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NOVEMBER, 2025

CASH TRANSFER ASSISTANCE TO FLOOD AFFECTED HOUSEHOLDS IN CÔTE D'IVOIRE

ECOWAS Monitoring & Evaluation Report

Cash Transfer Assistance to Flood Affected Households in Côte D'ivoire

ECOWAS Monitoring & Evaluation Report

Abidjan (Bingerville; Gbagba & Sans Loi Communities)

November, 2025

This document is consolidated and developed by the Directorate of Humanitarian and Social Affairs under the Department of Human Development and Social Affairs (DHSA) on behalf of the ECOWAS Commission and Member States. It provides a shared understanding of the situation, including key humanitarian and counter-terrorism needs, the estimated number of people affected, and targeted for assistance. It represents consolidated evidence-based needs and helps inform joint strategic response planning.

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Cover photo:
Kanifing Municipal Council/KMC, Gambia
A beneficiary who has met the selection criteria and completed the verification process receives cash support. The funds are intended to help address immediate needs such as food and other essentials for their family during this challenging time. © ECOWAS/Olutayo Ogedengbe

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ACRONYMS

AU	African Union
CF	Communauté Financière Africaine (West African CFA Franc)
CWG	Cash Working Group
DAARA	Direction de l'Accueil et de l'Aide aux Réfugiés et Apatrides (Directorate for Refugees and Stateless Persons – Côte d'Ivoire)
DGSAH	Direction Générale de la Solidarité et de l'Action Humanitaire (General Directorate for Solidarity and Humanitarian Action)
ECOWAS	Economic Community of West African States
HRP	Humanitarian Response Plan
IDP	Internally Displaced Person
KII	Key Informant Interview
MCNSLP	Ministry of National Cohesion, Solidarity and Poverty Reduction
M&E	Monitoring and Evaluation
MEB	Minimum Expenditure Basket
MTN	Mobile Telephone Network (Telecommunications Operator)
NIN	National Identification Number
PDM	Post-Distribution Monitoring
PSS	Psychosocial Support (PSS)
SPHERE	Humanitarian Charter and Minimum Standards in Humanitarian Response
TELCO	Telecommunications Operator
UNHCR	United Nations High Commissioner for Refugees
UNDP	United Nations Development Programme
USD	United States Dollar
WASH	Water, Sanitation, and Hygiene
WFP	World Food Programme

EXECUTIVE SUMMARY

The Monitoring and Evaluation (M&E) mission to Côte d'Ivoire was conducted on 12 November 2025 to assess the implementation and impact of the ECOWAS-funded humanitarian cash transfer intervention for families affected by the devastating June 2022 floods.

The mission focused on Bingerville town in southeastern Côte d'Ivoire, one of the hardest-hit areas, where floodwaters rose over five feet, destroying homes, livelihoods, and lives. Four beneficiary households were visited to collect insights through direct testimonies, complemented by a debriefing with the Ministry of Humanitarian Action, National Cohesion, Solidarity, and Poverty Reduction (MCNSLP), World Food Programme (WFP), United Nations High Commissioner for Refugees (UNHCR), and Directorate for Aid and Assistance to Refugees and Stateless Persons (DAARA).

The June 2022 flooding triggered by over 200 mm of rainfall in less than 24 hours resulted in severe destruction across Abidjan and peri-urban communities, with Bingerville experiencing significant loss of life, property damage, displacement, and infrastructure collapse.[1] In response, ECOWAS provided humanitarian funding amounting to USD 331,857, enabling the Government of Côte d'Ivoire and WFP to deliver cash transfers of 50,000 CFA to 3,576 vulnerable households (approx. 17,925 individuals). Beneficiaries were selected based on vulnerability criteria established by the government, including households headed by women, widows, the elderly, people with disabilities, low-income households, and flood-displaced families.

The mission observed that the cash transfer intervention provided timely and life-saving support. Beneficiaries used the funds primarily for food, medication, and basic recovery needs. For several households, especially those experiencing medical emergencies or livelihood collapse, the assistance filled urgent gaps at critical moments. Testimonies emphasized the timeliness, transparency, and fairness of the distribution process, particularly through mobile money transfers validated in coordination with WFP and MTN Côte d'Ivoire.

Key findings from the field assessment highlighted that while the intervention successfully addressed immediate needs, several challenges persist, including trauma among affected families, cash transfer amounts relative to the Minimum Expenditure Basket (MEB) set by the Cash Working Group (CWG), network difficulties during verification, and gaps in long-term livelihood support. The mission also noted significant progress in flood mitigation infrastructure, particularly the construction of drainage canals, which beneficiaries cited as a major source of security and hope.

Gaps identified include limited psychosocial support (PSS), cash value to cover basic monthly needs, incomplete beneficiary identification methods leading to verification difficulties for individuals with similar names, and the need for stronger coordination with additional mobile network operators beyond MTN. Sustainability concerns also emerged, with beneficiaries requesting livelihood assistance to rebuild income sources.

[1] *https://reliefweb.int/disaster/fl-2022-000249-civ*

Recommendations emphasize aligning transfer values with CWG standards, expanding livelihood support, integrating psychosocial services for trauma-affectedhouseholds, diversifying Telecommunication (TELCO) partnerships, strengthening beneficiary verification requirements (Photo, National Identification Number/NIN, and phone number), institutionalizing post distribution monitoring, and sustaining ongoing infrastructure projects such as drainage canals.

This report provides a comprehensive narrative of the mission's findings, insights from affected households, and strategic recommendations to strengthen future humanitarian responses. The mission underscores three overarching messages: the intervention was successfully implemented and impactful; additional support remains urgently needed; and sustained, coordinated efforts will be essential for long-termresilience and recovery in flood-affectedcommunities.

INTRODUCTION

The ECOWAS Monitoring and Evaluation (M&E) mission to Côte d'Ivoire was undertaken to assess the delivery, effectiveness, and outcomes of the humanitarian cash transfer assistance provided to households affected by the severe 2022 flooding.

This mission forms part of ECOWAS' broader commitment to strengthening disaster response mechanisms, promoting resilience, and ensuring accountability in member states. The report provides a narrative-driven analysis of the intervention's achievements, challenges, and areas requiring additional attention, drawing from field observations, beneficiary testimonies, and debriefing discussions with government counterparts and implementing partners.

The purpose of this report is to document the findings from the field visit, evaluate the relevance and timeliness of the cash assistance, and highlight lessons learned to improve future interventions. It follows the standard ECOWAS M&E structure, ensuring coherence with previous country assessments.

