businesses, as shown in Table 6 below:

Table 6: Sources of credit

Sources of credit	Biu LGA			Kwaya Kusar LGA		
	Male	Female	% female	Male	Female	% female
Personal savings	149	104	31.14	111	150	46.30
Friends & Families	78	76	22.75	55	87	26.85
Co-operative Society	7	1		30	43	13.27
Microfinance institutions	2	2	0.60	1	1	0.31
Banks	7	5	1.50	3	6	1.85

Source: Field survey 2025

Physical Infrastructure

3.3.1 Sector Profile and Context.

In Biu and Kwaya Kusar LGAs, the physical infrastructure referenced included communication networks and public assets that enable the movement of people, goods, services, and information, as they underpin service delivery and local markets. In line with Nigeria's National Integrated Infrastructure Master Plan (NIIMP), core asset classes included transport assets such as federal and state corridors, LGA and rural access roads, bridges, culverts, and market yards; energy assets, including grid distribution extensions at 11/33 kV and decentralised solar/mini-grids, particularly for public facilities and micro-enterprises; water and sanitation assets, such as motorised boreholes, small reticulation, drainage, and WASH in public places; ICT and connectivity networks, such as mobile coverage/backhaul and agent banking; and public facilities, such as market sheds, storage, cold-chain starters, clinics, schools, abattoirs, etc.

Priority target groups in this sector included women traders and processors, smallholder farmers, youth service enterprises, persons with disabilities, and conflict-affected/returnee households, as well as all groups that the state's long-term strategy explicitly aims to reconnect to markets and services.[14] [15]

Historically, Biu served as a sub-regional administrative and trading hub on the Biu Plateau, connecting southern Borno to Gombe and Adamawa to Maiduguri.

Prolonged insecurity and a culture of under-maintenance, particularly since the advent of the Boko Haram insurgency, have degraded road surfaces, bridge and culvert integrity, and market infrastructure



across the Northeast, raising transport costs and disrupting logistics. Since the late 2010s, southern Borno, including Biu and Kwaya Kusar LGAs, has seen relative stabilisation, a resumption of market activities, and measurable re-expansion of cultivated land, although recovery remains uneven and erosion risks persist on key links.[16]

Current humanitarian planning still flags gaps in WASH and basic services in public spaces, underscoring the need for risk-informed, climate-aware infrastructure restoration.[17]

At the same time, state and partner investments in economic recovery such as enabling works for Special Agro-Industrial Processing Zones (SAPZ) are catalysing demand for

[14] Borno State Government. (2021/2022). Overview of the 25-Year Development Framework & 10-Year Strategic Transformation Plan. Maiduguri: BSG. PolicyVault.Africa

[15] Borno State Government. (2025). Citizen Budget FY2025. Maiduguri: BSG, Public Finance Management Unit. pfm.bo.gov.ng

[16] REACH. (2020, October 22). Nigeria—Remote Sensing Analysis of Borno State. Geneva: REACH Initiative. Humanitarian Library

[17] OCHA (UN Office for the Coordination of Humanitarian Affairs). (2024). Nigeria Humanitarian Response Plan 2024 (including WASH sector plan). Abuja: OCHA Nigeria. OCHAHumanitarian Action

last-mile infrastructure.[18] These efforts create an opportunity to align rural access, power, water, and market-facility upgrades with agrifood value-chain growth in safer southern LGAs (AfDB, 2024). [19--+]

3.3.2 Legal, Policy and Institutional Framework

At the federal level, the NIIMP provides Nigeria's long-term blueprint for integrated investment across transport, energy, ICT, and water, emphasising resilience, Public-Private Partnerships (PPPs), and sequenced program delivery. Nigeria's Medium-Term Expenditure Framework (MTEF/FSP) 2025–2027 sets macro-fiscal ceilings that cascade to states and shape capital envelopes.[20] The Rural Access and Agricultural Marketing Project (RAAMP), which is a federal program implemented by participating states, codifies standards for rural access, climate-proofing, and market-adjacent works to connect smallholders to markets.[21] While RAAMP participation varies by state and phase, its methodologies are widely used as good practice.[22]

At the state level, the Borno State 25-Year Development Plan and 10-Year Strategic Transformation Strategy position infrastructure as a pillar for stabilisation, returns, private-sector revival, and equitable access to services.[23] The Borno MTEF 2025–2027 and the FY2025 approved citizen budget translate these priorities into line items for roads, water, public buildings, and climate-resilient works, with quarterly budget-execution reports indicating tracking at mid-year 2025.[24] The Borno durable solutions strategy further commits to safe, sustainable returns, implying inclusive public-asset siting and maintenance. These instruments are complemented by a Climate Resilience Action Plan emphasising risk-informed siting, drainage, and energy choices for public assets.[25]

The institutional arrangement for this sector indicates that trunk roads and national utilities sit with federal ministries and agencies such as the Federal Ministry of Works, Federal Road Maintenance Agency (FERMA) for highway maintenance; sector regulators for energy/ICT/water) etc. Borno State Ministries of Works and Housing, Transport, Water Resources, Energy, Reconstruction, Rehabilitation and Resettlement, with Budget and Planning leading planning and budgeting, while the executive leads execution. Biu and Kwaya Kusar LGA Councils co-own small works around LG roads, provide some operational oversight and maintenance, and often partner with community committees for works, markets, and water points. Budget governance runs

[19] EAD (Environmental Assessment Department, Nigeria). (2024, August 20). Public disclosure of ESIA for Special Agro-Industrial Processing Zones (SAPZ) Program—Borno State. Abuja: Federal Ministry of Environment. | Federal Ministry of Environment | EAD

[20] Budget Office of the Federation. (2024). 2025–2027 Medium-Term Expenditure Framework & Fiscal Strategy Paper. Abuja: Federal Ministry of Finance. Budget Office of the Federation

[21] RAAMP (Rural Access and Agricultural Marketing Project). (n.d.). Project overview. Federal Government of Nigeria (FMARD/States) & World Bank. raamp.gov.ng

[22] World Bank. (2022–2024). RAAMP—procurement and implementation notices (various participating states). Washington, DC: World Bank. World Bank+1

[23] Borno State Government. (2021/2022). Overview of the 25-Year Development Framework & 10-Year Strategic Transformation Plan. Maiduguri: BSG. PolicyVault.Africa

[24] Borno State Government. (2025). Citizen Budget FY2025. Maiduguri: BSG, Public Finance Management Unit. pfm.bo.gov.ng

[25] ICEED and Borno State Government. (2024). Borno State Climate Resilience Action Plan (policy extracts referenced within state planning). Maiduguri: ICEED/BSG. Refworld

through the state MTEF and annual budget cycle, with public disclosure via the Public Finance Management (PFM) portal.[26]

3.3.3 Key Stakeholders

Key stakeholders in this sector include:

1. **Government.**

i. Federal: Federal Ministry of Works/FERMA (federal roads); Budget Office of the Federation (MTEF/FSP); Federal ministries/agencies for energy, ICT (NCC/USPF), and water (FMWR).

ii. State: Borno State Ministries of Works & Housing, Transport, Water Resources, Energy, Reconstruction/Resettlement, and Budget & Planning; Borno State Agricultural Development Programme (BOSADP) at the agri-market interface; State Assembly/ExCo for approvals and oversight.

iii. LGAs: Biu and Kwaya Kusar LGA Councils for local prioritisation, small works, and operation and maintenance, coordinating with ward-level structures and traditional institutions.

2. **Development partners and programs.**

i. World Bank/RAAMP for rural access and market-connectivity methodologies and investments.

ii. AfDB/SAPZ for enabling infrastructure tied to agro-industrialisation.

iii. UN Agencies for basic services and access in humanitarian settings; complementary INGO market/WASH programming.

iv. INGO/NGOs

3. **Private sector.**

Local contractors, transporters, solar/mini-grid developers, mobile network operators/agents, agro-dealers, and market-facility managers. Their participation depends on corridor security, predictable payments, and clear Operation and Maintenance responsibilities. Public trackers and procurement notices indicate ongoing rural-access and enabling-infrastructure activity in Borno and neighbouring states, with spillovers into southern Borno.

4. **Communities and civil society.**

Market committees, traders' associations, women and youth cooperatives, water-user committees, and traditional institutions (Emirate structures) co-manage stall allocation, safeguard public assets, and mediate access, particularly in areas where terrain, erosion, and seasonal water challenges affect siting and maintenance.

3.3.4 Current Situation and Performance

a. Coverage and Access — who is reached, who is left behind

Physical infrastructure services are improving in southern Borno but remain uneven across wards and population groups. Biu LGA functions as a sub-regional market and services hub, with better road connectivity and public facilities than Kwaya Kusar LGA, where feeder roads, drainage, and market amenities are limited and seasonal accessibility is fragile. Conflict-related damage, erosion, and historic under-maintenance continue to constrain

[26] Borno State Government. (2025). Citizen Budget FY2025. Maiduguri: BSG, Public Finance Management Unit. pfm.bo.gov.ng

reliable movement, especially for villages off the main corridors. Traders, transporters, and public-facility users (schools/clinics/markets) in and around Biu town benefit first from road spot repairs, market rehabilitations, and humanitarian WASH investments in public places. Basic mobile connectivity supports agent-banking and information flows in the hub. These improvements align with Borno State's transformation strategy and FY2025 budget priorities, which emphasise roads, water, and enabling infrastructure. Female market actors, persons with disabilities (PWDs), adolescent girls, the elderly, returnees, and remote farming communities face persistent access barriers: poor feeder roads and culverts; limited accessible sanitation in markets; unreliable power for cold-chain or evening trading; and long distances to safe water points. There are records of poor WASH and access deficits in conflict-affected LGAs, even where security has improved.

b. Service Delivery and Infrastructure — availability, quality, accessibility, transport.

Trunk roads into Biu are passable but suffer from surface failures and drainage problems; rural links to Kwaya Kusar wards frequently deteriorate in the rainy season, raising costs and cutting off farm offtakes. Network-based rural access methods promoted under RAAMP (climate-proofing, bridge/culvert standards, community operations and maintenance O&M) remain the relevant standard for upgrading priority links to markets.[27]

Data from the survey indicated that 133 (40%) and 160 (49%) said road conditions are poor in Biu and Kwaya Kusa, respectively; only 101 (30%) and 41 (13%) said road conditions are good, while 83 (25%) and 73 (23%) indicated that road conditions are fair (see Figures 2 and 3 below).

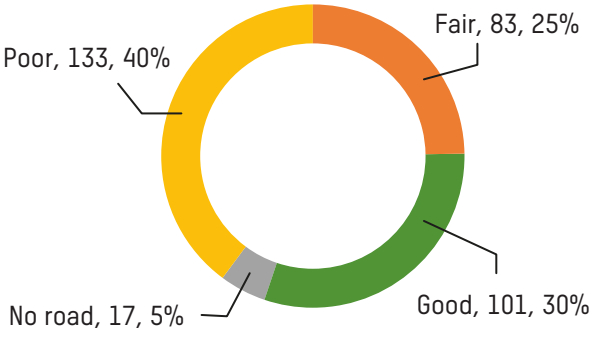


Figure 2: Road conditions in Biu LGA

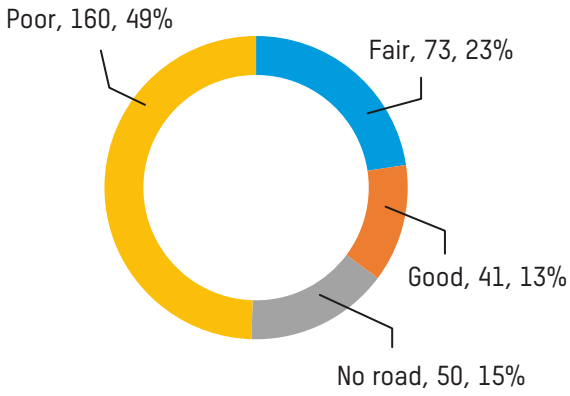


Figure 3: Road conditions in Kwaya Kusar LGA

Source: Field survey 2025

[27] World Bank. (2024, May 14). Nigeria—Rural Access and Agricultural Marketing Project (P163353): Project Facts & Mid-Term Review. Washington, DC. World Bank

3.3.5 Sector Strengths, Gaps and Challenges

a. Strengths / Enablers — positive factors supporting growth and performance

i. Enabling policy direction and budget traction: Borno State's 25-Year Development Framework and 10-Year Strategic Transformation Plan position infrastructure (transport, water, energy, public facilities) as a pillar for stabilisation, safe returns, and market revival. The state's 2025 approved budget, tagged "Budget of Recovery and Continuity", contains tangible capital envelopes and a commitment to move the state forward, with specific mandates for contractors, communities, and donors. These instruments create a predictable environment for feeder-road upgrades, small water systems, and public facility rehabilitation in safer southern LGAs such as Biu and Kwaya Kusar.[28]

ii. Existence of programme platforms and standards to build on: Nationally, the Revised National Integrated Infrastructure Master Plan (NIIMP 2020–2043) promotes integrated, resilient, and PPP-enabled delivery across transport, energy, ICT and water. The Rural Access and Agricultural Marketing Project (RAAMP) provide network-based planning methods, climate-proofing standards (culverts/drainage), and community Operationalisation and Maintenance (O&M) approaches that can be adapted to southern Borno's farm-to-market links.[29]

iii. Relative stability and market reactivation in Southern Borno: Remote-sensing and market assessments indicate a gradual re-expansion of cultivated areas and renewed trading activity in southern Borno since the late 2010s. This indicates progress in improving access and service functionality around Biu and Kwaya Kusar LGAs. It also has the potential to create demand and local co-financing for last-mile infrastructure (roads, small bridges, market sheds, water points).[30]

iv. Existence of Anchor investments linked to agro-industrialisation: The State's Special Agro-Industrial Processing Zone (SAPZ), with its disclosed Environmental and Social Impact Assessment and support from the African Development Bank (AfDB), strengthens the case for enabling works (all-weather access, reliable power and water) around priority agro-clusters, crowding in private actors and making mini-grids and market infrastructure more bankable.[31]

v. Humanitarian alignment on basic services: The Nigeria HRP 2024 prioritises essential WASH and access in the Borno, Yobe and Adamawa (BAY) states, enabling co-financing for public-space water, sanitation, drainage, and small works that complement state capital projects, particularly those relevant to crowded markets and motor parks.[32]

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[28] Borno State Government. (2025). Citizen Budget FY2025 ("Budget of Recovery and Continuity"). Maiduguri: PFM Unit. pfm.bo.gov.ng

[29] RAAMP (Federal Project Management Unit). (n.d./2024–2025). Rural Access & Agricultural Marketing Project—overview and project documentation. Abuja/Washington DC. raamp.gov.ngWorld Bank

[30] REACH Initiative. (2020, October 22). Nigeria—Remote Sensing Analysis of Borno State (cultivated-area proxy for access). Geneva: REACH. Humanitarian Library

[31] ESIA FOR THE PROPOSED BORNO STATE SPECIAL AGRO-INDUSTRIAL PROCESSING ZONE (SAPZ)

[32] OCHA. (2024). Nigeria Humanitarian Response Plan 2024 (incl. WASH sector). Geneva: United Nations. OCHAHumanitarian ActionDigital Library

3.3.5 Gaps / Weaknesses — limitations in coverage, quality, governance, or capacity

a. Uneven coverage and seasonal reliability:

Road conditions and drainage quality deteriorate outside Biu's core corridors; feeder links serving the Kwaya Kusar wards, such as Kubuku and Wawa, and the route from Gusi to Biu, often become impassable in certain seasons, raising transport costs and eroding market integration. WASH facilities are significantly lacking in many healthcare and school facilities in the Miringa, Buratai and Garubula wards of Biu, as well as in school facilities in Yimirdalang, Kubuku, Gusi and Wawa in the Kwaya Kusar LGAs.

b. Operational, maintenance, and lifecycle management deficits: Budgeted capital works are not consistently matched by operational and maintenance (O&M) arrangements, user-fee frameworks, or maintenance funding, leading to the prevalence of "build-neglect-rebuild" cycles for culverts, drains, and motorised boreholes. Federal fiscal constraints flagged in the MTEF/FSP 2025–2027 underscore the need to prioritise and sustain assets rather than proliferate new, unfunded liabilities.[33]

c. Capacity asymmetries: Technical and contract-management capacity is strongest at the state level and around Biu, whereas Kwaya Kusar LGA relies more on state engineers and partner-funded supervision. Community O&M groups need structured training and tools to keep systems operational.

d. Data and monitoring gaps: There are no structured methods for maintaining Asset registries, condition surveys, and geo-tagged projects for tracking. There is limited evidence-based prioritisation of erosion hotspots or of the most cost-effective culvert upgrades. This weakens accountability and slows course correction during the rainy season.

3.3.6 Challenges (Political, economic, environmental, cultural, and operational constraints)

i. Security and access: There are restrictions in many parts of Borno State, with some wards in Biu affected

ii. Environmental Sustainability and Climate Change: Infrastructure in Biu and Kwaya Kusar is highly vulnerable to environmental stressors, particularly heavy rainfall, gully erosion, and flooding, which routinely wash away feeder roads and culverts.

3.3.7 Opportunities and Emerging Trends

i. Activation of climate-resilient feeder roads for prioritised farm-to-market links: There is a need to prioritise critical roads to boost economic activity.

ii. Ward-level aggregation, hermetic storage and small cold-chain nodes: There is a need to revive moribund small-scale industries and storage facilities, and to establish a cold chain to aid food shelf-life.

iii. Distributed renewable energy for public services and micro-enterprises: Solar mini-grids, solarisation of clinics/markets, and targeted market lighting can be rapidly deployed to extend service hours, enable value-adding activities (milling, cold storage), and enhance women's safety in markets at night.

[33] Budget Office of the Federation. (2024). 2025–2027 Medium-Term Expenditure Framework & Fiscal Strategy Paper (MTEF/FSP). Abuja: Federal Ministry of Finance. Budget Office of the Federation+1

Health Sector

3.4.1 Sector Profile and Context

The health sector in Biu and Kwaya Kusar encompasses the full range of public, private and humanitarian health services that protect and improve health for the population.



