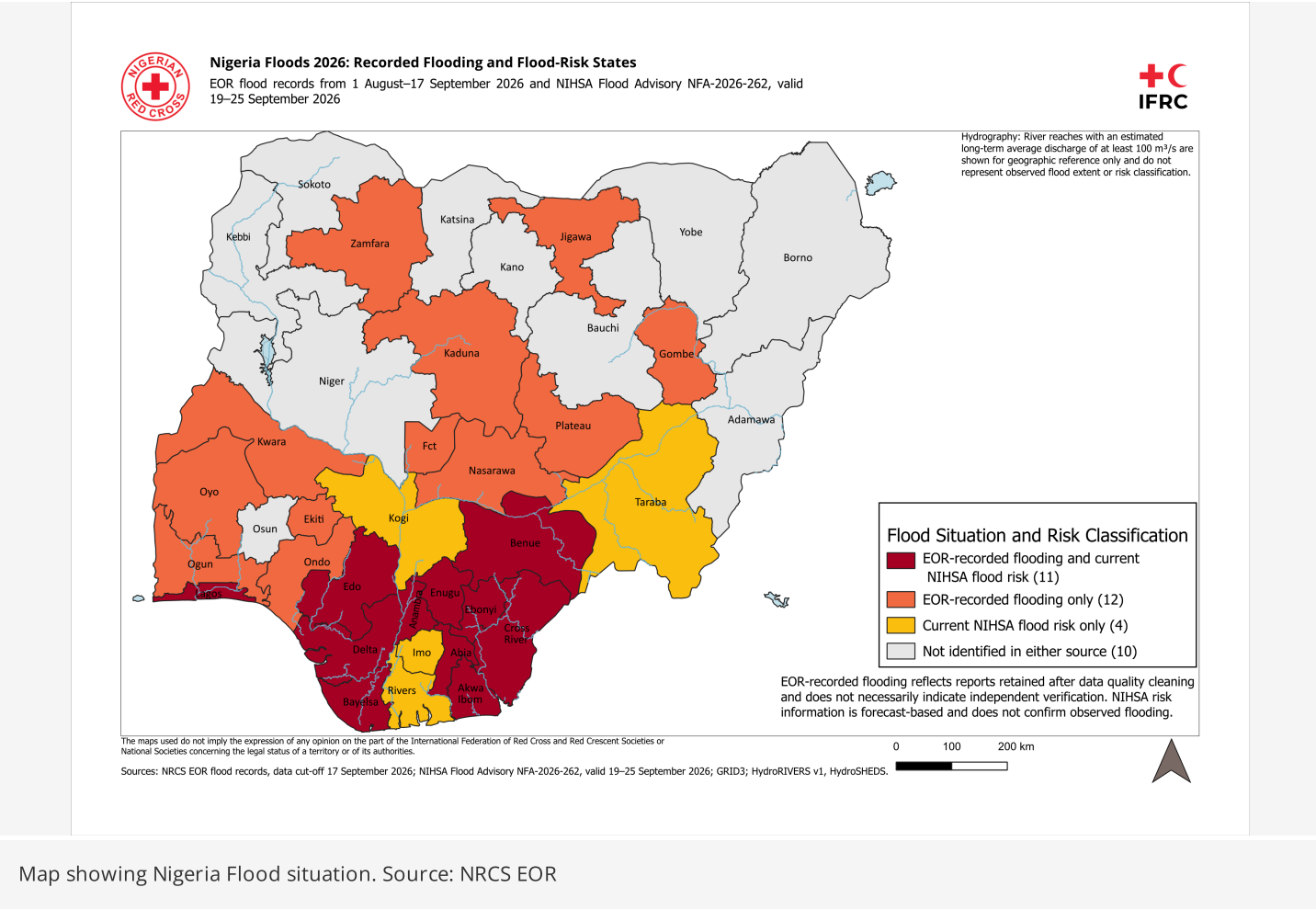




Flood Assessment in Eket, Akwa Ibom State

Appeal: MDRNG045	Total DREF Allocation: CHF 749,724	Crisis Category: Orange	Hazard: Flood
Glide Number: -	People Affected: 227,628 people	People Targeted: 18,000 people	
Event Onset: Sudden	Operation Start Date: 24-07-2026	New Operational End Date: 31-01-2027	Total Operating Timeframe: 6 months
Reporting Timeframe Start Date: 24-07-2026		Reporting Timeframe End Date: 30-04-2027	
Additional Allocation Requested: 669,724		Targeted Regions: Akwa Ibom, Anambra, Bayelsa, Benue, Cross River, Delta, Edo, Lagos, Ogun, Ondo	

Description of the Event



Map showing Nigeria Flood situation. Source: NRCS EOR

Date of event

14-09-2026

What happened, where and when?

Nigeria entered the 2026 rainy season with significant flood exposure, prompting the Nigerian Red Cross Society (NRCS), with IFRC support, to activate an Imminent DREF in July 2026. The operation focused on early warning, community preparedness, evacuation planning, risk communication and community level mitigation in areas identified as vulnerable to flooding. As the season progressed, forecast risk materialized into flooding across several parts of the country, resulting in displacement, damage to homes and assets, disruption of livelihoods and access to essential services, and increasing humanitarian needs.

Between 10 and 16 September 2026, NRCS conducted a multi sectoral assessment across 14 states, covering 3,944 respondents. The assessment estimated that 54,540 people had been affected, including 19,823 displaced people (36.3%). Ondo recorded the highest proportion of affected people who were displaced at 72.4%. The findings confirmed that the impact extended beyond displacement, with significant damage to shelter and household assets, disruption of food access and livelihoods, and gaps in WASH, health and psychosocial support.

The situation has continued to evolve. As of 18 September, the NRCS Emergency Operations Reporting (EOR) dashboard recorded 73,247 people affected and 31,175 displaced, based on 52 incident reports from 11 states and 32 LGAs, with 38 deaths, 1,968 injuries and 53,382 people reported in need. These figures are not combined with the assessment results because the two datasets have different coverage and methodologies. The EOR provides the latest operational picture, while the assessment provides household level evidence for response planning.



The proposed Response DREF will cover 10 states: Akwa Ibom, Anambra, Bayelsa, Benue, Cross River, Delta, Edo, Lagos, Ondo and Ogun, providing direct assistance to 3,000 households over six months and indirect support to approximately 73,000 people through early warning, community engagement, preparedness, WASH and public health risk communication, and targeted flood risk reduction.

Sandbagging for reinforcement against flooding in Lagos state

NIHSA flood Advisory Sept. 19

supported flood preparedness activities in eight schools and delivered 22 radio programmes. Community activities also included drainage and waterway clearing, sandbag reinforcement, evacuation preparedness and engagement with community and local government structures. These interventions generated direct operational evidence on the impacts and gaps emerging at community level.

The scale and severity of the flooding subsequently increased beyond what could be addressed through preparedness and risk reduction measures alone. For the period 1 to 23 September 2026, the NRCS Emergency Operations Room (EOR) reported 227,628 people affected and 132,272 people displaced and in need across the states covered by the Response DREF. On 23 September alone, the EOR reported 164,379 people affected and 107,082 displaced, demonstrating the continuing progression of the emergency. The situation has resulted in displacement, damage to homes and household assets, disruption of livelihoods and access to essential services, and increased WASH, health and protection risks.

The NRCS multisectoral needs assessment completed on 16 September 2026 further confirmed the nature and extent of the emerging humanitarian needs. The assessment covered 14 states: Akwa Ibom, Anambra, Bauchi, Bayelsa, Benue, Cross River, Delta, Edo, Ekiti, Adamawa, Lagos, Nasarawa, Ondo and Plateau, with 3,944 respondents participating in the assessment. Among respondents reporting on household conditions, 81.42% reported damage to their main shelter, while 58.81% reported that food was unavailable and 49.48% had sold assets following the floods. WASH conditions were also significant, with 57.55% reporting inadequate access to water and 53.61% reporting that available water was not clean. In addition, 40.68% reported difficulty accessing health services, while 61.93% reported trauma, anxiety or other negative emotional experiences.

These findings demonstrate that the needs had moved beyond preparedness and required direct household assistance alongside continued community level risk reduction. The field evidence also showed that the effects were not uniform across locations. Households experiencing shelter damage, displacement, loss of household and productive assets, food insecurity and disruption of livelihoods were particularly affected. Communities with damaged or inadequate water infrastructure faced additional public health risks, while children, older persons, persons with disabilities, displaced households and other people facing barriers to evacuation, access to services or assistance required additional consideration. The assessment identified 422 persons with disabilities, reinforcing the need for accessible communication, inclusive targeting and appropriate referral and support mechanisms.

Between 19th and 23rd September 2026, the State Government of Akwa Ibom, Anambra, Ogun, Edo, Delta, Cross River, Ondo, Bayelsa states have requested humanitarian support through the Nigerian Red Cross Society for flood response. The transition to a Response DREF is therefore based on evidence generated during implementation of the Imminent DREF, the September multisectoral assessment, subsequent EOR reporting and state level requests for assistance.

The Response DREF will directly assist 3,000 households, equivalent to approximately 18,000 people, across 10 states of Akwa Ibom, Anambra, Bayelsa, Benue, Cross River, Delta, Edo, Lagos, Ondo and Ogun, prioritizing households with the most severe and unmet needs through multipurpose cash assistance and NFI support. A further estimated 73,000 people will be reached indirectly through community meetings, early warning and preparedness messaging, WASH and health promotion, CEA, school and community engagement and other community level activities. The direct and indirect targets represent different levels of intervention and are therefore reported separately.

