



Climate Resilience

Understanding customers in
environments of
severe climate-related weather
events

QUALITATIVE FINDINGS FROM NIGERIA

February 2024



This work was conceived and funded by CGAP as input to CGAP research on climate change and financial inclusion. It has not been peer-reviewed or edited by CGAP. Any conclusions or viewpoints expressed are those of the authors and may or may not reflect the views of CGAP.

What is the research about?

MOTIVATION



Interventions to mitigate climate impacts have not focused on developing resilience strategies at the individual and household levels of the most vulnerable communities.

The development of the current research study was motivated by CGAP's fundamental belief that financial services can play a vital role in helping these populations reduce the impact of and adapt to specific climate risks.

PURPOSE



Conduct a demand-side study in Nigeria and Bangladesh –two countries that are prone to severe weather-related climate impacts such as droughts, floods, and cyclones– to thoroughly understand how these climate disasters affect the lives and livelihoods of their most vulnerable communities and learn what financial resilience strategies they implement -if any– to cope with the effects of these events.

POTENTIAL APPLICATION



Provide insights into vulnerable populations' experiences and struggles during climate risk events and provide guidance to stakeholders to help build ad-hoc financial services that strengthen these communities' financial resilience to climate impacts.

This comprehensive research was done in four parts



Nigeria

Quantitative study



YOU ARE HERE



Qualitative study



MSC's additional study in Bihar, India

Smallholder farmers' climate-resilience index



Bangladesh

Quantitative study



Qualitative study



Impact of climate change on smallholders and their coping strategies

About Decodis and MSC

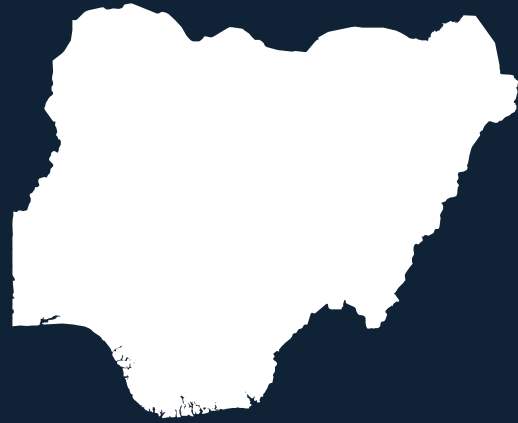
Decodis and MSC partnered to complete the different components of this research



Decodis is a social research company that actively gives people the space to express themselves to elevate our understanding of their lived experiences and opinions. We use methods that are high-powered, scalable, and low-cost and have proven to be effective in helping organizations understand and better serve their target populations.



MicroSave Consulting (MSC) is a consulting firm that has pushed the world towards meaningful financial, social, and economic inclusion. We partner with participants in financial services, enterprise, agriculture, and health ecosystems to achieve sustainable performance improvements and unlock enduring value.



Nigeria

Qualitative Study

Table of contents

- I. Summary of findings
- II. Setting context
- III. Research details
- IV. Long term journey mapping
- V. Conclusion

I. Summary of Findings

Key findings



The nature of climate-related events:

- The short-term nature (several months) of severe weather events can have multiple periods with different weather challenges in each period.
- The long-term nature (2 decades) can erode assets so that households are less and less prepared to meet the newest event.



Changes over decades:

- Households talk interchangeably between saving and borrowing, selling assets and relying on other forms of income.
- Throughout the decades, households describe ever-changing livelihoods, which are increasingly used to risk-mitigate others.
- Likewise, through the decades, households move from relying only on men to pursue livelihoods as women are increasingly doing more than domestic work.
- Aspects of their lives have eroded. In particular, households talk about how their nutrition has changed, with much less variety and increasingly skipping meals.



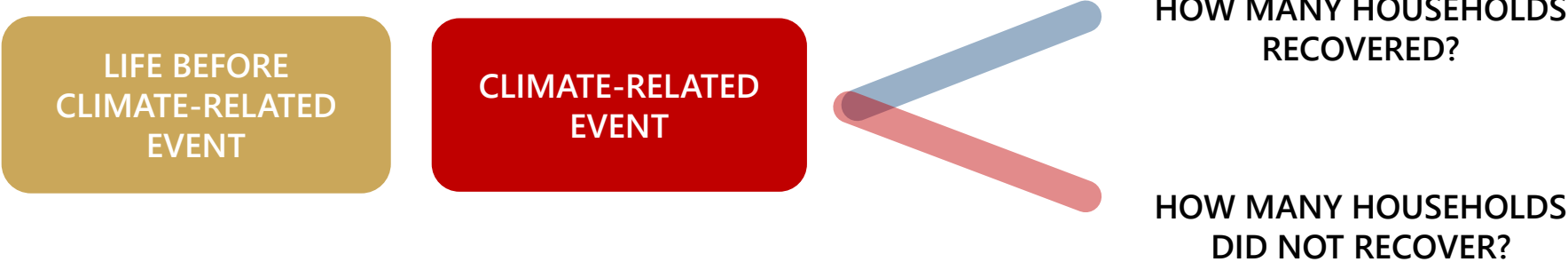
The importance of cultural and community beliefs:

- Older people, especially in Kano, reflect a need to not resist God's will but to rather "show patience" to show the ability to withstand hardships. This contradicts the desire of young farmers to take actions

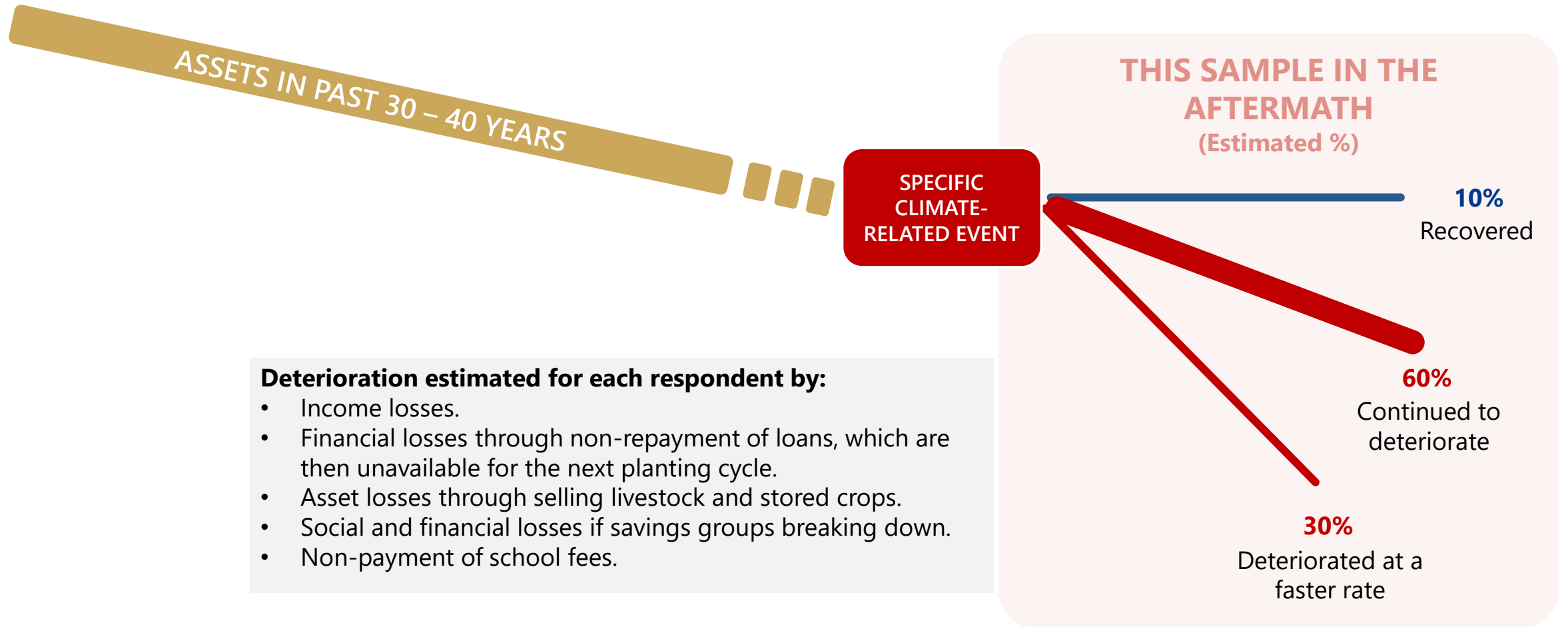
II. Setting Context

What insights did this study provide on how to think about vulnerable households' resilience to climate change and which financial services could help?