The sector comprises the following sub-sectors:

i. **Primary Health Care (PHC):** The primary role of this sub-sector includes routine immunisation, antenatal care, skilled birth, integrated community case management (iCCM) for childhood illnesses, and basic outpatient and emergency services delivered through PHCs and outreach teams.[34]

ii. **Secondary/Referral Services:** The primary role includes inpatient care, emergency obstetric care (including C-sections), basic surgical capacity, and referral linkage to higher-level hospitals.[35]

iii. **Public Health and Surveillance:** This sub-sector performs functions such as Integrated Disease Surveillance and Response (IDSR), health education and awareness campaigns, epidemic preparedness for cholera, measles and meningitis, vaccination campaigns and outbreak response capacity.[36]

iv. **Health Systems and Enablers:** The functions of this sub-sector include human resources management for health (HRH), supply chain (medicines, vaccines, cold chain), health information systems (HMIS), facility WASH and infection prevention and control (IPC), and financing and governance (state and LGA budget flows).[37]

v. **Cross-cutting services:** Charged with delivering mental health and psychosocial support (MHPSS), nutrition-health linkages, and community health worker programmes that extend service reach into dispersed or insecure areas.[38]

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[34] WHO AFRO. (2024). Restrategizing health sector responses in the BAY states, Nigeria (WHO country/regional updates). Retrieved from https://www.afro.who.int/countries/nigeria/news/restrategizing-health-sector-responses-bay-states-nigeria. WHO | Regional Office for Africa

[35] Borno State Ministry of Health & Human Services. (2024). SMOH weekly/quarterly situation reports and facility lists (internal supervision extracts). Maiduguri: Borno SMOH. Retrieved from https://bornohealthdata.com.ng/wp-content/uploads/2024/12/BORNO-STATE-MINISTRY-OF-HEALTH-AND-HUMAN-SERVICES.docx. bornohealthdata.com.ng

[36] World Health Organization. (2024). Emergency preparedness and response cluster — Nigeria updates (2024). WHO | Regional Office for Africa

[37] Federal Ministry of Health & Social Welfare (FMH). (2024). The State of Health of the Nation Report 2024. Abuja: Federal Ministry of Health. Retrieved from https://fmohconnect.gov.ng/wp-content/uploads/2025/05/The-State-of-Health-of-the-Nation-Report-2024.pdf. fmohconnect.gov.ng

[38] ReliefWeb / Health Cluster. (2024). Northeast Nigeria: Humanitarian Response — Health Sector Bulletin (2024). ReliefWeb / Health Cluster bulletins. ReliefWeb

3.4.2 Key stakeholders

i. **Government actors:** This includes the Borno State Ministry of Health and Human Services (SMOH), which provides policy direction, supervision, and HMIS; issues weekly and monthly situation reports; Biu and Kwaya Kusar LGA health departments, responsible for managing PHC-level operations and community outreach in their respective LGAs; and Federal agencies such as the Federal Ministry of Health and the National Primary Health Care Development Agency (NPHCDA), which set national immunisation and PHC guidance and contribute to overall service delivery oversight within the sector.

ii. **UN and humanitarian actors:** This includes WHO, IOM and UNICEF, which provide technical support for disease surveillance, immunisation and WASH in health facilities across the 2 LGAs; others include OCHA and the Humanitarian Response Plan (HRP) coordination, which provide humanitarian funding for health support across the BAY states.

iii. **International and local NGOs:** These include organisations such as MSF, Mercy Corps, Save the Children, etc., that provide mobile clinics, maternal and child health care (MNCH) outreach, mental health and psychosocial support services (MHPSS), capacity transfer and logistics in insecure or underserved areas, as well as local NGOs and CBOs that facilitate community engagement and coordinate community health worker networks.[39]

iv. **Donors and financing partners:** This includes multilateral and bilateral organisations such as WHO, Gavi (immunisation support), World Bank programmes, the EU, USAID (where engaged), and pooled humanitarian funds. These actors finance vaccines, emergency supplies, system strengthening, and selected health system investments in the 2 LGAs. Plate 1 shows a building at Biu General Hospital donated by the World Health Organization (WHO).



Plate 1: General hospital donated by the World Health Organization to Biu LGA

[39] Nigeria-HCA-2024.pdf

v. **Private sector and communities:** This includes private clinics, pharmacies and informal health service providers that fill supply gaps for medicines and outpatient care; community health workers (CHWs), women's groups, religious and traditional leaders critical for demand generation, referrals and facility governance.

3.4.3 Current Situation and Performance

a. Coverage & access — who is being reached and who is left behind

Health service coverage is strongest in township areas across the 2 LGAs, particularly in Biu LGA and its immediate environs, where a concentration of Primary Health Care (PHC) facilities, some secondary care services and humanitarian mobile teams operate. These facilities and outreaches provide routine immunisation, antenatal care, basic outpatient services and emergency response when needed. Partners continue targeted campaigns (vaccination, cholera response, malnutrition management) via the humanitarian architecture.

Peripheral wards and remote settlements in Kwaya Kusar and other rural wards in Biu and Kwaya Kusar face intermittent poor road access due to seasonal road closures and security constraints. Other issues affecting patronage and care provision include workforce shortages. Vulnerable groups, including women of reproductive age, infants and young children, persons with disabilities, older people, IDPs and recent returnees, are disproportionately affected. Humanitarian planning and DTM intention/return data indicate that return movements and flood/cholera events further expose these groups to service gaps.[40]

b. Service delivery and infrastructure — availability, quality, accessibility

i. Facility network and types: Official facility lists and state supervisory reports indicate a mixed network comprising PHCs, several maternal and child health centres, and one general hospital each in Biu and Kwaya Kusar, with multiple clinics around Biu. However, facility capacity varies widely, with many PHCs operating with limited staff, insufficient equipment, weak WASH (water, sanitation and hygiene), and inadequate cold-chain capacity.[41]

ii. Quality and readiness: Quality gaps are evident in emergency cases, including obstetric care, referral readiness (transport/ambulance), infection prevention and control (IPC), and the sustained availability of essential medicines. The state has supported the rehabilitation of some hubs, but smaller facilities often lack basic commodities and reliable power and water supplies, constraining safe deliveries, patient management and postnatal care.[42]

iii. Accessibility barriers: Seasonal road failures, flood impacts and security advisories periodically cut off communities, limiting outreach and referrals. During recent floods and the 2024 cholera response, access constraints shaped where partners concentrated surge

[40] International Medical Corps. (2024, Oct 16). Nigeria flood & cholera situation update — northeast footprint (sitreps). Intl. Med Corps. International Medical Corps

[41] Aliyu, U. A., et al. (2020). Analysis of distribution, capacity and utilization of public health facilities in Biu area of Borno State, Nigeria. Journal of Public Health in Africa / PMC. Retrieved from https://pmc.ncbi.nlm.nih.gov/articles/PMC7247908/. PMC

[42] International Medical Corps. (2024, Oct 16). Nigeria flood & cholera situation update — northeast footprint (sitreps). Intl. Med Corps. International Medical Corps

services (mobile clinics, temporary treatment centres) rather than prioritising full facility restoration.[43]

c. Capacity & human resources — workforce size, skills, distribution

i. Workforce distribution: The greatest concentration of qualified staff (nurses, midwives, medical officers) is centred on Biu and larger centres; remote wards often rely on a small number of CHWs, junior cadres, or intermittent visiting clinicians. Peer-reviewed spatial analysis of facilities in the Biu area documents uneven distribution and utilisation patterns that leave gaps in rural catchments.[44]

ii. Skills and task-sharing: Task-shifting to community health workers and mid-level cadres has been used to maintain service continuity where senior staff are scarce, but supervision, continuous professional development and the supply of essential drugs remain limiting factors. Retention incentives, hardship allowances and safe-posting arrangements are commonly cited as necessary to secure longer postings in peripheral wards.[45]

iii. Surge capacity and partners: Humanitarian agencies provide surge staffing and mobile teams during emergencies (e.g., cholera and flood responses) in the 2 LGAs, but these are stop-gap measures; long-term staffing depends on state and LGA hiring, payroll reliability and decentralised HR management reforms.

To improve service delivery in the health sector in Biu and Kwaya Kusar LGAs, short-term surge support needs to be combined with medium-term HRH strategies, such as incentives, training, and supervised task-sharing, to stabilise staffing in hard-to-reach wards.

d. Financing and budget trends — sources, expenditure patterns, gaps

i. Major funding sources: Health financing in the Biu and Kwaya Kusar LGAs comprises state budget allocations (SMOH/LGA recurrent and capital lines), humanitarian funding (HRP cluster allocations, pooled funds, bilateral grants), and donor-supported programmes (vaccines via Gavi/UNICEF and surveillance via WHO).

ii. Expenditure pattern: Emergency and vertical programming (vaccination campaigns, outbreak response, nutrition) have received disproportionate attention due to acute need and donor cycles, while routine PHC recurrent financing (salaries, medicines, O&M) remains relatively underfunded. For instance, the 2025 budget documents show that only 6% and 15% of Biu and Kwaya Kusar, respectively, were allocated to the health sector. This imbalance must be addressed immediately by both the state and LGAs.

iii. Gaps and risks: Key financing gaps include sustainable funding for PHC recurrent costs; funding for referral transport; budgets for facility WASH and power supply; and predictable funding to retain staff in remote postings. The

[43] ReliefWeb / Health Cluster. (2024). Northeast Nigeria — health sector bulletins and situation updates (2024). ReliefWeb. ReliefWeb+1

[44] Borno State Ministry of Health & Human Services. (2024). Quarterly Integrated Supportive Supervision and Health Report (SMOH Q3 2023 & 2024 summary extracts). Maiduguri: SMOH. Retrieved from https://bornohealthdata.com.ng/wp-content/uploads/2024/12/SMOH-Q3-2023-ISS-Report.pdf. bornohealthdata.com.ng

[45] Federal Government of Nigeria / OCHA & partners. (2024). Nigeria Humanitarian Response Plan 2024. Geneva: United Nations Office for the Coordination of Humanitarian Affairs. Retrieved from https://www.unocha.org/publications/report/nigeria/nigeria-humanitarian-response-plan-2024. OCHA

fiscal squeeze at federal and state levels magnifies the need to sequence investments and to blend humanitarian and development financing where possible.

e. Community perceptions & satisfaction — what beneficiaries and stakeholders say

i. Positive signals: Communities appreciated the restoration of services in most wards across both LGAs, including mobile clinics during outbreaks and vaccination/immunisation drives. They also appreciated facility rehabilitation, which signals the return-and-recovery process.

ii. Frustrations and priorities: Common community complaints include long travel distances to functioning PHCs, a lack of night-time services and referral transport, frequent stock-outs of medicines, and inadequate WASH and privacy for women in facilities. Floods and cholera outbreaks heighten anxieties about clean water and facility safety. Women and carers, in particular, emphasised the need for predictable maternal and newborn services close to home.

iii. Trust and sustainability concerns. Communities value partner support but worry about what happens when emergency funding ends, highlighting the need for clear handover plans to SMOH/LGAs, community governance of facilities, and visible maintenance and commodity pipelines.

Thus, programme design must link visible short-term wins (mobile clinics, immunisation drives) to credible medium-term plans for facility staffing, supplies and community involvement in O&M to sustain trust.

3.4.4 Sector Strengths, Gaps, and Challenges

a. Strengths / Enablers — positive factors supporting sector growth and performance

i. Operational hubs and recovery momentum: Southern Borno, including Biu and Kwaya Kusar LGAs, has seen relative stabilisation since the worst years of the Boko Haram crisis. This stabilisation has enabled PHC facilities and some referral centres to reopen, re-establish outreach services, and serve as focal points for partner support. These hubs concentrate staff, supplies, and ambulatory services, serving surrounding LGAs, including Hawul, Shani, Bayo, and Askira-Uba LGA.[46]

ii. Strong humanitarian partnership and surge capacity: WHO, UNICEF, MSF, Mercy Corps and other partners maintain a steady presence and rapidly deploy mobile clinics, vaccination campaigns and outbreak-response teams as needed. This partnership model has helped prevent major humanitarian health catastrophes.[47]

iii. Improved surveillance and outbreak response systems: Investment in IDSR (Integrated Disease Surveillance and Response), supported by WHO and partners, has improved detection and response to cholera, measles and other public-health events, reducing the scale and duration of outbreaks.[48]

[46] Borno State Ministry of Health & Human Services (SMOH). (2024). Quarterly integrated supportive supervision and health report (Q3 2023 & 2024 extracts). Maiduguri: Borno SMOH

[47] ReliefWeb / Health Cluster. (2024). Northeast Nigeria: humanitarian response — health sector bulletins and situation updates.

[48] World Health Organization (WHO). (2024). Emergency preparedness and disease surveillance — Nigeria IDSR updates.

iv. Policy frameworks that prioritise recovery and inclusion: State planning documents such as Borno's recovery and durable solutions strategies explicitly link health restoration to safe returns, MNCH and WASH in health facilities, providing a policy anchor for investment and donor alignment. [49]

v. Community structures supporting service delivery: Active community health worker (CHW) networks, women's groups and market associations bolster demand creation, promote referrals and help manage basic facility O&M in locations where formal systems are stretched.[50]

b. Gaps / Weaknesses — key limitations in coverage, quality, governance, and capacity

i. Geographic and population coverage gaps: Coverage is highly uneven; Biu town has comparatively better access to PHC and referral services, whereas remote wards in Kwaya Kusar experience intermittent or no access due to seasonal roads, limited outreach capacity and security constraints. IDPs, recent returnees and dispersed rural settlements are most likely to be left behind.[51]

ii. Workforce shortages and uneven distribution: Skilled cadres (doctors, midwives, nurses) are concentrated in larger centres. Peripheral PHCs commonly operate with junior staff or CHWs and lack continuous clinical supervision and in-service training. Unsafe postings, limited incentives, and unreliable payroll at the LGA level hamper retention.[52]

iii. Weak referral systems and transport: Emergency obstetric care and timely referrals are undermined by absent or unreliable ambulance and transport options, poor road access during the rainy season and unclear referral financing, raising maternal and neonatal risk in peripheral wards.[53]

iv. Supply-chain fragility (commodities and cold chain): Although partners pre-position supplies for emergencies, the routine availability of essential medicines, infection-prevention commodities and vaccine cold-chain continuity is inconsistent across many PHCs, leading to stock-outs that disrupt services. [54]

v. WASH and IPC deficits in facilities: Many lower-level facilities lack reliable water, gender-appropriate sanitation, and adequate infection prevention and control measures, undermining quality of care and client confidence, particularly for maternal services.

vi. Short-term funding cycles and fragmented financing: Donor and NGO funding is often project-based and short-term, prioritising outbreaks and vertical programmes (e.g., immunisation). Recurrent PHC costs (salaries, utilities, routine supplies) receive less

[49] Borno State Ministry of Health & Human Services (SMOH). (2024). Quarterly integrated supportive supervision and health report (Q3 2023 & 2024 extracts). Maiduguri: Borno SMOH.

[50] REACH Initiative. (2020, October 22). Nigeria — Remote Sensing Analysis of Borno State: exploring proxy measures of vulnerability & recovery. REACH.

[51] IOM DTM. (2024). Household Intention Survey — April 2024. International Organization for Migration.

[52] Aliyu, U. A., et al. (2020). Analysis of distribution, capacity and utilization of public health facilities in Biu area of Borno State, Nigeria. Journal/PMC. Retrieved from https://pmc.ncbi.nlm.nih.gov/articles/PMC7247908/

[53] ReliefWeb / Health Cluster. (2024). Northeast Nigeria: humanitarian response — health sector bulletins and situation updates.

[49] World Health Organization (WHO). (2024). Restrategizing health sector responses in the BAY states (Borno, Adamawa, Yobe). WHO Regional Office for Africa.

predictable funding, weakening service continuity and sustainability.

vii. Data and monitoring constraints: HMIS reporting has improved, but connectivity gaps, delayed reporting from peripheral facilities, and limited local analytical capacity reduce the ability to target resources precisely and to track service quality over time.

3.4.5 Challenges (Political, economic, environmental, cultural, and operational constraints)

i. Security and political fragility: Ongoing insecurity (even if localised) constrains staff mobility, contractor operations, supply convoys, and partner field presence. Security incidents quickly shift programming from restoration to surge response, disrupting medium-term system strengthening.

ii. Macroeconomic pressures and fiscal constraints: National and state fiscal pressures reduce the predictability of state transfers for health. When the state MTEF and budgets tighten, LGA wage and O&M lines are at risk, thereby hindering the transition from humanitarian support to sustainably funded public services.

iii. Environmental shocks and seasonal access problems: Flooding and road washouts during the rainy season regularly cut off peripheral settlements, preventing referrals and outreach and damaging facility infrastructure and stock. Climate and environmental variability therefore act as recurring shocks to service delivery.

iv. Cultural and social barriers: Gender norms, distance, and perceived costs discourage timely care-seeking among women and adolescents in some communities. Stigma surrounding mental health and gender-based violence also limits access to MHPSS and GBV services, even where they are available. Inclusion of PWDs remains limited in facility design and outreach modalities.

v. Operational fragmentation and coordination frictions: While the health cluster coordinates humanitarian action, multiple actors with different funding cycles and reporting requirements can create overlaps and gaps. Handover planning from NGOs to SMOH is sometimes unclear, delaying sustainable transitions. Coordinating agencies need more interaction with funded projects to strengthen learning and to transfer knowledge and resources before funding ends.

vi. Human resource management and governance issues: Weak LGA capacity for HR management, payroll, supervision, and procurement across the 2 LGAs undermines consistent staffing and commodity availability. This governance weakness structurally constrains scaling up stable PHC coverage. More needs to be done to support LGAs in capturing as much knowledge as possible from retiring staff and donor agents, and to increase funding for capacity transfer, training, and improvement.

Education Sector

3.5.1 Sector Profile and Context

The Education sector in Biu and Kwaya Kusar LGA encompasses all formal and non-formal learning opportunities, systems and enablers that provide safe, continuous, relevant learning for children and young people.

The sector comprises the following key sub-sectors and functions:

i. **Early childhood and basic education:** Provides pre-primary and primary schooling (classrooms, teachers, learning materials) and accelerated learning programmes for older out-of-school children.

ii. **Secondary and skills development:** Provides junior secondary education and basic vocational and skills training for youth and returnees.

iii. **Non-formal and remedial education:** Provides temporary learning spaces (TLS), community-based education, catch-up classes and psychosocial-informed basic education for children affected by conflict.

iv. **Teacher development and management:** Coordinates teacher recruitment, training, certification, incentives and continuous professional development.

v. **Systems and enabling functions:** Manages school infrastructure (reconstruction and repairs), teacher housing, safe water and sanitation in schools, school management committees, data and HMIS, and protection (safeguarding and gender-sensitive spaces).

The target population for this sector includes host community children, IDP children in camps and informal settlements, returnee children, adolescents (especially girls at high risk of dropping out), and children with disabilities who require inclusive education measures.[55]

Before the insurgency (pre-2009/2010 peaks), Biu and Kwaya Kusar had functioning school networks typical of the region, with community participation in educational governance. The protracted crisis since the early 2010s has produced a sharp, multifaceted disruption: schools were attacked or occupied, teachers and administrators fled or were killed, classrooms were destroyed or converted into shelters, and millions of children were pushed out of school or into informal learning settings.[56] Since the region's gradual stabilisation, recovery has been uneven; early responses (post-2015) by humanitarian actors and government partners included establishing Temporary Learning Spaces (TLS), accelerating basic education programmes, and

[55] UNICEF Nigeria. (2024). Education in Emergencies — Nigeria overview (sector briefing and situation updates). UNICEF. unicef.org

[56] ACAPS. (2017). Joint Education Needs Assessment — Northeast Nigeria (Nov 2017). ACAPS. acaps.org

implementing protective learning activities to reach displaced and returnee children. The relative stabilisation of the 2 LGAs and the entire southern Borno region has resulted in the reopening and restoration of some education services. Nonetheless, many schools remain damaged or closed, teacher shortages persist, and cohorts who missed years of schooling are losing quality learning time.[57] Despite progress in this sector, return movements and seasonal/climatic shocks (flooding) continue to shift needs and funding volatility and donor reprioritisation (including recent aid cuts and USAID pullout) threatens gains in school access and teacher programming.[58]

3.5.2 Key stakeholders

A broad constellation of government, UN, NGO, donors, community and private actors operate in the education space as detailed below:

i. **Government:** This includes the Borno State Ministry of Education (MoE), responsible for policy direction, planning, school rehabilitation prioritisation, oversight, and coordination with LGAs; LGAs in Biu and Kwaya Kusar manage local school operations.

ii. **UN agencies and multilateral partners:** This includes UNICEF, which leads sectoral support for education in emergencies (school-in-a-box, teacher incentives, WASH in schools, learning materials) and coordination with the government; and UNHCR/IOM (where relevant), which contribute to planning for returnee children and durable solutions in education.

iii. **International and local NGOs:** This includes INGOs (e.g., Save the Children, Norwegian Refugee Council, REACH, and local education NGOs) that deliver TLS, teacher training, psychosocial support, and community engagement, as well as small local CBOs and faith-based groups that run or support community schools where formal provision is weak.

iv. **Donors:** including multilateral and bilateral donors (EU, World Bank, GPE where applicable, DFID/UK, USAID historically, and other country donors) that fund schooling, teacher capacity, infrastructure repairs, and sector coordination; donor priorities and funding windows drive programme scale and sustainability. Recent shifts in donor funding (aid reductions covered in the press) have immediate programme implications.

v. **Community stakeholders:** including School-Based Management Committees (SBMCs), Parent-Teacher Associations, women's groups and traditional leaders who contribute to sector governance at the grassroots, community accountability, local recruitment and inclusive schooling choices. Local leaders' involvement has helped to build trust in State institutions after conflict.

vi. **Research and technical partners:** REACH, INEE, academic institutions and mapping partners provide data (remote sensing, school damage mapping, education needs assessments) that inform targeting and the prioritisation of school rehabilitation and teacher allocation.

