

2026 FLOOD GUIDE FOR ZAMFARA STATE

EDITORIAL NOTE

Every year, flooding reshapes life across Nigeria — flooding farmlands, endangering agricultural yield, displacing communities, closing schools, and cutting off roads. The Nigeria Hydrological Services Agency (NIHSA) has mapped what 2026 will look like, and the picture is clear: with the right preparation, communities can absorb what is coming without catastrophe. We know this because 2025 proved it. Early warning and organised community action reduced flood fatalities by 76% and displaced persons by 84% compared to 2024 (ref). The goal for 2026 is to go further.

The flood year follows a predictable rhythm, and that predictability is a gift. The early rains of April through June give communities a window to act — clearing drainage channels, reinforcing riverbanks, and registering households for alerts — before the peak season intensifies in July, August, and September. By the time October and November arrive, the heaviest rains may have eased, but water that fell months earlier in Adamawa and Cameroon is still travelling downstream toward the delta states. Communities in Anambra, Delta, Bayelsa, and Rivers need to stay vigilant well into November, long after they might assume the danger has passed.

The Communities That Need the Most Support:

Ten states face the sharpest risk in 2026: Kogi, Niger, Delta, Anambra, Benue, Kebbi, Rivers, Bayelsa, Adamawa, and Cross River but the threat is not abstract. Across Nigeria, 30,707 communities are at risk, along with 4,792 health facilities and 10,684 schools. When a health centre floods, patients lose access to care. When a school fills with water, children lose months of learning. These are the human costs that preparation can prevent.

In Kogi, where the Niger and Benue rivers meet at Lokoja, riverine flooding can isolate entire communities for weeks. Local governments there should be identifying high ground now, designating safe assembly points, and making sure every community has a marked escape route. In Benue, the low-lying areas around Makurdi need the same attention before the Benue River crests. In Port Harcourt and other urban settings, where poor urban drainage compounds river and tidal flooding, the single most impactful community action is also the simplest — keeping drains clear of refuse.

With 4.2 million hectares of farmland at risk, agriculture sits at the centre of the 2026 challenge. Planting early-maturing crop varieties and using ridges or mounds instead of flat planting beds reduces both waterlogging damage and the risk of a total harvest loss. Staggered planting — sowing in batches rather than all at once means that if one batch is hit by flooding, others survive. Harvesting before October, and storing produce in elevated spaces away from floodwater, protects what has already been grown.

For northern farming communities, the challenge runs deeper, because the flood season is immediately followed by a severe dry period from December through February. The practical response is to treat flood season not only as a threat but as an opportunity — storing water in tanks, drums, and ponds during the wet months to carry livestock and households through the drought that follows.

The infrastructure of flood resilience is not complicated. It is community flood wardens who know which households have elderly or disabled residents and can reach them first. It is local radio stations broadcasting NIHSA alerts in local languages so that fishermen and farmers in remote areas receive warnings in time to act. It is traditional rulers and community leaders who have identified, in advance, which road out of the community stays passable longest. It is households that keep a small emergency kit — water purification tablets, key documents, basic medicine — packed and accessible before the rains arrive.