The scale up will maintain the preparedness and community systems established under the Imminent DREF while adding targeted assistance to households whose needs can no longer be addressed through preparedness measures alone. This includes cash and NFI assistance, targeted WASH and public health support, continued early warning and CEA, and practical flood risk reduction measures. Targeting will be based on the severity of household impacts, displacement, loss of shelter and assets, food and basic needs gaps, vulnerability, access constraints and the availability of assistance from other actors.

Source Information

Source Name	Source Link
1. Redcrossnigeria publication on Imminent Flood	https://www.instagram.com/reel/Dc1CzjsMLXf/?stkn=ZWdzYjdjbXBiaW51
2. Nigerian Red Cross Society	https://www.linkedin.com/posts/communityresilience-floodpreparedness-ugcPost-7501315908309778432-5bd9/?utm_source=social_share_send&utm_medium=ios_app&rcm=ACoAACqRZ-YBmO3W5wKZI2qZM0Px6U84_oKkrFo&utm_campaign=copy_link
3. NEMA participates in Imminent Flood Response in Edo	https://www.facebook.com/share/195f1RuDaS/



4. Consolidated Activity report	https://docs.google.com/document/d/1HoReUlgYWbBz2KB1hd4DtZOnwTYZlj7i/edit?usp=sharing&ouid=105234695711516405019&rtpof=true&sd=true
5. Flood: Red Cross Calls for Urgent Relief as Homes, Farms, Livelihoods Are Destroyed in Delta	https://www.thepointersnewsonline.com/flood-red-cross-calls-for-urgent-relief-as-homes-farms-livelihoods-are-destroyed-in-delta/
6. NIHSA Advisory	https://www.vanguardngr.com/2026/09/high-flood-to-hit-lagos-delta-imo-12-other-states-in-7-days-nihsa/

Summary of Changes

Are you changing the timeframe of the operation	Yes
Are you changing the operational strategy	Yes
Are you changing the target population of the operation	Yes
Are you changing the geographical location	Yes
Are you making changes to the budget	Yes
Are you requesting an additional allocation?	Yes



Please explain the summary of changes and justification:

The operation is transitioning from the approved CHF 80,000 Imminent DREF to a Response DREF following the evolution of the 2026 flood situation from forecast based preparedness to an active humanitarian response. The Imminent DREF enabled NRCS to establish early warning, community preparedness, evacuation planning, risk communication, community mitigation and branch and volunteer readiness across eight states, 16 LGAs and 32 high risk communities.

So far, the operation has recorded the following achievements:

- 240 volunteers trained and deployed across 8 states (15 volunteers per LGA)
- 42,680 persons reached through community meetings and flood awareness
- 80,000 flood preparedness IEC materials distributed
- 16 roadshows conducted
- 22 live radio sessions conducted
- 36 community clean-up campaigns conducted, including drainage and waterway clearing, sandbag reinforcement, evacuation route identification, WASH and safe water messaging, CRC and LEMC engagement and community feedback mechanisms.
- 800 volunteers engaged on street campaigns and flood awareness.
- 6,867 children aged 0 to 17 reached during school DRR awareness
- Promoted safe water, household water treatment, hygiene and flood related health risk prevention.
- Integrated malaria and other flood related health messages into community and public awareness activities.

These activities have established the operational and community platform for the scale up, including trained volunteers, community structures, early warning and communication channels, local coordination arrangements and field level experience in flood risk reduction.

The Response DREF is triggered by the findings of the NRCS multi sector needs assessment completed on 16 September 2026 and the subsequent escalation of the flood situation documented through the 23 September EOR. The assessment was conducted across 14 states: Akwa Ibom, Anambra, Bauchi, Bayelsa, Benue, Cross River, Delta, Edo, Ekiti, Adamawa, Lagos, Nasarawa, Ondo and Plateau. A total of 3,944 respondents participated in the assessment, which confirmed significant humanitarian needs among flood affected and displaced households, including damage to shelters and household assets, disruption of livelihoods, food insecurity, inadequate access to water and other essential services.

These findings demonstrated that the impacts of flooding had moved beyond the preparedness, early warning and risk reduction measures established under the Imminent DREF and required a shift towards targeted humanitarian assistance. The situation continued to escalate during September. Between 19th and 23rd September 2026, the EOR reported additional 164,379 people affected, 107,082 displaced, 7 deaths and 784 injured across the 10 states. For the period 1 to 23 September 2026, the cumulative EOR figures showed that 227,628 people were affected, 132,272 displaced, 20 deaths and 2,582 injured across 15 states. These figures demonstrate the scale and continuing progression of the flood impacts and the need to move from anticipatory preparedness to targeted humanitarian response.

The submission of the Response DREF was delayed allowing sufficient time for the situation to evolve and for NRCS to complete field verification and consolidate evidence from the Imminent DREF implementation and the September multi sector needs assessment. This process was necessary to establish the scale and nature of the humanitarian needs, identify the most affected locations and households, review the response gaps and refine the proposed geographical and beneficiary targeting.

The Response DREF will therefore continue and build on the systems established under the Imminent DREF while adding direct assistance to households with the most severe and unmet needs. The operation will run for six months, ending 31 January 2027, and will cover 10 priority states: Akwa Ibom, Anambra, Bayelsa, Benue, Cross River, Delta, Edo, Ogun, Lagos and Ondo.

The operation will directly reach approximately 18,000 people, corresponding to 3,000 households, through multipurpose cash assistance and NFI support. In addition, an estimated 73,000 people will be reached indirectly through community-based interventions, including community meetings, early warning and preparedness messaging, WASH and health promotion, CEA, school and community awareness, evacuation preparedness and flood risk reduction activities. The 73,000 indirect reach represents the wider population benefiting from these community level interventions and is distinct from the 18,000 people receiving direct assistance.

The additional Response DREF requirement is CHF 669,724, bringing total DREF financing for MDRNG045 to CHF 749,724, including the CHF 80,000 already allocated under the Imminent DREF.



IFRC Network Actions Related To The Current Event

Secretariat	The IFRC is present in Nigeria through the Abuja Cluster Delegation and is supporting the Nigerian Red Cross Society (NRCS) in the 2026 flood response. The Secretariat is supporting the transition from the Imminent DREF to the Response DREF through operational planning, technical guidance, needs assessment, resource mobilization and coordination with the National Society and Movement partners. IFRC support to the operation includes technical accompaniment in Disaster Management, shelter, WASH, health, PGI, CEA/RCCE, cash, logistics, National Society Development, Information management and PMER. The Secretariat is also supporting operational quality assurance, monitoring, financial management and reporting, procurement and supply chain processes, communication and coordination with government authorities, UN agencies and other humanitarian partners. The Secretariat also supports NRCS in strengthening coordination between the national and branch levels and ensuring that response activities are based on verified needs and complement existing assistance. The Response DREF builds on capacities and systems established through the Imminent DREF, including trained volunteers, community early-warning structures, Community Based Disaster Response Committees (CBDRCs)/LEMCs, evacuation preparedness, community engagement and information-management mechanisms.
Participating National Societies	The Nigerian Red Cross Society maintains partnerships with a number of Participating National Societies (PNS), which provide longer term technical, programme and institutional support to strengthen the National Society's capacity across health, disaster preparedness and response, community resilience and organizational development. For the current flood response, these partnerships provide complementary capacities that can be leveraged through the existing Movement coordination arrangements, although the PNS programmes described below are not separate parallel components of MDRNG045. American Red Cross (AmRC): The American Red Cross supports the NRCS primarily in health and immunization, including work to strengthen routine immunization and reach zero dose and under immunized children. In Nigeria, AmRC is supporting the application of its 5-Point Plan approach, which uses community level data, volunteer engagement and interaction with caregivers and frontline health workers to identify and address barriers to immunization. Norwegian Red Cross (NorCross) supports NRCS in community-based surveillance (CBS), health preparedness and National Society systems strengthening. British Red Cross has a longstanding partnership with NRCS covering disaster preparedness and response, National Society development and organizational capacity strengthening. In particular, BRC supports the PREPARE programme, which strengthens climate and disaster preparedness, branch and volunteer readiness, and community level capacity to anticipate and respond to emergencies. The 2026 IFRC Network Plan identifies strengthening climate adaptation and preparedness under the PREPARE programme as a priority for NRCS. BRC has also provides technical support to NRCS in emergency preparedness, assessments, information management and disaster response. These capacities directly complement the preparedness and response systems being activated under the flood operation. The Italian Red Cross has an established partnership with NRCS supporting migration and displacement, youth inclusion and related National Society capacities, with its engagement forming part of the wider NRCS Movement partnership framework. The Italian Red Cross supports areas of Protection, Gender and Inclusion (PGI), which



	contribute to the National Society's ability to deliver inclusive assistance, particularly in relation to protection and inclusion of affected and displaced populations. The PNS partnerships provide NRCS with technical and institutional capacities in health and immunization, community-based surveillance, disaster preparedness, climate resilience, community engagement, protection and inclusion, and organizational strengthening. These complementary capacities will be coordinated through NRCS and IFRC to ensure that existing programmes and the flood response reinforce one another without creating parallel structures.
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ICRC Actions Related To The Current Event

The ICRC maintains a presence in Nigeria, particularly in areas affected by armed conflict and violence. No separate ICRC flood response intervention has been identified for inclusion under the current 2026 Flood Response DREF. ICRC activities outside the flood emergency, including its conflict related protection, health, safer-access and Restoring Family Links support, are therefore not included here.