[57] IOM DTM. (2022). IDP and Returnee Atlas (July 2022). Displacement Tracking Matrix — IOM. IOM Data Tracking Module

[58] Various authors / press. (2025, Apr–May). Coverage on aid shifts and impacts on education programs in Northeast Nigeria (press reports). Associated Press and regional media. AP News

3.5.3 Current Situation and Performance

a. Coverage and access — who is being reached and who is left behind

i. Who is being reached: Children and adolescents in Biu town benefited most from reopened formal schools, teacher availability, and partner-supported programmes (accelerated learning, school feeding, TLS (temporary learning spaces)). Where security and access permit, humanitarian and government outreach (catch-up classes, vaccination-linked schooling activities) re-engages many returnee children.[59]

ii. Who is being left behind: BoSDP recognises Borno State as one of the lowest in Nigeria for educational attainment, generally below the national average. Adult literacy is 25%, compared with a national average of 47%. It also acknowledges that 75% of adults have never attended any form of formal education. MICS 2016 reported that 20% of children had received early childhood education. Peripheral and rural wards in Kwaya Kusar and remote hamlets remain underserved. In Biu, some wards are inaccessible due to security issues and therefore are not adequately covered. Barriers include damaged or occupied school buildings, long and unsafe travel distances, teacher shortages, and competing household economic needs that keep children (especially older girls) out of school.[60]

IDP and returnee children frequently face interrupted learning trajectories and are over-represented among out-of-school cohorts.

Girls face heightened dropout risk at the transition from primary to junior secondary school due to pressures from early marriage, household work burdens and safety concerns on routes to school; girls also benefit disproportionately when schools provide separate latrines, safe spaces and female teachers.

Older children who have missed years of school require accelerated learning or catch-up programmes; without them, cohorts become permanently disengaged from the system. Children with disabilities are among the most excluded because most facilities lack ramps, adapted latrines, or staff trained in inclusive pedagogy; community-based approaches and targeted support are limited (Education Cluster/partner assessments).

b. Service delivery and infrastructure — availability, quality, accessibility

i. Physical infrastructure: Many schools damaged in Biu have been rehabilitated, except those in difficult-to-reach locations. This has led to overcrowded classrooms or the use of school buildings for non-educational purposes, such as shelters and storage, especially after the insurgency. WASH facilities in schools are uneven, which impedes girls' attendance and sanitation standards. Kwaya Kusar did not experience destruction of school buildings but received IDPs who used its facilities for shelter. Some of the schools became overcrowded, reducing the staff-to-pupil ratio.

ii. Learning time and quality: Lost instructional

[59] UNICEF Nigeria. (2024). Education in Emergencies — Nigeria sector overview and situation updates. UNICEF.

[60] REACH Initiative. (2020, October 22). Nigeria — Remote Sensing Analysis of Borno State: exploring proxy measures of vulnerability & recovery. REACH.

time during the peak crisis years has left learning gaps across cohorts. Teacher shortages, large class sizes, and limited learning materials persist in peripheral schools, reducing learning quality despite re-openings. Accelerated learning programmes and remedial classes have helped bridge some gaps but require scaling and trained facilitators to support the affected locations.

iii. Accessibility and safety: Physical access is seasonally constrained by road conditions and, at times, by residual security risks; the lack of safe walking routes and lighting at school compounds raise safety concerns for girls and caregivers. Partners frequently implement protection and child-safety measures in schools, but these measures are not yet universal.

c. Capacity and human resources — workforce size, skills, distribution

i. Teacher availability and distribution: Qualified teachers are concentrated in towns and larger centres such as Biu town. Peripheral schools often have fewer qualified teachers and rely on volunteer or paraprofessional facilitators, whose retention is precarious. The shortage is more acute among female teachers, which affects girls' participation.

ii. Training and professional development: In-service training, pedagogical coaching and psychosocial skills for teachers are provided by UNICEF and INGO partners in targeted areas, but coverage remains limited. Teacher support packages (incentives, housing, safety allowances) are inconsistent across the 2 LGAs.

iii. Management and governance capacities: LGEAs and School-Based Management Committees vary in capacity; where SBMCs are active, they support maintenance, teacher accountability and community mobilisation. Gaps in payroll management and LGA-level HR systems sometimes delay teacher payments or formalisation. This emphasises the need to prioritise teacher deployment packages (rural incentives, female recruitment), scale up accelerated teacher training, and strengthen SBMC capacity for local governance.

d. Financing and budget trends — sources, expenditure patterns, gaps

i. Funding sources: Funding is a mix of state education budgets, donor programmes (UNICEF, GPE where applicable, bilateral donors), and humanitarian pooled funds administered through the Education Cluster. Emergency and short-term project funding (TLS, learning materials, teacher incentives) dominate partner spending.

ii. Expenditure patterns and gaps: Donor funds often support capital repairs and immediate learning needs, but recurrent costs (teacher salaries, consistent learning materials, school O&M) depend heavily on state and LGA releases, which are sometimes delayed or insufficient. This creates sustainability risks when emergency funding ends. Recent reporting shows that shifts or reductions in aid can quickly affect programme continuity.

iii. Fiscal space and prioritisation: Borno State's recovery plans and MTEF identify education as a priority, yet competing fiscal pressures and security-related expenditure constrain the pace and scale of state financing needed to fully restore pre-crisis service levels. Some districts use pooled financing and blended arrangements to smooth transitions.

e. Community perceptions and satisfaction — beneficiaries' views

i. What communities appreciate: Reopened schools, visible repairs, and TLS attract a strong positive community response; parents, especially, welcome catch-up classes and school feeding when available, which reduce the immediate costs of schooling and incentivise attendance. Communities express gratitude for partner support and local teacher engagement.

ii. Persistent frustrations: Communities voice recurring concerns about intermittent schooling (short project cycles), uneven teacher presence, a lack of learning materials, and a lack of safe sanitation facilities for girls. Communities worry about the sustainability of goals, as many keep asking what ceasing NGO funding would mean for the programmes.

iii. Inclusion and trust: When SBMCs and local leaders are engaged, community trust and school accountability improve. Conversely, perceived unequal distribution of materials or TLS placements can create tensions between host and returnee communities, underscoring the need for transparent selection and participatory planning.

3.5.4 Sector Strengths, Gaps, and Challenges

a. Strengths / Enablers — positive factors supporting sector growth and performance

i. Operational hubs and re-opening momentum: Biu functions as a local service hub, with a critical mass of schools, teachers and partners re-established. Where security has improved, schools have reopened, and communities have shown strong demand for schooling as a foundation for scaling catch-up and quality interventions.[61]

ii. Humanitarian and partner capacity for rapid response: UN agencies and INGOs (UNICEF, Save the Children, NRC, other operational NGOs) maintain surge capacity for Temporary Learning Spaces (TLS), teacher incentives, psychosocial support and school WASH, preventing the longer-term collapse of services during crises. This partner ecosystem enables quick gains and pilots innovations.[62]

iii. Established coordination platforms and technical standards: The Education Cluster, the Education in Emergencies Working Group and INEE standards provide ready-made templates and coordination mechanisms for planning, monitoring and safeguarding education interventions. These frameworks help align multiple actors and reduce duplication.[63]

iv. Community engagement and local governance structures: Active School-Based

[61] UNICEF Nigeria. (2024). Education in Emergencies — Nigeria sector overview and situation updates. UNICEF.

[62] United Nations Office for the Coordination of Humanitarian Affairs (OCHA). (2024). Nigeria Humanitarian Response Plan 2024 — BAY states priorities. OCHA.

[63] INEE. (2022). Minimum Standards for Education in Emergencies — contextual guidance for North-East Nigeria. Inter-Agency Network for Education in Emergencies.

Management Committees (SBMCs), parent groups and traditional leaders in many communities support school re-opening, protect assets and mobilise local contributions, which can be an important lever for sustainability where state resources are limited.[64]

v. Data and targeting capacity are improving: Remote sensing, DTM displacement tracking and partner mapping (REACH, IOM DTM) increasingly enable evidence-informed targeting, helping identify wards with high concentrations of out-of-school children and prioritise TLS or rehabilitation. This makes interventions more efficient and accountable.

3.5.5 Gaps / Weaknesses — key limitations in coverage, quality, governance, or capacity

a. Large and uneven access gaps (geography and groups): Coverage remains patchy, with children in peripheral and remote wards of Kwaya Kusar facing the most severe access barriers. IDP and returnee children, older out-of-school cohorts, children with disabilities, and adolescent girls are disproportionately excluded without targeted outreach or inclusive adaptations.[65] Figures 4 and 5, based on responses from the Biu and Kwaya Kusar LGAs, show the types of support needed to access schools.

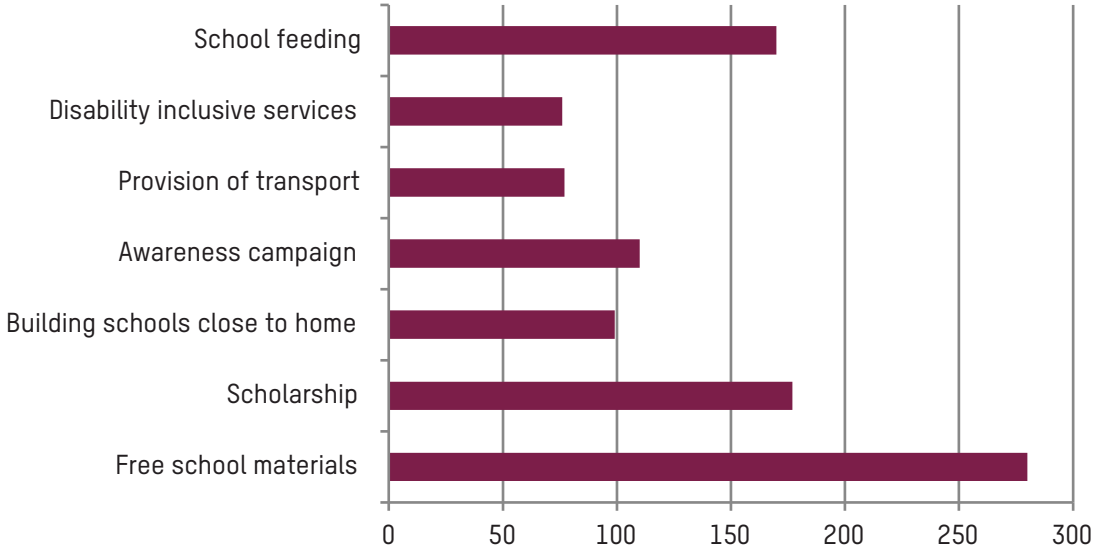


Figure 4: Types of Support Needed to Access Schools in Biu

Source: Field survey 2025

[64] REACH Initiative. (2020, October 22). Nigeria — Remote sensing analysis of Borno State: exploring proxy measures of vulnerability & recovery. REACH Initiative.

[65] IOM DTM. (2022). IDP and Returnee Atlas (July 2022). International Organization for Migration.

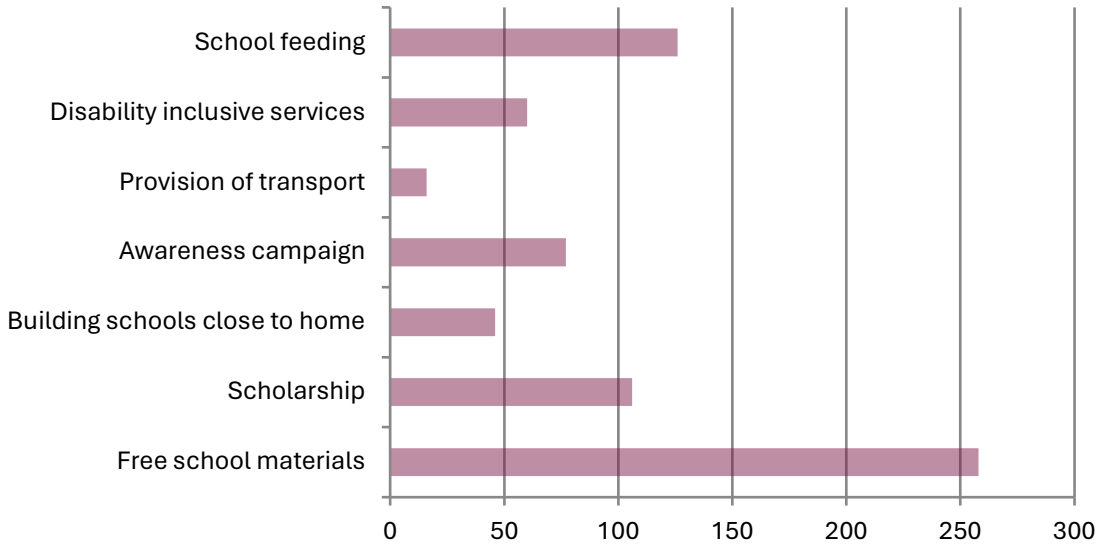


Figure 5: Types of Support Needed to Access Schools in Kwaya Kusar LGA

Source: Field survey 2025

b. Damaged or inadequate infrastructure and WASH: Many classrooms are damaged, overcrowded, or repurposed for non-educational uses (shelter/storage). School WASH facilities are often absent or insufficient, which strongly deters girls' attendance and increases IPC risk for all children. TLS fill short-term gaps but are not a substitute for durable, safe classrooms and sanitation.

c. Severe teacher shortages and uneven quality: Qualified teachers, particularly female teachers, are concentrated in Biu metropolis. Peripheral schools often rely on volunteer or paraprofessional facilitators with limited training and supervision, undermining learning quality. Professional development, certification pathways and retention incentives are insufficiently scaled. Figures 6 and 7 below show that respondents were asked whether there are adequate teachers in their community schools; 48% and 64% reported that there are no adequate school teachers, and 40% and 28% said yes, there are adequate school teachers in their communities in Biu and Kwaya Kusar LGAs, respectively.

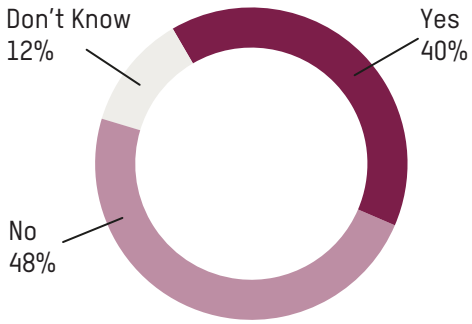


Figure 6: Adequacy of Teachers in Community Schools in Biu LGA

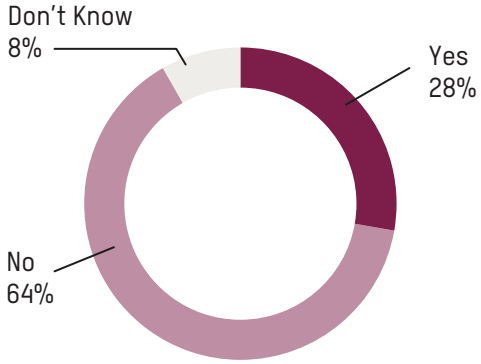


Figure 7: Adequacy of Teachers in Community Schools in Kwaya Kusar LGA

Source: Field survey 2025

d. Interrupted learning and insufficient remedial/accelerated programmes:

Large cohorts missed years of schooling; although accelerated learning programmes exist, they are limited in scale and inconsistent in quality. Without systematic remedial pathways, many children risk permanent disengagement from formal schooling. More needs to be done to support children who missed school sessions, since accelerated learning may not align with conventional learning programmes.

e. Fragmented and short-term financing:

Donor and NGO funding is often short-term, tied to project-based activities (TLS, material distributions, emergency teacher stipends). Recurrent costs, such as salaries, ongoing supplies, and routine maintenance, largely depend on state and LGA budgets, which are constrained and sometimes slow to disburse, making programme continuity fragile. Greater engagement with the government is needed to develop and sustain programmes that ensure longer-term, budget-based funding.

f. Inclusion and protection deficits:

Disability-inclusive infrastructure (ramps, adapted toilets), gender-sensitive spaces, and safeguarding systems are not consistently mainstreamed across schools. Protection gaps also arise when TLS/school placements are perceived to favour some communities over others. LGAs' budgets need to better capture protection, inclusion, and safeguarding concerns annually.

3.5.6 Challenges (Political, economic, environmental, cultural, and operational constraints)

i. Security and fragility of access: Residual insecurity and episodic incidents, particularly in parts of Biu LGA, continue to affect teacher mobility, partner operations and safe school attendance. Security dynamics can force abrupt shifts from stabilisation to emergency response and limit the window for durable investments in some wards.

ii. Competing fiscal priorities and constrained state budgets: Borno State faces heavy fiscal demands (reconstruction, security, social services). Although education is prioritised in recovery plans and the MTEF, limited fiscal space and competing emergency expenditures constrain the pace and scale of state investments in recurrent costs and capital rehabilitation.

iii. Environmental shocks and seasonal access problems: Flooding and road degradation during the rainy season periodically cut off communities, damage infrastructure, including blown roofs, and displace pupils, complicating continuity of learning and the logistics of teacher deployment and the supply of materials.

iv. Sociocultural barriers (gender norms and economic pressure): Early marriage, domestic work burdens, and household economic pressures push girls and older children out of school. Families may prioritise short-term income over schooling when survival is at stake, particularly among returnees and displaced households.

v. Operational fragmentation and handover complexity: Numerous actors with different funding cycles, reporting systems, and accountability mechanisms create a coordination burden; unclear handover arrangements from NGOs to SMOEs/LGEAs risk abrupt service gaps when projects close. Stronger transition planning is needed.

vi. Human resource management weaknesses at the LGA level: Delays in payroll, weak HR systems, and limited capacity in LGA education offices for

teacher deployment and supervision undermine retention and continuity of instruction in peripheral schools.

vii. Aid volatility and donor prioritisation shifts: Global funding shifts or changes in donor priorities can quickly reduce resources for education in emergencies, affecting teacher stipends, TLS maintenance and remedial programmes. Media reports and donor briefs have highlighted recent aid fluctuations that threaten programme sustainability.

Water and Sanitation Sector

3.6.1 Sector Profile and Context

The Water and Sanitation sector (WASH) in these two LGAs encompasses the full range of services and behaviours required to deliver safe drinking water, adequate sanitation (household and public latrines), hygiene promotion, and the operation and maintenance (O&M) of water infrastructure.

The analysis of this sector includes the assessment of:

i. **Water supply infrastructure:** Availability and access to improved community boreholes with handpumps, mechanised boreholes for schools and health facilities, small piped systems in towns, protected springs, and rainwater harvesting systems, etc.



Plate 2 below depicts a solar-powered borehole constructed in Biu town

Table 7 indicates that about 85.93% and 74.69% of households in Biu and Kwaya Kusar, respectively, had year-round access to water. When asked how long it took to collect water (round trip), 65.57% and 48.46% of households in Biu and Kwaya Kusar, respectively, reported less than 15 minutes; 29.94% and 26.23% in Biu and Kwaya Kusar, respectively, reported between 15 and 30 minutes, as shown in Table 8 below.