ABIDJAN, CÔTE D'IVOIRE
A cross-section of the ECOWAS monitoring team during a courtesy visit to the Acting ECOWAS Country Representative in Côte d'Ivoire and her team, ahead of the scheduled field monitoring activities. Photo: Olutayo Ogedengbe

OVERVIEW OF THE 2022 FLOOD EVENT IN COTE D'IVOIRE

Beginning on June 16, 2022, rainfall in Côte d'Ivoire exceeded historical averages. However, the critical moment came on June 21, 2022, when torrential rains descended across the country. In several neighborhoods of Abidjan and surrounding areas, nearly 200 millimeters of rainfall fell in less than 24 hours, unprecedented precipitation that overwhelmed drainage systems and natural water absorption capacities.

The impact was catastrophic. Communities in low-lying areas across Abidjan and peri-urban communities, severely impacting Bingerville and the surrounding areas, experienced devastating flooding. Water surged through narrow streets and informal settlements with little warning. Families lost homes, property, and in some tragic cases, loved ones.

Agricultural livelihoods were destroyed as farmland disappeared under floodwaters.Entire neighborhoods were rendered uninhabitable and submerged under water levels rising between three to five feet as communities scrambled to find refuge on higher ground and rooftops to escape the floodwaters.

In response, the Government of Côte d'Ivoire activated emergency mechanisms, mobilizing national institutions and local authorities. The severity of the disaster prompted ECOWAS's humanitarian commission to provide financial assistance to support the government and partners' efforts in helping affected households meet their urgent needs and begin early recovery.

ABIDJAN, CÔTE D'IVOIRE
Severe flooding in Abidjan on 19 June 2018, with entire neighbourhoods submerged under rising water levels. Rooftops, boundary walls, and scattered household items are visible above the floodwaters, highlighting the scale of destruction and the vulnerability of affected communities. Photo: Government of Côte d'Ivoire

HUMANITARIAN RESPONSE OVERVIEW

Rationale for Cash Transfer Modality

The ECOWAS Commission and its government partners selected cash transfers as the primary assistance mechanism for several strategic reasons. First, cash respects the beneficiary agency and dignity. Rather than imposing predetermined goods, cash allows households to assess their own priorities and allocate resources according to their specific circumstances. In the aftermath of a disaster, this is particularly important; a family's immediate needs are not uniform, and flexibility in resource use enables more effective recovery.

Second, cash transfers stimulate local economies. When beneficiaries spend assistance funds in local markets, they increase demand for goods and services, which in turn can support local traders, farmers, and businesspeople whose own livelihoods were disrupted by the floods. This creates secondary economic benefits beyond the direct household assistance.

Third, mobile money platforms provide efficient delivery mechanisms with strong accountability. Cash can be transferred directly to beneficiary accounts with digital records that allow verification of delivery and reduce opportunities for leakage or misappropriation. This was particularly important given the remote geography of some affected areas and the need to reach beneficiaries quickly.

Programme Design

The Multi-sectoral Cash and Non-cash Support for Livelihood Protection (MCNSLP) was designed with the following components:

- ***Targeting:*** Households were identified through community-based processes that involved local leaders, government representatives, and humanitarian assessments. Priority was given to the most severely affected households, with particular attention to women-headed households, persons with disabilities, and the elderly. Beneficiary lists were verified through community validation processes to ensure accuracy and fairness.

- ***Assistance Amount:*** The transfer value of 50,000 CFA was determined based on a combination of assessments. Using Sphere Standards as a reference point and considering the WFP's cost basket methodology, implementers calculated the minimum expenditure basket (MEB) for a household of five persons in Côte d'Ivoire. The 50,000 CFA figure was calibrated to provide meaningful support for 1-2 weeks of essential food and non-food needs. However, as findings from this M&E mission will demonstrate, this amount, while valuable, was recognized by beneficiaries as insufficient to fully address the comprehensive losses sustained during the floods.

- ***Delivery Mechanism:*** Mobile money platforms were selected as the primary delivery mechanism. ECOWAS and government partners worked with telecommunications companies to ensure beneficiaries could access their funds.

  Transfer processes involved:
  - Beneficiary registration and mobile phone number verification
  - Transfer of funds to mobile money accounts

- Beneficiary withdrawal from mobile money agents or merchant retailers
- Confirmation of successful delivery

- ***Implementation Timeline:*** The programme was implemented over six months (March - August 2024), which allowed time for beneficiary identification, platform setup, staff training, and phased disbursements.

Implementation Fidelity

The M&E mission found strong implementation fidelity across several dimensions:

- ***Reach:*** The 99.75% coverage rate (3,576 of the 3,585 targeted households) demonstrates excellent programme reach. This near-universal coverage reflects effective beneficiary identification systems, successful mobile money platform adoption, and responsive problem-solving by implementation teams.

- ***Timeliness:*** Beneficiaries consistently reported receiving funds in a timely manner. One respondent noted, "When it rained, we didn't know what to do... but the money came and I was able to use it to live." The rapid deployment of assistance, within months of the flood, was critical in a context where households had exhausted immediate coping mechanisms and faced food insecurity.

- ***Access to Funds:*** Mobile money transfers proved effective in reaching beneficiaries across geographic areas. One beneficiary explained, "It was mobile money, so I could receive it directly." This direct transfer mechanism reduced transaction costs and barriers to access compared to traditional cash distribution points.

- ***Beneficiary Communication:*** The implementing team conducted community meetings and outreach to explain the programme, verify beneficiary information, and answer questions. Beneficiaries reported understanding how to access their funds and appreciating the transparency of the process.

Government Collaboration And Institutional Coordination

The ECOWAS Commission worked closely with the Government of Côte d'Ivoire to ensure programme integration with national systems and institutional capacity building. The Ministry of National Cohesion, Solidarity and Poverty Reduction played a key role in:

- Validating beneficiary targeting criteria and lists
- Coordinating with regional and local government
- Providing government counterparts for monitoring and accountability
- Linking cash assistance with complementary government services

The World Food Programme contributed technical expertise in needs assessment, programme design, and monitoring. The WFP's focal person actively participated in the debriefing meeting on November 12, 2025, highlighting the importance of the 120,000 CFA monthly minimum expenditure basket (Sphere Standards) for adequate household food security in Côte d'Ivoire's context. This input was critical for contextualizing the 50,000 CFA amount and informing recommendations for scaling future assistance.

The construction of drainage infrastructure in Bingerville, undertaken by the Government of Côte d'Ivoire with support from development partners, represented an important complementary investment. This infrastructure work addressed the root causes of recurring flooding by improving watermanagement and drainage capacity. Beneficiaries expressed strong appreciation for these investments, which they saw as addressing the structural vulnerability that made their communities prone to disaster.

BINGERVILLE, ABIDJAN, CÔTE D'IVOIRE
Ongoing construction of the government-led drainage canal in the Sans Loi community, aimed at reducing future flood risk. The partially completed canal is visible with reinforced concrete walls, surrounding vegetation, and safety fencing, reflecting continued investment in long-term flood mitigation. Photo: Jay Godwin Jnr. Ilukhor

METHODOLOGY

The M&E mission employed a mixed-methods approach combining qualitative and observational techniques to capture beneficiary experiences and perspectives, assess the relevance, effectiveness, and timeliness of the cash transfer intervention. The approach prioritized depth of understanding over statistical breadth, recognizing that recovery from disaster is a deeply personal and contextual process.