Other Actors Actions Related To The Current Event

Government has requested international assistance	Yes
National authorities	The Government of Nigeria, through the national and subnational emergency management structures, has been coordinating the flood response and engaging humanitarian and development partners to support affected populations and address identified response gaps. National authorities The National Emergency Management Agency (NEMA) is coordinating the federal-level emergency response and has activated the National Emergency Operations Centre (NEOC) to consolidate flood information, support coordination and facilitate response planning with affected states and partners. NEMA and State Emergency Management Agencies (SEMAs) are undertaking assessments, coordinating emergency relief and supporting affected communities. The Nigeria Hydrological Services Agency (NIHSA) continues to provide flood risk information and national flood advisories, while the Nigerian Meteorological Agency (NiMet) provides rainfall forecasts and weather information to support early warning and response planning. At state level, SEMAs and relevant state ministries and local authorities are coordinating evacuation, assessments, emergency relief and community level response measures. NRCS branches are working alongside these authorities, providing community level information, supporting assessments, early warning, evacuation preparedness, first aid, WASH and other emergency response activities. Government response and preparedness measures have continued alongside the humanitarian response. In Lagos, NEMA commenced the distribution of relief materials to identified flood-affected households in Kosofe, Alimosho, Lagos Island, Ikeja and Eti-Osa on 16 September. In Benue, NEMA and Benue SEMA conducted a full-scale simulation in Makurdi focused on both riverine and urban flooding, reflecting the state's continued exposure to flooding along the River Benue and its tributaries. These



	actions indicate that the flood situation remains an operational concern for authorities even as response activities are underway.
UN or other actors	UN agencies and humanitarian organizations are supporting government led flood preparedness and response through technical assistance, assessments, WASH, health, food security, protection and other sectoral interventions, according to their respective mandates and available resources. Coordination with UN and other humanitarian actors is undertaken through government led and interagency mechanisms at national and subnational levels. NRCS and IFRC engage with relevant partners to share assessment findings, identify underserved communities and reduce duplication of assistance. The European Union Humanitarian Aid (ECHO), through the IFRC, is supporting NRCS flood preparedness and early action in Kogi, Bayelsa and Kebbi States, covering 12 LGAs and 24 communities. The support includes strengthening community preparedness, early warning and early action capacities, community level engagement and coordination with relevant state and local emergency structures. These activities provide an important preparedness platform in the three states and complement the broader Response DREF, which is focused on immediate needs among flood affected households and response gaps. Other humanitarian actors are also responding in parts of the affected area, which is relevant to the delineation of the NRCS/IFRC response. IOM is implementing flood response activities in Adamawa and Borno, while UNICEF is supporting affected communities in Plateau and Kaduna. These interventions will be taken into account during targeting and coordination to reduce duplication, identify gaps and ensure that the proposed DREF resources are directed to areas and households where needs remain insufficiently covered.

Are there major coordination mechanism in place?

At national level, flood response coordination is led by NEMA through the National Emergency Operations Centre (NEOC), with relevant federal agencies, state authorities, the Red Cross Movement, UN agencies and other humanitarian partners participating as appropriate. NIHSA and NiMet provide technical flood risk and weather information that informs preparedness and response decisions.

At state level, coordination is primarily led by the respective State Emergency Management Agencies (SEMAs) in collaboration with state ministries, departments and agencies. NRCS state branches participate in these mechanisms and provide field level information on affected communities, needs, displacement, access and response gaps.

At LGA/community level, coordination is supported through local emergency structures, community resilience structures and Local Emergency Management Committees (LEMCs), where established. NRCS volunteers and branch teams are positioned to support rapid assessments, early warning dissemination, evacuation preparedness, first aid, community mobilization and feedback mechanisms.

Within the Red Cross and Red Crescent Movement, coordination is led by NRCS with support from IFRC, with engagement of ICRC and PNSs as relevant to their respective areas of support. A key coordination challenge remains the uneven capacity of state and local emergency structures, particularly in locations where LEMCs are not yet fully established or functional. Information on newly affected communities and assistance provided can also be fragmented, particularly where flooding results in dispersed displacement. The operation will therefore maintain close coordination with NEMA, SEMAs and other humanitarian actors and use assessment and beneficiary information to identify gaps and minimize duplication.



Needs (Gaps) Identified



Shelter Housing And Settlements

Shelter is one of the most pronounced gaps. The assessment found that 3,168 respondents (81.42%) reported damage to their main shelter. Of those reporting current living arrangements, 1,482 households were staying with host families, 545 had no shelter and 504 were living in makeshift shelters. Cement, roofing sheets, wood and nails were the main materials identified for reconstruction.

This is compounded by the limited quantity and uneven distribution of prepositioned relief stocks. Existing preparedness investments have provided shelter and household items in selected locations, including tarpaulins, blankets, kitchen sets, water containers and shelter toolkits, but the available stocks are not sufficient to match the scale of current needs across the 10 states. The Italian supported preparedness project prepositioned NFIs intended to support approximately 2,000 flood-affected households, demonstrating an existing capacity, but this remains considerably below the scale of the current response requirement.

The Response DREF needs to prioritize severely affected households requiring emergency shelter, essential household items and limited emergency repairs, while recognizing that full reconstruction needs will extend beyond the DREF.



Livelihoods And Basic Needs

Food insecurity and loss of livelihoods remain significant unmet needs. The multi sectoral assessment found that 2,297 respondents (58.81%) reported that food was unavailable, while meal frequency had reduced considerably following the floods, with one meal per day particularly prevalent in Delta, Bayelsa and Anambra. 1,916 respondents (49.48%) reported selling household or productive assets to cope with the impact of the floods. Agricultural activities, livestock, fishponds and businesses were also affected. Financial assistance and food were consistently among the highest priority needs across the assessed states, with requests for support to restart businesses and restore livelihoods also reported.

The Imminent DREF was primarily designed for anticipatory preparedness rather than post-flood food and livelihood recovery and therefore did not have sufficient resources to address these emerging needs. The Response DREF consequently needs to provide flexible basic needs/cash support while linking households requiring longer-term livelihood recovery to government and other actors.



Multi purpose cash grants

Cash is the most consistently preferred assistance modality. The assessment recorded cash as the preferred form of assistance across the assessed states, with particularly high preferences in Ondo, Delta, Bayelsa, and Ekiti. However, the preference for cash does not automatically establish its feasibility in every location. Market functionality, physical access, financial service provider coverage, protection risks and availability of goods require verification before transfers are made. The Response DREF therefore has a significant gap to address between the scale of household basic needs and the available response financing. The current budget provides for multipurpose cash/basic needs assistance, which will require strict prioritization of households with the highest severity and verified gaps.



Health

1,554 respondents (40.68%) reported being unable to access health services, with particularly high barriers in Bayelsa, Delta and Akwa Ibom. Persons with disabilities and children were among the groups most frequently identified as excluded from health services. Reported needs include medication, medical care, malaria prevention and treatment, mosquito nets, clean water and financial assistance. Disease outbreaks were also reported, with cholera the most frequently reported condition.

The assessment also identified a substantial psychosocial burden, with 2,386 respondents (61.93%) reporting trauma, anxiety or other negative emotional experiences following the floods. This is consistent with the wider operational evidence of loss of homes, livelihoods and productive assets. The gap is therefore not limited to clinical health services; it includes first aid, health promotion, referral,



community-based MHPSS and psychological first aid.

Existing Movement programmes and operations have strengthened health, preparedness and community capacity, but these are not designed to meet the full emergency health and psychosocial needs generated by the current flooding. The Response DREF should therefore focus on community-level health promotion, first aid, referral and MHPSS, while linking serious cases to available health services.



Water, Sanitation And Hygiene

WASH needs remain substantial despite preparedness and early action activities already undertaken. The assessment found 2,197 respondents (57.55%) reporting inadequate water supply and 2,059 (53.61%) considering their available water unsafe or not clean. Sanitation gaps include damaged or unavailable toilets, open defecation, overcrowding and water related barriers. Handwashing facilities, hygiene materials and menstrual hygiene support also remain insufficient.

The Imminent DREF and other Movement supported programmes have already undertaken safe-water messaging, water treatment, drainage and waterway clearing and other preparedness actions. The Italian Flood RRR programme has also rehabilitated water infrastructure and prepositioned water treatment and hygiene items. However, these interventions are geographically limited and do not eliminate the current household level WASH gaps across the expanded Response DREF footprint.

The Response DREF will therefore need to address household water treatment and storage, safe water access, hygiene promotion and targeted sanitation, including consideration of flood-resistant sanitation solutions in locations where conventional facilities are repeatedly affected.



Protection, Gender And Inclusion

Protection risks remain significant and may be underreported because of the sensitive nature of some issues. The assessment identified theft, robbery, GBV, sexual harassment and concerns regarding sexual exploitation in exchange for assistance. Access to water sources was also associated with security and SGBV concerns. Missing household members were reported in several states, particularly Nasarawa and Plateau. There is therefore a need for stronger protection risk identification, confidential reporting, referral pathways, PSEA/safeguarding messaging, family tracing and reunification support, and safe and inclusive access to assistance.

The previous Italian Flood RRR programme has already strengthened PGI capacity, including training of PGI focal points in 37 states and distribution of dignity kits to vulnerable women and pregnant and lactating women. However, these interventions were implemented in specific locations and do not constitute comprehensive protection coverage for the current 10 states.



Risk Reduction, Climate Adaptation And Recovery

The Imminent DREF has established a substantial preparedness platform, including activity level participations, IEC flyers, 16 priority LGAs, roadshows, radio outreach across eight states, drainage and waterway clearing, sandbag reinforcement, evacuation route identification and CBDRC/LEMC engagement. These interventions have strengthened community awareness and preparedness and provide an important foundation for the current Response DREF.

However, preparedness capacity remains uneven across locations, and the residual risk remains significant. The ECHO programme is further strengthening LEMCs and community preparedness in Kogi, Bayelsa and Kebbi, covering 12 LGAs and 24 communities, through contingency planning, evacuation-route mapping, identification of safe areas, evacuation infrastructure and simulation exercises. These investments have improved preparedness in targeted locations, but they do not provide comprehensive coverage across all areas currently at risk or affected by flooding.