A climate-related event cannot be understood by only looking at a single period in respondents' lives



These households went into a specific climate-related event on the back of years of asset decline. This has implications for how we define “resilience”



III. Research Details

Objectives



Understand **how vulnerable communities in Nigeria are affected by climate change** –particularly weather-related disasters such as droughts and heavy rains– and how their experiences differ based on different livelihoods.



Learn **what resilience measures they undertake to prepare for and cope during these events** and whether they are effective, sustainable, or neither.



Provide insights into the **role financial strategies can play to help the vulnerable effectively adapt and grow more resilient to climate change**, which constraints impede that role, and what meaningful actions can help overcome those constraints.

Methodology

- We conducted **qualitative interviews**, one each in June 2023, with a sample of 48 participants from vulnerable communities in Nigeria.
- The sample was comprised of **rural farmers** –almost two-thirds of whom were women– who were **severely affected by droughts and heavy rains in 2021**.
- The interviews were held in person, assisted by a paper-based journey map.
- We asked **open-ended questions** about the impacts of the cyclone on participants' lives and livelihoods and the resilience measures taken – including the financial strategies – in the different phases of the particular climate disaster as well as the accumulated impacts of those over the past several decades.

Climate resilience is embedded in people's lives along with other economic and life changes¹

Asking only about "climate change"¹

doesn't work



What does?

- Finding factors that **influence ways to get money and how they change, especially for women.**
- Asking about **how people live**, i.e. their nutrition, health, housing, etc. reveal impacts of climate change that might later impact livelihoods.
- Finding where **types of financial services** helped in various situations along the journey.
- **Mapping times of "severe/very different from normal weather"*** against this.



Photo from in-person interview "board" in Lagos

¹Field researchers used the phrase "what the white man calls climate change" and respondents still didn't understand. They had to point to a time of severe/very different weather that weather data or literature suggests to be due to climate change.

QUALITATIVE METHODS

Understanding journeys over long periods (2 decades) is critical



Climate adaptation and coping is embedded in people's lives along with **other economic and life changes**.¹



Climate change “resilience” can deplete ability to cope from one event to the next. A long-term viewpoint is necessary to understand whether this is happening or not.

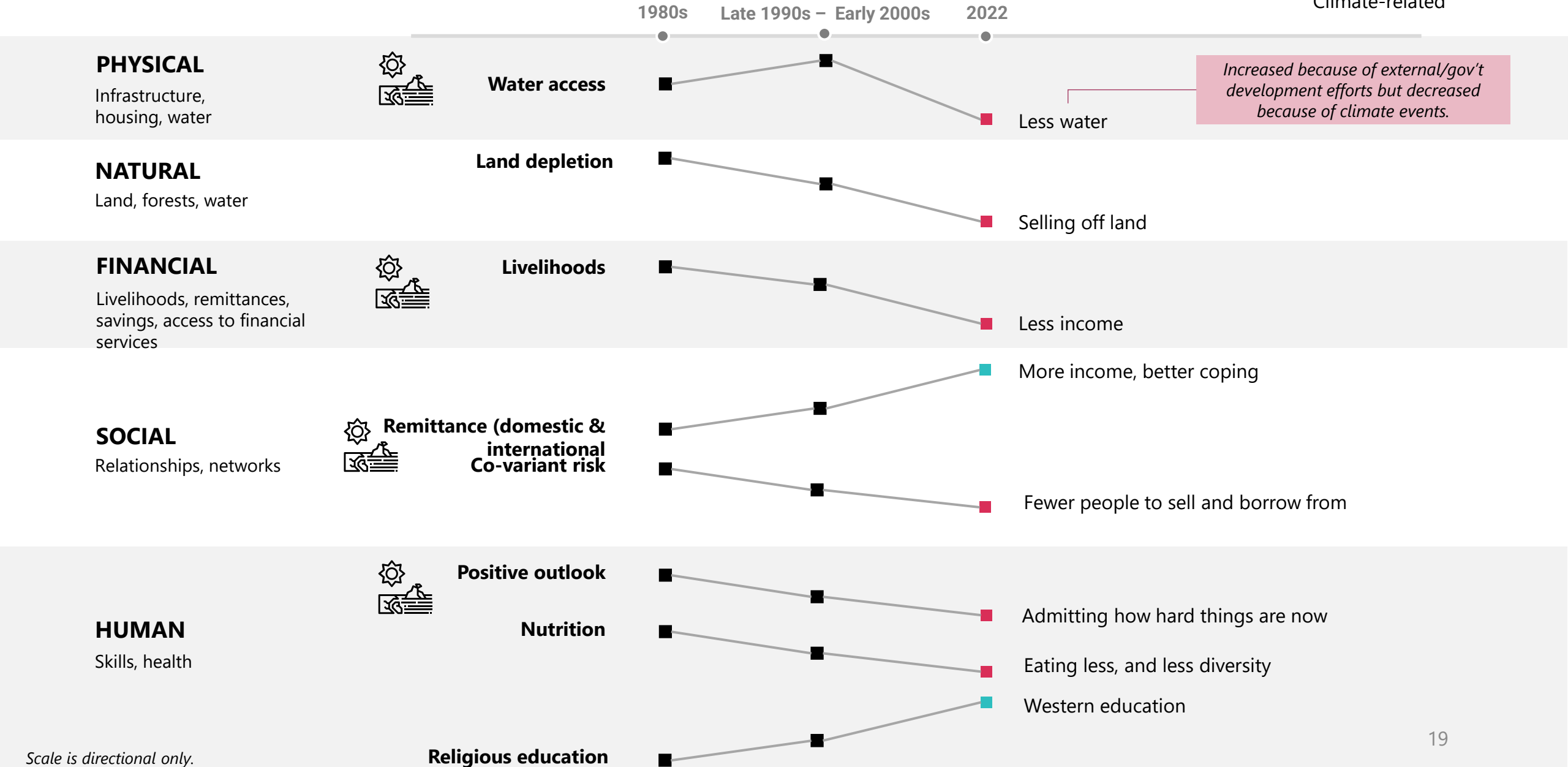
¹IPCC (2022) Annex II: Glossary [Möller, V, J.B.R. Matthews, R. van Diemen, C. Méndez, S. Semenov, J.S. Fuglestedt, A. Reisinger (eds.)]. In: **Climate Change 2022: Impacts, Adaptation, and Vulnerability. Contribution of Working Group II to the Sixth Assessment Report of the Intergovernmental Panel on Climate Change** [H.-O. Pörtner, D.C. Roberts, M. Tignor, E.S. Poloczanska, K. Mintenbeck, A. Alegría, M. Craig, S. Langsdorf, S. Löschke, V. Möller, A. Okem, B. Rama (eds.)]. Cambridge University Press. In Press.

IV. Long term journey mapping

Long-term journeys

Degradation in 5 livelihood assets over 40 years

Positive
Negative



Scale is directional only.

Context in both locations: Cultural norms to be aware of

FAITH



Most participants say they have to be “patient” and accept whatever Allah has planned for them. But this **faith-based fatalism is NOT a barrier to livelihood diversification.**

NO COMPLAINTS



Most respondents said they were not happy about the state of their lives now, but **they were hesitant to complain.** There could be the potential **fear of a backlash** from complaining from the social circle.

GENERATIONAL CHALLENGE



There are **differences in the way individuals from different generations react** to extreme effects of climate change.

Even if younger individuals want to act/adapt, the “elders” in the community might not perceive that it is the right thing to do.