Data Collection Methods

The data collection included:

- ***Field Visits:*** The mission visited two communities in Bingerville, Gbagba, and Sans Loi, where significant flood-related damage occurred and where targeted beneficiaries who were affected by the flood reside. Four households were purposively selected for in-depth discussions, reflecting diverse vulnerabilities including bereavement, displacement, loss of livelihood, and chronic health needs.

- ***Key Informant Interviews (KIIs):*** Interviews were conducted with officials from the ECOWAS to understand implementation arrangements, verification challenges, and operational constraints.

- ***Community Observations:*** Physical inspection of the ongoing drainage canal construction provided insight into complementary government efforts to mitigate future flood risks.

- ***Document Review:*** The team reviewed programme reports, beneficiary lists, payment records, and the debriefing meeting transcript to triangulate findings.

This methodology provided a comprehensive and credible evidence base for assessing the humanitarian response.

Sample Selection

Six (6) respondents were identified for detailed interviews, representing different beneficiary profiles and geographic areas within Bingerville and the surrounding neighborhoods. The sample was intentionally diverse, including:

- Households that experienced the most severe losses (including one family that lost four children)
- Female-headed households (2 women among the 6 respondents, representing 33%)
- Male-headed households (4 men, representing 67%)
- Retired civil servants. elderly and religious leaders
- Workers and farming families

The beneficiary sample captured the heterogeneity of flood impacts and allowed for exploration of how different household types experienced the crisis and utilized assistance.

Data Collection Tools

Interviews were conducted using semistructured guides that explored:

- Pre-flood household circumstances and livelihoods
- Immediate impacts of the June 21, 2022, floods
- Loss and damage assessment (homes, property, family members, livelihoods)
- Experience of receiving cash transfer (mechanism, timeliness, barriers)
- Utilization of funds and prioritization decisions
- Recovery progress and ongoing challenges
- Psychosocial impacts and coping mechanisms
- Future aspirations and support needs
- Recommendations for future interventions

Interviews were conducted with an interpreter to ensure full comprehension and accuracy. Detailed notes were taken documenting direct quotes and observations.

Locations Visited

The mission focused on Bingerville, specifically the neighborhoods of Gbagba and Sans Loi communities. These neighborhoods were selected because they experienced some of the most severe impacts during the 2022 floods, due to their low-lying geography, which concentrates stormwater runoff.

Limitations

Several limitations should be noted:

- ***Sample Size:*** Six (6) respondents provided rich qualitative data, but cannot be generalized to the full beneficiary population of 3,576 households.
- ***Sampling Method:*** Beneficiary selection was purposive rather than random, potentially introducing selection bias.
- ***Temporal Gap:*** Nearly three years had elapsed since the floods, which may affect recall accuracy regarding immediate crisis response.
- ***Geographic Scope:*** The mission focused on urban Bingerville and did not cover all 10 localities or 8 regions targeted by the programme.
- ***Time Constraints:*** A single-day mission limits the opportunity for extended observation or follow-up interviews.
- ***Transition in Government:*** The mission was held just after the presidential elections of the country, hence why the exercise was limited to Bingerville.

Despite these limitations, the qualitative data collected provide valuable insights into beneficiary experiences and programme impacts that can inform future humanitarian interventions.

KEY RESPONSE FIGURES

PROGRAMME SCOPE

3,585
Household Targeted

3,576
Household Reached

17,925
Individuals Reached
(average household size ~ 5 persons)

PROGRAMME FUNDING

US$331,857
Disbursed for the Cash Transfer Programme

50,000 CFA
disbursed to each household

MTN

Mobile Money used to as the transfer mechanism

Implementation Period
MARCH - AUGUST
2024

IMPACT TIMELINE

TIME ELAPSED SINCE DISASTER
3 YEARS TIMEFRAME

Despite progress made, many households remain in long-term recovery, underscoring ongoing vulnerability.

2022
FLOODS OCCURRED
21 June 2022
Severe flooding devastated multiple communities, causing displacement, loss of lives, and widespread damage.

2024
CASH TRANSFER IMPLEMENTATION
March - August 2024
ECOWAS-supported cash assistance was delivered to affected households to address urgent recovery needs.

2025
M&E MISSION
12 November 2025
ECOWAS conducted a field monitoring and evaluation mission to assess the impact, challenges, and remaining needs.

KEY FINDINGS

The M&E mission confirmed that the ECOWAS-funded humanitarian cash transfer intervention delivered significant, timely, and life-saving support to flood-affected households. The findings, strengthened by beneficiary testimonies and government/WFP insights, demonstrate strong programme delivery, meaningful short-term impacts, persistent vulnerabilities, and areas requiring sustained investment.

Successful Programme Delivery and Transparency

1. ***Strong Implementation and High Coverage:*** The programme achieved 99.75% beneficiary coverage, reaching 3,576 of 3,585 targeted households. This exceptionally high coverage demonstrates effective implementation systems despite limited baseline data, mobile populations, and disaster-related displacement.

2. ***Fair and Transparent Selection Process:*** Beneficiaries consistently stated that the selection process was clear and fair. Targeting criteria developed by MCNSLP, prioritized:

   - female-headed households;
   - elderly individuals;
   - people with disabilities;
   - widows;
   - households with documented flood-related losses.

   WFP and MTN collaborated to validate the beneficiary lists, reducing duplication. However, similar names posed verification challenges, reinforcing the need for photo identification and NIN records in future programmes.

3. ***Effective Use of Mobile Money Platforms:*** Mobile money transfers ensured transparency, efficiency, and auditability. Beneficiaries appreciated the rapid access to funds. Some households lacking personal mobile phones required additional support, but implementation teams managed this constraint successfully.

4. ***Timeliness of Delivery:*** Although assistance arrived months after the flood, it remained highly relevant. Many households were still experiencing acute vulnerability, and the transfer prevented further deterioration, helping restore short-term stability.

Direct Positive Impacts: Benefits of the Funds

1. ***Immediate Life-Saving Impact:*** Beneficiaries described the cash as *"life-saving."* For households struggling with food insecurity and medical needs, the assistance arrived at a critical moment when coping capacities were nearly exhausted.

2. ***Primary Utilization of Funds:*** The 50,000 CFA was used primarily for:

   - Food, restoring household consumption for 1 - 2 weeks;
   - Health care, including hospital bills and medicines;
   - Shelter repairs, such as zinc sheets and structural reinforcement;
   - Livelihood restart, including petty trading and small equipment purchases.
   - These expenditures allowed households to stabilize after months of hardship.

3. ***Psychological and Social Benefits:*** Beyond material uses, beneficiaries expressed deep emotional relief knowing that ECOWAS and the government recognized their suffering. For families who lost loved ones, the assistance symbolized solidarity and restored a sense of dignity and hope.