This gap is particularly relevant given the continued rainfall and flood risk. NiMet's current forecasts include a Heavy Rainfall Forecast Watch issued on 15 September, valid through 21 September. The wider seasonal outlook also indicates continued rainfall during the August–October period, while the flood-risk outlook identifies July–September as a period of heightened flood risk in several parts of the country.

With further rainfall and potential flood waves expected, continued DRR engagement, early warning dissemination, evacuation



preparedness, community awareness, drainage and waterway clearance, identification of safe areas and feasible risk-reduction measures remain necessary alongside the response activities.



Community Engagement And Accountability

Communities continue to require timely, accessible and two-way information. The assessment identified electricity access, literacy and lack of communication devices as significant barriers to receiving information. Communities requested information on water and sanitation, first aid, health, shelter, disease prevention and environmental risks.

The Imminent DREF has already established useful CEA structures, including roadshows, school awareness, radio outreach, IEC dissemination, community feedback and volunteer engagement. However, these activities were largely designed around preparedness and early warning. The Response DREF needs to extend CEA to assistance information, selection criteria, cash information, complaints and feedback, PSEA, referral information and post-distribution feedback, particularly for communities where electricity, literacy or phone access are limited.

Any identified gaps/limitations in the assessment

Government and Movement coordination mechanisms are active. NEMA activated the National Emergency Operations Centre (NEOC) in August 2026 to consolidate flood information and support national coordination. NEMA has also undertaken relief distributions to flood affected populations. However, the existence of government relief interventions does not mean that all assessed needs are covered. The assessment continues to show significant gaps in food, shelter, WASH, health and livelihoods. NEMA's 2026 flood communication emphasizes the need to convert flood information into timely action, while its current work on a national relief and rehabilitation policy also identifies the need to improve coordination and reduce gaps in service delivery.

The principal gap is coverage and complementarity: assistance from different actors may not reach all affected households or address the full range of sectoral needs. Continued coordination with NEMA, SEMAs, relevant government ministries, PNS and other humanitarian actors is required to maintain an updated picture of who is being assisted, where assistance is being provided and which needs remain unmet. This will be particularly important as additional communities may be affected by subsequent flooding.

The key operational issue for this DREF is therefore coverage and complementarity, rather than absence of coordination structures. NRCS/IFRC will need to continuously map assistance provided by NEMA, SEMAs, PNS, UN agencies and other humanitarian actors.

Vulnerable and Hard-to-Reach Groups: The assessment identified children and persons with disabilities as groups experiencing particular barriers to accessing health services. It also identified protection risks affecting women and other vulnerable groups, as well as households hosting displaced persons and households without adequate shelter. However, the assessment may not fully capture the needs of people who were unable or unwilling to participate, including persons in inaccessible areas, newly displaced households, people with disabilities, older persons, female-headed households and people living in temporary or informal settlements. Ongoing field verification and community level targeting will therefore be necessary to ensure that assistance reaches households experiencing multiple and overlapping vulnerabilities.

Assessment limitations and information gaps: While 3,944 respondents were assessed across 14 states, the sample distribution was uneven, with substantially larger samples in Bayelsa, Delta, Ekiti, Ondo and Anambra and very small samples in Benue and Kaduna. The assessment therefore provides useful evidence of needs and trends but should not be interpreted as a statistically representative estimate of the entire affected population in every state. In addition, the assessment captures conditions at the time of data collection, while the flood situation remains dynamic. Beneficiary numbers, displacement, shelter conditions, market access and sectoral needs may change as flooding continues or recedes. The Response DREF will therefore use the assessment as the initial evidence base, complemented by ongoing field verification, branch level information and validated beneficiary lists to adjust targeting as the operation progresses.

Overall, the key limitation is the scale, geographic spread and evolving nature of the needs relative to available resources and response capacity. The Response DREF will therefore complement ongoing government, Movement and partner interventions by prioritizing households with the most significant unmet needs, maintaining critical DRR and preparedness measures, and strengthening referral and coordination mechanisms to reduce duplication and improve coverage.



Operational Strategy

Overall objective of the operation

To support communities affected by flooding across 10 states of Akwa Ibom, Anambra, Bayelsa, Benue, Cross River, Delta, Edo, Lagos, Ogun and Ondo over six months by providing multipurpose cash assistance to 3,000 households, equivalent to approximately 18,000 people, with the most severe and unmet needs, while supporting WASH, public health risk reduction, community engagement, preparedness and early warning activities to reduce the impacts of continuing flood risks.

Operation strategy rationale

The response strategy will combine multipurpose cash assistance to address priority household needs, practical WASH and public health measures to restore essential services and reduce immediate health risks, flood risk reduction and preparedness actions to address residual exposure, and strengthened community engagement, accountability, early warning and local response capacity. These strategies will be implemented through existing NRCS branch, volunteer and community structures, with interventions prioritized according to verified needs and designed to complement the preparedness and early action measures established under the Imminent DREF.

The operation will run for six months across 10 states, with 3,000 households, approximately 18,000 people, receiving direct assistance. A further 73,000 people will be reached indirectly through community-level preparedness, early warning, CEA, WASH and DRR activities. Resources will not be distributed equally across the 10 states but will be directed to locations according to the scale and severity of impacts, displacement, shelter and asset loss, vulnerability and remaining unmet needs.

1. Multipurpose Cash Assistance

MPCA will be the principal household-level assistance modality, providing ₦150,000 to up to 3,000 eligible households through the established ICRC, NRCS and Zenith Bank financial service arrangement. The transfer is based on the agreed Minimum Expenditure Basket (MEB) approach and will allow households to address their most urgent needs without requiring separate distributions for food, household items, transport, shelter or other essential expenses.

The assessment confirmed the conditions required for cash delivery, including functioning markets, availability of essential goods and services, physical and safe access to markets, beneficiary access to financial services and the capacity of the FSP to deliver the assistance within the required timeframe. Following beneficiary verification and approval, IFRC will transfer the funds directly to the FSP, which will load the approved amount onto prepaid cards. NRCS will support beneficiaries with information on card use, access to funds and resolution of payment problems. This arrangement also limits physical cash handling by NRCS staff and volunteers and provides a clear financial audit trail.

Targeting will prioritize households experiencing significant shelter damage, displacement, loss of essential household or productive assets, food insecurity, livelihood disruption or reduced capacity to meet basic needs. Attention will be given to displaced households, households staying with host families, female-headed households, households including persons with disabilities, older persons and others with limited coping capacity.

120 NRCS volunteers and staff per state will receive targeted orientation on the cash approach. This will cover beneficiary identification and verification, the transfer value and MEB, communication with beneficiaries, safe handling of information, fraud and diversion risks, CEA, feedback and complaints, PGI and safeguarding, protection referrals, PDM and reporting of payment problems or irregularities.

PDM will be conducted following payments to confirm receipt of the full transfer, identify difficulties in accessing funds, assess safe use of the assistance and determine whether the transfer addressed priority needs. Communities will also be informed that the assistance is free of charge and that no staff, volunteer, community leader or intermediary is authorized to deduct any amount from the entitlement.

2. WASH and Vector Risk Reduction

The WASH component will address immediate risks associated with damaged water sources, unsafe water, poor sanitation and increased mosquito exposure following flooding. The approach will focus on practical restoration and household risk reduction rather than establishing a large standalone WASH programme.

Twenty priority water points will be rehabilitated based on branch verification, community consultation and technical assessment. Priority will be given to water points serving significant numbers of affected households where relatively minor repairs can restore or improve access to safe water. Communities and relevant local authorities will be engaged in the use and maintenance of rehabilitated facilities.

Up to 3,000 households will receive essential hygiene materials, with the package adapted to household needs and local context. Water purification tablets will be provided separately, with quantities and instructions based on the manufacturer's recommended dosage and



household water requirements. Mosquito nets will also be provided to 3,000 households identified as having increased exposure to vector-related risks.

Distribution will be accompanied by practical hygiene promotion covering safe collection and storage of drinking water, correct use of water purification tablets, hand hygiene, household hygiene following flooding, safe food preparation, protection of children from contaminated floodwater and safe disposal of household waste. NRCS will lead community identification and mobilization, while IFRC will provide technical, procurement and quality oversight.

3. Disaster Risk Reduction, Flood Mitigation and Preparedness

The DRR component will build on the practical work undertaken through the Imminent DREF while addressing residual and emerging risks. NRCS branches will work with communities and local authorities to identify blocked drainage channels, culverts and waterways where debris, waste or sediment continues to contribute to flooding or waterlogging. Priority will be given to locations around residential areas, schools, health facilities, markets, access routes and other critical community facilities where clearing can provide an immediate reduction in exposure.

Where technically feasible, the operation will support small-scale reinforcement of vulnerable homes or community structures using sandbags. These measures will be limited to minor protective works and will not cover major reconstruction or replacement of severely damaged houses. Selection will consider the severity of exposure, household vulnerability and the feasibility of reducing risk through the proposed intervention.

School DRR activities will cover local flood risks, actions to take when flooding begins, response to official warnings, safe evacuation, avoiding floodwater and fast-flowing waterways, protection of drinking water, hygiene during and after floods, safe routes and assembly points and where to seek assistance. Activities will be age appropriate and conducted in coordination with school authorities. Where appropriate, schools will strengthen simple preparedness arrangements, including evacuation drills and identification of safe areas.

Community DRR campaigns will complement school activities by addressing household preparedness, identification of flood-prone locations, evacuation routes and safe assembly points, households requiring additional evacuation support, protection of important documents and assets, safe storage of food and drinking water, and community clean-up and mitigation activities.

These activities will remain linked to official flood early warning. NRCS branches and volunteers will disseminate verified warnings and support communities to understand the actions required. CBDRCs will be established or strengthened to support flood monitoring, early evacuation and community response. Completed Imminent DREF activities will not be counted again; new activities will address residual risks or locations where the risk has changed.