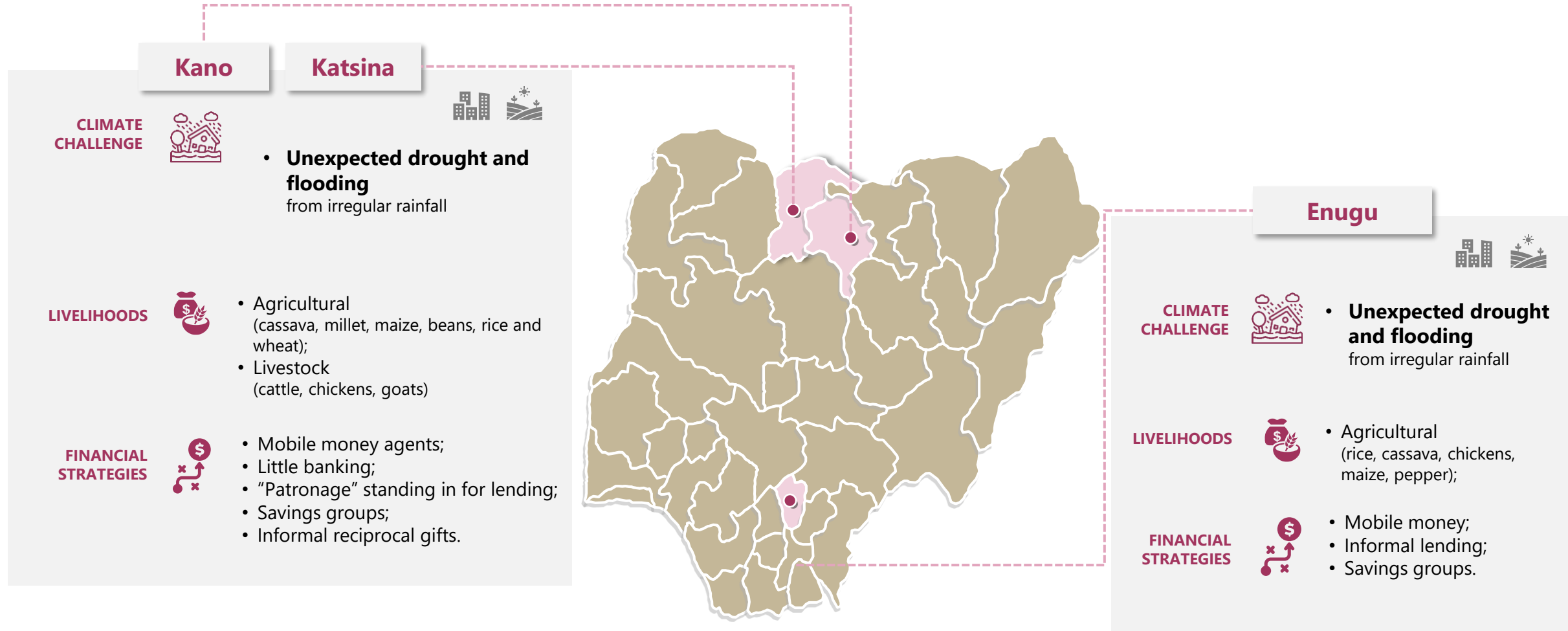
CHALLENGE FOR WOMEN



There is frequent mention of limitations in financial strategies and in livelihood strategies that prevent her from taking more than a supportive role in adaptation:

- Women have few options to work in jobs outside the home
- Women cannot approach lenders who give larger loans – only savings groups who tend to give small loans

Nigeria Research Locations



Nigeria sample for individual interviews

In all areas



We distributed the sample between younger (in their 20s and 30s) and older (above 45-50) respondents.



We also distributed between the self-identified "occupations" of farmers, POS agents, small business owners/traders.

	Total	Men	Women
Total	48	20	28
Katsina	17	8	9
Kano	17	8	9
Enugu	14	4	10

In Katsina and Kano



We were not able to recruit as many women-headed households as expected wherein the senior man in the house had migrated. However, we were able to recruit female participants whose family dynamics made it conducive for them to participate in the interviews.

In Enugu



There are equal numbers of women and men farmers and so we balanced the sample in favor of women.

In Lagos



In addition, we have done a limited number of interviews in urban flood area of Lagos (not included in the table).

Ahmed

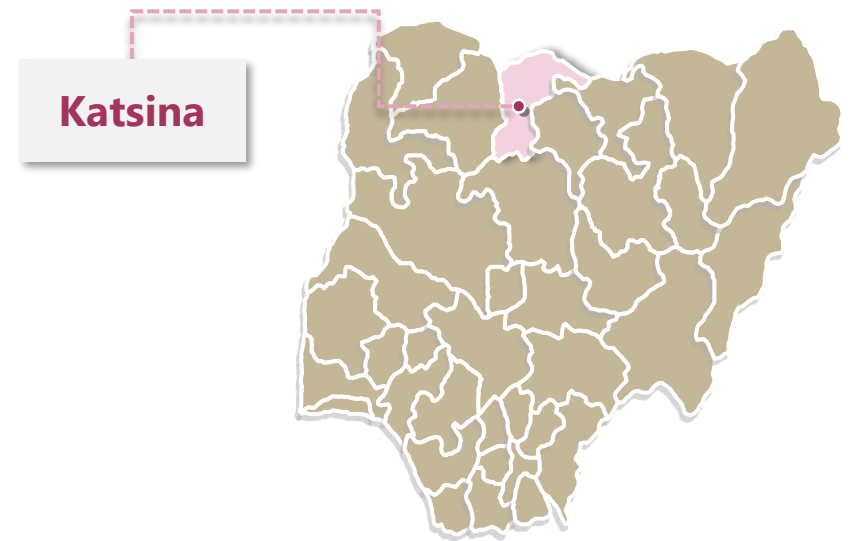
AGE: 55 years-old

PHONE: Owns own phone

HH INCOME: Estimates household monthly income between ₦50000 - ₦100000 i.e.
USD 112 – USD 224

EDUCATION: Finished primary school

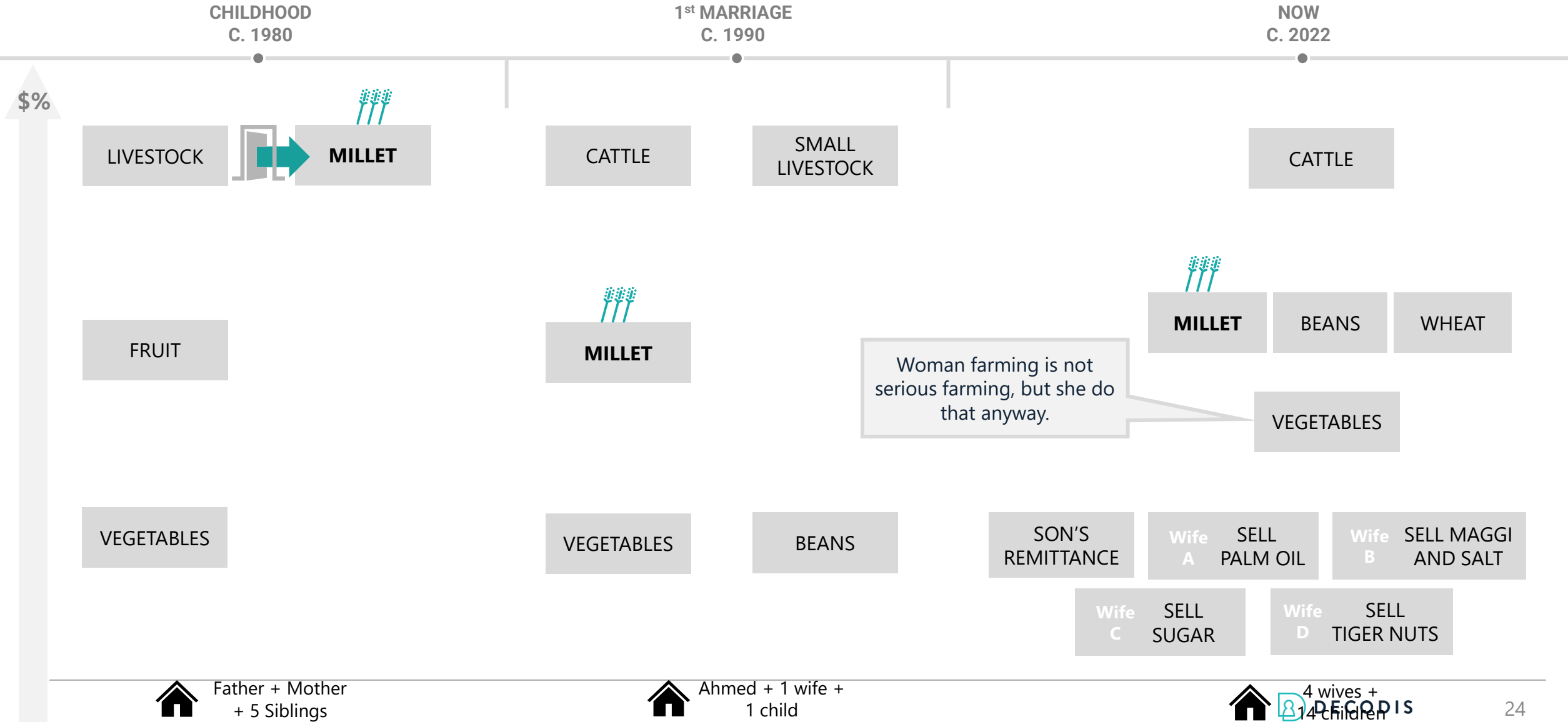
ACREAGE: Has between 5-10 hectares of land