Challenges Encountered by Beneficiaries

1. ***Emotional Trauma and Bereavement:*** Nearly all interviewed households experienced trauma, with some losing children and close relatives. The mission observed visible emotional distress and difficulties recounting events. No psychosocial support (PSS) was provided, despite acute need.

2. ***Limited Cash Value Relative to Scale of Losses:*** While the assistance was valuable and met immediate needs as planned, additional support is required to address the full scale of household losses. Homes, furniture, tools, farmland, and livelihood assets lost far exceeded 50,000 CFA.

3. ***Severe Livelihood Disruption:*** Agricultural lands were destroyed; traders lost their inventory; elderly pensioners lost supplementary income sources. Many households remain unable to rebuild livelihoods.

4. ***Mobile Phone Access Gaps:*** Some beneficiaries lacked personal mobile phones, complicating mobile-money transfers and necessitating additional verification support.

Gaps, Limitations, and Ongoing Needs

1. ***Cash Amount:*** Transfer values fell significantly below the CWG Minimum Expenditure Basket (120,000 CFA) required for adequate monthly food consumption. Beneficiaries advocated strongly for increased support.

2. ***No Psychosocial Support (PSS):*** Households that experienced death or severe trauma, received no structured PSS services. This remains a major gap.

3. ***Limited Livelihood Recovery Input:*** Recovery requires seeds, farm tools, small equipment, and start-up capital. None of these were included in the intervention.

4. ***Insufficient Housing Reconstruction Support:*** Many households continue living in damaged structures nearly three years after the flood.

5. ***Unreached Affected Populations:*** Beneficiaries acknowledged that many heavily affected families outside the main selection zones did not receive assistance.

6. ***Continued Exposure to Climate Shocks:*** Communities remain vulnerable to recurrent flooding; resilience investments remain essential.

Structural Resilience: The Infrastructure Response

Drainage canal construction in Bingerville was widely praised by beneficiaries, who emphasized its importance in preventing future disasters. Infrastructure works represent a critical complement to immediate cash transfers, addressing the root causes of disaster vulnerability.

Visible construction progress strengthened community confidence in the government's commitment to long-term safety.

Beneficiary Requests and Future Support Needs

Beneficiaries requested:
- continued engagement and expanded assistance to unreached households;
- livelihood restoration inputs (tools, seeds, capital, etc.);
- psychosocial support (PSS) for trauma recovery;
- housing reconstruction support;
- expanded infrastructure works;
- WASH, health, and education support.

These requests reflect both immediate and longer-term recovery needs.

Lessons From Programme Delivery

1. ***Mobile Money is Effective with Adaptations:*** Digital transfers were efficient, but required alternative mechanisms for households lacking phones.

2. ***Transparent Communication Builds Trust:*** Clear messaging on selection strengthened acceptance and reduced tensions.

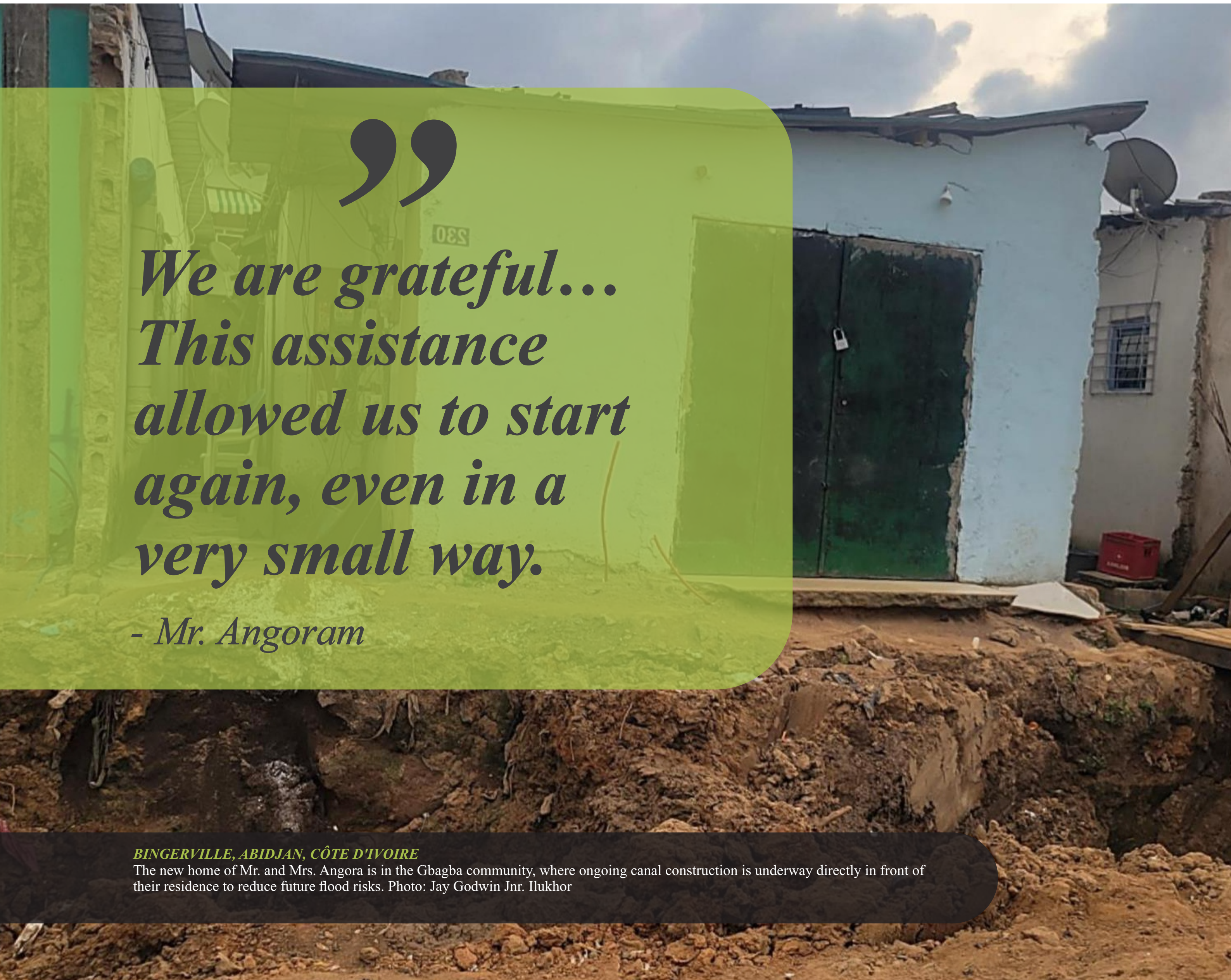
3. ***Timeliness Matters:*** The assistance arrived during a critical recovery phase, maximizing its stabilizing effect.