4. Community Engagement, Accountability, PGI and Safeguarding

CEA will be integrated across the operation and used to support planning, targeting, implementation and monitoring, rather than as a stand-alone information activity. NRCS will engage affected communities to confirm priority needs, explain eligibility and targeting criteria, communicate the MPCA amount and payment process, identify barriers to assistance and prioritize WASH and DRR concerns.

Engagement will use FGDs, community meetings, household engagement, volunteers, schools and local leaders, with feedback and complaints mechanisms available throughout the operation. Feedback will be documented, referred to the responsible team and followed through to resolution.

PGI and safeguarding will be integrated into cash, WASH, DRR, school and community activities. Targeting will consider barriers faced by women and female-headed households, children, older people, persons with disabilities, displaced households, host families and others with limited coping capacity. Staff and volunteers will be briefed on safeguarding and expected standards of conduct, while communities will be informed of their rights and available reporting channels. Confidential referral mechanisms will be maintained for safeguarding and protection concerns.

NRCS branches and trained volunteers will remain the primary community-level implementation structure, with IFRC providing technical, financial, procurement, monitoring and coordination support. Volunteer deployment will reflect the needs and characteristics of each location, including language, gender, accessibility and security considerations.

The operation will coordinate with government authorities, Movement partners and other humanitarian actors to identify assistance already provided and avoid duplication. The Response DREF will complement rather than repeat assistance delivered under the Imminent DREF or by other actors.

The operation will also establish a practical transition from direct assistance to existing local structures. Cash assistance will be completed within the operation period, with households requiring further support referred to relevant government or humanitarian services. Rehabilitated water points will be handed back to responsible community or local authority structures with arrangements for maintenance. School preparedness activities will be linked to existing school structures, while community DRR and early warning mechanisms will remain connected to NRCS branches, volunteers, CBDRCs and local emergency management structures.



Targeting Strategy

Who will be targeted through this operation?

Household selection will be based on verified flood impacts, displacement, shelter damage, food and basic needs gaps, WASH and health risks, livelihood losses, and protection and inclusion concerns.

In addition to direct assistance to 18,000 persons, the operation will reach an estimated 73,000 people indirectly through community-based activities, including early warning and flood risk awareness, preparedness messaging, WASH and health risk communication, evacuation preparedness, school-based awareness, community engagement and targeted flood simulation and risk reduction measures. This wider reach will build on the community structures and communication channels established through the Imminent DREF and ensure that critical preparedness and risk reduction information extends beyond households receiving direct assistance.

The target population has been identified based on the emerging pattern of flood impacts, the findings of the NRCS multisectoral assessment, and the latest NIHA hydrological outlook. The NIHA National Flood Advisory issued on 19 September 2026, covering 19–25 September, places several states within and around the operational footprint under high riverine flood risk, with rising river stages expected to cause further flooding and floodplain communities advised preparing for movement to higher ground. This outlook informed the selection of states where the current flood impact is combined with a continuing risk of further riverine flooding.

The geographical scope has been revised from the states covered under the Imminent DREF. The Imminent DREF was designed around anticipated flood risk and early action, whereas the Response DREF is based on the situation that has developed during the flood season and the evidence of actual impact and unmet needs.

The revision focuses resources on States where the current assessment, operational information and continuing flood risk provide the basis for a response intervention. The states covered under the Imminent DREF but not retained in the Response DREF were not removed because they are considered safe or unaffected. Rather, the Response DREF has a more limited and targeted caseload and resources are being concentrated on the locations where the available evidence supports the greatest need for this particular response phase.

There is also a consideration of complementarity with the wider humanitarian response. Other humanitarian actors are already supporting flood affected populations in some locations. For example, IOM is supporting flood response in Adamawa and Borno with Cash distribution and camp coordination, while UNICEF is supporting WASH and Health activities in Plateau and Kaduna. British Red Cross is supporting flood response in Bauchi, through Cash Voucher Assistance and DRR activities.

The ECHO funded Disaster Preparedness Project supports 24 communities across 12 LGAs in Kogi, Kebbi and Bayelsa States, with a focus on early warning and early action. The project includes the installation of river gauges, flood risk and hazard mapping, evacuation boats to support movement to safer locations, and a crisis modifier that can provide assistance to approximately 3,000 people when the agreed trigger conditions are reached. The inclusion of Bayelsa in the Response DREF does not duplicate this support. The geographical areas covered by the Response DREF in Bayelsa state are different from the LGAs and communities supported under the ECHO project. The two operations also respond to different stages of the flood cycle: ECHO is strengthening preparedness and early action in defined high-risk communities, while the Response DREF is addressing households and communities already experiencing flood impacts and unmet needs. There is also a wider hydrological reason for retaining both states. Bayelsa sits within connected river systems where conditions upstream can have consequences downstream and is located further downstream within the Niger Delta system. NIHA's hydrological monitoring and flood risk assessments identify Bayelsa state among areas exposed to riverine flooding. Its 2026 seasonal outlook, for example, identified high risk communities in both Bayelsa and Kogi during the July–September period.

The operation will prioritize households that have experienced direct and significant consequences of flooding and continue to have unmet basic needs, while also considering locations where the hydrological outlook indicates continued exposure.

The 3,000-household target is an overall operational target and will not be divided equally among the 10 states. More resources will be directed to locations where the concentration and severity of needs are greatest. State and community allocations will be confirmed through branch level verification and updated information on displacement, shelter damage, loss of assets, food insecurity, WASH conditions and other unmet needs.

The operation will particularly target:

- Displaced households and households staying with host families whose ability to meet basic needs has been affected by the floods;
- Households with significant damage to their homes or loss of essential household assets;
- Households that have lost productive assets or livelihoods, including those dependent on agriculture, fishing, petty trade and daily labour;
- Households experiencing food insecurity or reduced purchasing capacity following the loss of income, assets or access to markets;
- Female-headed households and households with limited coping capacity;
- Households including persons with disabilities, older persons, children and other people who may face additional barriers to accessing



assistance; and

- Other households identified through community-level verification as having severe impacts and significant unmet needs.

The operation will also consider the needs of host communities where they have been directly affected by flooding or are supporting displaced households and experiencing pressure on household resources and basic services.

Explain the selection criteria for the targeted population

The operation will target households that have been directly affected by flooding and continue to face significant unmet needs. Targeting will be based on a combination of impact, severity of needs, vulnerability and access to other assistance. The following criteria will guide household selection:

1. Direct impact of flooding: Households must have experienced a clear impact from the floods, such as damage to or loss of shelter, household belongings or productive assets, displacement, or loss of access to essential services.
2. Unmet basic needs: Priority will be given to households that are still unable to meet essential needs such as food, temporary shelter, water, hygiene, health care and other basic household requirements following the flood.
3. Displacement and shelter conditions: Particular attention will be given to households that have been displaced, are staying with host families, or are living in temporary, damaged or otherwise inadequate shelter.
4. Loss of income and livelihoods: Households whose main source of income, livelihood activities or productive assets have been affected will be considered, particularly where this has reduced their ability to meet basic needs or recover from the shock.
5. Vulnerability and coping capacity: Targeting will consider the household's ability to cope with the impact without external assistance. Households with limited resources, reduced income or other factors affecting their ability to recover will receive greater consideration.
6. Barriers to accessing assistance and services: Additional consideration will be given to households where age, disability, gender, household composition, displacement or other circumstances may make it more difficult to access assistance, move to safety or recover from the flood.
7. Assistance already received: The operation will check whether households have already received equivalent assistance, particularly cash assistance, from NRCS or another humanitarian actor. This is intended to reduce duplication and ensure that available resources reach households with remaining unmet needs.

The criteria will be discussed with communities before and during the targeting process. NRCS volunteers and community structures will support identification and verification, while complaints and feedback mechanisms will allow people to question decisions, report errors or raise concerns about exclusion.

For cash assistance, the final beneficiary list will be verified before it is submitted for payment through the FSP. For WASH and flood mitigation activities, the approach will be different: priority will be given to communities and locations where there is a demonstrated need and where an intervention such as water-point repair, drainage clearing or other practical mitigation can reduce an identified risk.

The targeting also recognizes that the effect of a flood is not the same for every household. A family that has lost its home, income and essential household items and is staying with relatives will have different needs from a household that experienced temporary flooding but was able to remain in its home and retain its livelihood. The operation will therefore use severity and remaining needs, rather than simply selecting households because they live in a flood-affected community.

Host families will also be considered where they have been directly affected by the flooding or where the additional burden of accommodating displaced people has significantly reduced their ability to meet their own basic needs. This is important in locations where displaced households are staying within communities rather than in formal displacement sites.

Vulnerability will be considered as part of the main targeting process rather than through a separate list of beneficiaries. NRCS volunteers and community structures will help identify households that may otherwise be missed, including people with disabilities, older people, female-headed households, households with children, displaced families and people staying with host families.

The operation will also consider practical barriers to receiving assistance. For example, the cash delivery process will take account of difficulties that some households may face in accessing the FSP, while WASH and community mitigation activities will consider accessibility and the needs of people who may require additional support during evacuation or movement to safer locations.

Women, men, girls and boys will be given opportunities to participate in community consultations and to receive information about the assistance available. CEA and safeguarding measures will provide channels for people to raise concerns about targeting, assistance, staff or volunteer conduct, or other issues affecting their access to the response.

Priority will be given to households facing increased protection risks due to the flooding, including risks related to violence, exploitation, abuse, neglect, family separation, discrimination, exclusion or other threats to safety, dignity and access to assistance and essential services. Particular consideration will be given to women, children, older persons, persons with disabilities and other individuals with specific protection needs.