Ahmed's Livelihoods: Events and Outcomes

Vellum 1: Livelihood portfolios over time

 **Millet** is present in the portfolio at some point in time for most households



 Father + Mother + 5 Siblings

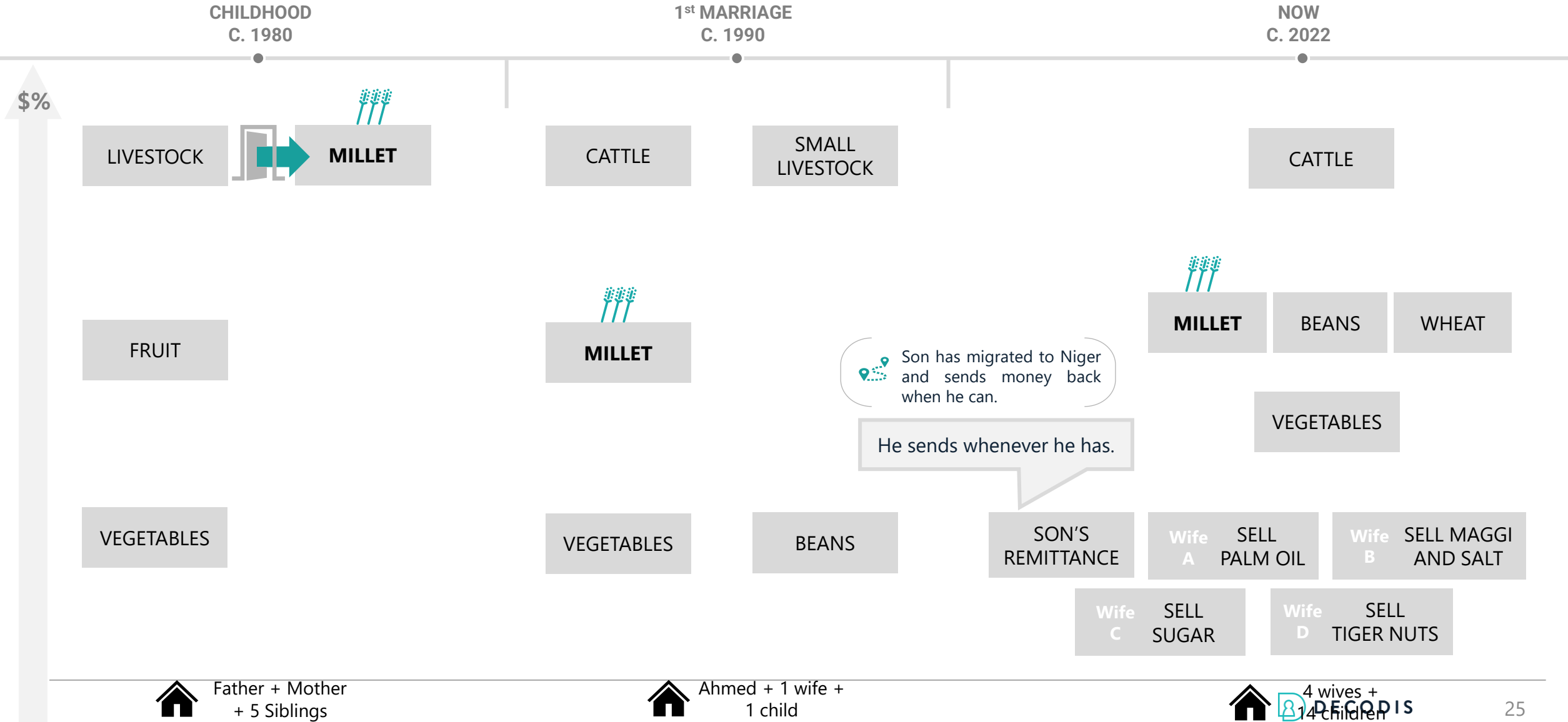
 Ahmed + 1 wife + 1 child


  4 wives + 14 children **DEGODIS**

Ahmed's Livelihoods: Events and Outcomes

Vellum 2: Ex ante resilience strategies

 **Millet** is present in the portfolio at some point in time for most households



 Father + Mother + 5 Siblings

 Ahmed + 1 wife + 1 child

  4 wives + 14 children

Ahmed's Livelihoods: Events and Outcomes

Vellum 3: What went wrong



CHILDHOOD
C. 1980

1st MARRIAGE
C. 1990

NOW
C. 2022

\$%

LIVESTOCK

 **INSECTS**
MILLET

CATTLE

SMALL LIVESTOCK
X


What we battled was rain and cold so even if you feed the animals they won't eat because of the cold.

 **EXCESSIVE COLD**
CATTLE

FRUIT
X

MILLET

The problem is that the farm didn't get rain when it was supposed to and when the rain came, it was too much and made the farm produce refuse to yield.

 **EXCESSIVE RAIN SCATTER PRODUCE**
MILLET **BEANS** **WHEAT**
VEGETABLES

VEGETABLES

VEGETABLES

BEANS

SON'S REMITTANCE

Wife A SELL PALM OIL

Wife B SELL MAGGI AND SALT

Wife C SELL SUGAR

Wife D SELL TIGER NUTS

Ahmed's Livelihoods: Events and Outcomes

Vellum 4: Ex post reactions



CHILDHOOD
C. 1980

1st MARRIAGE
C. 1990

NOW
C. 2022

\$%

LIVESTOCK



INSECTS

MILLET



- Planted again next year
- Relied on livestock

CATTLE

SMALL LIVESTOCK



EXCESSIVE COLD

CATTLE



- Son remitting
- Sell early



**EXCESSIVE RAIN
SCATTER PRODUCE**

MILLET

BEANS

WHEAT

VEGETABLES



- Patience (eating less)
- Rely on cattle, but cattle less

FRUIT



If the farm fails then you strengthen your animals.

MILLET

I was just patient, whatever God gave was what we used.