HUMAN INTEREST STORIES (HIS)

To appreciate the significance of the cash transfer intervention, it is essential to understand the severity of the crisis that preceded it. The beneficiary narratives, collected during this M&E mission, reveal the traumatic nature of the flooding event and its immediate consequences.

Mr. & Mrs. Angoram

They stood before the remnants of a life that once held promise and laughter. Before June 2022, the Angoram household in Bingerville was a home filled with the voices of four children, their joy echoing across the small apartment. But on the night the rains came, rains heavier than any the



> ***We are grateful… This assistance allowed us to start again, even in a very small way.***
>
> *- Mr. Angoram*

BINGERVILLE, ABIDJAN, CÔTE D'IVOIRE
The new home of Mr. and Mrs. Angora is in the Gbagba community, where ongoing canal construction is underway directly in front of their residence to reduce future flood risks. Photo: Jay Godwin Jnr. Ilukhor

community had seen in decades, the earth beneath their home gave way. A landslide swept through their dwelling, taking all four of their children. In an instant, their world collapsed.

In the months that followed, the couple lived between shock and survival. Community members and local authorities rallied around them, and the government provided initial support to help them relocate from the danger zone. They moved into the Gbagba community, still shaken but determined to hold on to what remained of their lives. Yet the emotional wounds, especially for Mrs. Angoram, were deep. Grief settled heavily, resurfacing with every rainfall, every memory. Despite the periodic visits from government officials, the lingering trauma remained evident, a quiet heaviness in her eyes, not willing to speak or even maintain eye contact with anyone.

When the ECOWAS-funded cash transfer arrived, it came at a moment when survival felt like it was being fought day by day. The 50,000 CFA provided immediate relief; it gave them the means to regain a small measure of stability. They added the funds to their personal savings, 70,000 CFA, that they had scraped together over months, to purchase a fridge. It was more than an appliance. It became the foundation of a new livelihood.

With the fridge, Mrs. Angoram began selling cold water and drinks to community members and to the workers constructing the new drainage canal just outside their home. The construction work itself became a symbol of renewal, evidence that government efforts were underway to ensure no family would again endure what they suffered. The fridge, meanwhile, became a turning point for the household, providing a daily source of income that eased the strain of survival.

Although the emotional scars remain, Mr. Angoram, speaking on behalf of the couple, expressed profound gratitude to ECOWAS, the Government of Côte d'Ivoire, and WFP for the support that reached them at the right time. The intervention did not erase their grief, but it helped them begin rebuilding the smallest measure of stability and dignity. Their story underscores not only the devastation caused by the floods but also the powerful impact that timely assistance can have on families navigating their most vulnerable moments.

BINGERVILLE, ABIDJAN, CÔTE D'IVOIRE
ECOWAS, MCNSLP, and WFP monitoring delegates during a courtesy visit with the Mayor of Bingerville, engaging in discussions ahead of the field assessment mission. **Photo:** Jay Godwin Jnr. Ilukhor

Mr. Salifou Tapsoba

When the floods swept through Bingerville, Mr. Salifou Tapsoba watched the water rise far beyond what the community had ever imagined possible. A retired civil servant, he had lived a quiet life marked with family routines and the hope of enjoying his older years in peace. But the floods of 2022 changed everything. His farmland was destroyed, and the modest crops he depended on were washed away. The water climbed more than three feet above the ground, submerging the entrance of his home and forcing him to raise his front slab in repeated attempts to keep the water out. Even then, the force and volume of the flood rendered those efforts helpless.

The exhaustion of starting over weighed heavily, especially with growing health concerns and the financial strain of medical care. The day the ECOWAS-funded cash transfer arrived, he described it as a moment of unexpected relief, a timely support that allowed him to address urgent hospital bills and purchase medication he had been struggling to afford.

The assistance provided a temporary cushion during a period of acute vulnerability. It allowed him to focus on his health, regain stability, and navigate the emotional burden of having lost his farmland, which for years had been both his livelihood and his sense of purpose. He spoke with gratitude, emphasizing how the cash transfer “came at the right time,” filling a critical gap when his resources were depleted.

> ***The assistance came at the right time… It helped me pay my hospital bills when I had no options left.***
>
> *- Mr. Tapsoba*

His hopes now lie in rebuilding his livelihood in a modest but dignified way. He expressed a desire for a small income-generating support, something sustainable that would restore his sense of autonomy. His wife, who sells food items in front of their home, remains an important pillar of the household's resilience. He also expressed relief and appreciation for the government's ongoing construction of the canal, which he believes will significantly reduce the risk of future flooding.

The support he received from ECOWAS and partners was not just financial; it was a reassurance that he had not been forgotten in his struggle. His story is a reminder of how essential timely assistance is for elderly and vulnerable individuals working to rebuild their lives after a disaster.

Alhaji Dante Issouf

In a community just ten minutes from Gbagba, Alhaji Dante Issouf remembers the night the water rose higher than any man in the village had ever seen. As an imam, a husband, and a father, he was accustomed to guiding and protecting his family and community, but on that night, even he felt powerless. The floodwaters rose above five feet, submerging homes and forcing families onto their rooftops to stay alive.

Amid the chaos, he endured a heartbreaking loss: one of his daughters did not survive the flood. The sorrow of that moment still echoes in his voice, carrying the weight of a father who fought desperately against a disaster beyond human control. In the aftermath, he was forced to separate his household, sending two of his wives and their children to stay with relatives while he remained behind with one wife and a few of the children, working to rebuild the remains of their home and their lives.

> ***The assistance saved us; it allowed me to feed my family when things were overwhelming.***
>
> *- Alhaji Dante Issouf*

When the ECOWAS-funded cash transfer reached him, he described it simply: “It saved us.” With the funds, he was able to buy food and essential items for his family at a time when the economic strain of displacement and rebuilding was overwhelming. The assistance provided breathing room, space to stabilize, reflect, and gather strength.

He is now gradually rebuilding his house, taking each step as a testament to hope. The ongoing work by the government to construct drainage canals has strengthened his optimism, giving him confidence that future rainy seasons will not bring the same devastation. To him, the intervention is more than an act of humanitarian support, it is a signal that restoration is possible and that his family's suffering has not been overlooked.

Alhaji Dante's story is one of resilience, faith, and perseverance. Even through profound personal loss, he carries a quiet determination to rebuild his home and return his full family under one roof. The support from ECOWAS, the Government of Côte d'Ivoire, and WFP came at a moment when hope was fragile, helping him take the first steps toward recovery.

The Kouinde Siblings

Not far from Alhaji Dante's home, the Kouinde family endured a night of fear that will remain forever etched in their memory. As the floodwaters surged through their community, they rose so high over five feet that families were forced to climb onto their roofs to escape the deadly currents. The female- headed household, Kouinde Rose, her siblings (Martial and Eliame) held on through the night, watching the dark water swallow the homes and streets around them.