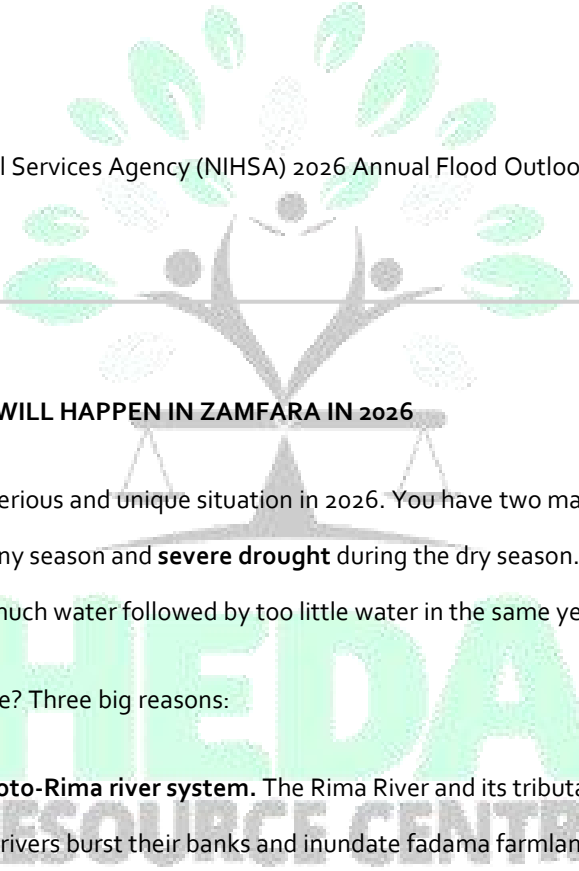
None of this requires waiting for government. Communities that prepare themselves reduce their own losses and make it easier for relief to reach those who need it most when flooding does occur.

Where local government is active and well-coordinated, the difference in outcomes is measurable. The priorities for 2026 are straightforward: clear primary drainage channels before April, pre-position food and medical supplies in high-risk areas before July, and ensure that development permits are not issued for

floodplain land. These are not expensive interventions. They are largely organisational — a matter of doing in advance what would otherwise be done in crisis.

Nigeria has 30,707 communities, 10,684 schools, and 4,792 health facilities in the path of the 2026 flood season. Each one is also a community that has survived flooding before, that has knowledge of its own landscape, and that can act. The science has been done. The warnings have been issued. What happens next depends on what communities, local governments, and individuals choose to do with this information — starting now, while there is still time.

Source: Nigeria Hydrological Services Agency (NIHSA) 2026 Annual Flood Outlook



UNDERSTANDING WHAT WILL HAPPEN IN ZAMFARA IN 2026

Zamfara State faces a very serious and unique situation in 2026. You have two major problems to deal with: **flooding** during the rainy season and **severe drought** during the dry season. This is what the AFO calls **compound risk** — too much water followed by too little water in the same year.

Why is Zamfara so vulnerable? Three big reasons:

First, Zamfara is in the Sokoto-Rima river system. The Rima River and its tributaries flow through the state. When heavy rains fall, these rivers burst their banks and inundate fadama farmland and riverside communities. The AFO specifically mentions Zamfara as part of the High Flood Risk cluster in the northwest.

Second, Zamfara is semi-arid. Even during the rainy season, the state does not receive as much rain as southern states. But when rain does come, it often comes hard and fast, causing flash floods.

Third, the dry season in Zamfara is extremely harsh. The AFO forecasts **Very Dry** conditions from December through February. Rivers will decline sharply. Water will become very scarce.

The Three Flood Periods for Zamfara:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rivers begin to rise. Low-lying farming communities near river channels start to see water.	Low to Medium
July, August, September (Peak rainy season)	This is the most dangerous time. The Rima River and its tributaries burst their banks. Inundation of fadama farmland and communities.	Medium to High
October, November (Late flooding)	Flooding continues. Recession waters drain through the river systems.	Medium to High

WHICH PARTS OF ZAMFARA ARE AT RISK

Zamfara State falls within **Hydrological Area I (Niger North)** and **Hydrological Area II (Niger Central)** for some areas.

From the AFO's HA-I tables (Niger North):

Season	Risk Level	Number of Communities (across HA-I which includes Zamfara)	What This Means for Zamfara
AMJ (April-May-June)	Medium	Zamfara is in Medium Risk in AMJ for HA-I (5 states: Katsina, Kebbi, Niger, Sokoto, Zamfara — 1,869 communities)	Early flooding begins in some areas, but not as severe as JAS.
JAS (July-August-September)	High	Zamfara is in High Risk in JAS for HA-I (4 states: Kebbi, Niger, Sokoto, Zamfara — 2,632 communities)	This is peak flooding. The rivers burst their banks. Widespread inundation.