VEGETABLES

VEGETABLES

BEANS

SON'S REMITTANCE

Wife A SELL PALM OIL

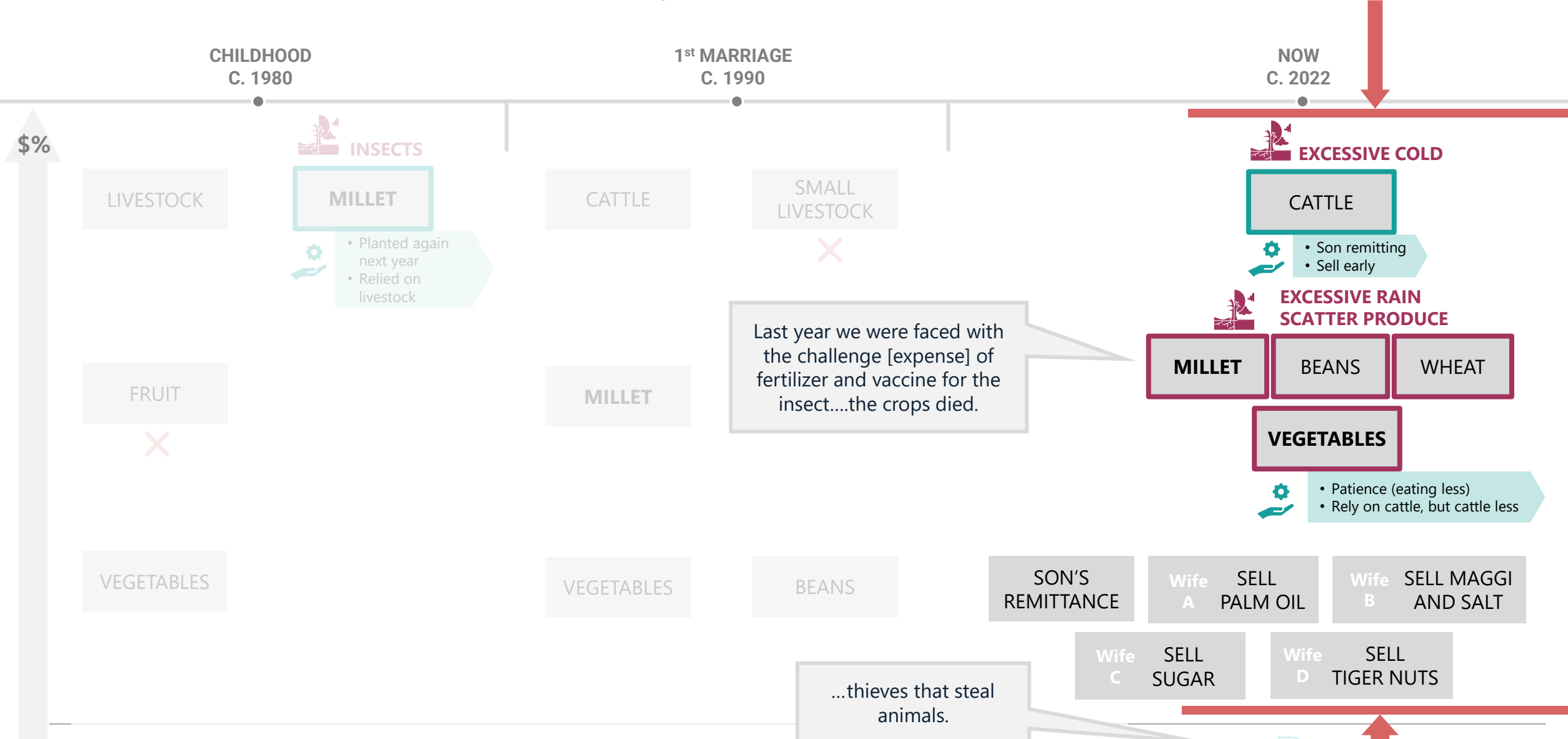
Wife B SELL MAGGI AND SALT

Wife C SELL SUGAR

Wife D SELL TIGER NUTS

Ahmed's Livelihoods: Events and Outcomes

Vellum 5: The squeeze of second-order macro factors



V. Conclusion

How did the qualitative methods influence the quantitative methods?

The qualitative showed us – mostly through the maps themselves:

- **“Livelihood agility”**: how respondents changed livelihoods (both farming and non-farming) significantly over time as a means of coping.
- **Women’s increased involvement**: we learned that women became involved in livelihoods over time as a means of coping.
- **Non-livelihood circumstances**: what was happening to i.e. big changes in nutrition and education (in the north), less changes in health.
- **Non-financial assets**: changes over time of non-financial assets, like land and livestock herds.
- **Few supportive institutions**: MFIs, government, NGOs, financial services.

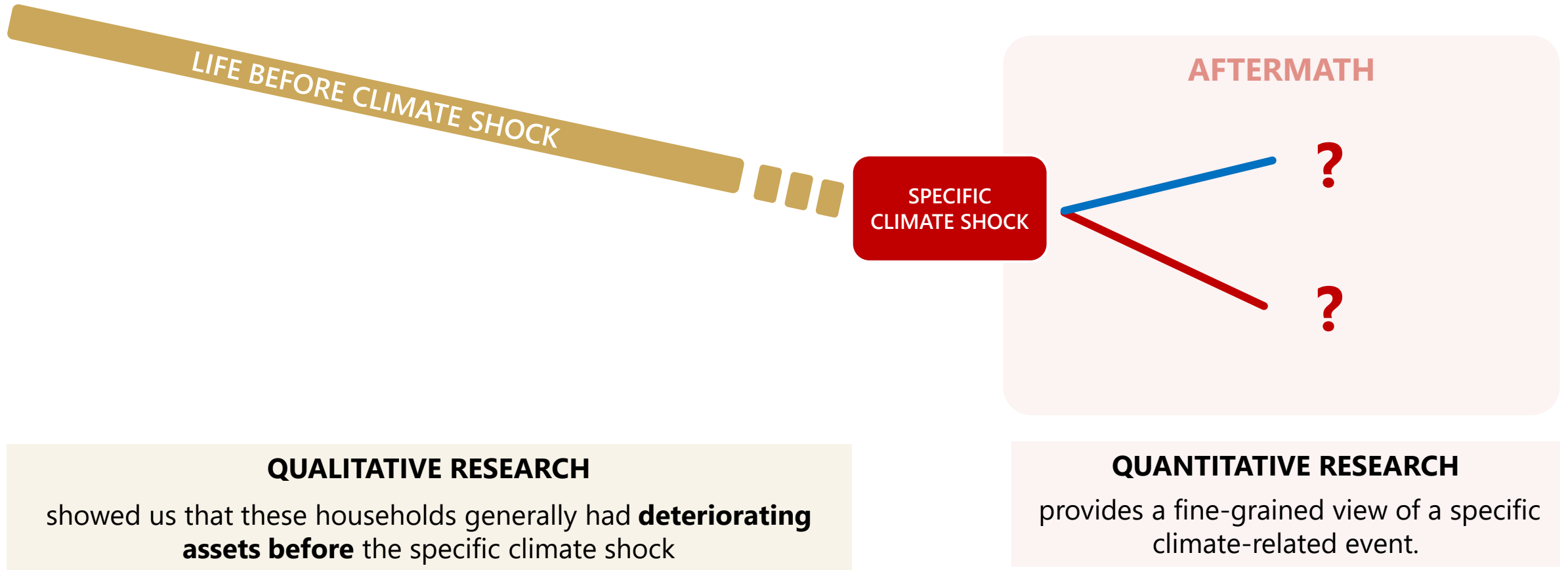
But it didn’t capture well:

- **How financial services were used** – need shorter time frames and specific events.
- **Direct response from respondents**: How respondents described what they did in their own words. Transcripts showed very short responses compared to lengthy responses in the quantitative open-ended responses.
- **Unable to quantify** finance, income, multi-use strategies
- **Level of quality of the quantitative** did not justify the expense and the danger in northern Nigeria.¹

¹MSC used their qualitative methods to collect more information about supportive institutions in Bangladesh. We will pick up long-term perspectives in the quantitative survey in Bangladesh.

How do the qualitative and quantitative fit together conceptually?

Ideally, we want the qualitative and quantitative methods to together provide a conceptual framework for how we should think about how households experience climate change.





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Annex: More in-depth profiles

Fatima

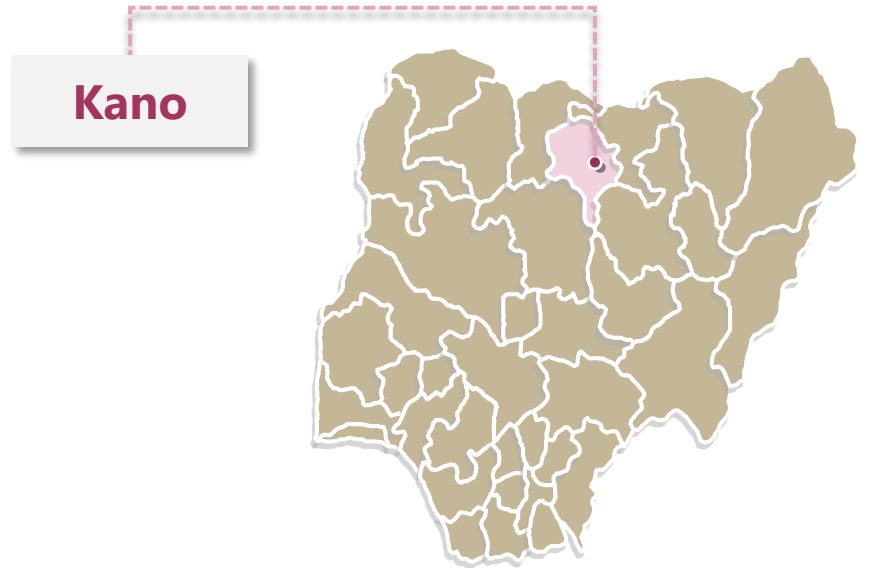
AGE: 35 years-old

PHONE: Owns own phone

HH INCOME: Estimates household monthly income between ₦50000 - ₦100000 i.e. USD 112 – USD 224