> ***We are thankful; this intervention brought us hope for the next rainy season***
>
> *- Kouinde Eliame*

In the days that followed, they struggled with the immediate needs of food, safety, and basic stability. Their home, though damaged, remained standing, and with determination, they began the slow process of repairing and restoring their lives. When the ECOWAS cash transfer reached them, the assistance brought immediate relief. They used the funds to buy essential food items, helping sustain the household during a period of scarce income and high uncertainty.

The support offered more than nutrition; it restored a sense of security. The family expressed deep gratitude for the intervention, noting the critical timing and the solidarity it represented. Her sister, who shares the home and the memories of that night, spoke with particular appreciation for ECOWAS, the Government of Côte d'Ivoire, and WFP, emphasizing how meaningful the assistance felt during such a difficult period.

Their fear of another flood slowly gave way to hope as they watched construction begin on the new drainage canal. Before, they had on the new drainage canal. Before, they had considered relocating permanently, convinced that the community would always remain vulnerable. But now, with visible progress on the infrastructure, Kouinde Martial expressed renewed confidence that their home could once again be a safe place for their family.

Their story highlights the crucial role of timely humanitarian support in helping households navigate the fragile space between disaster and recovery. It also underscores the importance of continued investment in community infrastructure to prevent the recurrence of such devastation.

> ”
>
> ***The support helped us purchase food when we needed it most.***
>
> *- Mr. Kouinde Martial*

GAPS, CHALLENGES, AND ONGOING NEEDS

The mission identified several structural, social, economic, and operational gaps that continue to hinder full recovery for flood-affected households. Although the ECOWAS intervention provided timely and life-saving support, beneficiary testimonies and field observations reveal multidimensional needs requiring sustained engagement. The merged analysis below integrates immediate post-flood realities, programme limitations, and ongoing recovery challenges into a cohesive narrative of unresolved vulnerabilities.

Immediate Post-flood Challenges

The aftermath of the 21 June 2022 floods was marked by displacement, confusion, and total loss of household assets. Beneficiaries described fleeing their homes for days, returning only when the waters receded, only to find their belongings, food stocks, and livelihoods destroyed. Many households experienced repeated cycles of temporary displacement and return, driven by fear of further landslides and rising waters. Testimonies captured the psychological and material magnitude of the crisis:

"We didn't know what to do… When we came back home, everything was wasted. It was very, very hard."

Families faced uncertainty about whether to remain in high-risk zones or attempt relocation. The emotional toll of these conditions extended far beyond initial damage assessments.

Financial Assistance

The most frequently articulated gap was the recognition that the 50,000 CFA amount, while life-saving in the moment, serves its purpose by focusing on humanitarian assistance to sort their immediate needs.

Beneficiaries will require more financial assistance for a more comprehensive recovery. Beneficiaries did not expect cash assistance to restore them to pre-flood conditions fully; they understood that responsibility for long-term recovery would rest substantially on their own efforts and families.

This assessment aligns with technical standards for humanitarian assistance. The WFP's Cost of Living analysis and Sphere Standards indicate that 120,000 CFA per month is the appropriate benchmark for adequate food consumption alone for a household of five persons in Côte d'Ivoire. The 50,000 CFA amount represents approximately 42% of this standard, equivalent to approximately 1.7 weeks of adequate food consumption but leaves 3.3 weeks unaddressed. When non- food needs (shelter, WASH, health, education) are added to the minimum expenditure basket, the gap between the 50,000 CFA provided and actual household needs becomes even more substantial.

Psychosocial Trauma and Mental Health Needs

The depth of psychological impact from the disaster became evident during interviews. The Angoram family's loss of four children represents the extreme end of the trauma spectrum, yet other households reported depression, anxiety, ongoing hypervigilance about rainfall, and so on.
When it rains, many beneficiaries reported intense emotional responses and flashbacks. Conversations about the flood often triggered emotional responses. These psychological impacts are consistent with trauma responses documented in disaster literature and suggest the need for professional mental health support.

However, no mention was made of psychosocial support (PSS) services provided as part of the ECOWAS response. One beneficiary noted, ***"When we came back home, everything was wasted... so it was very, very hard,"*** - reflecting emotional difficulty without corresponding support services.

Addressing psychosocial needs alongside material assistance would have represented more comprehensive programming. Mental health support services, including counseling, community support groups, and mental health awareness, would have helped beneficiaries process trauma, reduced ongoing psychological suffering, and restored psychological functioning necessary for productive recovery.

Livelihood Restoration Needs

Beneficiaries articulated significant livelihood support needs to restore economic productivity. Agricultural households had lost seeds, equipment, and productive capacity. Urban workers had missed income-generating opportunities during the displacement period. Small traders and artisans had lost capital and tools.

One beneficiary, a retired civil servant, explicitly stated an aspiration for livelihood support: ***"What I need is a retirement activity, something that can help me. A cement business, if I can get a small space, I'll put cement in it, see how it goes, just to be able to get by."***

This statement reveals that beneficiaries had specific visions for how they might generate income and contribute to their households if provided with resources and opportunities. The cash transfer, while critical, did not provide the capital or resources necessary to pursue these livelihood strategies.

Comprehensive livelihood restoration programming might include:

- Agricultural inputs (seeds, tools, fertilizer, etc.) for farming households
- Business start-up kits and capitalization for traders and artisans
- Vocational training and skills development
- Market linkage support to connect producers with buyers
- Financial literacy and savings group formation

Housing Reconstruction Needs

While some beneficiaries used portions of their 50,000 CFA for emergency shelter repairs, comprehensive housing reconstruction remained inaccessible. Many beneficiaries continued to live in damaged or temporary shelters nearly three years after the floods. The cost of constructing adequate housing in urban areas like Bingerville far exceeds 50,000 CFA.

Housing-related needs included:

- Reconstruction of permanently damaged homes
- Rehabilitation of partially damaged structures
- Access to land for households whose properties had become uninhabitable
- Housing repair materials and technical assistance
- Building code compliance support to ensure disaster-resilient construction

Ongoing Vulnerability and Displacement Risk

Many beneficiaries noted ongoing concern about the rainy season and future flooding. Those living in low-lying areas like Bingerville remained aware that their neighborhoods had not been comprehensively protected against future flooding. While the government's drainage infrastructure construction was seen as progress, beneficiaries questioned whether investments would be sufficient to prevent the recurrence of severe floods.

One beneficiary captured this concern: ***"They're working on the roads... we feel more secure. Before that, we really didn't know what to do when the rain started. So, I'm happy with the money... thanks to that money, I'm able to, I'm alive."***

Yet the conditional nature of this security "they're working on" suggests that the threat was not fully mitigated but rather reduced. Ongoing vulnerability to displacement remained a concern for many households.

While infrastructure improvements provide hope, long-term resilience requires sustained investment, maintenance, and extension of works to other high-risk zones.

Verification and Mobile Access Challenges

Reliance on MTN as the sole mobile money platform created challenges for beneficiaries who:

- lacked personal phones,
- used relatives' numbers, or
- shared the same or similar names as others.
- subscribed to other telecommunications networks beyond MTN.