Season	Risk Level	Number of Communities (across HA-I which includes Zamfara)	What This Means for Zamfara
ON (October-November)	High	Zamfara is in High Risk in ON for HA-I (4 states: Kebbi, Niger, Sokoto, Zamfara — 2,398 communities)	Late flooding continues. Recession waters drain through the river systems.

From the AFO's HA-II tables (Niger Central, for parts of Zamfara):

Season	Risk Level	What This Means for Zamfara
AMJ	Medium	Zamfara is part of HA-II Medium Risk (9 states including Zamfara)
JAS	High	Zamfara is part of HA-II High Risk (8 states including Zamfara — 1,832 communities)
ON	High	Zamfara is part of HA-II High Risk (10 states including Zamfara — 1,405 communities)

Annual total for Zamfara: Zamfara is among the states with High Flood Risk in JAS and ON, and Medium Flood Risk in AMJ. Many communities across the state will see flooding in 2026.

For roads: Zamfara has **33 road sections** identified as at risk of flooding in 2026 (Table 4.26 of the AFO).

THE RIMA RIVER AND TRIBUTARIES: YOUR MAIN FLOOD DANGER

The Rima River and its tributaries flow through Zamfara State. These rivers are part of the Sokoto-Rima river system.

What the AFO says about flooding in the northwest:

"The north-west, where the Rima, Kebbi, and Sokoto river corridors are fully inundated."

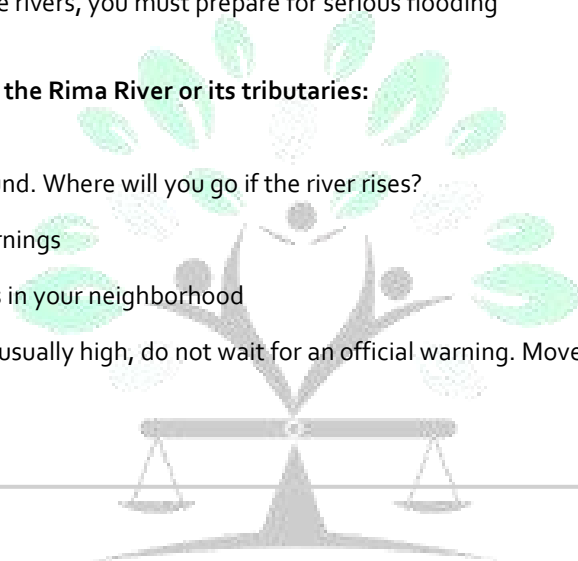
"The Rima, Sokoto, and Kebbi rivers burst their banks, inundating vast areas of fadama farmland and riverside communities in Kebbi, Sokoto, Zamfara, and the portion of Niger State falling within this hydrological area."

What this means for Zamfara:

- The Rima River and its tributaries will overflow their banks
- "Vast areas" of fadama farmland will be underwater
- Riverside communities will be flooded
- This is not just a few communities — it is widespread across the state
- If you farm or live near these rivers, you must prepare for serious flooding

What to do if you live near the Rima River or its tributaries:

- Know the nearest high ground. Where will you go if the river rises?
- Pay attention to NIHSA warnings
- Clear the drainage channels in your neighborhood
- If you see the river rising unusually high, do not wait for an official warning. Move to higher ground.



WHEN IS THE WORST TIME FOR ZAMFARA?

The **JAS period (July, August, September)** is the most dangerous for Zamfara. This is when:

- Heavy rains fall across the North-West region
- The Rima River and its tributaries burst their banks
- "Vast areas" of fadama farmland are inundated
- Riverside communities are flooded

The **ON period (October, November)** also carries significant risk. The AFO says:

"In the ON period, Hydrological Area I (Niger North) maintains elevated flood risk as recession waters drain through the river systems."