Table 7: Distribution of respondents according to access to water all year round

All-year access to drinking water	Biu LGA		Kwaya Kusar LGA	
	Frequency	Percentage	Frequency	Percentage
Yes	287	85.93%	242	74.69%
No	47	14.07%	82	25.31%
Total	**334**	**100**	**324**	**100**

Source: Field survey 2025

Table 8: Distribution of respondents according to the time it takes to collect water

Time it takes to collect water	Biu LGA		Kwaya Kusar LGA	
	Frequency	Percentage	Frequency	Percentage
Less than 15 minutes	219	65.57%	157	48.46%
15-30 minutes	100	29.94%	85	26.23%
31-60 minutes	14	4.19%	33	10.19%
Over 1 hour	01	0.30%	49	15.12%
Total	**334**	**100**	**324**	**100**

Source: Field survey 2025

ii. **Sanitation services:** existence, availability and access to household latrines (pit latrines, ventilated improved pit latrines), school latrines, faecal sludge management, etc. The study found that 50.90% and 51.23% of households used pit latrines with slabs, while 38.62% and 36.11% used pit latrines without slabs (see Table 9 below).

Table 9: Distribution of respondents according to the type of toilet used

Toilet type	Biu LGA		Kwaya Kusar LGA	
	Frequency	Percentage	Frequency	Percentage
Bucket toilet/No toilet	01	0.30	01	0.31
Flush/Pour flush	20	5.99	31	5.97
Pit latrine with slab	170	50.90	166	51.23
Pit latrine without slab	129	38.62	117	36.11
Ventilated improved latrine	13	3.89	08	**2.47**
Others	01	0.30%	01	0.31
Total	**334**	**100**	**324**	**100**

Source: Field survey 2025

iii. **Hygiene promotion practices:** including behaviour change around handwashing, menstrual hygiene management in schools, and cholera/diarrhoea prevention campaigns supported by NGOs and humanitarian actors.

The target populations in this sector include residents of Biu and Kwaya Kusar (including host

communities) in rural and small-town areas, schoolchildren, patients at primary health centres, and internally displaced persons (IDPs) living in camps or informal settlements.

3.6.2 Key stakeholders

Key stakeholders active within the sector include:

i. **Government:** The Borno State Ministry of Water Resources is the lead state institution for water infrastructure planning, borehole drilling, and maintenance frameworks. The Local Government Councils (Biu LGA and Kwaya Kusar LGA) lead community engagement, minor works, and the linking of schools and health centres to state support, while the Federal Ministry of Water Resources and Federal agencies provide policy direction, lead larger capital investments, and coordinate with donor programmes.

ii. **UN / Multilateral and Humanitarian Actors:** This includes UNICEF, which provides WASH support in emergencies, supports school and health-facility WASH, and leads coordination via the WASH Cluster and through periodic sitreps/baselines in Borno. OCHA and WHO lead coordination and the health/WASH interface in humanitarian response.

iii. **International and national NGOs:** This includes UNICEF, Mercy Corps, WaterAid, REACH, etc., which implement strategic programmes such as small-town WASH programming, baseline assessments, infrastructure rehabilitation, and community capacity building (examples: Small Town WASH Activity projects in Biu and Kwaya Kusar) to improve service delivery within the sector. Local NGOs and community-based organisations contribute to hygiene promotion, community mobilisation, and support for Water Committees.

iv. **Donors and development partners:** This includes USAID, the EU, and other bilateral donors who fund multi-year WASH projects, while multilateral agencies provide humanitarian financing.

v. **Private sector:** This includes drilling contractors, pump suppliers, and local mechanics responsible for borehole construction and repairs. However, the sustainability of their activities depends on market availability and spare parts supply lines. Other important private-sector players include small local businesses that distribute soap and hygiene commodities.

vi. **Communities and social actors:** This includes community WASH committees, women's groups, and school-based management committees, which play a critical role in local governance, tariff collection (where applicable), and O&M (operation and maintenance). Donors often explicitly require the inclusion of women in community committees.

[55] UNICEF Nigeria. (2024). Education in Emergencies — Nigeria overview (sector briefing and situation updates). UNICEF. unicef.org

[56] ACAPS. (2017). Joint Education Needs Assessment — Northeast Nigeria (Nov 2017). ACAPS. acaps.org

3.6.3 Current Situation and Performance

a. Coverage and Access – who's reached, who's left behind

i. State and regional disparities: Statewide monitoring confirms that the Northeast (including Borno) lags behind national averages in basic water, sanitation and hygiene; WASHNORM (national routine mapping) shows persistent rural shortfalls and large intra-state inequalities, with access particularly constrained in conflict-affected LGAs. This lag in access to water, sanitation and hygiene is also evident in Biu and Kwaya Kusar LGAs.[66]

ii. LGA-level inequality signals: A Borno trachoma prevalence survey shows unequal access to drinking water across wards in the 2 LGAs. Only 30% of the population in the assessed wards have access to improved drinking-water sources, highlighting exposure to water-related disease risks where improved services are scarce.[67]

iii. Gender, age, disability: Consistent with national evidence, women and girls in the 2 LGAs carry the bulk of water collection responsibilities, resulting in time poverty and safety risks; children face higher WASH deprivation; households with members with disabilities face additional access barriers, such as distance, unsuitable latrines, and a lack of handwashing facilities. These patterns, observed nationally in WASHNORM and child-deprivation analyses, apply in rural Borno, where services are sparse.[68]

iv. Humanitarian dynamics: Population movements and seasonal disease peaks periodically strain systems. For instance, acute watery diarrhoea (AWD) (suspected cholera) episodes reported in Biu in July 2018 followed heavy rains and likely faecal contamination of surface and shallow sources. This illustrates vulnerability where safe water and sanitation are limited.[69]

b. Service Delivery and Infrastructure – availability, quality, accessibility

i. Water supply mix: Rural supplies are primarily handpumps and motorised boreholes (increasingly solar-powered). Hand pumps and motorised boreholes are often non-functional; many settlements travel more than 1 km for water during the dry season. This is well above WHO global standards for collection time of less than 30 minutes (round trip) and less than 1 km from the household.[70] Studies in the wider Biu Plateau region (covering both LGAs) report per-capita water consumption of less than 2.5 litres/person/day (Lpd). This is below WHO's basic water requirement (BWR) standard of 50-10 litres/person/day (Lpd) and is associated

[66] UNICEF / JMP (2022). Nigeria 2021 WASHNORM II overview (JMP page).washdata.org

[67] Adamu, M. D. et al. (2022). Baseline Prevalence of Trachoma in 13 LGAs of Borno State, Nigeria. PLoS NTDs (open-access article). PMC

[68] Federal Ministry of Water Resources & UNICEF (2022). WASHNORM 2021: Water, Sanitation and Hygiene – National Outcome Routine Mapping (Report of Findings). Abuja: FMWR/NBS/UNICEF. UNICEF

[69] WHO Health Cluster (Borno) (2018). Health Sector Bulletin – July 2018 (includes AWD/cholera signals affecting Biu). healthcluster.who.int

[70] World Health Organization (WHO) & United Nations Children's Fund (UNICEF). (2021). Progress on household drinking water, sanitation and hygiene 2000–2020: Five years into the SDGs. Geneva: World Health Organization (WHO) and UNICEF. Retrieved from https://washdata.org/

with long collection times, especially for women and children.[71]

ii. Water quality risks: Local research near Biu Dam found that proximity to shallow wells and seasonal effects were associated with elevated risks of physico-chemical and bacteriological contamination, underscoring the need for source protection and water treatment.

iii. Sanitation facilities and hygiene practices: Household sanitation remains largely unimproved or shared; many communities lack handwashing facilities with soap and water, consistent with WASHNORM profiles for rural Borno and with humanitarian baselines in both LGAs.[72]

iv. Institutional facilities: Markets, schools, health facilities and places of worship commonly require rehabilitation to meet basic WASH standards. National programme data indicate slow progress in upgrading institutional WASH, with very low verified achievements by 2024 across participating states, including Borno State. Some institutional facilities have benefited from joint efforts to construct water points, with some supported by donor funding.

c. Capacity and Human Resources – size, skills, distribution

i. State institutions: The Borno State Ministry of Water Resources oversees policy, with RUWASSA responsible for rural and small-town WASH (operations, maintenance, hygiene, and water quality units) and the Water Board for urban systems. RUWASSA is legally constituted, with functional departments (Admin, PRS, Groundwater, Sanitation, Water Quality and Hygiene, Finance, Operation and Maintenance), but insecurity, geography, and financing cycles strain field capacity.[73]

ii. Coordination and humanitarian interface: In Borno, the WASH sector is coordinated with MoWR, RUWASSA, and BOSEPA (solid waste/environment), alongside partners. Recent capacity mapping highlighted technical gaps and the need for stronger local implementation. This is also relevant to LGA-level service delivery in Biu and Kwaya Kusar.

d. Financing and Budget Trends – sources, spending, gaps

i. National context: At the national level, Nigeria declared a WASH state of emergency in 2018 and adopted the National Action Plan (NAP) to accelerate investment and reforms; yet sector underfunding persists relative to needs.[74]

ii. Programme financing: The World Bank's SURWASH (US$700m, 2021–2027) supports NAP implementation; however, because Borno State and, by extension, the Biu and Kwaya Kusar LGAs are not among the initial seven participating states, financing for this section

[71] World Health Organization (WHO). (2011). Guidelines for drinking-water quality (4th ed.). Geneva: World Health Organization. Retrieved fromhttps://www.who.int/publications/i/item/9789241548151

[72] UNICEF Nigeria (2024–2025). Case studies on solarised systems/reticulation and chlorine operations in Borno (illustrative program modalities). UNICEF+1

[73] Borno State RUWASSA (2019–2025). Agency profile and legal basis (website & law summary). ruwassa.bo.gov.ngDevex

[74] World Bank (2024–2025). SURWASH (P170734) – Mid-Term Restructuring Paper / Status Update (participants, progress, disbursements). World Bank

remains episodic due to overreliance on already stretched state resources and humanitarian funding.

iii. Humanitarian and state contributions: In Borno, UNICEF, UN agencies and NGOs finance life-saving WASH (water trucking, borehole rehabilitation/upgrades, chlorination, hygiene kit distribution), while the state invests in schemes such as solar-powered boreholes and small-town reticulation. Examples include solarised systems and network extensions in Biu, Kwaya Kusar and nearby LGAs under government/UNICEF plans.

3.6.4 Sector Strengths, Gaps, and Challenges

a. Strengths / Enablers

i. Established policy and institutional anchor at state level: Borno State has a formal WASH policy and an institutional agency (RUWASSA) with defined directorates for groundwater, sanitation, water quality and O&M, providing a clear mandate and structure for planning and implementation. This can significantly improve service delivery across all wards of the 2 LGAs.

ii. Presence of capable humanitarian and development partners: UNICEF and international NGOs have conducted baseline assessments, delivered emergency response, and implemented small-town strengthening in Borno, bringing technical capacity, financing, and implementation models that are already being applied in towns such as Biu and Kwaya Kusar. These partners also support WASH upgrades for schools and health facilities, hygiene promotion, and community mobilisation.[75]

iii. Programmatic momentum towards small-town, durable solutions: The STWASH model, used in the northeastern states, combines infrastructure rehabilitation (e.g., solarised boreholes), institutional strengthening, and support for local governance. This can help shift from emergency responses to sustainable services in small towns and rural hubs such as the Biu and Kwaya Kusar LGAs. Early programme evaluations and case studies show that, when adapted to security constraints, this model can increase functionality and local ownership.[76]

iv. Data sources and monitoring frameworks available: National tools (WASHNORM / WASHIMS) and LGA-level baselines (REACH / UNICEF) exist and have produced usable data on coverage, functionality and user perceptions. This can support evidence-led targeting if data collection is sustained and LGA coverage is expanded.

v. Appropriate technology adoption (solarisation, pump mechanics): Interventions in Borno have increasingly used solar-powered motorised boreholes and local pump-mechanic training, reducing fuel dependence and improving uptime where spare parts and skills are available. This is a realistic technical enabler for dispersed, off-grid communities in the 2 LGAs. To improve success rates in

[75] UNICEF Nigeria Humanitarian SitRep (2024–2025) — context on IDPs and WASH pipelines. UNICEF

[76] Mercy Corps / STWASH: Small-Town WASH Activity (program pages and case studies). nigeria.mercycorps.org+1

reaching high-volume water tables, efforts are made to conduct hydrological geo-surveys. This will be followed by providing adequate drilling equipment. Some donor-funded projects also provide post-operation certification for up to three months to confirm a satisfactory benchmark for final payment.

3.6.5 Gaps / Weaknesses

i. Low coverage of improved water and sanitation services at household level: LGA baselines for Biu and Kwaya Kusar show that large proportions of households rely on unimproved or distant sources and unimproved sanitation (pit latrines or open defecation are common). This aligns with WASHNORM findings that rural and conflict-affected areas lag behind national averages. This means many residents have not yet achieved basic service coverage and safe management.77

ii. Functionality and Operation and Maintenance (O&M) deficits: Many boreholes and hand pumps are non-functional or have long repair timelines due to weak O&M and ownership systems, limited local revenue, or poor spare parts supply chains. Community-based management (WASCOs/WASHCOMs) exists but often lacks sustainable financing and technical support.78

iii. The sanitation value chain and faecal sludge management (FSM) are weak: Household on-site sanitation predominates, but there are no robust FSM systems (emptying, transport, treatment) at the LGA scale in both LGAs, creating environmental and public health risks and limiting safely managed sanitation outcomes. Many residents practise open defecation without considering the health implications.

iv. Limited, uneven institutional capacity at the LGA level: RUWASSA and state agencies have mandates, but local government offices often lack consistent technical staff, transport, and funds to supervise, maintain assets, or enforce standards. This governance weakness constrains the scale and sustainability of interventions in this sector.

v. Data gaps and sub-national coverage limitations: While WASHNORM and LGA baselines exist, coverage is patchy in conflict-affected or inaccessible communities; household-level disaggregation by gender, age and disability is not consistently available at the LGA and ward levels. The absence of granular data weakens targeting and equity monitoring in the 2 LGAs.

vi. Dependence on projectised funding and humanitarian pipelines: Much capital and recurrent service support in Biu and Kwaya Kusar comes from time-limited donor projects and humanitarian funding (water trucking, emergency repairs). When projects end, O&M funding and continuity are often jeopardised because predictable state/LGA budget lines and sustainable revenue mechanisms are limited. Ownership systems are needed, even for project/donor-funded projects, to ensure long-lasting systems in both LGAs.

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77 Biu LGA WASH Baseline — Key Findings (REACH / ReliefWeb). ReliefWeb

76 Kwaya-Kusar LGA WASH Baseline — Key Findings (REACH / ReliefWeb). ReliefWeb

3.6.6 Challenges (political, economic, environmental, cultural, operational)

i. Security and population displacement (political/operational): Ongoing insecurity in parts of Biu LGA restricts technicians' access, increases construction and maintenance costs, damages infrastructure and causes population movements (IDPs) that shift demand unpredictably. This is the primary constraint shaping the sector's operational modality.

ii. Financial constraints and competing priorities (economic): State and LGA revenues are constrained and often diverted to immediate security or humanitarian needs; national WASH financing programmes (e.g., SURWASH) have limited early coverage in Borno, so large-scale public capital and O&M funds are not yet reliably available. This creates a persistent funding gap for capex, O&M and FSM investments in the 2 LGAs.

iii. Environment and hydrology (environmental): The Biu Plateau and surrounding areas show seasonal variation in water availability; shallow or unprotected sources are vulnerable to contamination, particularly during the rainy season. Groundwater depth and quality constraints require appropriate hydrogeological assessment to ensure sustainable borehole siting and protection.

iv. Cultural and gendered constraints (social): Women and girls bear most water collection responsibilities and face safety risks when travelling to distant points; cultural norms affect latrine use and menstrual hygiene management. These social factors both increase vulnerability and require targeted behaviour-change work and inclusive facility design in the 2 LGAs.

v. Market and supply-chain fragility (operational): Limited availability of local spare parts markets, few qualified pump mechanics in the 2 LGAs, and expensive supply routes increase downtime for broken pumps. Market strengthening and support for local entrepreneurs are necessary but harder to sustain in insecure or low-demand settings.

vi. Coordination and policy implementation challenges (governance): While policies exist, translating them into predictable LGA budgets, transparent procurement, and enforcement remains a recurring challenge. This is compounded by frequent turnover, weak monitoring at the LGA level, and tension between emergency cluster coordination and long-term state systems.[79]

[79] Borno State WASH Policy (State of Borno PDF). law.thecwsc.org

Climate Change and Green Economy

3.7.1 Sector Profile and Context



Biu and Kwaya Kusar LGAs face typical North-East Nigeria climate challenges, including variable rainfall, land degradation, and water quality issues, compounded by conflict-related recovery needs. Clear national and state policy momentum, local community action, and donor interest create a feasible window to develop integrated climate-smart and green economy initiatives that build livelihoods while restoring ecosystems.

Table 10: Knowledge of Green Solution

	Biu LGA		Kwaya Kusar LGA	
	Frequency	Percentage	Frequency	Percentage
No	275	82.34	233	71.91
Yes	59	17.66	91	28.09

Source: Field survey 2025

According to Table 10, most respondents in Biu and Kwaya Kusa LGAs lack knowledge of the green economy, with 82.34% and 71.91% agreeing that they do not have adequate knowledge of green solutions.

Table 11: Climate and green economy-related support

	Biu LGA		Kwaya Kusar LGA	
	Frequency	Percentage	Frequency	Percentage
No	245	73.35	255	71.91
Yes	89	26.65	91	28.09

Source: Field survey 2025

Table 11 shows that 73.35% and 78.70% of respondents in Biu and Kwaya Kusar, respectively, reported receiving no related support. This may indicate lower awareness of green economy-related activities in both LGAs. The climate change and green economy sector in Biu and Kwaya Kusar encompasses activities and interventions aimed at reducing climate vulnerability and promoting sustainable livelihoods and access to renewable energy for subsistence farmers, women, youth, IDPs/returnees, and pastoralist communities. The sector comprises the following sub-sectors and functions:

i. **Climate change adaptation and resilience sub-sector:** Focuses on activities that reduce the vulnerability of households, smallholder farmers, pastoralists, markets and local services in Biu and Kwaya Kusar to changing rainfall patterns, rising temperatures, and extreme events such as drought, flooding and heat stress.[80]

ii. **Climate mitigation and low-carbon development sub-sector:** Focuses on interventions to reduce greenhouse gas emissions at the local scale (e.g., production and use of clean cooking, solar products, reforestation/afforestation, and improved livestock and crop practices). These activities also create green jobs and support the local green economy.[81]

iii. **Green economy and sustainable livelihoods sub-sector:** Focuses on promoting climate-smart agriculture (CSA), value-chain development (post-harvest handling and agro-processing), sustainable water management, circular waste management, and nature-based solutions (tree planting and landscape restoration) that combine economic opportunity with environmental stewardship.[82]

Biu (plateau and reservoir areas) and Kwaya Kusar (lowland and market towns) LGAs depend heavily on rainfed agriculture and small-scale irrigation (Biu dam/reservoir), with open grazing, soil degradation, and loss of tree cover as major cross-cutting concerns.[83]

Historically, communities on the Biu plateau and surrounding plains practised mixed cropping, pastoral mobility and the local use of forest and tree resources. In recent decades, increased population pressure, shifting cultivation, drought cycles and unsustainable resource extraction have accelerated land degradation and reduced tree cover through felling. Local research shows that farmers are aware of changing rainfall patterns and have adopted indigenous adaptation measures such as tree planting, but these measures are increasingly insufficient.[84] The Biu dam/reservoir (once intended for irrigation) has been under-utilised or at times abandoned; the potential for irrigated agriculture

[80] Borno State Climate Resilience Action Plan. (State plan summary / press materials). iceednigeria.org+1

[81] Federal Ministry of Environment (Nigeria). (2021). National Climate Change Policy for Nigeria (Policy Guide). Clean Technology Hub

[82] BFood and Agriculture Organization (FAO). (Year). Climate-Smart Agriculture in Borno State. FAO Open Knowledge. Open Knowledge FAO

[83] Save the Children / Mercy Corps / ACAPS (reports referenced). (2016–2022). Water supply and contamination concerns in Kwaya-Kusar and surrounding areas.Global Waste Cleaning Network -nigeria.mercycorps.org

[84] Mudi, Y. A., Danladi, H., & Waziri, I. M. (2019). Assessment of crop farmers' perception of climate change and indigenous adaptation strategies in southern part of Borno State. Journal of Agricultural & Environmental Studies. jaeess.com.ng

remains underdeveloped, while water-related vulnerabilities (contamination, seasonal scarcity) affect livelihoods. Furthermore, insurgency and the humanitarian crisis in North-East Nigeria have disrupted land use, markets and institutional delivery. Returning populations and recovery programmes create both pressures and opportunities to rebuild resilient, green livelihoods in the 2 LGAs. Recent Borno State planning explicitly links recovery with climate resilience. From tree-planting campaigns in Kwaya Kusar to Borno State's Climate Resilience Action Plan and donor-supported Climate Smart Agriculture investments, local actors are beginning to mainstream climate and green economy measures into recovery and development planning.