EDUCATION: Finished primary school

ACREAGE: Has between 5-10 hectares of land



Fatima's Livelihoods: Events and Outcomes

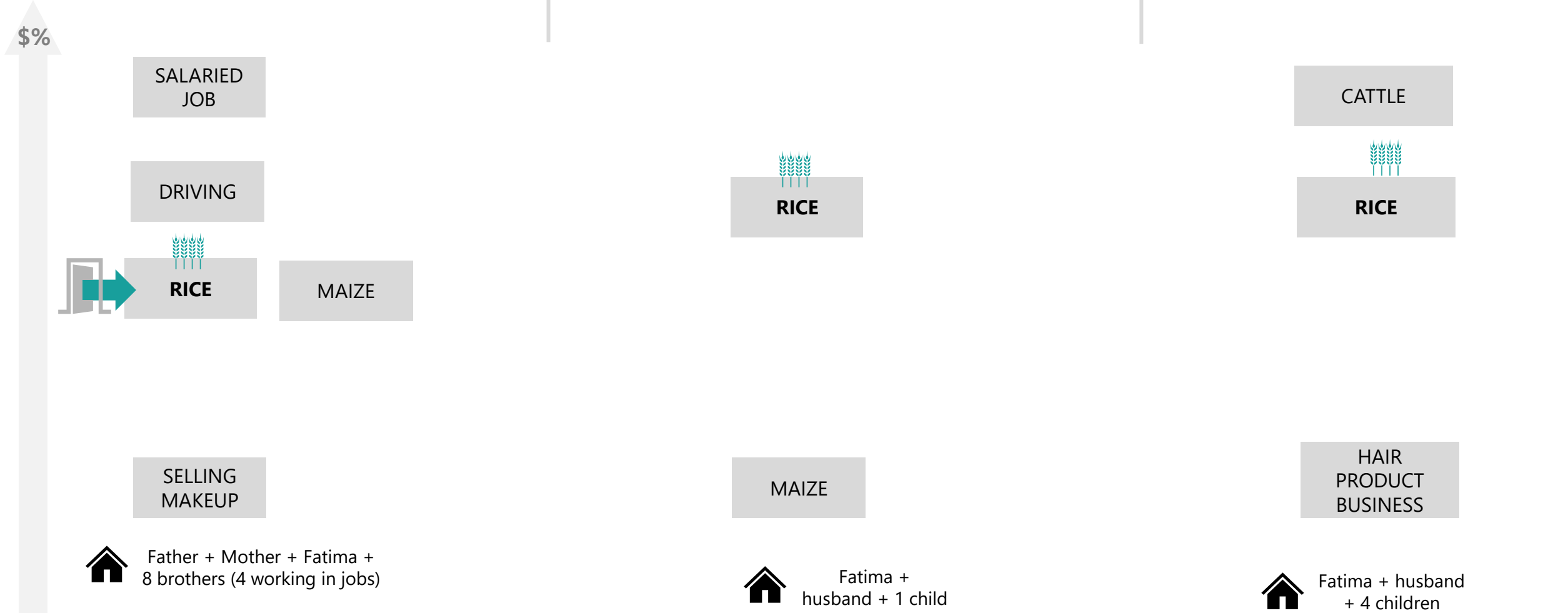
Vellum 1: Livelihood portfolios over time