What this means in simple words:

- After the peak flood in JAS, water levels stay high in October and November

- Water slowly drains through the river systems, keeping floodplains wet
- Do not assume the danger is over after September. Stay alert through November.

THE DROUGHT PROBLEM IN ZAMFARA (COMPOUND RISK)

Zamfara has a serious problem that southern states do not face. It is called **compound risk** — too much water followed by too little water in the same year.

Period	What Will Happen	What This Means for You
Wet Season (April-September)	Moderately Dry conditions	Even during the rainy season, Zamfara does not get as much rain as southern states.
Flood Season (JAS-ON)	High flood risk	When rain does come, it comes hard and fast. Rivers burst their banks. Vast areas flood.
Dry Season (December-February)	Very Dry conditions	This is severe. Rivers will decline sharply. Water will become much harder to find.

What this means for Zamfara farmers and herders:

- Your fadama farmland may be flooded and crops destroyed during JAS-ON period
- Then you may struggle to find water for your animals and household in December-February
- You must plan for BOTH too much water and too little water in the same year

The AFO states for the North-West zone (which includes Zamfara):

"Communities relying on these rivers for domestic water supply and livestock watering will require managed water supply interventions."

In simple words: By December and January, water will be much harder to find. The government and aid organizations may need to help with water supply. Do not rely only on outside help. Store water yourself.

FADAMA FARMING: YOUR LIVELIHOOD AT RISK

Zamfara is known for its fadama (floodplain) farming. This is both a blessing and a curse.

Why fadama farming is good: The floodplains are very fertile. When rivers flood, they deposit nutrient-rich silt that makes crops grow well.

Why fadama farming is dangerous: When rivers flood too much, they destroy crops instead of helping them. The AFO warns of "inundating vast areas of fadama farmland."

What to do if you are a fadama farmer:



Action	When to Do It	Why
Plant early-maturing crop varieties	March-April	Harvest before the peak flood arrives
Prepare small walls (bunds) around your fields	Before the rains start	These help control water levels
Also clear drainage channels	Before the rains start	So water does not sit too deep and drown your crops
Store harvested crops in elevated storage	As soon as you harvest	So floodwater cannot reach them
Consider planting some fields on higher ground	Before planting season	As a backup if lowland fields flood too much

WHAT CROPS ARE AT RISK IN ZAMFARA

Zamfara is a major agricultural state, known for millet, sorghum, maize, rice, groundnuts, and cotton. Here is how different crops will be affected.

Crop	When It Is Most at Risk	What to Do
Millet	JAS and ON	Millet is well-adapted to dry conditions, but it does not like standing water. Plant early-maturing varieties. Plant on raised beds or ridges in areas that flood.
Sorghum	JAS and ON	Sorghum is a key crop in Zamfara. The ON period flood (October-November) can destroy sorghum still in the field. Plant early-maturing varieties. Harvest before October if possible.
Maize	JAS (July-September)	Plant on ridges. Use early to medium-maturing varieties (90-110 days). Plant in batches. Second season maize is at risk in ON period.
Rice (lowland/fadama)	JAS (July-September) and ON (October-November)	Rice is grown in fadama areas. Plant early-maturing varieties. Prepare small walls (bunds) to control water. Clear drainage channels. Harvest before October if possible.
Cowpea	JAS (July-September)	Choose early-maturing varieties. Plant in April-May. Harvest before the peak flood arrives.
Groundnuts	ON (October-November)	Groundnuts are at risk during late flooding. Harvest early.
Cotton	JAS and ON	Cotton does not like wet feet. Plant on ridges. Harvest before October if possible. Wet conditions can increase boll rot.

Crop	When It Is Most at Risk	What to Do
Vegetables (tomatoes, peppers, onions)	JAS and ON	Use raised beds. Onions do not like wet feet — plant on ridges.

Special note for Zamfara farmers:

Millet and sorghum are the backbone of Zamfara's agriculture. The AFO's warning about "inundating vast areas of fadama farmland" is a serious concern. Plant early-maturing varieties and harvest before the peak flood in October.