3.7.2 Key Stakeholders

Key stakeholders in this sector include the following:

i. **Government and public bodies:** such as Borno State Ministries of Environment, Agriculture, Water Resources, Planning & Economic Development; Borno State climate resilience coordination units; Biu and Kwaya Kusar Local Government Departments for Agriculture and Natural Resources, which serve as front-line for service delivery, community mobilisation, and local planning; and Federal institutions such as NIMET, the Federal Ministry of Environment, the National Council on Climate Change, and line ministries (Agriculture, Water Resources, Energy), which are primarily responsible for policy, NAP, and funding frameworks.

ii. **Donors and international partners:** This includes the EU, the World Bank, GIZ, the UN (FAO, UNDP), bilateral partners, and climate funds (e.g., the Green Climate Fund). These partners support state and local climate-resilience programming, CSA, renewable energy, and ecosystem restoration. Evidence of EU/ICEED and other donor support to Borno was noted in the state action plan processes.[85]

iii. **NGOs, INGOs and Civil Society:** Local NGOs and CBOs engaged in tree planting, livelihood recovery, water and sanitation, and youth engagement (e.g., Mercy Corps and Save the Children in localised actions). They are critical for community outreach, behaviour change (clean cooking, tree planting), and monitoring.

iv. Private sector and informal actors: agro-processors, market traders, small solar businesses, artisans and fuelwood supply chains. These stakeholders and local enterprises can be affected by climate impacts and play a central role in green economy transitions (e.g., solar home systems, clean cookstoves, agro-processing). The emerging regulatory push for ESG disclosure also creates incentives for larger private actors.[86]

v. Research and Academic Institutions: The University of Maiduguri, agricultural research institutes, and environmental consultancies provide local studies (farmer perceptions, water quality, CSA design). They also support monitoring and evaluation and develop context-appropriate innovations.

3.7.3 Current Situation and Performance

a. Coverage & Access — who is reached and who is left behind (gender, age, disability, displacement):

In Biu and Kwaya Kusar, coverage of climate-sensitive services and green-economy interventions is growing but remains uneven; households in market towns and wards near

[85] Borno State Climate Resilience Action Plan. (State plan summary / press materials). iceednigeria.org+1

[86] Reuters / News. (2024). Nigeria pushes ESG and environmental reporting; new disclosure roadmaps.ReutersAP News

rehabilitated infrastructure (market centres, roads, or pilot solar installations) tend to access new services first, while remote farming and pastoral hamlets are often left behind. Returned and recently relocated households, often with limited assets, face exclusion from formal support because programmes tend to prioritise accessible, aggregated beneficiary groups (e.g., existing farmer cooperatives) over scattered, newly returned households. Disaggregation by gender and age reveals persistent inequities: women (especially female-headed households) and adolescent girls shoulder disproportionate burdens from reliance on biomass (firewood/charcoal collection) and water collection, which reduces time for income-earning activities and schooling; older people and persons with disabilities (PWDs) face additional barriers to physically accessing distribution points for solar home systems (SHS), improved stoves, or extension events. These patterns align with displacement and returnee data for north-east Nigeria and Borno, which show variable access across communities and highlight the need for targeted outreach to women, youth and PWDs in LGA programming.[87] Interventions in the 2 LGAs should therefore bundle outreach with mobile delivery (village fairs, women-only distribution days), cash or voucher subsidies for the poorest households, disability-inclusive distribution plans, and deliberate inclusion of returnee households in beneficiary registries to close access gaps.

b. Service Delivery & Infrastructure — availability, quality and accessibility of facilities/services:

Infrastructure for climate-sensitive service delivery in these LGAs shows promising pilot projects but limited scale. The Biu Dam (see Plate 3), publicly discussed by the state government for rehabilitation, is recognised locally as a key asset that the state government has begun to revive.



Plate 3: Dilapidated Biu Dam
Source: Borno State Ministry of Water Resources

[87] Press reports / Government statements (on Biu Dam). (2025). Borno government announces plans to resuscitate Biu Dam to boost irrigation farming. NatureNews / Aljazirah News / PeoplesDaily coverage.

It could expand dry-season irrigation, fisheries and productive uses for Biu and downstream communities. Until full rehabilitation occurs, irrigation coverage remains low, and farming is heavily rain-dependent. In Kwaya Kusar, site-specific studies (e.g., the Jaffi Waterfalls feasibility study) identify micro-hydro potential that, if developed, could power small productive uses and village electrification. However, these remain at the feasibility/early planning stages rather than at operational scale. Decentralised solar (SHS and mini-grids) is scaling nationally and has created demonstration effects in parts of Borno, but last-mile distribution, the affordability of productive-use appliances and arrangements for operations & maintenance (O&M) are recurring constraints that limit sustained service quality and adoption in more remote wards of Biu and Kwaya Kusar. Finally, climate information services (seasonal forecasts and advisories) are delivered by NiMet at the national/state level. Farmers need to be reached via SMS or radio, or through extension workers or farmer groups—but network coverage and phone ownership limit reach for the most remote and poorest households.[88] Focusing investments on piloting micro-hydro/small solar mini-grids around Jaffi could markedly improve access to productive water and energy. Plate 4 shows different views of Jaffi waterfall in Kwaya Kusar Local Government Area.

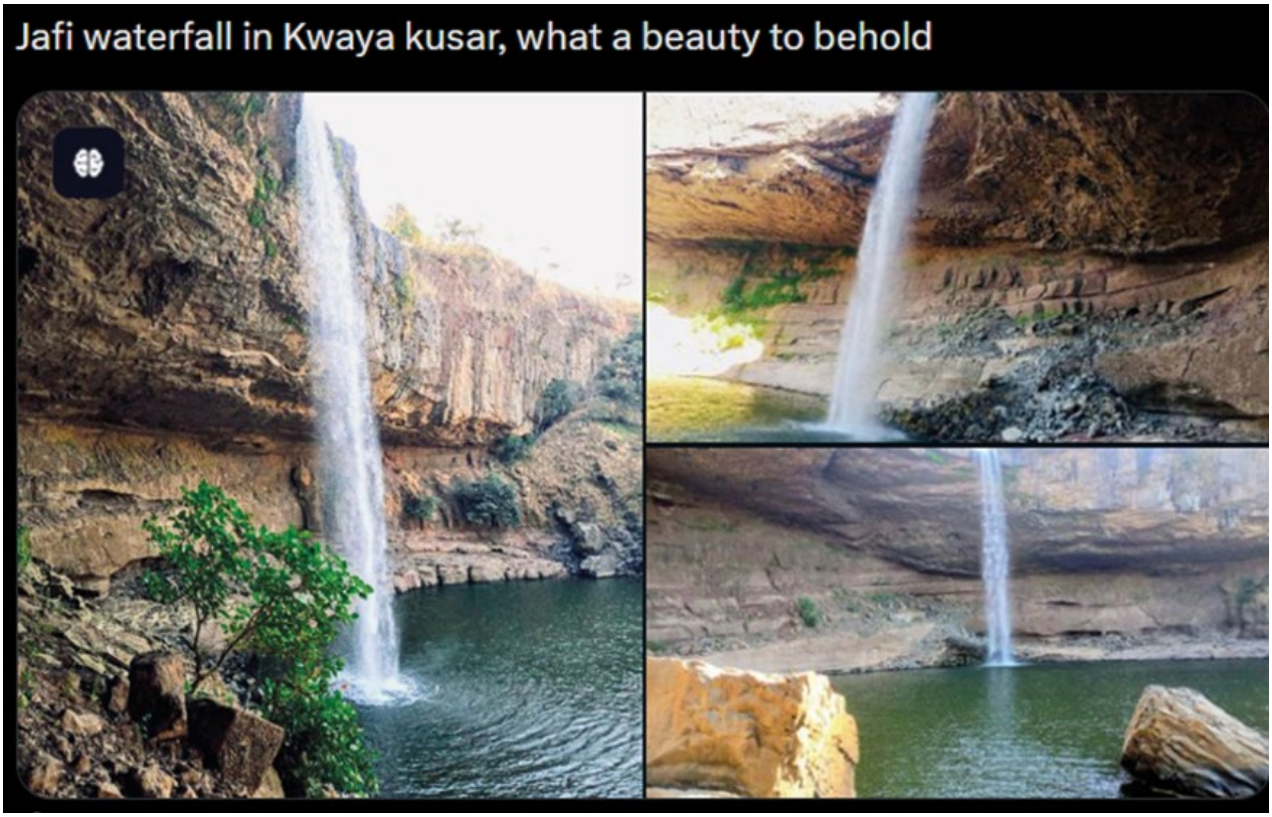


Plate 4: Jafi waterfall

Source: Borno State Ministry of Water Resources

[88] Feasibility study (authors). (2019). Feasibility study of Jaffi Waterfalls as a source of micro-hydropower for Kwaya-Kusar communities (feasibility/academic brief). Zenodo / Academia deposits. https://zenodo.org/records/3253353 and https://www.academia.edu/39676675. ZenodoAcademia

the national/state level. Farmers need to be reached via SMS or radio, or through extension workers or farmer groups—but network coverage and phone ownership limit reach for the most remote and poorest households. Focusing investments on piloting micro-hydro/small solar mini-grids around Jaffi could markedly improve access to productive water and energy. Plate 4 shows different views of Jaffi waterfall in Kwaya Kusar Local Government Area.

c. Capacity & Human Resources — workforce size, skills and distribution:

Human resource capacity at the LGA level (extension agents, environment desk officers, local solar technicians) is limited relative to the needs of climate adaptation and green economy scale-up. Project frameworks (e.g., ACReSAL) explicitly allocate funds for extension technical assistance and capacity building because this bottleneck undermines uptake of climate-smart practices; similarly, clean-energy and mini-grid programmes identify a shortage of local technicians trained in system installation, repair and financial record-keeping. NiMet and partners in some locations are bridging advisory gaps by providing annual predictions, conducting media interviews and awareness-creation fora, and packaging seasonal forecasts for SMS distribution, but local intermediaries remain essential to translate forecasts into actionable, context-specific advice. Therefore, investments in training for extension agents, women-led groups, and local youth technicians in Biu and Kwaya Kusar should be a priority.[89] There is a need to implement and scale short technical courses for solar technicians and stove artisans, provide mobility stipends for extension visits, and formalise local "service hubs" (in market towns) that aggregate repair services and parts for energy and irrigation equipment in the 2 LGAs.[90] Biu and Kwaya Kusar have not recorded significant information flow for their people in recent years; as a result, they need to connect with NiMET representatives and create distribution pathways to reach farmers and other community members.

d. Financing and Budget Trends — sources of funding, expenditure patterns and gaps:

There are no dedicated budget lines for climate change and green economy interventions in either LGA. Financing for climate and green economy initiatives relevant to Biu and Kwaya Kusar is largely programme-based and donor-funded. Examples include World Bank-financed ACReSAL, which funds landscape restoration, extension and small water infrastructure; the Nigeria Electrification Project (NEP) and REA-led programmes which deploy SHS and mini-grids; and state-level action plans that mobilise EU and other donor support for climate resilience. While these funding streams have enabled pilot infrastructure, such as tree-planting campaigns, small solar systems and irrigation rehabilitation planning, there is a need to push for recurrent budget lines at LGA level for O&M, fuel, extension incentives and targeted subsidies, which are limited or not publicly visible. A financing gap

[89] World Bank / Federal Government of Nigeria. (2022). Agro-Climatic Resilience in Semi-Arid Landscapes (ACReSAL) — Project documents and procurement notices. https://acresal.gov.ng/ and project portal. ACReSALWorld Bank

[90] Rural Electrification Agency (REA) / World Bank. (2024). Nigeria Electrification Project (NEP) — project update and performance report. World Bank Documents. https://documents1.worldbank.org/curated/en/099092023030529715/pdf/P1618850620a5e07008044027ecf3bbbdb2.pdf. World Bank

remains for sustaining services beyond the project lifecycle; for example, mini-grids require tariff revenues and local payment options to be financially viable, and rehabilitated dams require budgeted O&M and user-committee funds for equitable water allocation. The state's public pledges (e.g., to resuscitate Biu Dam) signal political commitment, but translating that into sustained LGA-level service financing will demand blended approaches (state/donor capital, results-based grants for operations, microfinance for productive appliances, and social subsidies for the poorest). Therefore, financing packages should combine capital grants (for infrastructure), small, targeted subsidies or voucher schemes (for SHS and improved stoves), and revolving funds or micro-credit for productive-use appliances to ensure uptake and long-term service viability.

e. Technology and Innovation — digital tools, new approaches and innovation uptake:

Biu and Kwaya Kusar are at a technological inflexion point where a few proven innovations, if appropriately combined, could yield outsized benefits. First, digital climate advisory services (NiMet's Seasonal Climate Predictions and SMS partnerships) can deliver timely messages on planting dates and dry-spell alerts; the technology works best when relayed by trusted local extension agents or radio stations that provide translation and local scheduling. Second, decentralised renewables (SHS for households, mini-grids and micro-hydro) are technically feasible and locally relevant: the Jaffi waterfalls feasibility study points to micro-hydro potential in Kwaya Kusar, while Biu's reservoir could support small solar-pumping schemes. Third, climate-smart agriculture toolkits (cover crops, zai pits, agroforestry and water-harvesting) promoted under ACReSAL and FAO programmes are low-tech but effective when coupled with seed inputs, demonstration plots and access to markets. The challenge of innovation is not the absence of technologies but ensuring bundled delivery, e.g. linking energy systems with productive appliances, extension and financing, so that installed technologies are used productively rather than under-utilised.[91]

f. Community Perceptions & Satisfaction — beneficiary and stakeholder insights:

Studies and field reports from southern Borno indicate that communities in Biu and Kwaya Kusar recognise climate change (erratic rains, longer dry spells, hotter temperatures) and generally welcome interventions that reduce time burdens, such as improved, energy-efficient stoves that reduce dependence on fuelwood, shorten energy collection time, and increase water or energy reliability. Local reactions to pilot projects are often positive when benefits are visible and immediate (e.g., improved yields from small irrigation plots, lighting that extends evening market activity), but satisfaction declines when projects lack spare parts, after-sales support, or affordable tariffs. Returnee and poorer households frequently report being excluded from formally targeted benefits because of lack of awareness, distance to distribution points, or inability to pay upfront costs. Importantly, communities consistently request bundled solutions, including water, energy, market access and training, rather than standalone hardware, because the multiplier effect determines whether a

[91] NiMet (Nigerian Meteorological Agency). (2025). Seasonal Climate Prediction (SCP) — 2025. https://nimet.gov.ng/publication_detail?id=42. NiMet+1

technology meaningfully improves livelihoods. These perceptions underline the importance of local maintenance capacity and social inclusion in project design.[92]

g. Concluding synthesis (what the evidence says for Biu & Kwaya Kusar):

Biu and Kwaya Kusar are well placed to benefit materially from ongoing state and national investments (Biu Dam rehabilitation prospects, ACReSAL landscape work, NEP/REA solar deployment, and NiMet climate advisories). Yet the critical bottlenecks are (1) scaling from pilots to LGA-wide services, (2) ensuring inclusive access for women, youth, PWDs, and returnees, (3) closing O&M and recurrent financing gaps, and (4) building local technical capacity for durable service delivery. Programmes that intentionally bundle infrastructure, finance, training, and community engagement, and pilot the rehabilitation of the Biu Dam and small hydropower or solar clusters around Jaffi, will likely shift the LGAs from fragile, rain-dependent livelihoods towards diversified, climate-resilient green economies.

3.7.4 Sector Strengths, Gaps, and Challenges

a. Strengths / Enablers

Biu and Kwaya Kusar benefit from a clear and growing policy and programme platform at state and national levels, creating opportunities to scale climate and green-economy action. Borno State's Climate Resilience / Climate Action Plan offers an explicit roadmap covering climate-smart agriculture, sustainable water resource management, clean energy, forestry and commerce, which local actors can use to align investments and access donor support. The plan also proposes institutional arrangements (steering and inter-ministerial committees) that can strengthen coordination between state and LGAs. This formal policy momentum lowers transaction costs for donors and NGOs to design LGA-level pilots and link them to state planning processes. Project-level financing and technical assistance are already flowing into Borno and can be channelled to Biu and Kwaya Kusar. The World Bank-financed ACReSAL project is actively implementing landscape restoration, climate-smart agriculture packages, and small water infrastructure across northern states, and explicitly provides mechanisms for extension support and community-level investments relevant to southern Borno LGAs. Similarly, national electrification and DRE (distributed renewable energy) initiatives, including market-catalysing deals for rural mini-grids, expand the pool of financing and private-sector partners able to deploy solar and mini-grid solutions near towns like Biu and Kwaya Kusar. Together, these public-sector programmes and private deals create an enabling finance pipeline for demonstration and scale-up.[93]

Local natural assets and technical feasibility studies offer practical entry points for green investment. The presence of water infrastructure, such as the Biu reservoir/dam (recognised in state discussions as a rehabilitable asset), and the documented feasibility

[92] Food and Agriculture Organization, United Nations High Commissioner for Refugees, & World Food Programme. (2019). Woodfuel supply and energy demand assessment for Borno State, Nigeria (2013–2018). FAO Open Knowledge Repository. https://openknowledge.fao.org/items/6d7634ab-939e-4a34-b5b4-143e9f73575d. Open Knowledge FAO

[93] Reuters. (2025, March 10). Nigeria strikes $200 million deal to power rural areas with renewable mini-grids.Reuters. https://www.reuters.com/world/africa/nigeria-strikes-200-million-deal-power-rural-areas-with-renewable-mini-grids-2025-03-10/. Reuters

of micro-hydro at the Jaffi waterfalls in Kwaya Kusar provide concrete, place-based opportunities for productive water and renewable energy projects. When these assets are rehabilitated and linked to smallholder value chains (e.g., dry-season irrigation, solar-pumped irrigation, fishery recovery), they can act as rapid catalysts for income generation and resilience.