Total Targeted Population

Women	9,000	Rural	-
Girls (under 18)	-	Urban	-
Men	9,000	People with disabilities (estimated)	10%
Boys (under 18)	-		
Total targeted population	18,000		

Risk and Security Considerations (including "management")

Does your National Society have anti-fraud and corruption policy?	Yes
Does your National Society have prevention of sexual exploitation and abuse policy?	Yes
Does your National Society have child protection/child safeguarding policy?	Yes
Does your National Society have whistleblower protection policy?	Yes
Does your National Society have anti-sexual harassment policy?	Yes

Please analyse and indicate potential risks for this operation, its root causes and mitigation actions.

Risk	Mitigation action
Further flooding, extreme weather and access constraints: continued rainfall and additional flood waves may affect new locations, worsen existing needs or make roads and communities inaccessible.	Maintain regular monitoring of NiMet/NIHSA and government alerts and update operational priorities accordingly. Use branch-level contingency planning and flexible deployment arrangements. Preposition essential relief items where feasible and identify alternative access routes and delivery arrangements. Phase activities according to accessibility and severity of need.
Limited operational capacity and delays in procurement. The operation covers 10 states and 3,000 households, creating significant coordination, procurement, transport and supervision requirements. The Imminent DREF reported limited branch transport capacity, delayed availability of IEC/PPE and	Establish an operation-specific procurement and logistics tracker with clear responsibilities and deadlines. Initiate priority procurement early and use existing NRCS/IFRC warehouse and pre-positioning capacity where available.



operational equipment, and insufficient sanitation tools. Similar constraints could delay assistance and reduce the time available for implementation.	Maintain framework agreements and alternative suppliers where appropriate. Develop branch-level distribution and transport plans before deployment. Monitor procurement lead times and escalate critical delays early to management.
Weaknesses in data quality, targeting and reporting. The Imminent DREF identified incomplete standardized age/sex reporting and arithmetic/data inconsistencies across branch submissions. A larger response across 10 states increases the risk of inconsistent beneficiary identification, duplication, inaccurate reporting or delayed evidence. Poor data could affect targeting, monitoring, donor reporting and the credibility of reported results.	NRCS will use standardized targeting, registration and monitoring tools across all branches, with clear definitions for affected, targeted and assisted populations. the PMER/IM team will conduct verification and deduplication before assistance where feasible. Strengthen branch data collection and reporting orientation and establish routine data quality checks at NHQ. Assign clear PMER/IM focal point responsibilities and conduct periodic data reconciliation before reporting.
Procurement, financial compliance: Previous operational experience has demonstrated the need for close follow-up of procurement, payments, documentation and reporting timelines. Weak controls or non-compliance could delay implementation, result in questioned costs, or affect donor confidence and future funding.	The operation will apply IFRC/NRCS procurement and financial procedures consistently, with segregation of duties and appropriate approvals. Maintain complete procurement and payment documentation and conduct regular budget versus actual reviews. Establish an operation finance focal point and routine finance/operations review meetings. Strengthen supplier due diligence and cash/FSP controls where cash is used. Any identified compliance or integrity concern should be escalated promptly through the established channels and corrective action documented.
Protection, safeguarding, exclusion and community expectations. In a response involving cash and relief assistance, unmet expectations, exclusion or safeguarding incidents could cause harm and undermine community trust.	The operation will integrate PGI, PSEA, child safeguarding and safe programming measures throughout the operation. Apply clear vulnerability and targeting criteria and ensure accessible communication and feedback channels. Adapt IEC and communication materials to local languages and different accessibility needs. Brief staff and volunteers on PSEA, safeguarding, referral pathways and expected conduct. The team will clearly communicate what assistance NRCS will and will not provide before distributions. Monitor complaints and feedback and establish timely referral and follow-up mechanisms.



Please indicate any security and safety concerns for this operation:

The operation will be implemented across 10 states with differing security and access environments. Security conditions may vary between locations and can change rapidly, particularly in areas affected by communal tensions, criminality, banditry or other localized insecurity. In addition, flooding may create significant physical safety and access risks, including waterlogged roads, damaged infrastructure, unsafe bridges, strong currents, debris, collapsed structures and communities that can only be reached through alternative means of transport.

Staff and volunteers may also be exposed to road traffic incidents during field movements, prolonged exposure to difficult environmental conditions, waterborne diseases, contaminated water, malaria, snakebites and other health hazards associated with flood affected environments. The emotional and psychological impact of working with displaced and highly vulnerable populations will also be considered as part of the duty of care to personnel.

All field activities will therefore be subject to context-specific security and safety assessments and regular review of the operating environment. Movements will be planned in accordance with applicable NRCS/IFRC security procedures, including journey management, communication and check-in arrangements, use of appropriate identification and visibility, and compliance with movement restrictions or security advisories. Activities will be postponed, relocated or suspended where the assessed risk exceeds the acceptable operational threshold. IFRC guidance emphasizes continuous assessment of changing threats and adaptation of operations to maintain safe humanitarian access.

Teams will avoid unnecessary movement through deep or fast-moving water and will use appropriately trained personnel and suitable transport where water access is unavoidable. Appropriate PPE and safety equipment will be provided, and volunteers will receive predeployment briefings on flood safety, road safety, health risks, safeguarding and emergency procedures. Where communities remain inaccessible, the operation will work with local structures and community-based volunteers to identify safe access points and delivery arrangements rather than exposing personnel to unnecessary risk. Similar flood response measures, including life jackets and alternative access arrangements, have been used in previous IFRC-supported operations in Nigeria.

The operation will also maintain Safer Access, safeguarding and duty of care measures for staff and volunteers. Volunteers will be briefed on security procedures, expected conduct, incident reporting and personal safety, with appropriate supervision during field activities. IFRC standards emphasize that volunteer safety, security and well-being should be systematically incorporated into emergency operations.

Key measures will include:

- Regular security and safety assessments for operational locations and field movements.
- Compliance with NRCS/IFRC security procedures, journey management and communication protocols.
- Regular security briefings and pre-deployment safety orientation for staff and volunteers.
- Monitoring of weather, flood levels, road/access conditions and local security developments.
- Use of appropriate PPE and safety equipment, including life jackets where water transport is required.
- Avoidance of unsafe routes, structures and water crossings, with alternative access arrangements where feasible.
- Clear check-in/check-out and emergency communication procedures for field teams.
- First aid, health and referral arrangements for personnel and affected communities.
- Safeguarding, PSEA and protection measures during distributions, community engagement and other activities.
- Immediate reporting and escalation of security, safety, safeguarding or health incidents, with activities adapted or suspended where necessary.

Has the child safeguarding risk analysis assessment been completed?

Yes

Planned Intervention



Shelter Housing And Settlements

Budget: CHF 11,702

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000



Indicators

Title	Target	Actual
Rapid multi-sector needs assessment conducted	1	1
Community meetings on evacuation preparedness conducted	24	16
# of communities benefitting from sandbag reinforcement	16	16

Progress Towards Outcome

The Imminent DREF established the basis for continued shelter and settlement preparedness through community level flood risk communication, evacuation preparedness and practical mitigation. The consolidated activity report confirms that communities were engaged on evacuation preparedness, with safe evacuation routes and temporary locations identified or discussed. Lagos, for example, documented four potential evacuation sites/routes. Community mitigation activities also included selected sandbag reinforcement to reduce the risk of floodwater entering buildings.

The multi-sector assessment indicates that shelter remains a significant need in the affected areas, with 3,168 of 3,944 assessed households (81.42%) reporting that their main shelter was affected. The assessment also identified households staying with host families, without shelter, or in makeshift shelters.

Under the Response DREF, shelter support will therefore focus on targeted assistance and practical measures to reduce immediate shelter exposure, informed by verification of damage and household needs. Evacuation routes and temporary evacuation locations will be identified and communicated in flood-prone communities, while sandbag reinforcement will be prioritized where it can provide immediate protection to vulnerable structures.



Multi Purpose Cash

Budget: CHF 295,233

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000

Indicators

Title	Target	Actual
Number of NRCS volunteers/staff trained on MPCA delivery and accountability	120	0
# of HHs reached with MPCA	3,000	0
Percentage of MPCA recipients receiving information on transfer value, payment process and complaints mechanisms	100	0
Percentage of MPCA recipients covered by PDM	40	0

Progress Towards Outcome

The multi-sector assessment conducted, provided the evidence base for prioritizing households affected by flooding and identified food, shelter, water and other basic needs among the priority needs reported by affected households.

MPCA has therefore been incorporated as a central response modality, with the Response DREF planning to support up to 3,000 households across the 10 states. The proposed transfer value is ~~₦~~150,000 per household, based on the agreed Minimum Expenditure Basket for the South South region and subject to final beneficiary verification and cash feasibility.



Health

Budget: CHF 71,012

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000

Indicators

Title	Target	Actual
Households receiving mosquito nets based on identified vector-risk needs	3,000	0
Community/school health and hygiene promotion activities conducted	48	16
Percentage of Persons identified as requiring psychosocial or specialised support referred through available mechanisms	100	0
# of volunteers trained to conduct health and MHPSS activities	250	0

Progress Towards Outcome

Health risk reduction was already incorporated into the Imminent DREF, with NRCS branches integrating flood related health risks, malaria prevention, safe water handling, water treatment and hygiene messages into community and school engagements. These activities formed part of the wider effort to reduce the public health risks associated with flooding.

The consolidated activity report confirms that health and WASH messages were delivered alongside community preparedness and environmental risk reduction activities, rather than through a standalone clinical response. This approach helped communities identify practical measures to reduce exposure to contaminated water, poor hygiene conditions and other flood related health risks.

The Response DREF will build on this foundation by combining continued health risk communication with more targeted measures addressing identified needs, including malaria/vector prevention, mosquito nets, first aid and referral, psychosocial support and community level health risk reporting. The health strategy will remain focused on prevention, early identification and referral, while linking affected households to existing health services where available.