WHAT LIVESTOCK FARMERS IN ZAMFARA MUST DO

The dry season (December to February) is a critical challenge for livestock in Zamfara. Water will become much harder to find.

For all livestock owners:

Action	When to Do It	Why
Vaccinate all animals	February-March (before rains start)	Disease spreads faster when animals are stressed by flood or drought
Deworm all animals	Start of rains, then again mid-season	Worms and parasites increase in wet conditions
Provide raised housing	Before April	Animals must have dry ground to stand on during floods
Store water for dry season	During flood season (July-October)	THIS IS CRITICAL. By December, water will be much harder to find. Store as much water as you can.

Action	When to Do It	Why
Cut and store fodder	June-September	Grasses will be scarce in dry season. Make hay now.
Identify alternative water sources	Before December	Where will your animals drink when water becomes scarce? Boreholes? Stored water?

For cattle herders in Zamfara:

- The dry season (December-February) will be **Very Dry**. This is severe.
- Water will become much harder to find. Rivers will have much less water.
- Identify alternative water sources now. Do not wait until December.
- **Consider reducing herd size** before the dry season if you cannot secure enough water and pasture.
- Plan migration routes early.
- **Store water in tanks, drums, or constructed ponds during July-October.** This water will save your animals in December-February.

For goat and sheep farmers in Zamfara:

- Raised housing is essential during flood season. Wet ground causes foot rot and pneumonia.
- Cut and store grasses in June, July, and August. Use these during the dry season (December-February).
- Pregnant and lactating females need priority feeding during dry periods.
- **Store water** for your small ruminants.

For poultry farmers in Zamfara:

- During hot months (March-May), reduce bird numbers per cage. Do not overcrowd.
- Improve ventilation in poultry houses.
- Feed during cooler hours (early morning, late evening).
- Add electrolytes and vitamins to drinking water.
- During heavy rains, ensure housing is leak-proof.
- **During dry season, ensure birds have constant access to water.**

For fish farmers in Zamfara:

Fish farming is limited in Zamfara due to dry conditions, but where it exists, take precautions.

Action	When to Do It	Why
Strengthen pond walls and embankments	Before heavy rains (March-June)	Floodwaters can wash away weak walls
Clear drainage channels	Before April	Prevent overflow into your ponds
Install screens or netting at water inlets	Before April	Stop debris from entering and stop fish from escaping
Have harvest nets ready	Before JAS period	If flooding threatens, you may need to harvest quickly
Monitor water levels	Throughout dry season	Water levels may drop

THE ROAD DISRUPTION WARNING

Zamfara has **33 road sections** at risk of flooding in 2026.

What this means:

- Many roads will become impassable during the flood season
- Roads connecting Zamfara to Kebbi, Sokoto, Katsina, and Niger may be affected
- Rural roads to farming communities will be especially affected
- You may not be able to transport goods to market
- Emergency services may not reach you quickly

What you should do:

- Stock up on essential supplies (food, medicine, fuel) before the flood peak (by late September)
- If you need to transport crops to market, do it before October
- Identify alternative routes before roads are flooded

- Listen to NIHSA and NEMA warnings about road closures
-

WHAT TO DO IF FLOODING COMES

When NIHSA or NEMA sends a High Flood Risk warning:

1. **Leave immediately.** Do not wait to see the water.
2. Move to the designated safe place in your community (high ground).
3. **Do not try to walk through moving floodwater.** It can sweep you away.
4. If it is safe, switch off electricity at the mains before leaving.
5. Take your emergency kit, important documents, and any medicines you need.
6. Make sure all family members are accounted for — especially children and elderly people.
7. Report to your local government flood officer or community flood warden.
8. **For livestock:** Move animals to higher ground before the water arrives. Do not wait.