Finally, existing community interest and local knowledge about climate variability — such as farmers' adaptation to shifting rains, community tree-planting traditions, and a willingness to test improved stoves or solar lighting — are social enablers that reduce the behavioural friction of introducing new green technologies when projects are community-led and gender-sensitive. Project experiences in Borno show greater uptake where beneficiaries see immediate, tangible benefits (time savings, lighting for markets, small irrigation yields).[94]

3.7.5 Gaps / Weaknesses

Despite these enablers, several structural gaps constrain current performance. First, coverage and scale are insufficient; most green economy investments remain pilot projects or limited location-based experiments rather than LGA-wide deployments. National mini-grid and Solar Home Systems (SHS) rollouts are accelerating, but many wards in Biu and Kwaya Kusar remain off-grid or rely on biomass for cooking. The FAO/UNHCR/WFP wood fuel assessment and field studies document heavy reliance on firewood and charcoal, which perpetuates health risks and environmental degradation if alternative fuels or stoves are not widely accessible. This gap means the poorest, most remote households (often women-headed or people with disabilities) are least likely to benefit.[95]

Second, local institutional and human resource capacity is weak relative to the scale of the task. Extension ratios in northern Nigeria are well below best practice, and Borno's ADP and LGA environment/agriculture desks are understaffed and under-resourced; projects routinely report shortages of trained solar technicians, pump mechanics, and community extension workers. This scarcity impairs both the roll-out of new practices (CSA, irrigation management) and the sustainability of hardware (mini-grids, pumps, cookstoves) because local O&M capacity and spare parts supply chains are limited. ACReSAL and other project documents explicitly budget for capacity building because the gap undermines uptake.[96]

Third, financing design has weaknesses for long-term sustainability. Capital grants and donor financing can build infrastructure, but recurrent financing for operations, maintenance and replacement (O&M), as well as demand-side subsidies for the poorest households, are often missing or poorly structured at the LGA level. Mini-grids and irrigation schemes require predictable

[94] Feasibility study authors. (2019). Feasibility study of Jaffi Waterfalls as source of power generation for communities within and around Kwaya-Kusar locality, Borno State, Nigeria (feasibility brief). Zenodo / Academia. https://zenodo.org/records/3253353. Zenodo

[95] Food and Agriculture Organization, United Nations High Commissioner for Refugees, & World Food Programme. (2019). Woodfuel supply and energy demand assessment for Borno State, Nigeria (2013–2018). FAO Open Knowledge Repository. https://openknowledge.fao.org/items/6d7634ab-939e-4a34-b5b4-143e9f73575d. Open Knowledge FAO

[96] Agro-Climatic Resilience in Semi-Arid Landscapes (ACReSAL) Project. (n.d.). ACReSAL — Project portal. World Bank. https://acresal.gov.ng/ and World Bank project pages. ACReSALWorld Bank

revenue streams and water-user governance arrangements; without bundled financing (capital + O&M + demand stimulation), projects risk under-utilisation or failure after donor support ends. Public budget transparency and visible LGA budget lines for climate/green economy operations are limited, complicating local planning.

Finally, data and targeted beneficiary registries are weak. While state and national forecasts and displacement tracking exist, granular LGA-level monitoring (service coverage maps, gender-disaggregated beneficiary lists, disability-inclusive registries) is limited — reducing the ability to target subsidies, monitor equity outcomes, or scale the most effective pilots across wards. [97]

3.7.6 Challenges (political, economic, environmental, cultural, operational)

i. Political and governance challenges include competing priorities across recovery, security and development; Borno's planning horizon must balance urgent humanitarian needs with long-term resilience investments. Political attention and state pledges (e.g., interest in dam rehabilitation) can open doors, but political transitions, procurement delays, and multi-level coordination failures across all levels of government often slow project delivery or fragment responsibilities for O&M. Establishing clear LGA mandates, budget allocations and inter-agency coordination mechanisms is essential but politically and institutionally demanding.[98]

ii. Economic constraints are significant: even when infrastructure is available, household affordability limits adoption of SHS, productive appliances and clean fuels. Supply chains (for spare parts, stoves, pumps) and local markets for value-added produce are shallow; without demand stimulation and micro-finance for productive investments, households cannot convert access to electricity or water into reliable incomes. Broader macroeconomic pressures (inflation, currency volatility) can further raise equipment costs and depress private-sector appetite for rural investments. National DRE deals and NEP progress lower these barriers at scale, but local financing and tariff design remain critical.

iii. Environmental and climate challenges are the sector's core rationale: increasing rainfall variability, episodic floods and longer dry spells in the Sudan–Sahel ecotone undermine yields, heighten water stress and accelerate land degradation. Reversing soil erosion and restoring tree cover are technically feasible but require persistent, landscape-scale investment and sustained community engagement; one-off tree-planting campaigns without maintenance yield limited results. Moreover, continued dependence on wood fuel perpetuates deforestation unless alternatives are affordable and culturally acceptable.

iv. Cultural and social constraints, such as gender norms and social roles, shape who can access assets, training and credit. Women often have less control over finances, less free

[97] NM Round 47 north-east (May 2024)_final.pdf

[98] International Centre for Energy, Environment & Development (ICEED) & Borno State Government. (2024). Borno State Climate Resilience Action Plan (summary / launch materials). ICEED. https://iceednigeria.org/press-release/clean-cooking-energy/Borno%20State%20Climate%20Resilience%20Action%20Plan.pdf. iceednigeria.org

time for training (due to domestic labour), and less physical access to fuel or appliance distribution points. Cultural preferences for cooking methods and tastes can slow the adoption of alternative cooking technologies unless interventions are co-designed with women users and accompanied by behaviour change efforts. Including youth and PWDs also requires accessible programme design and targeted outreach.[99]

v. Operational challenges, including insecurity and logistics, raise the cost and complexity of working in parts of Borno; fragile roads and dispersed settlements increase distribution and O&M costs; and monitoring and evaluation systems at LGA level are weak, making adaptive management harder. Donor-driven projects help, but legacy operational constraints mean sustained success depends on deliberate investments in transport, local markets, maintenance hubs, and simple, locally appropriate procurement models.

The evidence indicates that Biu and Kwaya Kusar have the policy platforms, project pipelines, and place-based assets (Biu reservoir, Jaffi waterfalls) needed to accelerate green-economy transitions, but gaps in coverage, capacity, and financing currently limit their impact on the poorest and most remote households. The most effective programmes should:

i. Bundle capital investments with O&M and demand stimulation (tariff design, vouchers, micro-credit for appliances);

ii. Invest aggressively in local technical capacity (solar and pump technicians, extension workers, stove artisans);

iii. Embed inclusion mechanisms (gender-sensitive targeting, PWD inclusion, returnee registries); and

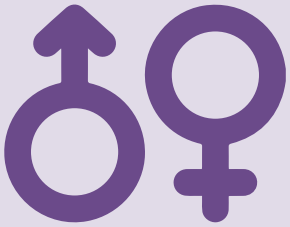
iv. Sequence investments to rehabilitate proven assets (Biu dam, targeted micro-hydro/solar clusters) to deliver visible short-term benefits that build community trust and create market anchors for longer-term green value chains.

[99] Woodfuel supply and energy demand assessment for Borno State, Nigeria (2013–2018)

Gender Sector

3.8.1 Sector Profile and Context

The Gender sector in Biu and Kwaya Kusar encompasses a range of programmes, services and interventions aimed at reducing gender inequalities and protecting the rights, health, safety and economic opportunities of women, men, girls, boys and excluded groups in both LGAs, with an emphasis on women and girls who are disproportionately affected by conflict, displacement and poverty. In practice, this includes sub-sectors such as protection from gender-based violence (GBV) and care for survivors (clinical management of rape, psychosocial support, safe referrals), sexual and reproductive health and rights (SRHR), economic empowerment and livelihoods for women, women's participation and leadership in local governance, gender-responsive WASH and education interventions, and social protection measures targeting female-headed and vulnerable households. Target populations are diverse and include host-community women and girls, internally displaced persons (IDPs—many of whom are youth and female-headed households), adolescent girls (including out-of-school girls and child brides), survivors of GBV, women farmers, and men and traditional leaders who influence gender norms. In Kwaya Kusar and Biu, gender programmes are needed to address the specific vulnerabilities created by protracted conflict (abductions, displacement, disrupted services), seasonal livelihoods (farming, fishing), and customary social norms that influence women's mobility, education and economic access. [100]



Gender dynamics in Biu and Kwaya Kusar have been shaped by a mix of long-standing social norms, socio-economic marginalisation, and, since 2009, the cumulative impact of the Boko Haram insurgency and related insecurity across northeastern Nigeria.

Historically, women in these LGAs participated in farming, petty trading, and household management but faced barriers to formal education, land ownership, and public decision-making due to patriarchal norms and limited access to services. From the mid-2010s to date, the sharp increase in conflict has amplified existing gendered vulnerabilities: it has increased displacement, the number of female-headed households, and the incidence of sexual and gender-based violence in displacement settings and areas of insecurity, while disrupting markets and health services and curtailing access to SRHR and maternal care. Over the last decade, humanitarian responses have established GBV sub-sector mechanisms, referral pathways, and some SRH services in the northeast, but service coverage remains uneven and often insufficient in rural LGAs. Recent humanitarian and development documents describe the situation as high rates of GBV, with accompanying barriers to

[5] Baseline summary Report: Biu LGA, Borno State, Nigeria | Knowledge

survivors' access to services in Borno. They also highlight challenges for women's economic recovery and participation in local governance. At the community level, programmes (including WASH, livelihoods, and adult literacy interventions) show localised gains in women's representation in committees and economic activities, but these are fragile and often donor-dependent.[101]

Results in Tables 12 and 13 show girls' access to education and incidences of domestic violence in Biu and Kwaya Kusar LGAs.

Table 12: Children's right to education in Biu and Kwaya Kusar LGAs

	Biu LGA				Kwaya Kusar LGA			
	Yes	No	Total	Percentage of girl children having access to education	Yes	No	Total	Percentage of girl children having access to education
Female	151	7	158	95.6%	194	0	194	100%
Male	170	6	176	96.6%	130	0	130	100%

Source: Field survey 2025

The results indicated that more than 95% and 100% of respondents from Biu and Kwaya Kusar, respectively, reported no restrictions on girls' right to education, and the majority (58.68% and 78.64% for Biu and Kwaya Kusar, respectively) said the incidence of domestic violence is not on the rise in their communities. Although gender-based violence seems to be minimal in the two LGAs, respondents reported that victims of such violence are usually persecuted or punished, as seen in Table 14 below. 73.35% and 79.57% said perpetrators of gender-based violence are usually punished

3.8.2 Key Stakeholders

A multi-layered stakeholder ecosystem operates across Biu and Kwaya Kusar, spanning government bodies, humanitarian and development organisations, donors, community groups and private actors. The key government actors are the Borno State Ministry of Women Affairs and Social Development (lead for gender programming at state level), the State Ministry of Health (SRH and clinical care), the Police and relevant justice institutions (for criminal protection and prosecution), and LGA health and social welfare units, which deliver or coordinate local services. Humanitarian and development actors active in the northeast and in these LGAs include UN agencies (UNFPA, UN Women, UNICEF, UNHCR), international NGOs and national NGOs delivering GBV case management, SRH, livelihoods and protection services, and WASH actors who mainstream gender in water and sanitation programming.

Donors and funders (multilateral and bilateral donors and pooled humanitarian funds) shape programme

[101] United Nations High Commissioner for Refugees (UNHCR). (2018, January–June). Report on sexual and gender-based violence response for Borno, Adamawa, and Yobe States. UNHCR Operational Data Portal. Retrieved from https://data.unhcr.org

availability and scale; civil society and community stakeholders, including women's associations, traditional and religious leaders, youth groups, women-led savings/cooperatives and community-level WASH and market committees, are critical for mobilisation, prevention work and sustaining outcomes. Private sector actors (local traders, agri-value chain actors and microfinance providers) also affect women's access to markets and finance; partnerships that link women producers to market opportunities are recurring priorities in resilience and recovery programming.

Multi-stakeholder GBV coordination platforms and referral networks at state and LGA level bring many of these actors together, but coordination effectiveness varies across locations and over time, depending on funding, security and leadership capacity.[102]

3.8.3 Current Situation and Performance

a. Coverage and Access — Who is being reached and who is left behind

Gender sector interventions in Biu and Kwaya Kusar currently reach a mix of populations: women and girls in both host communities and internally displaced person (IDP) sites; adolescent girls targeted by prevention and risk-reduction activities; survivors of gender-based violence (GBV) who access services; and some women engaged through livelihoods, savings groups and WASH committees. Humanitarian GBV and SRH services, often organised through UN agencies, international NGOs, and the Borno State Ministry of Women Affairs, prioritise IDP sites and accessible host-community hubs, so women near service centres receive most of the benefit. However, multiple reports note important gaps in the sector; for example, rural and newly returned households, older women, persons with disabilities, unmarried adolescent girls, and women living in insecure or hard-to-reach wards are frequently left behind due to distance, stigma, mobility constraints and insecurity. Child and early marriage and teenage pregnancy remain reported concerns in the LGAs and other parts of the Northeast, often affecting adolescent girls' access to education and SRH services. Data systems and assessments also show that many GBV incidents go unreported because survivors fear stigma, reprisals or lack trust in services; consequently, official caseloads only partially reflect true need.[103]

b. Service Delivery and Infrastructure — Availability, quality, and accessibility

Service availability for gender outcomes across both LGAs is mixed. At the LGA and community levels, humanitarian partners and the state ministry support some dedicated GBV referral pathways, community-based safe spaces, and SRH services, but their density and quality vary. Biu, with larger population centres and an NGO presence, generally has better access to clinical management of rape, psychosocial support points, and referral mechanisms than more remote wards. Kwaya Kusar benefits from targeted WASH and protection interventions documented in earlier LGA

[102] United Nations Population Fund (UNFPA). (n.d.). Northeast Nigeria humanitarian situation report. UNFPA Nigeria. Retrieved from https://nigeria.unfpa.org

[103] ReliefWeb — assorted GBV & LGA reports including Kwaya-Kusar LGA WASH baseline (Sep 2017) and GBV SOPs repository. ReliefWebresponse.reliefweb.int

assessments (e.g., WASH baseline studies), but services there are fewer and more fragile. Clinics often lack consistent supplies (contraceptives, post-exposure prophylaxis for sexual assault), trained GBV caseworkers, and private spaces for safe counselling; long travel distances and transport costs further restrict women's access. Humanitarian reports emphasise that although standard operating procedures and GBVIMS-linked referral systems exist, implementation at the primary health and LGA levels is inconsistent, resulting in uneven survivor care, documentation gaps, and delays in legal or social protection follow-up. Seasonal access constraints (rainy-season roads) and episodic insecurity also degrade service continuity.

c. Capacity & Human Resources — Workforce size, skills, and distribution

Human resources for gender programming in these LGAs are constrained. The formal government workforce (LGA health staff, social welfare officers, police gender desks) is limited, often overstretched, and sometimes lacks GBV-specific training. Humanitarian actors have trained cadres of psychosocial support workers, case managers and community focal points, but these teams are donor-dependent and concentrated in larger settlement areas. Several sector reviews and training agendas document targeted capacity-building workshops for stakeholders from Biu and Kwaya Kusar, indicating awareness of gaps; however, retaining trained staff remains a challenge due to irregular funding, security redeployments, and limited career pathways. Specialised clinical staff for SRH and the clinical management of rape are particularly scarce at peripheral health centres; referrals often require transport to larger facilities.

d. Financing & Budget Trends — Sources, expenditure patterns, and gaps

Financing for gender work in Biu and Kwaya Kusar flows through three main channels: (1) national and state government budgets (Ministry of Women Affairs line items, health budgets), (2) humanitarian pooled funds and bilateral/multilateral donor grants from UN agencies and NGOs, and (3) small-scale contributions from local NGOs and community groups. Humanitarian appeals and GBV sub-sector funding have provided most programme implementation funding in recent years, particularly for emergency GBV and SRH services. However, sector analyses indicate chronic underfunding and short-term, project-based financing that limits continuity: lifesaving GBV and SRH services are often sustained only while specific grants are active. State and LGA budget allocations for gender-responsive services exist on paper but are frequently insufficient to cover sustained staffing, commodities and transport subsidies. Monitoring documents and annual NGO reports point to funding gaps for specialised referrals (safe houses, legal aid), durable livelihood support for survivors, and decentralising services to remote wards. This reliance on humanitarian funding creates sustainability risks when donor priorities shift.

e. Technology and Innovation — Digital tools, new approaches, uptake

Adoption of digital and innovative approaches in gender programming is emerging but constrained by connectivity, literacy and data-security concerns. The GBVIMS platform and associated digital reporting tools are used in the northeast to harmonise incident reporting and referrals, improving coordination and shaping resource allocation where implemented. Mobile phone networks and simple

digital messaging have been used in awareness campaigns (e.g., 16 Days of Activism) and to inform communities about available services, but reach remains uneven among the poorest and the least literate. Some partners piloted community hotlines, remote psychosocial support, and digital mapping of services to reduce travel and improve referrals, promising approaches where security and power allow. However, concerns about confidentiality, safe access to devices (particularly for survivors in shared households) and the digital exclusion of women with low literacy or disabilities remain significant barriers to scaling tech solutions across Biu and Kwaya Kusar.

f. Community Perceptions & Satisfaction — Insights from beneficiaries and stakeholders

Community perceptions are mixed but instructive. Beneficiaries and local stakeholders commonly express appreciation for life-saving GBV and SRH services where available, and they credit community outreach and women's groups with raising awareness and reducing harmful practices locally. Workshops and community engagements in Biu and Kwaya Kusar show stakeholder willingness to participate in prevention dialogues and support referral mechanisms. At the same time, people frequently voice dissatisfaction with limited service hours, a lack of confidentiality in small clinics, transport costs for referrals, and the slow pace of legal redress. Survivors and women from remote households report that services are "for those close to the town" and not for them. Stigma and fear of social consequences continue to prevent many survivors from seeking help; men and traditional leaders often remain only partially engaged in behaviour change efforts, which constrains norm transformation. These perceptions underscore the need for locally tailored, survivor-centred, and decentralised approaches that build trust and address economic and social barriers to access.