Water, Sanitation And Hygiene

Budget: CHF 116,096

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000

Indicators

Title	Target	Actual
Number of persons reached with safe water and hygiene promotion	18,000	42,860
Number of community water points repaired/rehabilitated	20	0
Number of Households provided with water purification tablets	3,000	0
Number of Households provided with hygiene kits	3,000	0
Number of community WASH committees formed	20	0

Progress Towards Outcome

WASH risk reduction was incorporated into the Imminent DREF through safe water, water treatment, hygiene and flood related health risk messaging delivered through community and school engagements. These activities were linked to the wider preparedness and environmental risk reduction work undertaken by NRCS branches.

The consolidated activity report confirms that communities were engaged on safe water handling, water treatment and purification, hygiene and other flood related health risks. WASH and health risk prevention messages were also integrated into community and school activities rather than implemented as a separate standalone WASH response.

The Response DREF will extend this work from primarily preventive messaging to practical WASH support in locations where needs have been identified. This includes rehabilitation of priority water points, provision of water purification tablets and hygiene materials, and targeted measures to reduce water contamination and vector related risks. Water point interventions will be based on verification of functionality and need, with communities and relevant local structures engaged in maintenance and appropriate use.

The multi-sector assessment provides a further basis for prioritization, with 57.55% of assessed households reporting inadequate water and 53.61% reporting that available water was not clean. These findings will inform the identification of locations requiring WASH assistance, alongside branch level verification and changing flood conditions.



Protection, Gender And Inclusion

Budget: CHF 4,077

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000

Indicators

Title	Target	Actual
# of volunteers engaged in the operation oriented on and have signed the Code of Conduct, PSEA and safeguarding	200	80
Percentage of targeted households reporting that they could safely access assistance without discrimination	80	0



Percentage of identified protection concerns followed up through appropriate referral mechanisms	100	0
Number of consultation sessions conducted separately with women, men, girls and boys where appropriate	48	16
Percentage of persons from groups facing increased barriers who report receiving information in a format they could understand and use.	80	0

Progress Towards Outcome

PGI was integrated into the Imminent DREF through the participation of PGI focal points in field activities, community engagement and monitoring. Feedback and complaints mechanisms were explained to communities and left in place to support reporting of concerns during and after activities.

The consolidated activity report documented two protection concerns that were disclosed and referred through appropriate mechanisms: an SGBV concern in Edo and a disability discrimination concern in Akwa Ibom. The operation also identified gaps requiring continued attention, including the need for more inclusive communication, stronger consideration of persons with disabilities, use of local languages and improved expectation management.

For the Response DREF, these lessons are being carried forward by integrating PGI into household targeting, MPCA, WASH, community flood mitigation, CEA and PDM rather than treating protection and inclusion as separate activities. Particular attention will be given to households and individuals who may face barriers to accessing assistance or reporting concerns.



Risk Reduction, Climate Adaptation And Recovery

Budget: CHF 107,534

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000

Indicators

Title	Target	Actual
Number of communities supported to identify safer evacuation routes/assembly points	48	36
Number of CBDRCs established	20	0
Number of schools conducting flood risk reduction/preparedness activities	20	0
Number of volunteers engaged in flood DRR activities	200	0
Number of flood simulation exercises conducted	10	0

Progress Towards Outcome

The operation builds on the risk reduction and preparedness measures implemented under the Imminent DREF. Across the earlier operation, NRCS branches supported community clean-up, drainage and waterway clearing, bush and refuse removal and selected sandbag reinforcement to reduce exposure to floodwater. Communities were also engaged on early warning, preparedness, evacuation arrangements and practical measures to protect households, assets and water sources.

The Response DREF will continue these measures in priority locations where they can reduce ongoing flood exposure, while linking community level mitigation with preparedness and early warning. School and community activities will reinforce practical actions such as safer evacuation, protection of household assets and safe water practices.

Digital warehouse management and stock improvement will strengthen the operational readiness required to support flood response. Digital stock records will improve visibility of available response items, support stock reconciliation and provide more reliable information for deployment and replenishment decisions. This builds on the existing NRCS warehouse digitalization work and the use of digital tools for stock management.



Community Engagement And Accountability

Budget: CHF 8,955

Targeted Persons: 18,000

Targeted Male: 9,000

Targeted Female: 9,000

Indicators

Title	Target	Actual
# of radio shows conducted	40	22
#of road shows conducted	32	16
Number of community meetings conducted	48	16
# of staff and volunteers trained on CEA	200	0
% of community members who feel the aid provided by the operation currently covers their most important needs	90	0
Number of and type of methods established to share information with communities about what is happening in the operations, including selection criteria	4	2
% of community members, including marginalized and at-risk groups, who know how to provide feedback about the operation	100	0
% of operation complaints and feedback received and responded to by the NS	100	20
% of operational decisions or changes made based on community feedback	100	60



Progress Towards Outcome

Targeted and implemented under the Imminent DREF, CEA was integrated throughout the operation through community meetings, household engagement, focus group discussions, roadshows, schools, IEC materials and live radio programming. Community structures, including CRCs, LEMCs, traditional leaders and other local structures, were engaged to support mobilization, early warning, evacuation planning, reporting and feedback.

The Imminent DREF recorded 85 documented community feedback entries, with feedback received from Plateau, Benue, Akwa Ibom, Bauchi and Adamawa. The feedback included requests for continued flood awareness and humanitarian assistance, questions about safe use of borehole water during floods, and concerns relating to blocked drainage, waste disposal and flood preparedness.

Twenty-two radio programmes were also recorded, generating 76 calls. The programmes provided a two-way communication channel through which communities could ask questions, report risks, request assistance and provide feedback.

Community feedback mechanisms were explained and maintained following activities, including provision of toll-free contact information in some locations. The operation also documented referrals arising from community engagement, including protection concerns identified in Edo and Akwa Ibom.

The Response DREF will retain and expand these CEA mechanisms, with particular emphasis on communicating the scope of assistance, explaining targeting and MPCA processes, managing expectations, maintaining complaints and feedback channels, and using feedback and post-distribution monitoring to identify and address implementation concerns. Community engagement will begin during planning and targeting and continue through implementation, monitoring, feedback and evaluation.

NRCS branches and volunteers will engage affected women, men, girls, boys, persons with disabilities, older people, displaced households, host communities, community leaders and other groups facing barriers to assistance. Rapid household surveys, focus group discussions (FGDs) and key informant interviews (KIs) with community leaders, health workers, teachers, women and youth representatives and local authorities will be used to understand priority needs, access barriers, protection concerns and preferred assistance and communication channels. The findings will inform activity locations, targeting criteria and implementation arrangements.

During implementation, community members will participate through community meetings, community committees and volunteer structures, with representation of women, youth and other relevant groups. Communities will be involved in identifying priority locations for WASH and DRR activities, evacuation routes and safe areas, supporting community clean up and mitigation activities, and identifying practical barriers to accessing cash, WASH services and other assistance. Information on the operation, eligibility criteria, assistance package and complaints mechanisms will be communicated through community meetings, household visits, FGDs, schools, local leaders, radio and other locally appropriate channels.

During monitoring, NRCS will use household monitoring, FGDs, community meetings, feedback and complaints mechanisms and post distribution monitoring (PDM) to obtain community perspectives on whether assistance is reaching the intended households, whether activities are appropriate and accessible, and whether any unintended risks or exclusion are emerging. Community feedback will be documented, referred to the responsible team and followed up.

At the end of the operation, communities and relevant local structures will participate in reviewing the response through community feedback sessions, FGDs and outcome or endline discussions. Lessons, remaining needs and recommendations will be documented and used to inform the transition and future flood preparedness and response planning.



Secretariat Services

Budget: CHF 58,312

Targeted Persons: 250

Targeted Male: 150

Targeted Female: 100

Indicators

Title	Target	Actual
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Number of states receiving operational coordination and monitoring support	10	8
Percentage of planned activities monitored and documented	100	0
Number of coordination engagements with government and humanitarian partners	12	8

Progress Towards Outcome

Secretariat support has facilitated coordination and oversight of implementation across the response footprint, including consolidation of branch level information, operational monitoring, reporting and follow-up of implementation issues.

The Secretariat function also provides the link between the Imminent DREF actions and the Response DREF, supporting continuity in early warning, community engagement, monitoring and coordination while the response moves towards multipurpose cash assistance, WASH risk reduction and targeted flood mitigation.

Operational monitoring will continue throughout the six-month response period to track implementation against approved targets, expenditure, emerging needs and operational constraints, allowing corrective action where required.



National Society Strengthening

Budget: CHF 74,339

Targeted Persons: 250

Targeted Male: 150

Targeted Female: 100

Indicators

Title	Target	Actual
# of NDRTs deployed to support the operation	2	0
Inception meeting conducted with NRCS national, branch teams, volunteers and IFRC technical support	1	0
Conduct multi-sector needs assessment/verification conducted	1	1
Staff and volunteers engaged in field activities covered by appropriate insurance	250	100
# of PDMs conducted	1	0
# of LLW conducted	1	0

Progress Towards Outcome

The operation has established the initial coordination and operational arrangements required to support implementation across the affected states. NRCS national and branch teams, volunteers and IFRC technical teams have been engaged in planning and operational



coordination, with roles and reporting arrangements clarified.

A multi-sector assessment conducted during the reporting period provided updated information on the scale and nature of the flooding, displacement, household vulnerabilities and priority needs. The findings are being used to inform targeting and prioritization of assistance under the Response DREF.

Operational readiness has also been supported through field safety and security arrangements, including security and context briefings, Safer Access measures, PPE and field identification requirements, and mandatory orientation on the NRCS/IFRC Code of Conduct, PSEA and safeguarding.

