

# TECHNICAL BRIEF: URBAN FLOOD RESILIENCE

An Evaluation of Households' Self-Initiated Strategies in Lokoja, Kogi State

**Context:** This brief is derived from empirical research across four vulnerable residential clusters in Lokoja: Adankolo, Adankolo New-layout, Ganaja, and Galili. It evaluates cumulative strategies and flood intensity impacts from the point of residency until the study conclusion.

## 1. Introduction and Regional Context

Lokoja, situated at the confluence of the Niger and Benue rivers, occupies a geographically volatile position. The frequency and magnitude of seasonal flooding have intensified due to climate change, upstream dam operations, and rapid, unplanned urbanization. This brief synthesizes findings from a mixed-methods evaluation capturing how households adapt to these recurring hydraulic shocks.

## 2. Core Risk Dynamics: Perception and Preparedness

### 2.1 Baseline Risk Consciousness

Research demonstrates sophisticated awareness among Lokoja's vulnerable populations. Awareness of causes and impacts exceeds 90%, directly shaped by lived experiences from catastrophic events in 2012 and 2022.

- **93.1%** of respondents identify primary environmental causes of flooding.
- **87.5%** of households express continuous concern regarding seasonal inundation.

### 2.2 The Individual-Collective Resilience Gap

A significant gap exists between individual readiness and community coordination. While household readiness stands at 74.74%, collective community preparedness drops to 55.10%, with Adankolo falling as low as 37.08%.

### 3. The Autonomous Response and Adaptation Matrix

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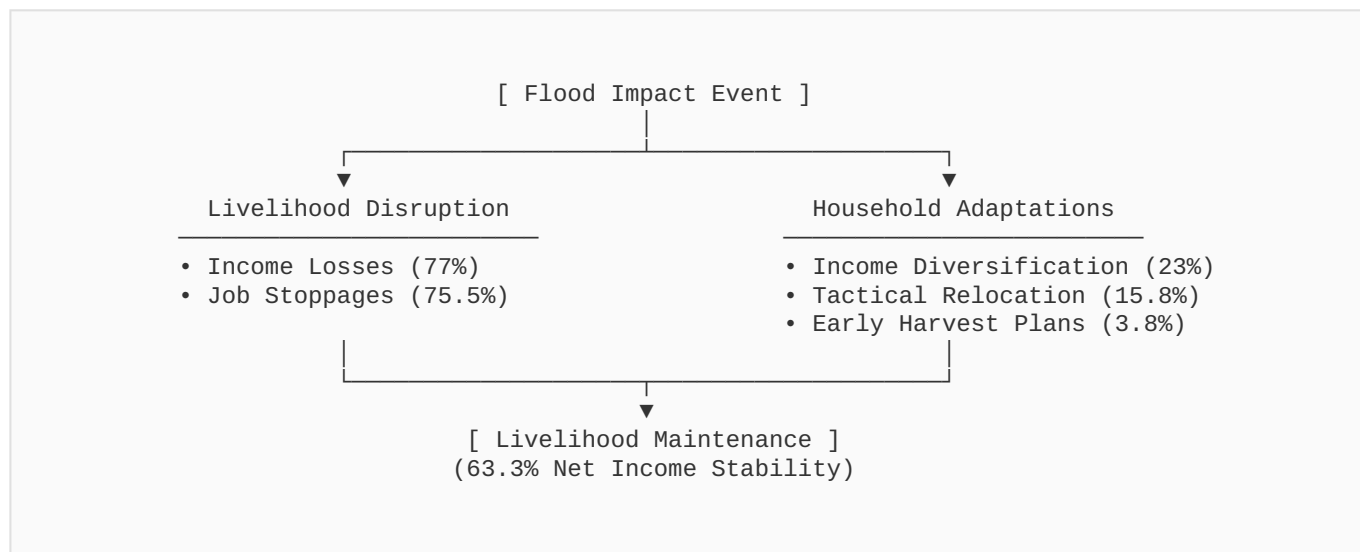
In the absence of state-engineered structural protections, households rely on self-funded adaptations shaped by flood intensity at their specific locations.

- **Temporary Relocation (72.2%):** The dominant regional defense, reaching 100% in Galili and 76% in Ganaja.
- **Drainage Clearing (10.5%):** Most prominent in Adankolo New-layout (25%) as an immediate structural measure.
- **Sandbagging (9.9%):** A frontline barrier heavily concentrated in Ganaja (65.6%).

### 4. Economic Dynamics: Livelihood Vulnerability

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Flooding inflicts severe economic shocks, impacting income for 77% of respondents and disrupting primary occupations for 75%. Despite this, adaptive adjustments help 63.3% of households maintain baseline stability.



### 5. Institutional Support and Financing Gap

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A stark systemic imbalance exists: while 86% of households access early warning channels, only 20.9% have received formal institutional financial support. This leaves a significant portion of the population aware of risks but unable to fund preventive actions.

## 6. Strategic Recommendations

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1. **Targeted Micro-Finance:** Specialized, low-interest credit lines for property upgrades.
2. **Evacuation Frameworks:** Co-designed neighborhood-specific roadmaps and safe havens.
3. **Drainage Co-Management:** Funding and equipping neighborhood committees for seasonal maintenance.
4. **Integrated Safety Nets:** Linking alerts with mobile cash transfers or relief supplies.