These constraints slowed verification and transfer processes. Strengthening beneficiary identification through photo ID, National Identification Number (NIN), and personal phone numbers is essential for future interventions.

Limited Visibility and Communication

ECOWAS' visibility at the community level was limited. Beneficiaries recognized government and WFP involvement more prominently than ECOWAS.

Improved branding, communication materials, and structured community engagement would strengthen programme accountability and recognition of regional support.

Sustainability Concerns

Without integrated support, livelihood inputs, psychosocial services, adequate housing, and continuous infrastructure investment, households risk falling back into severe vulnerability. The mission observed that while the cash transfer addressed immediate needs, long-term recovery requires multi-sectoral, sustained, and resilience-focused interventions.

These gaps collectively highlight the need for a more holistic recovery approach that pairs immediate relief with livelihood restoration, mental health support, improved verification systems, and sustained infrastructure development.

WFP Financial Documentation Limitation

One operational challenge raised by ECOWAS team during the debriefing with government and implementing partners relates to WFP's internal financial documentation policies. Due to global institutional protocols, WFP was unable to share individual-level invoices and receipts with the ECOWAS financial team for verification. While this did not affect the integrity or transparency of the intervention given WFP's established audit and accountability mechanisms it limited the extent to which ECOWAS could conduct document-based financial verification.

LESSONS LEARNED

Timely Cash Assistance Saves Lives

The beneficiary experiences documented in this M&E mission confirm that well-designed cash transfer programmes, delivered at appropriate times during humanitarian crises, can be genuinely life-saving. When households face acute food insecurity, health crises, and homelessness, access to cash can stabilize situations and prevent deterioration into extreme suffering or death. This finding supports continued investment in cash-based humanitarian programming, particularly in emergency contexts.

Mobile Money Platforms are Effective for Emergency Assistance

The successful delivery of assistance through mobile money platforms demonstrates the viability of this mechanism for humanitarian programming. Mobile money:

- Reaches beneficiaries directly without intermediaries
- Maintains audit trails for accountability
- Reduces logistical requirements and security risks
- Provides beneficiaries with agency in where and how they spend funds
- Stimulates local economies through increased commerce

ECOWAS and partner governments should continue prioritizing mobile money as a delivery mechanism in future crisis response.

Recovery is a Multi-year Process Requiring Sustained Investment

Nearly three years after the initial floods, beneficiaries in Bingerville were still in recovery. While immediate survival needs had been addressed, longer-term recovery, housing reconstruction, livelihood restoration, and psychosocial healing remained incomplete. This timeline is consistent with disaster recovery literature, which documents that comprehensive household recovery typically requires 5-10+ years, depending on disaster severity and support level.[2]

Humanitarian programming must align its expectations with these realities. Single one- time cash transfer interventions, while important, are insufficient for comprehensive recovery. Sustained support across multiple years is necessary.

Complementary Interventions Multiply Impact

The beneficiary appreciation for infrastructure improvements (drainage construction) alongside cash assistance suggests that multiple complementary interventions generate greater impact than any single intervention alone. Infrastructure investment that addresses root causes of vulnerability,

[1] *United Nations Development Programme. National Post-Disaster Recovery Planning and Coordination: A Guidance Note. New York: UNDP, 2014. Available at: https://www.undp.org/sites/g/files/zskgke326/files/publications/UNDP_Guidance_Note_Disaster%20Recovery_final.pdf*

combined with immediate assistance to affected populations, creates more comprehensive protection and recovery.

Future programming should prioritize the integration of:

- Emergency cash assistance (immediate needs)
- Infrastructure and resilience investments (structural vulnerability reduction)
- Livelihood programming (economic recovery)
- Psychosocial services (mental health recovery)
- Housing support (shelter reconstruction)
- WASH services (health and dignity)

Beneficiary Voice snd Participation Improve Programming

The M&E mission benefited from direct conversations with affected households. Their perspectives, articulated clearly and honestly, provided insights that programme managers and external evaluators might miss. Beneficiaries identified needs, articulated barriers, appreciated specific programme elements, and offered suggestions for improvement.

- Regular feedback mechanisms during programme implementation
- Beneficiary satisfaction surveys
- Community feedback groups
- Complaint and response mechanisms
- Monitoring with beneficiary participation

Disaster Risk Reduction and Humanitarian Response are Linked

The government's investment in drainage infrastructure, undertaken in parallel with humanitarian cash assistance, demonstrates that disaster risk reduction and humanitarian response are not separate activities. Investments that reduce future disaster risk represent important complements to responding to current humanitarian crises.

ECOWAS and member states should strategically link emergency response programming with medium- and long-term disaster risk reduction investments, ensuring that lessons from current crises inform infrastructure and resilience investments that prevent future crises.

The Power of Coordinated Regional Response - ECOWAS, Government, and Technical Partners

The 2022 ECOWAS response to the Côte d'Ivoire floods demonstrated how strategic collaboration between regional institutions, national government authorities, and specialized humanitarian agencies can significantly improve emergency outcomes. Working through the Government of Côte d'Ivoire ensured national ownership, alignment with policies, and strong public trust, while the World Food Programme contributed essential technical expertise in needs assessment, beneficiary targeting, and mobile-money delivery. This coordinated model resulted in 99.75% coverage, timely assistance, and clear life-saving impact for affected households. The experience confirms that humanitarian effectiveness depends not only on funding but on complementary institutional strengths and coordinated action.

BINGERVILLE, ABIDJAN, CÔTE D'IVOIRE
Government-led canal construction underway in Gbagba community, with engineers and workers on-site supervising excavation and reinforcement works aimed at reducing recurring flood risks. Photo: Jay Godwin Jnr. Ilukhor

EVIDENCE-BASED RECOMMENDATIONS

Scale Assistance Amounts Based On Comprehensive Needs Assessment

Current assistance: 50,000 CFA (addressing approximately 1.7 weeks of basic food needs). Recommended assistance: 120,000 CFA per month minimum (aligned with WFP Cost of Living standard and SPHERE standards for adequate food consumption).

Rationale:
The WFP focal person indicated that 120,000 CFA per month represents the appropriate benchmark for adequate household food consumption in Côte d'Ivoire. This standard is grounded in technical analysis of regional food baskets and nutritional requirements. Current assistance at 50,000 CFA covers only 42% of this minimum standard. While not all humanitarian assistance will match full MEB amounts (due to budget constraints), amounts significantly below MEB should be clearly communicated as emergency support rather than comprehensive recovery assistance.

Implementation:
For future operations targeting flood-affected households in Côte d'Ivoire:

- Conduct regional Cost of Living analysis to establish context-specific MEBs
- Allocate a budget sufficient to provide at least 60-70% of MEB for at least 2-3 months
- For severely affected households (those who lost homes or productive assets), consider additional tranches
- Structure assistance as multi-month transfers rather than one-time lump sums

ECOWAS and partner governments should continue prioritizing mobile money as a delivery mechanism in future crisis response.