Information Management and PMER support to the EOR have strengthened the collection, validation and consolidation of operational information, enabling the response team to track the evolving situation, implementation progress and identified gaps and to inform operational decisions and reporting.

PDM arrangements have been incorporated into the response to capture feedback from households following MPCA and other key assistance interventions. Findings will be used to identify barriers, concerns and required corrective actions.

The experience and evidence generated during implementation, including operational challenges and good practices, are being documented to inform ongoing adjustments and strengthen learning for future flood preparedness and response.

About Support Services

How many staff and volunteers will be involved in this operation. Briefly describe their role.

The overall responsibility for the response will remain with NRCS, with the Disaster Management leadership providing strategic direction and branch teams managing implementation at field level. Technical focal points will support their respective areas, while coordination arrangements will allow operational information and emerging issues to flow between the field, NHQ and IFRC for timely decision making.

The response will draw primarily on the existing NRCS human resource structure, with personnel mobilized according to the operational requirements across the 10 states. About 300 personnel will contribute to the implementation, including volunteers, branch staff, NDRTs, NHQ and IFRC operations team.

NRCS volunteers will constitute the main field presence and will support activities such as community mobilization, beneficiary identification and verification, dissemination of early warning and preparedness information, MPCA related community support, WASH and health promotion, flood risk reduction activities, monitoring, feedback collection, PGI and safeguarding referrals. Volunteer deployment will be determined by the workload, geographical coverage, access and security conditions in each state.

At branch level, designated NRCS personnel will coordinate field implementation, supervise volunteers, liaise with local authorities and community structures, support logistics and ensure timely documentation and reporting. Branch teams will also contribute to monitoring emerging needs and adapting field activities as the flood situation changes.

The NRCS national team will provide technical and operational oversight across the response, drawing on expertise in disaster management, cash, WASH, health, PGI, CEA, finance, procurement, logistics, Information Management and PMER. National technical support will help maintain consistency in implementation and provide additional support to branches where operational gaps arise.

NDRT members may be deployed to reinforce coordination and technical capacity in locations requiring additional support. Their involvement will also contribute to maintaining a pool of experienced personnel available for emergency deployments and provide practical learning from the operation.

The IFRC Abuja Cluster Delegation will provide technical accompaniment throughout the operation, including support for response planning, security and safer access, cash, finance, procurement, technical sectors, monitoring, IM/PMER and operational reviews. This support will be provided in coordination with NRCS and will complement the National Society's operational leadership.



Does your volunteer team reflect the gender, age, and cultural diversity of the people you're helping? What gaps exist in your volunteer team's gender, age, or cultural diversity, and how are you addressing them to ensure inclusive and appropriate support?

The volunteer team will be drawn from the existing NRCS structures in the 10 priority states, with deployment based on the characteristics and needs of the affected communities. The operation will aim to maintain an appropriate mix of female and male volunteers, different age groups, and volunteers familiar with the local languages and cultural context of the communities being supported.

Female volunteers will be particularly important for engagement with women and female-headed households, including communication on cash assistance, WASH, protection, safeguarding and other issues where women may prefer to speak with female personnel. Volunteers with appropriate language and cultural knowledge will be prioritized for community mobilization and engagement to strengthen trust and ensure that information is understood in the local context.

The operation recognizes that the composition of volunteers may not always fully reflect the diversity of all affected communities, particularly where deployment is constrained by security, access, availability of trained personnel or the need for specific technical skills. Where such gaps are identified, the branch teams will adjust volunteer deployment and, where feasible, mobilize additional volunteers from the affected communities or surrounding areas.

Volunteer deployment will also take into account the needs of persons with disabilities, older people, children, displaced households and other groups that may face barriers to accessing assistance. PGI and safeguarding considerations will be incorporated into volunteer briefings and field activities, with referral mechanisms available for concerns that require specialized support.

If there is procurement, will it be done by National Society or IFRC?

The operation will be implemented under IFRC Direct Implementation modality, with IFRC overseeing all procurement and financial management of goods and services required under the DREF, in close coordination with NRCS.

Procurement will be managed by IFRC under the Direct Implementation modality, in accordance with applicable IFRC procurement procedures, thresholds and controls. Where applicable, the NRCS will support the identification of operational requirements, technical specifications, beneficiary planning and distribution/implementation at branch level.

Procurement will primarily use local suppliers where goods and services are available in the Nigerian market and can meet the required specifications and timelines. International sourcing will only be considered where necessary. Procurement may also include replenishment of operational stocks where required.

As the operation is time sensitive, procurement will be initiated as soon as the requirements are confirmed. The applicable IFRC procurement method will determine the threshold, tendering timeline, with emergency procurement procedures applied where justified to avoid delays to lifesaving assistance and implementation.

MPCA will be implemented through the Financial Service Provider (FSP) arrangement with Zenith Bank, using prepaid cards. The FSP arrangement is being coordinated under the existing ICRC–Zenith Bank framework. Under the Direct Implementation modality, IFRC will transfer the approved funds directly to the FSP based on verified beneficiary lists and authorized payment schedules.

How will this operation be monitored?

Monitoring will be integrated into the day-to-day management of the flood response. Given the changing flood situation across the 10 states, the operation will use a combination of branch situation reporting, field verification, EOR analysis, activity tracking and beneficiary feedback to maintain a current picture of needs and response progress.

NRCS branches will provide regular updates on activities undertaken, people reached, areas affected, displacement, access constraints, emerging needs and gaps in assistance. These reports will be consolidated by the national Disaster Management and IM/PMER teams and fed into the Emergency Operations Room (EOR) to support analysis of the evolving situation and operational decision-making.

The multi-sector assessment will provide the initial reference point for monitoring changes in needs and vulnerability. Subsequent branch updates and field verification will be used to determine whether the situation in priority locations has changed and whether targeting or planned activities need to be adjusted.



Monitoring will also track the quality and timeliness of assistance, rather than focusing only on numbers reached. For MPCA, this will include verification of beneficiary lists, successful receipt of the transfer, accessibility of the payment process, complaints and protection concerns. For WASH and flood-risk reduction activities, monitoring will include the functionality of supported water points, completion of mitigation measures and community use and feedback.

NRCS branch teams will lead routine field monitoring, supported by national technical teams and relevant sector focal points. IM/PMER will maintain the results tracking and consolidate evidence for operational reporting, while the Disaster Management team will use the information to support the EOR and management decisions.

IFRC will undertake targeted monitoring visits rather than routine visits to every location. The selection of locations will be based on the scale of assistance, implementation progress, emerging concerns, accessibility and security. Where feasible, visits will be conducted jointly with NRCS national or branch teams to verify reported progress, review the quality of implementation and discuss operational constraints directly with field teams and communities. Remote monitoring will be used where physical access is not practical.

Community feedback will provide an additional source of monitoring information. Feedback from CEA activities, complaints mechanisms and PDM will be reviewed alongside branch reports and field findings. Issues requiring action will be assigned to the relevant technical or operational team and followed up through the response coordination structure.

Progress will be assessed against the approved DREF indicators and key operational milestones, including:

- 3,000 households / approximately 18,000 people targeted across the 10 states.
- MPCA households verified and successfully receiving the approved transfer.
- Progress in restoring or improving priority water points and addressing identified WASH risks.
- Drainage, waterway clearing and other agreed flood-risk reduction measures completed.
- Communities and schools reached with preparedness and early warning information.
- Feedback and complaints received, addressed and referred where necessary.
- Protection, safeguarding and PGI measures integrated into implementation.
- Timeliness and completeness of branch operational reporting.
- Availability and accuracy of operational, stock and beneficiary data.
- Changes in affected populations, displacement, access and priority needs captured through the EOR.

Monitoring findings will be reviewed during operational coordination meetings and used to adjust implementation, prioritization and resource allocation within the approved response strategy as the flood situation develops.

Please briefly explain the National Societies communication strategy for this operation

NRCS will maintain coordinated internal and external communication throughout the operation using SITREPs, operational dashboards, fact sheets, field reports, email, WhatsApp, coordination meetings, social media, radio and media engagements. These channels will support timely sharing of the evolving flood situation, response progress, gaps, emerging needs and key messages.

At community level, information will be shared through community meetings, volunteers, local leaders, radio and other locally appropriate channels. Communities will be informed about eligibility and assistance, MPCA arrangements, flood early warnings, WASH and preparedness measures, and available feedback and complaints mechanisms.

NRCS will also strengthen external engagement through partners' calls and coordination platforms focused on addressing the wider flood situation in Nigeria, sharing operational updates, priority needs and areas requiring additional support or coordination.

IFRC will provide technical and strategic communication support, working closely with the NRCS Communications team and the Disaster Management team. This will include supporting the development of key messages, SITREPs, fact sheets, dashboards and visibility materials; documenting response activities and human-interest stories; supporting media engagement and digital communication; and ensuring consistent messaging between NRCS, IFRC and external partners. IFRC will also support communication around emerging humanitarian needs and response gaps to facilitate wider partner engagement and resource mobilization.



Budget Overview



DREF OPERATION

MDRNG045 - Nigeria
Flood Response DREF

Operating Budget

Planned Operations	614,609
Shelter and Basic Household Items	11,702
Livelihoods	0
Multi-purpose Cash	295,233
Health	71,012
Water, Sanitation & Hygiene	116,096
Protection, Gender and Inclusion	4,077
Education	0
Migration	0
Risk Reduction, Climate Adaptation and Recovery	107,534
Community Engagement and Accountability	8,955
Environmental Sustainability	0
Enabling Approaches	135,115
Coordination and Partnerships	2,464
Secretariat Services	58,312
National Society Strengthening	74,339
TOTAL BUDGET	749,724

all amounts in Swiss Francs (CHF)

Internal

[Click here to download the budget file](#)



Contact Information

For further information, specifically related to this operation please contact:

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