If you are near the Rima River or its tributaries: Pay attention to the river level. If you see it rising, do not wait for an official warning. Move to higher ground.

WHAT TO PREPARE BEFORE THE FLOODS COME

Every household in a flood-risk area should prepare:

- An emergency kit containing: water purification tablets, first aid supplies, copies of important documents (in a waterproof bag), and enough food for at least three days.
- Know your escape route. Where is the nearest high ground?
- Register with your local government flood officer to receive alerts by phone or radio.
- Raise important belongings (mattresses, electronics, food stores) above the expected flood level.
- Clear the drainage channels around your home before the rains begin.

For farmers: Store harvested crops in elevated storage. Do not keep bags of grain on the floor. If possible, move stored crops away from the river floodplain.

For livestock owners: Identify high ground where you will move animals during flooding. **Store water and fodder for the dry season.**

THE DROUGHT PREPARATION YOU NEED (DECEMBER-FEBRUARY)

Because Zamfara faces **Very Dry** conditions in dry season, you must prepare while there is still water. This is very important.

Action	When to Do It	Why
Store water in tanks, drums, or ponds	July-October (flood season)	THIS IS CRITICAL. By December, water will be much harder to find. Store as much as you can.
Cut and store grass for animal feed	June-September	Pasture will be scarce in dry season. Make hay now.
Repair wells and boreholes	Before December	Groundwater levels will drop. Make sure your water source is working.
Reduce herd size if you cannot secure water	October-November	Better to sell animals early than find them suffering in January.
Coordinate with neighbors on water sharing	Before dry season	Communities that plan together survive better.

THE COMPOUND RISK SUMMARY FOR ZAMFARA

Here is what the compound flood and drought risk means for Zamfara:

Risk Type	When It Happens	What You Should Do
Flood risk	JAS (July-September) and ON (October-November)	Prepare for "vast areas" of flooding. Clear drainage. Raise livestock housing. Know your evacuation route. Plant early-maturing crops.
Drought risk	Dry season (December-February)	Store water during flood season. This is critical. Cut and store fodder. Identify alternative water sources.
Compound risk	Both in the same year	You must plan for both. Your fadama farmland may flood, then your animals may struggle for water. Store water during floods.



WHO TO CALL FOR HELP IN ZAMFARA

Agency	What They Do	Contact
NIHSA	Issues flood warnings	0800-NIHSA-NG
NEMA	Disaster response and relief	0800-NEMA-NG
Zamfara State SEMA	State-level emergency response	Contact your LGA Agriculture Officer or LGA Chairman for local numbers
NiMet	Weather forecasts	www.nimet.gov.ng
Sokoto-Rima River Basin Development Authority	Local water management	Ask your LGA chairman for contact information

THE BOTTOM LINE FOR ZAMFARA

- **You will see significant flooding in 2026.** Zamfara is in High Flood Risk during JAS and ON, and Medium Flood Risk during AMJ.
- **The worst months are July, August, and September (JAS).** But October and November also carry significant risk.
- **The Rima River and its tributaries will burst their banks.** "Vast areas" of fadama farmland will be inundated. This is widespread, not just isolated areas.
- **33 road sections in Zamfara are at risk of flooding.** Stock up on supplies before the flood peak.
- **You have compound risk:** Floods in wet season, then **Very Dry** conditions in dry season (December-February). Plan for both.
- **Farmers:** Plant early-maturing varieties. Millet and sorghum are your main crops — harvest before October if possible. Store harvested crops in elevated storage.
- **Livestock owners:** THIS IS CRITICAL. Store water during July-October for the dry season. Cut and store fodder. By December, water will be much harder to find.
- **Cattle herders:** Consider reducing herd size before the dry season. Store water. Identify alternative water sources now.
- **Do not wait until water arrives.** Prepare your emergency kit, know your escape route, store water for dry season, and stay alert through November.



This information comes directly from the NIHSA 2026 Annual Flood Outlook.

PREPARE NOW. DO NOT WAIT.