 Rice is present in the portfolio at some point in time for most households

CHILDHOOD
C. 1997

EARLY MARRIED LIFE
C. 2004


NOW
C. 2022



Parents gave her money to **sell makeup**

Fatima's Livelihoods: Events and Outcomes

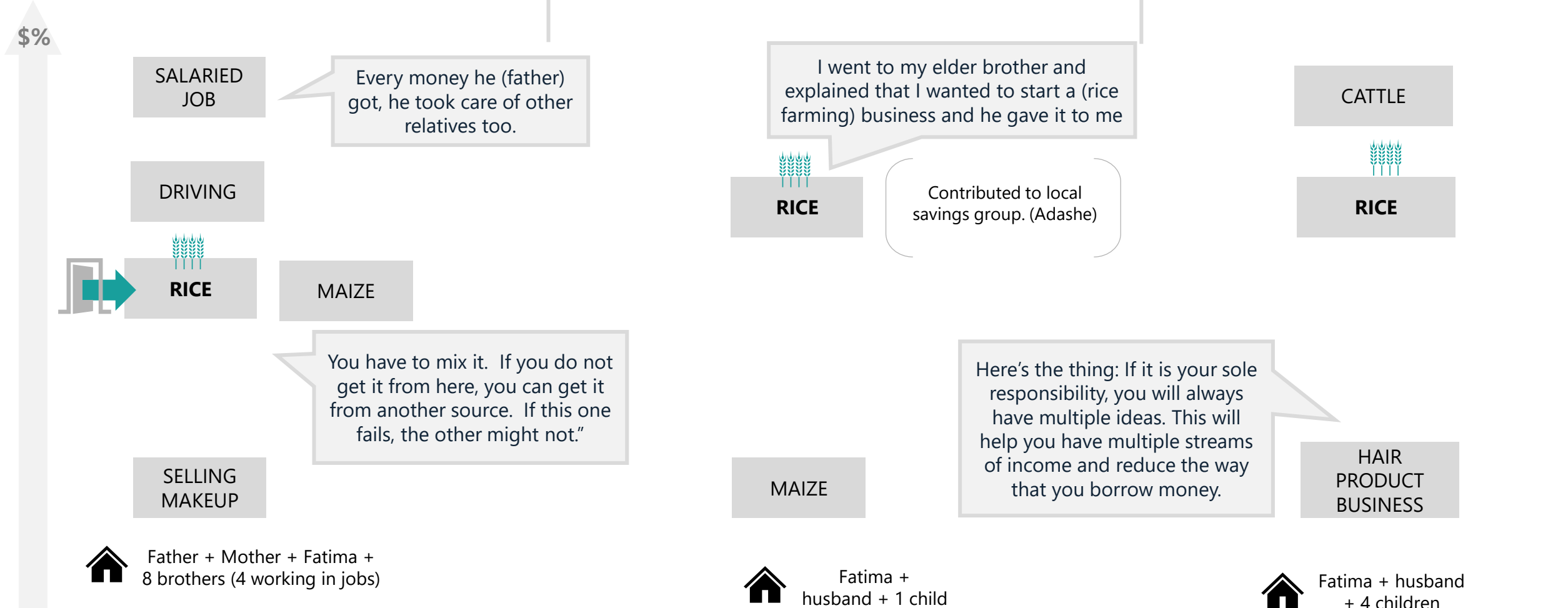
Vellum 2: Ex ante resilience strategies

 Rice is present in the portfolio at some point in time for most households

CHILDHOOD
C. 1997

EARLY MARRIED LIFE
C. 2004

NOW
C. 2022



Parents gave her money to **sell makeup**

Fatima's Livelihoods: Events and Outcomes

Vellum 3: What went wrong

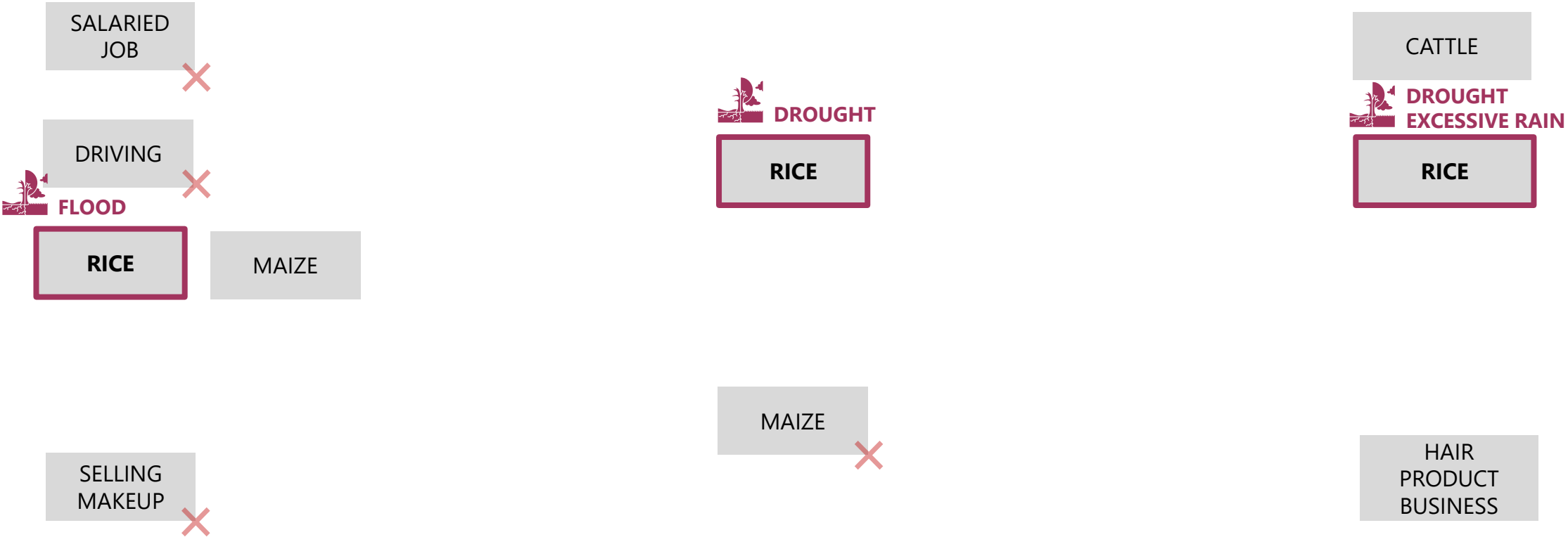


CHILDHOOD
C. 1997

EARLY MARRIED LIFE
C. 2004

NOW
C. 2022

\$%



Fatima's Livelihoods: Events and Outcomes

Vellum 4: Ex post reactions

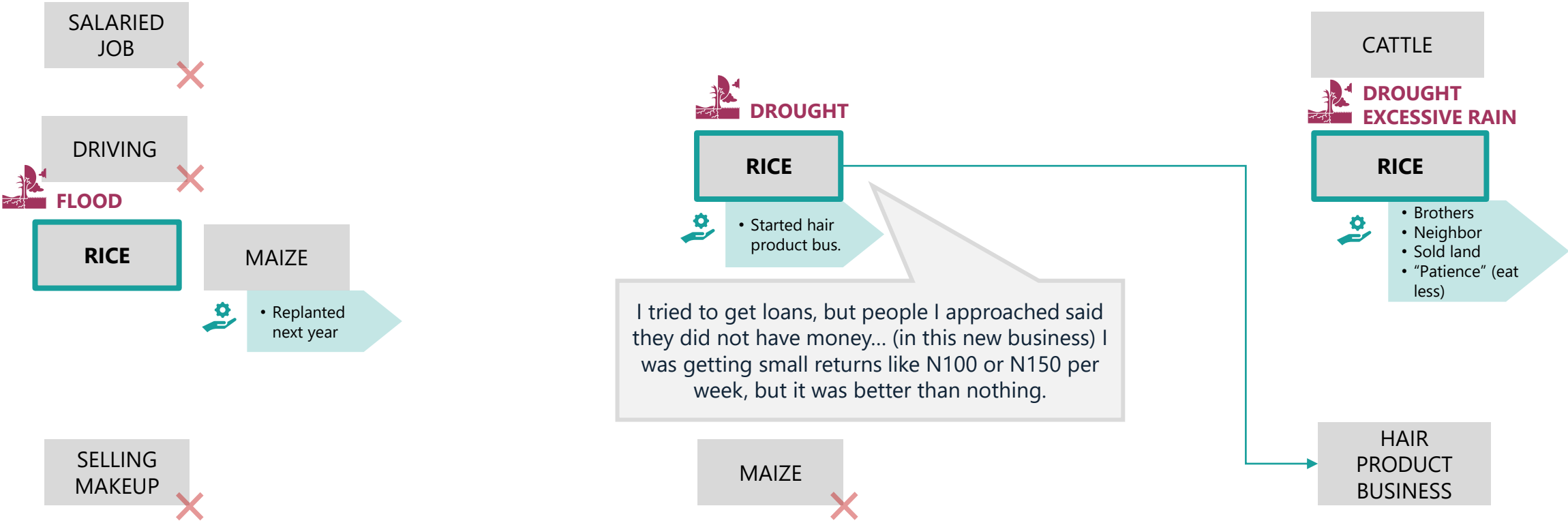


CHILDHOOD
C. 1997

EARLY MARRIED LIFE
C. 2004

NOW
C. 2022

\$%



Victoria

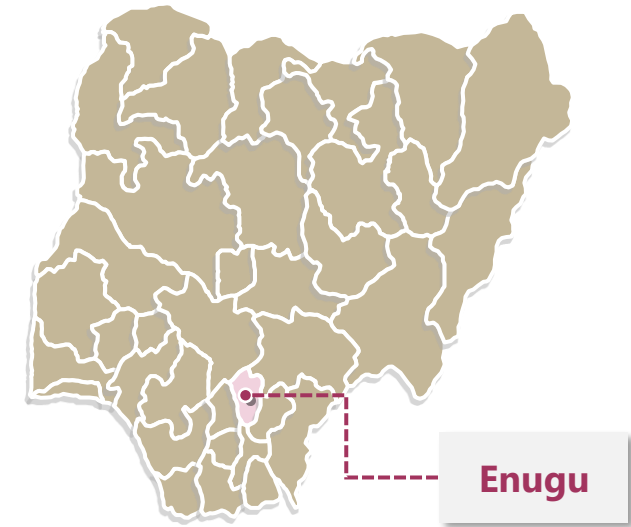
AGE: 45 years-old

PHONE: Owns own phone

HH INCOME: Estimates household monthly income below ₦50000 i.e. USD 112¹

EDUCATION: Finished primary school


ACREAGE: Has 10 “plots” of land (each about 900² meters, just under 1² hectare)

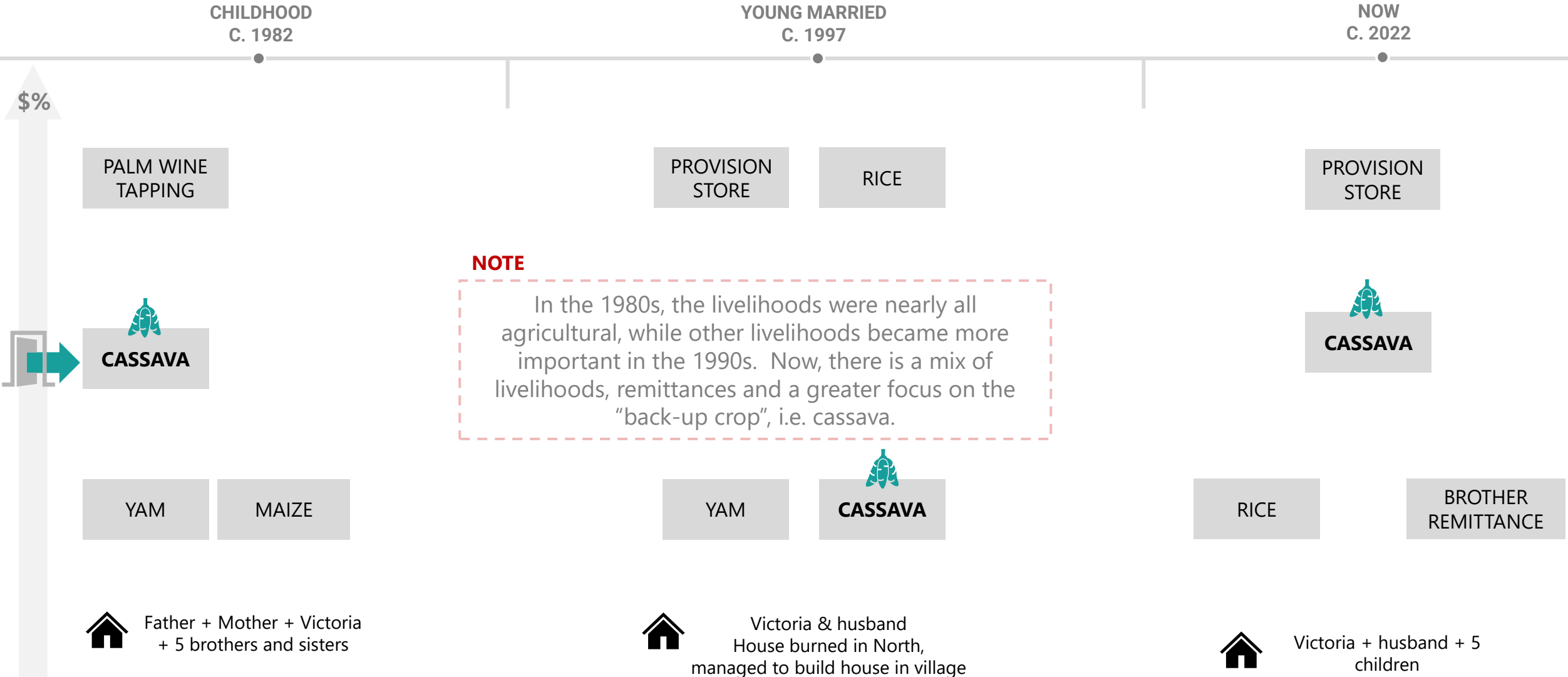


¹NGN 50,000, exchange rate of USD 1 = NGN 446.5
Note: This is one example of 50 we have collected in the qualitative research.