3.8.4 Sector Strengths, Gaps, and Challenges

Strengths / Enablers: Biu and Kwaya Kusar benefit from a stronger-than-typical humanitarian and coordination architecture for gender work in Northeast Nigeria, creating an enabling platform for service delivery and prevention. Over the past several years, GBV coordination mechanisms (GBV AoR, GBVIMS-aligned referral pathways and SOPs) and a cluster approach have been established across Borno, producing standardised referral pathways, shared reporting tools and routine multisectoral assessments that inform programming and resource allocation. These coordination gains mean that, when funding is available, partners can rapidly establish safe spaces, psychosocial support and clinical management of rape (CMR) services, and link survivors to multisectoral care. National and state policy instruments, including the federal gender policy architecture and Borno State's Ministry of Women Affairs structures, provide a formal policy anchor and enable donors and NGOs to engage government counterparts on sustainability planning and the mainstreaming of gender into health and WASH programmes. Community-level assets, such as active women's groups, savings and loans associations, and local leaders who have engaged in awareness campaigns, serve as important entry points for prevention, reporting and livelihood linkages. These enablers have been repeatedly cited in recent humanitarian reports as the critical foundations that enable lifesaving gender services to reach women and girls in accessible areas.[104]

3.8.5 Gaps / Weaknesses:

Despite these enablers, service coverage and quality remain uneven across both LGAs. First, decentralisation of services is limited: many peripheral wards lack trained GBV focal points, CMR capacity, confidential counselling spaces or legal aid, so survivors frequently must travel to larger towns (or cannot access care at all). Monitoring and GBV incident data indicate under-reporting, driven by stigma, fear of reprisals and limited safe reporting channels, which makes needs appear smaller than they are and skews service planning. Human resources are thin: LGA health, social-welfare and protection cadres are small, with few specialised clinicians or social workers retained in rural posts; donor-funded case managers and psychosocial teams fill gaps, but those roles are often temporary and unevenly distributed. Financing is another structural weakness — gender work in these LGAs relies heavily on short-term humanitarian grants and pooled funds; state and LGA budget lines for sustained GBV, SRH and survivor livelihoods are modest and frequently insufficient, creating continuity risks when projects close. Finally, data and accountability systems still have gaps: while partners use GBVIMS where they operate, coverage is incomplete, and confidentiality/data-protection practices vary, reducing the ability to plan by ward, monitor quality and ensure survivor safety. These weaknesses are repeatedly documented in HNOs and GBV AoR reviews for the northeast.[105]

3.8.6 Challenges:

The Gender sector in Biu and Kwaya Kusar faces interlocking political, economic, environmental, cultural, and operational challenges that shape what can be achieved on the ground. Some of these challenges include:

i. Political and security constraints: Ongoing insecurity, intermittent clashes, and the legacy of forced displacement impede service delivery and restrict partner movement. Some wards remain difficult to access or are periodically inaccessible, complicating outreach, supply chains, and staff supervision. This insecurity also deters survivors from seeking assistance and can disrupt justice processes. Protection and PSNE reports document how insecurity amplifies GBV risk and limits programme reach.

ii. Economic hardship and funding volatility: Widespread poverty and the macroeconomic squeeze in the region mean that households prioritise immediate survival over seeking health or psychosocial care; transport and opportunity costs therefore become practical barriers. Equally important, donor funding tends to be crisis-driven and short-term, producing stop-start programming and fragile sustainability for community-level services. Sector financing reviews and country gender analyses note this persistent gap between donor cycles and the need for sustained systems financing.

iii. Cultural and social norms: Entrenched patriarchal norms, stigma surrounding sexual violence and social sanctions against survivors reduce reporting and limit women's mobility, leadership and control over resources. Early and forced marriage, adolescent pregnancy and unequal access to education continue to shape girls' life trajectories and compound vulnerability. Community perceptions studies and survivor narratives in recent

[104] BORNO.pdf

[105] NGA-AllocDocs_2024_1275_984.pdf

literature highlight how these norms impede prevention and recovery.

iv. Operational and systems constraints: Fragmented service delivery (NGO-driven pockets of services), limited specialist staff (e.g., clinicians trained in CMR), inconsistent commodity supplies (contraceptives, post-exposure prophylaxis), and incomplete referral transport options undermine the quality of care. Data and case-management systems such as GBVIMS are helpful when active, but uneven coverage and confidentiality concerns limit their full utility for planning. Seasonal access issues (rainy-season roads, floods) and limited digital connectivity further complicate remote/tele support and logistics. These operational realities are reiterated in humanitarian sitreps and LGA assessments.

v. Inclusion gaps for specific groups: Women and girls with disabilities, older women, unmarried adolescent girls, newly returned households, and those living in very remote wards are more likely to be excluded from services. Language barriers, mobility challenges, stigma, and a lack of disability-sensitive programming mean these groups are frequently overlooked in both prevention and response efforts. Recent GBV AoR and HNO materials call attention to these intersecting vulnerabilities.

The Gender sector in Biu and Kwaya Kusar has credible coordination, committed partners and community anchors capable of scaling lifesaving services, but structural weaknesses in decentralisation, human resources and financing limit impact and sustainability. Effective next steps include deliberate investment in LGA-level systems (training and absorbing cadres into public systems), predictable multi-year financing for core survivor services and livelihoods, targeted outreach to excluded groups (disability-sensitive services and adolescent girls), and operational plans to ensure service continuity during insecurity and seasonal access constraints. Strengthening GBVIMS coverage while guaranteeing data protection and survivor confidentiality will improve targeting and quality. These measures align with recommendations in recent humanitarian, government, and research reports for the northeast.

Social Protection Sector

3.9.1 Sector Profile and Context

Social protection in Biu and Kwaya Kusar comprises public and publicly supported measures that prevent, reduce, and help households cope with poverty, vulnerability and shocks over the life course. It spans social assistance (e.g., cash transfers, school feeding, public works), social insurance (e.g., health insurance subsidies for the poor), labour protection (e.g., minimum standards), and shock-responsive/humanitarian cash and in-kind support delivered in crisis settings (conflict, displacement, drought).[106] Target groups include chronically poor households; IDPs and returnees; female-headed and child-headed households; persons with disabilities and older persons; children at risk; and working-age youth facing underemployment. In Kwaya Kusar, where households report drought and water stress as frequent shocks, and in Biu, which hosts IDPs and returnees, shock-responsive and resilience-building measures are particularly salient.[107]



Nigeria's modern social protection architecture expanded with the National Social Investments Programme (NSIP), launched in 2016, which bundles the Conditional Cash Transfer (CCT), N-Power, Government Enterprise and Empowerment Programme (GEEP), and National Home-Grown School Feeding Programme (NHGSFP). Pre-COVID, coverage was modest, targeting only about 1.6% of household members. This was scaled up after 2020, increasing cash support for people living in poverty. In the Northeast, protracted conflict since 2014 shifted emphasis towards humanitarian assistance and shock-responsive safety nets, with Borno integrating state-level recovery and durable solutions planning. Locally, Biu recorded rising IDP numbers in some rounds of displacement tracking, while Kwaya Kusar has appeared in humanitarian project footprints, shaping a trajectory in which social protection blends government safety nets with partner-led cash and food assistance and protection services.[108]

3.9.2 Key Stakeholders – who is involved

The social protection sector in Biu and Kwaya Kusar LGAs brings together a diverse set of actors at federal, state, local, and community levels, as well as development partners and civil society. At the federal level, the National Social Investment Programme (NSIP) and its implementing agency, NSIPA, provide overarching policy and programme

[106] World Bank. (2024). Nigeria—National Social Safety Net Program Scale-Up (NASSP-SU) Project (Project Paper). World Bank

[107] International Organization for Migration (IOM) Displacement Tracking Matrix. (2024). DTM Nigeria portal & reports (Rounds 46–47; return and intention surveys). DTM+2DTM+2

[108] Humanitarian Action. (2024). Organization/projects: Strengthening protection, assistance and support… Kwaya-Kusar (project listing). Humanitarian Action+1

platforms, including the Conditional Cash Transfer (CCT), the National Home-Grown School Feeding Programme (NHGSFP), the Government Enterprise and Empowerment Programme (GEEP), and N-Power. The National Social Safety Nets Coordinating Office (NASSCO), through the NASSP-SU project, plays a central role in maintaining social registers and coordinating cash transfer operations.

Complementing these efforts, the National Health Insurance Authority (NHIA) oversees the Vulnerable Group Fund (VGF), which subsidises health insurance for the poorest and most vulnerable households.[109] Meanwhile, the National Emergency Management Agency (NEMA) remains a critical player in disaster preparedness and response, operating at the interface between humanitarian relief and emerging shock-responsive safety nets.

At the state and local levels, multiple institutions are actively engaged. The Borno State Ministry of Women Affairs and Social Development leads social services, case management, and child and family protection in Kwaya Kusar, drawing on its strong local roots. The State Primary Health Care Development Agency and the State Health Insurance Scheme directly enrol poor households in subsidised health insurance via the VGF. The Borno State Emergency Management Agency (BOSEMA) coordinates humanitarian assistance at state level, while the Biu and Kwaya Kusar LGAs, through their Social Welfare Units, Ward structures, traditional leadership, and community development committees, support local targeting and grievance redress. In addition, an emerging State Social Protection Agency, currently under legislative consideration, aims to consolidate programmes and harmonise standards.

Development partners and donors play an equally significant role. The World Bank supports cash transfers and systems strengthening through NASSP-SU; UNICEF focuses on child protection and social services; the World Food Programme (WFP) provides food assistance and cash or voucher aid; UNHCR and IOM support protection, displacement monitoring, and returns; the Food and Agriculture Organisation (FAO) advances resilience-building for shock-affected households; and the EU and GIZ provide technical assistance for policy and systems strengthening.

Finally, non-governmental organisations and community actors are vital connectors between formal systems and grassroots realities. International and national NGOs, such as Save the Children, and local organisations, such as Life At Best Development, which has implemented projects in Kwaya Kusar, complement government programming through service delivery and advocacy. Equally important are community-based organisations (CBOs), village savings and loan associations (VSLAs), faith-based networks, Ward Development Committees, IDP camp committees, and traditional leaders, all of whom facilitate targeting, accountability, and feedback mechanisms at the community level.

3.9.3 Current Situation and Performance

a. Coverage & Access — Who is being reached and who is left behind

Social protection coverage in Biu and Kwaya Kusar is a mixed landscape of formal federal programmes (cash transfers, school feeding, limited livelihood

[109] National Health Insurance Authority (NHIA). (2022). National Health Insurance Authority Act (Gazetted copy); Vulnerable Group Fund (webpage). archive.gazettes.africaNational Health Insurance Authority+1

support) and an extensive humanitarian safety net delivered by UN agencies and NGOs. Federal platforms such as the National Social Safety Net Program and associated scale-up efforts have the mandate and financing to expand predictable cash assistance, but enrolment and receipt remain uneven across the two LGAs because of displacement dynamics, limited registry reach and logistical barriers in southern Borno. IOM DTM monitoring continues to record new arrivals, returns and protracted displacement across Biu and surrounding LGAs — meaning many households are still transient or living in host communities, making them harder to capture with standard social registry approaches.

Female-headed households, persons with disabilities, older persons and child-headed households remain disproportionately under-covered by stable government programmes and often rely on short-term humanitarian cash or in-kind assistance. Evidence from recent analyses of social assistance in conflict-affected Borno shows that conflict-exposed households are more likely to receive episodic humanitarian support than to be enrolled in predictable national transfers, increasing their vulnerability to asset erosion and food insecurity. Children in poorer households face compound exclusion: while the Home-Grown School Feeding Programme exists at national level, school attendance and programme reach are constrained by schooling disruptions and infrastructure damage in affected wards, so school-linked benefits do not reliably reach all eligible children in Biu and Kwaya Kusar.

b. Service Delivery & Infrastructure — Availability, quality and accessibility

Service delivery in these LGAs is shaped by two parallel systems. First, humanitarian partners provide food, cash-based assistance, protection case management and emergency health and nutrition services. These are often well-resourced for immediate needs but are short-term and project-driven. Second, state and LGA structures (social welfare units, primary health care facilities, schools) are rebuilding after years of disruption. In Biu, recent investments and donor support (including WHO and partners) to expand Biu General Hospital and primary health infrastructure are improving service availability and creating entry points for social health protection (e.g., enrolment under the NHIA Vulnerable Group Fund), but gaps remain in coverage, supply chains and referral systems at ward level.

Physical access remains a major constraint: damaged roads, long distances to functioning cash distribution points or hospitals, and seasonal constraints (roads impassable in the rainy months) reduce timely access for remote and poorer households. Improvements in market functioning have made cash transfers more usable where they reach beneficiaries, but service quality (staffing, commodities, dignity of delivery) varies across communities.

c. Capacity & Human Resources — Workforce size, skills and distribution

Human resource capacity at the LGA level is limited. Social welfare and case-management staff are few and concentrated in LGA headquarters, leaving rural wards thinly served. Health and education staffing shortages persist despite recent recruitment and donor-funded training; many health posts lack clinicians or trained community health workers able to support social-protection referrals (e.g., linking malnourished children to cash-for-nutrition or health insurance enrolment). Humanitarian actors bring trained protection officers and

cash-assistance teams, but these skills are project-bound and do not always translate into sustained government capacity. Capacity-building programmes (technical assistance from development partners) are active but need scaling and coordination to professionalise state and LGA teams for long-term social protection delivery.

d. Financing & Budget Trends — Sources, patterns and gaps

Funding for social protection in Biu and Kwaya Kusar comprises: (a) federal budget lines and donor financing for national programmes (NASSP/NASSCO & NASSP-SU scale-up), (b) state budget allocations for health, women's affairs and social services, and (c) humanitarian donor funds (UN agencies, major INGOs) that finance emergency cash, food and protection. The World Bank–supported NASSP-SU represents a major potential financing stream for scaling transfers nationally, but actual subnational reach depends on state operationalisation, registry integration and logistical capacity. At the subnational level, LGAs generally have modest social sector budgets and competing reconstruction priorities, so fiscal gaps continue to prevent predictable, locally managed social protection. This financing mismatch, in which large donor/federal programmes meet limited state/LGA absorptive capacity, is a core bottleneck to sustaining coverage.

There are also important financing opportunities: the NHIA's Vulnerable Group Fund institutionalises a financing mechanism to subsidise health costs for the poor, which could reduce out-of-pocket spending for vulnerable households in Biu and Kwaya Kusar if operationalised and paired with effective LGA-level targeting. However, realising VGF benefits requires coordinated enrolment drives and clarity on budget flows to the primary health level.

e. Technology and Innovation — Role of digital tools and new approaches

Digital tools are beginning to shape how social protection is delivered: national registries, biometric/ID systems, and mobile money platforms are core components of NASSP and humanitarian cash programming. Where connectivity allows, mobile cash distributions improve timeliness and reduce security risks of cash in transit. Yet coverage of digital ID and mobile money is uneven in rural wards; many households lack SIM registration, official IDs, or regular network access, excluding them from some digital enrollment pathways. Blended humanitarian-government data approaches (e.g., using DTM and NSR data to identify returnees/IDPs for enrolment) are gaining traction, but data protection and privacy safeguards must be strengthened at subnational levels as registries scale.

Innovation is also emerging in programming models: shock-responsive social protection (linking short-term humanitarian cash to existing national transfer systems) and integrated case management (linking cash with protection and health referrals) are being piloted in northeast Nigeria, offering pathways to more resilient and rights-based delivery — provided state systems are sufficiently resourced.

f. Community Perceptions and Satisfaction — What beneficiaries and local actors say

Community feedback from displacement and intention surveys indicates that beneficiaries value predictable cash and access to health and nutrition services more than one-off in-kind distributions, as cash supports dignity and local markets. However, common community grievances include (a) opaque

targeting and selection processes, (b) payment delays, (c) uneven geographic coverage (towns and camp settings prioritised over remote wards), and (d) weak grievance redress channels at LGA level. Returnees and host community households often express frustration when humanitarian assistance ends before government programmes are in place, creating protection and social cohesion risks. Local actors — traditional leaders, ward development committees and women's groups — repeatedly call for clearer communication, community-based targeting and more predictable support linked to livelihoods and health entitlements.

Biu and Kwaya Kusar's social protection landscape is transitioning from an emergency-dominated response to a hybrid model that could deliver more predictability. However, for efficient social protection service delivery, there is a need to address bottlenecks in registry and targeting inclusion (to reach mobile, displaced and marginalised groups); improve state/LGA capacity and financing (to operationalise federal and donor investments at ward level); and strengthen connectivity and digital inclusion (to make mobile cash and NHIS/VGF enrolment work for poor households). Strengthening community engagement and grievance mechanisms will be essential to build trust and reduce exclusion risks as programmes shift from humanitarian projects to social protection systems.

3.9.4 Sector Strengths, Gaps, and Challenges

a. Strengths / Enablers: Biu and Kwaya Kusar are part of a broader national and donor ecosystem that provides several key enablers for scaling social protection. First, an expanding national policy and financing architecture, most notably the National Social Safety Net Program scale-up (NASSP-SU) and the operational momentum behind national registries and shock-responsive design, offers an on-ramp for predictable cash and temporary shock support in the Northeast (World Bank, NASSP-SU). This federal platform provides resources and technical models to extend transfers and link short-term humanitarian cash to longer-term programmes where subnational capacity exists. Second, humanitarian and development partners' operational presence in both LGAs provides experienced cash-assistance teams, protection case-management systems, and logistics capacity that can be leveraged for system strengthening and piloting integrated approaches (IOM DTM; humanitarian partners). These actors have built relationships with communities and often maintain the operational agility needed in volatile contexts, a practical asset for any transition to more government-led systems. Third, national-level health financing reforms, especially the National Health Insurance Authority's Vulnerable Group Fund (VGF), provide a concrete financing instrument to reduce catastrophic out-of-pocket spending for the poorest households if operationalised at state and LGA levels. Where local primary health infrastructure and enrolment drives are aligned, the VGF could significantly improve social health protection for vulnerable households in Biu and Kwaya Kusar. WHO and NHIA engagement on operationalisation is already visible.

Finally, community structures (traditional leaders, ward development committees, women's groups and CBOs) remain active and trusted avenues for identification, grievance redress and social accountability. Where these structures are meaningfully engaged, programmes tend to have higher uptake and perceived legitimacy, a real enabler in contexts where formal registries struggle

to capture mobile or recently displaced households.[100]

3.9.5 Gaps / Weaknesses:

Despite these enablers, several structural gaps weaken social protection performance in the two LGAs. The most salient are coverage and targeting gaps: national registries and cash platforms do not yet reliably reach many displaced, returning, or highly mobile households in Biu and Kwaya Kusar, leaving a sizeable share of the chronically poor and shock-affected dependent on episodic humanitarian assistance rather than predictable safety nets (Diwakar; IOM DTM). The consequence is short funding cycles and interrupted support for those who need sustained assistance.

A second weakness is subnational delivery capacity. LGA social-welfare units, health posts, and ward-level staff are often understaffed, under-trained, and concentrated in headquarters, leaving rural wards poorly served. Donor-funded teams bring skills, but these are project-bound and do not always translate into durable public capacity. This human-resource gap reduces the ability to conduct community-sensitive targeting, case management, and linking beneficiaries to complementary services (health, education, livelihoods).

Third, financing fragmentation and unpredictability undermine planning: while federal programmes and donor funds exist, LGA budgets for social services are small, and reconstruction priorities compete for scarce resources. This mismatch between federal/donor funding streams and limited subnational absorptive capacity and budgets constrains the conversion of policy instruments (like NASSP-SU or VGF) into tangible, routine benefits at community level.

Fourth, digital exclusion and administrative barriers limit the uptake of mobile money and digital enrolment pathways. Many poor households lack IDs, SIM registration, or reliable network coverage, which disproportionately affects older persons, women with limited documentation, and remote dwellers, excluding them from otherwise efficient digital delivery channels. Data governance and protection practices are also uneven at subnational levels, raising ethical and operational risks as registries expand.

3.9.6 Challenges:

Beyond gaps, the sector faces acute and structural challenges that will shape prospects for progress. Foremost is the security and displacement dynamic. Ongoing instability and intermittent displacement create a mobile population that is difficult to register and serve through fixed-site programmes; sudden influxes or returns (recorded repeatedly in DTM rounds) require rapid scaling of assistance and make accurate targeting difficult without flexible, shock-responsive mechanisms. Security also raises operational costs and limits staff presence in remote wards.

A second challenge is the political economy and governance: mainstreaming social protection requires coordination across federal, state and LGA levels. Competing political priorities, weak local fiscal space, and occasional politicisation of beneficiary selection make this task harder. Where political incentives favour short-term visibility over

[110] https://nigeria.oxfam.org/latest/stories/turning-point-inclusive-community-planning?utm_source

durable systems, donor and federal investments risk producing parallel programmes rather than sustainable state capacity.

Third, macro-fiscal pressures and cost-of-living shocks complicate programme design. Nigeria's macro environment, inflationary pressures, and competing budgetary demands make predictable financing for social protection harder to secure at scale; donors can provide temporary fills, but long-term sustainability depends on domestic fiscal space and prioritisation. This reality increases the risk that coverage expansions remain donor-dependent. Environmental and livelihood shocks (drought, flood, degraded agricultural productivity) are a fourth challenge. FAO resilience analysis shows that households in parts of Borno (including Kwaya Kusar) face climate-sensitive risks that erode livelihoods and increase reliance on assistance; social protection systems must therefore be shock-sensitive and linked to resilience and livelihood recovery measures — a technical and financing challenge.