Integrate Psychosocial Support (PSS) Into Humanitarian Response

Rationale:
The research team documented significant psychological trauma among beneficiaries, including one family that lost four children. Yet no PSS services were mentioned as part of the ECOWAS response. Professional mental health support, including counseling, community psychoeducation, and mental health referrals, would have been an appropriate complement to financial assistance.

Implementation:

- If lacking capacity, advocate to other agencies through working group meetings and a needs assessment report
- Train humanitarian staff in psychological first aid
- Establish referral pathways to mental health services within health systems
- Support community-based psychosocial support (PSS) groups
- Provide culturally appropriate mental health services
- Conduct basic mental health risk screening and referral assessments among beneficiaries

Integrate Livelihood Restoration Strategies with Cash Assistance

Rationale:

Beneficiaries demonstrated specific aspirations for livelihood restoration and economic contribution. Yet the 50,000 CFA amount was focused on priority needs only and couldn't be used for significant livelihood investments. Comprehensive recovery requires livelihood programming alongside emergency cash.

Implementation:

- Conduct participatory livelihood assessment to identify priority sectors (agriculture, trading, artisan work, services)
- Provide technical inputs (seeds, tools, training, etc.) in priority sectors
- Offer business development services (planning, financial literacy, market linkage, etc.)
- Facilitate formation of farmer groups, trader associations, or artisan cooperatives
- Link livelihood programming to financial services (savings groups, microfinance, etc.)

Sustain Disaster Risk Reduction Infrastructure Investments

Rationale:

Beneficiaries explicitly valued the drainage infrastructure construction undertaken by the Government of Côte d'Ivoire. This infrastructure addresses structural vulnerability to flooding and demonstrates government commitment to disaster prevention. Continued investment in disaster risk reduction is essential to prevent the recurrence of flood disasters.

Implementation:

- Maintain and upgrade existing drainage infrastructure in flood-prone areas
- Conduct integrated water management planning in Bingerville and other vulnerable neighborhoods
- Strengthen building code enforcement to ensure new construction is disaster- resistant
- Support community-based disaster risk reduction initiatives
- Establish early warning systems and evacuation protocols

Establish Monitoring and Learning Systems for Future Interventions

Rationale:

This M&E mission, conducted nearly three years after implementation, provided important insights into medium-term impacts. However, more frequent monitoring during implementation would have enabled real-time programme adjustments and learning capture.

Establishing systematic monitoring systems would improve future response.

Implementation:

- Establish baseline data at programme start (beneficiary profiles, household conditions, priority needs)

- Conduct regular beneficiary satisfaction surveys (during and after implementation)
- Track programme delivery indicators (reach, timeliness, accessibility)
- Document beneficiary experiences and feedback through focus groups and interviews
- Conduct post-implementation evaluation 6 - 12 months after programme completion
- Synthesize lessons learned and document best practices

Coordinate with the Government on Social Protection Integration

Rationale:
ECOWAS assistance, while critical, filled temporary gaps in national response capacity. However, sustainable protection of vulnerable populations requires integration with national social protection systems.

Implementation:

- Strengthen government systems for disaster response and early warning
- Support the development of national disaster response protocols and capacity
- Link ECOWAS assistance to national social protection programmes.
- Build government staff capacity in humanitarian response and programme management
- Establish coordination mechanisms between ECOWAS, the government, and humanitarian partners

Strengthen Beneficiary Communication and Feedback Mechanisms

Rationale:
Beneficiaries appreciated transparent communication about the cash transfer programme. However, more sophisticated beneficiary engagement, including feedback mechanisms during implementation and clear communication about programme scope and limitations, would have enhanced programme quality.

Implementation:

- Conduct regular community meetings to provide updates and gather feedback
- Communicate clearly about programme scope, amount, and timeframe
- Provide information on complementary services available through government and partners
- Establish grievance and response mechanisms (complaint hotlines, feedback forms)
- Ensure beneficiary participation in programme design and monitoring

Institutionalize Multi-Stakeholder Coordination for Humanitarian Response

Rationale:
The 2022 Côte d'Ivoire flood response showed that coordinated action between ECOWAS, national authorities, and technical partners such as WFP produced timely, transparent, and highly effective assistance. However, this coordination was largely ad hoc. Establishing permanent, structured frameworks will ensure faster and more predictable responses during future crises.

Implementation:

- Develop ECOWAS Humanitarian Coordination Protocols with clear roles and communication channels.
- Sign formal MOUs between ECOWAS, member states, and key humanitarian agencies.
- Establish rapid needs assessment tools, beneficiary registration procedures, and mobile-money delivery partnerships.
- Create national humanitarian coordination committees led by governments to guide beneficiary targeting, monitoring, and oversight.
- Conduct post-crisis reviews and maintain a regional repository of best practices and response tools.
- Develop sustainable financing mechanisms such as the ECOWAS Humanitarian Response Fund

Financial Documentation Constraints with Implementing Partners

This challenge highlights the need for future collaboration frameworks that establish mutually acceptable documentation pathways aligned with each agency's compliance rules while enabling stronger financial reporting cohesion between ECOWAS and its implementing partners.

CONCLUSION

The ECOWAS-funded humanitarian cash transfer programme in Côte d'Ivoire provided timely, life-saving support to households affected by the devastating June 2022 floods. The intervention successfully achieved 99.75% coverage of the targeted households, delivering critical assistance that enabled beneficiaries to meet urgent food, health, and basic recovery needs at a time of acute vulnerability.

Field testimonies confirmed that the support restored hope for many families navigating the emotional and economic aftermath of disaster. Beneficiaries expressed profound appreciation for ECOWAS, the Government of Côte d'Ivoire, and WFP, recognizing the assistance as both a stabilizing force and a symbol of solidarity.

However, the mission also revealed significant ongoing needs. The 50,000 CFA transfer value, while impactful, was insufficient relative to the Minimum Expenditure Basket and the scope of losses households sustained. Psychosocial trauma remains largely unaddressed.

Livelihoods and housing reconstruction require sustained investment. Beneficiary verification systems must be strengthened to avoid delays and ensure inclusiveness.
Communities remain vulnerable to future flooding, underscoring the importance of long-term infrastructure and resilience- building efforts and Strengthened coordination frameworks and integrated recovery planning will be essential to consolidate gains achieved

The findings reinforce three key messages:

1. **The intervention was timely, relevant, and successfully implemented.**

2. **Additional support is urgently needed to address persistent gaps in recovery.**

3. **Long-term resilience requires coordinated, multi-sectoral, and sustained action**

Continued partnership between ECOWAS, national institutions, humanitarian agencies, and affected communities will be essential to ensure that recovery efforts translate into lasting resilience and improved well-being for flood-affected households.

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