Victoria's Livelihoods: Events and Outcomes

Vellum 1: Livelihood portfolios over time


 Cassava is present in the portfolio at some point in time for most households

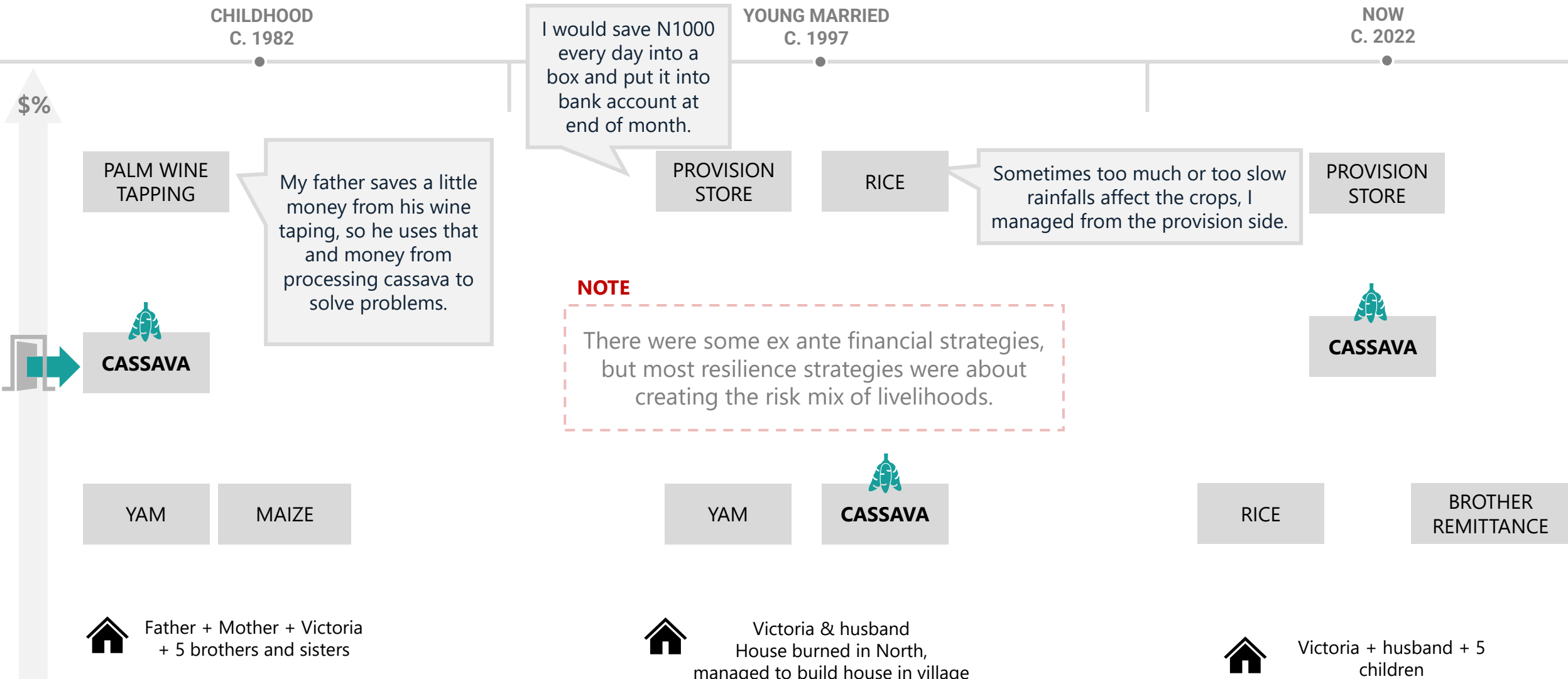


NOTE
 In the 1980s, the livelihoods were nearly all agricultural, while other livelihoods became more important in the 1990s. Now, there is a mix of livelihoods, remittances and a greater focus on the "back-up crop", i.e. cassava.

Victoria's Livelihoods: Events and Outcomes

Vellum 2: Ex ante resilience strategies

 Cassava is present in the portfolio at some point in time for most households



Parents had her **trained to do sewing**

Victoria's Livelihoods: Events and Outcomes

Vellum 3: What went wrong



CHILDHOOD
C. 1982

YOUNG MARRIED
C. 1997

NOW
C. 2022

\$%

FATHER ILL

PALM WINE TAPPING

✗ Sold land

CASSAVA

YAM

MAIZE

✗

PROVISION STORE

DROUGHT

RICE

If you look at things now, you will see weather has changed – rain no longer fall in its season. Rain started earlier this year and yam farmers were lamenting that yam will not be good. Now look at this August, rain will start but to no avail. If rain was falling the way it should, it would germinate underground, and birds would not be tampering with it.

RAINS TOO EARLY

YAM

✗ Did not reattempt

CASSAVA

DROUGHT

RICE

PROVISION STORE

DROUGHT
CASSAVA

BROTHER REMITTANCE

NOTE

Notice that as climate change creates unexpected, adverse circumstances, rice, which was once the "lead" crop and livelihood get downgraded, even if not abandoned altogether.

Victoria's Livelihoods: Events and Outcomes

Vellum 4: Ex post reactions



CHILDHOOD
C. 1982

YOUNG MARRIED
C. 1997

NOW
C. 2022

\$%

FATHER ILL

PALM WINE TAPPING

✗ Sold land

He was very sick and there was no source of help, so he went and sold a plot of his land.

CASSAVA

YAM

MAIZE

PROVISION STORE



DROUGHT

RICE



"Patience"

The whole cultivation money became a waste... I exercised **patience**¹... we cultivated the coming year because they will be a year God might decide to bless a man.



RAINS TOO EARLY

YAM

CASSAVA

✗ Did not reattempt

If one is in money scarcity, you can process cassava in garri, abacha or fufu and sell it to solve the problem.

PROVISION STORE



DROUGHT

CASSAVA



- Abacha (processed)
- Previously stored



DROUGHT

RICE



- Cassava backup

BROTHER REMITTANCE

NOTE

For some crops, climate change problems can destroy the crop completely (like seeds washing away) or it can simply hurt the crop, but then it can still be re-purposed in a somewhat effective way.

¹**PATIENCE** is a word that respondents used to describe eating less until things get better.

Victoria's Livelihoods: Events and Outcomes

Vellum 5: The squeeze of second-order macro factors



CHILDHOOD
C. 1982

YOUNG MARRIED
C. 1997

NOW
C. 2022

\$%

FATHER ILL

PALM WINE TAPPING

✗ Sold land

NOTE

Households are then compressed by inflation and security and, often, co-variant risk in other households suffering in the same way.

PROVISION STORE

My household used to buy N300 ice fish but now it's too expensive... if my child is needing something, I sell my crop storage or harvest cassava. If that isn't enough, I asked my brother for more money.

INFLATION



PROVISION STORE



DROUGHT

CASSAVA

- Abacha (processed)
- Previously stored

CASSAVA

YAM

MAIZE



RAINS TOO EARLY

YAM

✗ Dic

...the Fulani herdsmen attack roaming everywhere in the east. If you did not hear that they are in Awgu forest today, you will hear they have attacked the Nsukka community and so on. So security in being placed everywhere because people are being attacked.



DROUGHT

RICE

- Cassava backup

BROTHER REMITTANCE

LESS SECURITY





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