Finally, social cohesion and protection-related grievances can emerge when humanitarian assistance ends before government programmes replace it, or when targeting is perceived as opaque. Communities report frustration with selection processes, payment delays and uneven geographic coverage; such grievances can undermine trust in programmes and create tensions between returnees and host populations if not managed through transparent, locally legitimate mechanisms.

Notably, despite these challenges, Biu and Kwaya Kusar benefit from national policy advances (NASSP-SU, VGF), a strong humanitarian presence, and engaged community structures—all important enablers of improved social protection. Yet weaknesses in subnational capacity, registry coverage, financing predictability, and digital inclusion, together with acute challenges from security, political economy, and environmental shocks, limit the sector's ability to deliver predictable, inclusive support. In practice, progress depends on three linked actions: (1) investing in LGA-level systems and staff (targeting, case management, grievance channels); (2) adopting flexible, shock-responsive delivery models that bridge humanitarian and government systems; and (3) prioritising digital inclusion and safe data practices so that mobile-based payments and VGF enrolment do not exclude the most vulnerable. These priorities would maximise the existing enablers while directly addressing the major gaps and challenges described above.

Conflict and Security Sector

3.10.1 Sector Profile and Context



The Conflict and Security sector for Biu and Kwaya Kusar covers the full range of local safety, protection and stability issues affecting communities and institutions in these two southern Borno LGAs. It includes (a) armed-actor activity (insurgent groups such as Boko Haram/ISWAP and their local affiliates, and clashes with state security forces); (b) community-level violence and communal disputes that may be exacerbated by displacement and resource scarcity; (c) civilian protection systems (early warning, community policing, vigilante and Civilian Joint Task Force arrangements); (d) stabilization and recovery programming (disarmament, demobilisation, reintegration, local reconciliation and mine/ERW risk education); and (e) protection and assistance for conflict-affected populations (IDPs, returnees, host communities, women, children, older people and people with disabilities). The sector's target population therefore ranges from frontline security actors and formal institutions to informal community protection groups and vulnerable civilians whose livelihoods, movement and access to services are constrained by insecurity.

The security situation in Biu and Kwaya Kusar LGAs seems to have improved. Based on the survey results in Table 15 below, 61.38% and 71.60% of respondents reported feeling safe, while 5.99% and 0.31% reported feeling unsafe in Biu and Kwaya Kusar LGAs, respectively.

Table 12: Children safety in educational environment across Biu and Kwaya Kusar LGAs

	Biu LGA		Kwaya Kusar LGA	
	Frequency	Percentage	Frequency	Percentage
Neither safe or unsafe	24	7.19	2	0.62
Not safe at all	20	5.99	1	0.31
Not very safe	77	23.05	49	15.12
Safe	205	61.38	232	71.60
Very safe	8	2.40	40	12.35

Source: Field survey 2025

[106] World Bank. (2024). Nigeria—National Social Safety Net Program Scale-Up (NASSP-SU) Project (Project Paper). World Bank

Biu and Kwaya Kusar have experienced waves of disruption since the wider Boko Haram insurgency escalated across northeastern Nigeria in the early 2010s. Rural communities were repeatedly displaced during the 2013–2016 peak of violence; military operations and later stabilisation efforts produced periods of improved access and returns, but periodic attacks, raids and ambushes continued to shape life, agriculture and markets in these LGAs. Kwaya Kusar and Biu were singled out in studies and humanitarian maps as localities heavily affected by population movement, restricted access and cycles of return and re-displacement; by the late 2010s and into the 2020s, stabilisation and community security projects (including local peace platforms and early-warning initiatives) began to re-establish everyday life, even as threats from ISWAP/Boko Haram and criminality persisted in surrounding areas. The history of local defence practices, from community vigilantes to affiliations with formal security tasking, has shaped how safety is organised at village and ward level.

3.10.2 Key stakeholders

The Conflict and Security sector in Biu and Kwaya Kusar engages a wide range of stakeholders, each playing a distinct role in shaping the security and peacebuilding landscape. At the forefront are **government and security actors,** including the Nigerian Armed Forces, the Nigerian Police Force, relevant federal ministries such as Defence and Humanitarian Affairs, and Borno State authorities responsible for security management, local governance, and humanitarian coordination. Alongside these, humanitarian and development organisations—including UN agencies such as OCHA, IOM, and UNHCR, as well as international and national NGOs—deliver protection, gender-based violence response, mine-risk education, and stabilisation programmes that directly affect vulnerable populations.

Community institutions and leaders remain central to the sector. Traditional rulers, religious leaders, women's groups, youth associations, and informal protection actors provide critical legitimacy and serve as entry points for grassroots peacebuilding and early-warning initiatives. In parallel, local protection groups, such as community vigilantes, the Civilian Joint Task Force (CJTF), and emerging Community Peace and Safety Partnerships, contribute to immediate deterrence against insecurity, though they require strong oversight and accountability to prevent abuse and ensure adherence to human rights standards.

Donors and technical partners further strengthen the sector by financing and supporting community safety programmes, early-warning systems, and reconciliation efforts. These include bilateral donors, multilateral stabilisation funds, and international initiatives, such as EU- and British Council-supported programmes that promote conflict management and community resilience. Academia and research institutions, notably the University of Maiduguri and its Centre for Peace, Diplomatic and Development Studies, also contribute through conflict analysis, monitoring, and capacity building.

Programmes in the Conflict & Security sector for these LGAs should prioritise strengthening community-led early-warning systems and inclusive peace fora; supporting accountability and oversight

for local protection groups; integrating protection with livelihoods and return planning to reduce drivers of violence; and investing in state–community trust-building through transparent, gender-sensitive participation. Evidence shows that locally tailored peace partnerships and stabilisation measures — when linked to humanitarian assistance and durable recovery — yield the most durable improvements in safety for Biu and Kwaya Kusar.

3.10.3 Current Situation and Performance

i. Coverage and access — who is being reached and who is left behind:

Protection and security programming in Biu and Kwaya Kusar reaches multiple groups: returnee households, internally displaced persons (IDPs) who remain in informal sites or have returned to host communities, women and girls with specific protection needs, male youth (both at risk of recruitment and acting as local defence actors), and elderly people and persons with disabilities (who face mobility and information barriers). Displacement tracking and intention surveys show a steady, if uneven, pattern of returns to accessible wards, but many wards remain partially inaccessible or have limited humanitarian presence — leaving households in remote or previously inaccessible settlements underserved. As a result, elderly people, people with disabilities, those in female-headed households, and those living in more remote hamlets are disproportionately left behind for both security protection and basic recovery assistance. Coverage of mine/ERW (explosive remnants of war) risk education and targeted GBV services has expanded but remains patchy in outlying communities, where awareness and service referral pathways are weak.

ii. Service delivery and infrastructure — availability, quality and accessibility:

Formal security infrastructure (police posts, military forward operating bases) is concentrated in larger towns and along key supply routes; rural wards in these LGAs therefore rely heavily on hybrid protection arrangements — including community vigilantes and Civilian Joint Task Force (CJTF) elements — for day-to-day safety. Humanitarian protection services (case management, psychosocial support, GBV response, and mine-risk education) are delivered by a mix of UN agencies, international NGOs and national/local NGOs, but their physical presence is usually centred on the LGA headquarters and accessible return areas. Where services are available, quality varies; protection case management often faces long caseloads, limited female staff for sensitive GBV work, and inconsistent referral pathways to health or legal services. Access is also seasonally constrained (rainy-season roads) and periodically disrupted by security incidents that restrict movement for agencies and beneficiaries alike.

iii. Capacity and human resources — workforce size, skills and distribution:

Local capacity is mixed. State and local government security and protection officials are present but undersized relative to needs; many LGA-level protection desks operate with small teams that rely on NGO partners for technical case management and psychosocial services. Community-level actors—traditional leaders, women's groups, and vigilante networks—provide essential reach and local intelligence, but often lack formal training in protection standards, GBV-sensitive programming, or safe screening and referral. Training and capacity

building have been scaled up in recent years, yet gaps remain in specialised skills (forensic documentation, mental health support, and victim-centred legal assistance) and in female staffing at community protection posts, limiting culturally appropriate access for women and girls.

iv. Financing and budget trends — sources, patterns and gaps:

Financing for conflict-affected protection and stabilisation in these LGAs comes primarily from humanitarian pooled funds, bilateral donor programmes, and multilateral UN appeals; state and federal budgets fund formal security operations but rarely cover community-level recovery or long-term reintegration. Humanitarian plans for Borno (and the national HRP) have highlighted protection as a priority but consistently report funding shortfalls, creating gaps in sustained services (case management, legal aid, livelihood-linked protection interventions). Stabilisation and reintegration programming often depend on time-limited donor projects, creating discontinuities when funding cycles end; this results in frequent stops and starts for community reconciliation, MRE rollouts, and income-generating support tied to security objectives.

v.Technology and innovation — digital tools and new approaches:

Digital tools are increasingly used for protection monitoring and early warning: displacement tracking (DTM) and remote intention surveys have helped map return movements and security-related needs, and phone-based surveys have been used to capture perceptions of assistance and trust. However, digital uptake at community level is constrained by limited network coverage in some wards, low smartphone penetration among the most vulnerable, and concerns about data security in a fragile environment. Where feasible, simple innovations—SMS alerts, community-radio risk messaging, and NGO-managed digital case-tracking—have improved the timeliness of information and referrals, but scaling them while protecting sensitive beneficiary data remains a challenge.

vi. Community perceptions and satisfaction — what people say:

Recent perception research in the Northeast shows mixed trust in external actors: communities value returned services (food, protection, MRE, psychosocial support) but also express frustration with uneven outreach, short project durations and perceived lack of consultation. Local perceptions of security actors are complex: many civilians appreciate local defence groups' immediate protection but worry about accountability and the potential for human rights violations; similar ambivalence exists towards formal security forces, where civilian–military mistrust remains. Surveys and qualitative assessments indicate that communities want more inclusive, locally led dialogue platforms (including women and youth), clearer grievance mechanisms and predictable, longer-term support that links safety with livelihoods and basic services.

3.10.4 Sector Strengths, Gaps, and Challenges

i. Strengths / Enablers: Biu and Kwaya Kusar benefit from several key enabling factors that local programmes and authorities can build on.

First, a strong presence of multilayered humanitarian and protection actors — UN agencies,

international NGOs and experienced national NGOs — provides technical protection services, mine/ERW risk education, GBV response and displacement monitoring. Their continued engagement has re-established basic protection outreach in accessible areas and sustained critical referral pathways.

Second, community-level protection architecture—traditional leaders, women's groups, youth networks and local vigilante/CJTF elements—provides rapid local intelligence, response actions, practical deterrence and everyday problem-solving that formal security actors cannot match in remote wards. Where these groups are constructively engaged and trained, they expand coverage and local legitimacy for stabilisation efforts.

Third, improved data and monitoring systems (notably IOM's DTM rounds, site assessments and intent surveys) and the growing use of community perception research give planners a clearer, more timely picture of return movements, protection risks and priority needs — enabling more targeted interventions and evidence-based donor planning.

Finally, a policy and programme window exists: state and international humanitarian plans explicitly prioritise protection and stabilisation in Borno, creating programming space and potential funding lines for integrated protection-plus-livelihoods interventions if donors step up.

3.10.5 Gaps/Weaknesses:

Despite these strengths, the sector exhibits persistent, structural weaknesses that constrain effectiveness in Biu and Kwaya Kusar.

A primary gap is geographic and social coverage: formal security posts, humanitarian offices, and specialised service providers are concentrated in LGA headquarters and more accessible return areas, leaving remote hamlets, seasonal settlements, and hard-to-reach wards underserved—particularly older people, persons with disabilities, female-headed households, and isolated youth.

Capacity constraints are acute. LGA protection desks and local government security units often operate with small teams lacking specialised skills (forensic documentation, clinical GBV case management, mental health care) and rely heavily on NGO partners for frontline services.

There are notable gender imbalances in staffing: insufficient female protection staff and caseworkers limit culturally appropriate access for women and girls.

Governance and accountability for community security actors remain weak. Local militias, vigilantes and some CJTF elements fill protection gaps but often operate without formal oversight, clear codes of conduct or consistent training — raising risks of civilian harm, reprisals and long-term erosion of the rule of law if left unchecked. Documentation from Borno and wider northeastern Nigeria highlights how such hybrid security arrangements can both protect and expose civilians to rights violations.

Financing is short-term and fragmented. Protection and stabilisation programming often depends on project-based donor cycles and underfunded humanitarian appeals; state and federal security budgets focus on operations rather than community

rehabilitation or durable reintegration, producing start/stop programming that undermines sustained gains.

3.10.6 Challenges:

The Conflict & Security sector in these LGAs faces multiple interlocking challenges — operational, political, economic and environmental — that complicate response and recovery.

Operational and security dynamics are arguably the most immediate challenge: the Boko Haram/ISWAP threat remains active across Borno, with fluctuating patterns of attack, recruitment and local criminality that periodically degrade access, force humanitarian suspensions, and create protection vacuums where militants or criminal networks can exert influence. Recent analyses and reporting point to renewed pressure and sophisticated tactics by militant factions in parts of Borno, increasing volatility for communities and responders alike. Politically, tensions remain between military-led stabilisation and community-centred reconciliation. An overemphasis on kinetic operations may provide short-term security but can hamper trust-building, widen grievances, and complicate the safe reintegration of returnees and former associates. Efforts to negotiate or pursue restorative approaches face political sensitivities and limited formal mechanisms for community reconciliation.

Economically, pervasive poverty and food insecurity drive fragility. As livelihoods erode, youth turn to informal or illicit economies, increasing recruitment risk and undermining social cohesion—a dynamic that protection programming alone cannot resolve without durable livelihoods and market access. Funding shortfalls for protection-linked livelihoods heighten the risk of relapse into violence.

Environmental and logistical factors — seasonal flooding, poor road infrastructure and the large scale of return movements — repeatedly constrain access for both security forces and humanitarian actors, increasing the cost and complexity of delivering protection services to dispersed communities. These constraints are worst in remote wards within Biu and Kwaya Kusar, where physical isolation compounds insecurity.

Culturally, stigma and social fragmentation pose challenges: survivors of insurgent association, abductees, and families perceived as sympathetic to militants face ostracism, which reduces uptake of services and undermines reconciliation. Community perceptions research shows mixed trust in external actors and a desire for more inclusive, locally led dialogue — indicating that programmes that fail to integrate local voices risk limited acceptance.

Taken together, these factors suggest programming priorities: scale equitable outreach (mobile protection teams and disability-sensitive approaches), professionalise and oversee community protection actors, secure multi-year funding for protection-plus-livelihoods packages, and pair security operations with intentional, locally led reconciliation and trust-building. Addressing the political, environmental and economic drivers alongside immediate protection needs offers the best path to durable stability in Biu and Kwaya Kusar.

4. Conclusion

1.1. Background and Context

The sector analysis of Biu and Kwaya Kusar LGAs highlights both the depth of challenges and the breadth of opportunities that define the local development landscape. Prolonged conflict, fragile infrastructure, climate variability, and social inequalities have created a complex environment in which livelihoods, service delivery, and social cohesion remain under strain. Yet, amid this adversity, strong evidence shows resilience anchored in community structures, traditional governance systems, and the gradual re-emergence of markets and services.

The analysis highlights that transformative progress will require a multi-sector, integrated approach combining policy reforms, improved service delivery, capacity strengthening, and sustainable financing. Localising state and national frameworks, such as the Borno State 25-Year Development Plan, Climate Resilience Action Plan, and social protection policies, will ensure that interventions are context-specific and inclusive. Equally important is the deliberate prioritisation of vulnerable groups, including women, youth, persons with disabilities, IDPs, and returnees, to avoid deepening inequalities and to foster inclusive growth.

Communities' clear message is a demand for sustainable, predictable, and equitable interventions. Moving beyond short-term, project-based responses towards longer-term, systems-focused investments is essential. Building institutional capacity at LGA and community levels, strengthening coordination between government and partners, and embedding accountability and transparency mechanisms will be critical to ensuring that development gains are durable.

Ultimately, the way forward for Biu and Kwaya Kusar lies in harnessing local resilience, aligning interventions with broader policy priorities, and mobilising resources through innovative partnerships. If implemented consistently and inclusively, the recommendations in this report can serve as a roadmap for restoring livelihoods, improving service delivery, and consolidating peace and stability. By addressing interlinkages across sectors, the LGAs can move from a cycle of fragility towards a trajectory of sustainable recovery, resilience, and inclusive development.

5. RECOMMENDATIONS

1. Policy and Regulatory Recommendations

Strengthening the policy environment is essential to align local actions with state and national frameworks. Domesticating and localising state-level strategies, such as the Borno State 25-Year Development Plan, the Climate Resilience Action Plan, and sector-specific policies (e.g., agriculture promotion, WASH, education, gender, and social protection laws), is critical. Local government councils in Biu and Kwaya Kusar should adopt by-laws that operationalise these frameworks at the ward level and ensure the inclusion of women, youth, persons with disabilities, and returnees. Coordination gaps across the agriculture, social protection, and WASH sectors call for stronger institutional linkages between LGAs, state ministries, BOSADP, RUWASSA, and humanitarian partners, with harmonised standards for seed systems, extension, O&M financing, and GBV referral pathways.

2. Programming and Service Delivery Recommendations

Project design and delivery must shift from fragmented, pilot-driven interventions to integrated, bundled solutions. For example, combining water, energy, markets, and training (as communities repeatedly requested) will enhance multiplier effects on livelihoods. Agricultural programming should prioritise community seed multiplication schemes, climate-smart agriculture, and market-linked irrigation. WASH interventions should strengthen small-town systems through enforceable O&M by-laws and community compacts. In education, scale up teacher development, safe-school initiatives, and inclusive learning spaces for girls and PWDs. Gender programming should intentionally extend beyond IDP hubs to remote wards, expanding safe spaces, disability-sensitive services, and adolescent SRH programmes. Across all sectors, institutionalise participatory monitoring—using tools such as WASHNORM, RAAMP, and GBVIMS—to track service functionality, inclusion, and satisfaction.

3. Capacity Development Recommendations

Human and institutional capacity gaps are consistent across sectors. Agricultural extension agents, environmental desk officers, solar technicians, pump mechanics, and community O&M committees require structured, continuous training, supported by stipends, equipment, and supervisory oversight. Local councils should establish multi-sector service hubs in market towns to consolidate technical support for irrigation, energy, WASH, and livelihoods. Local Government Education Authorities must prioritise teacher recruitment and continuous professional development. For gender and protection services, building

cadres of caseworkers, counsellors, and community volunteers who can be absorbed into the public system will strengthen continuity. Institutional strengthening should include digitised asset registries, ward-level monitoring dashboards, and integrating climate and gender units within LGA planning offices.

4. Financing and Resource Mobilisation Recommendations

The analysis highlights heavy reliance on donor-driven pilots and weak recurrent funding at the LGA level. Sustainable financing will require a blended strategy: predictable LGA/state budget lines for O&M, supplemented by donor programmes (World Bank ACReSAL, SURWASH, Nigeria Electrification Project), and community-based co-financing through water-user committees, WASCOs, and seed multipliers. Private-sector participation can be unlocked by aligning with Special Agro-Processing Zone (SAPZ) infrastructure, mini-grid concessions, and MSME credit schemes. Pursue innovative financing, such as pooled donor funds for O&M, climate finance (Green Climate Fund, carbon credits), and gender-focused investment windows. At the same time, transparent budget tracking, participatory expenditure monitoring, and tariff reforms (especially in WASH and energy) will be necessary to reduce "build–neglect–rebuild" cycles and ensure service sustainability.

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Tel: +234 708 662 5290

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