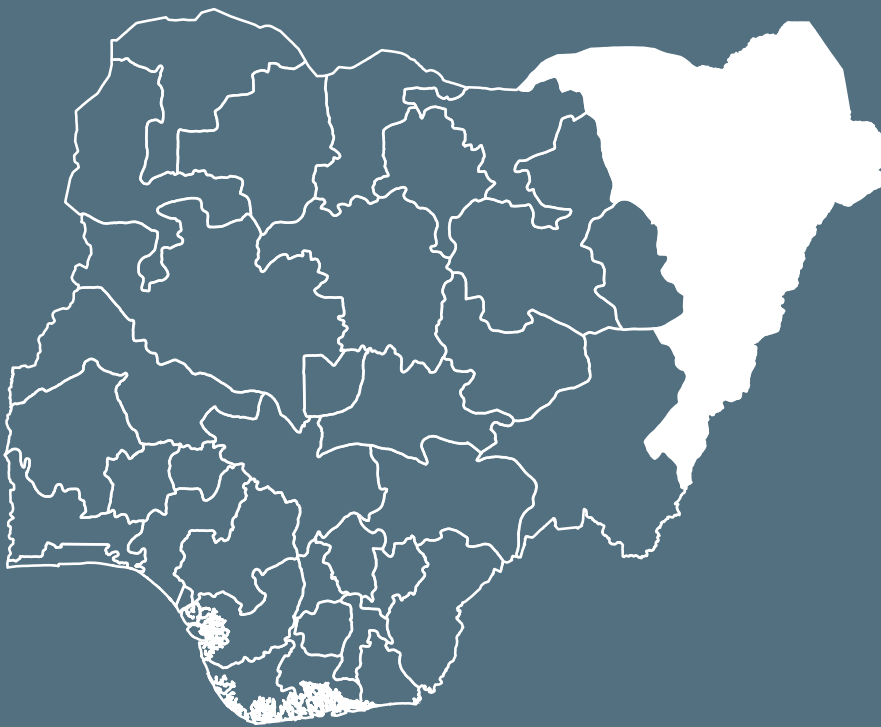


# Rampant inflation and climate crisis: can cash cope?

Community perceptions of cash assistance and  
resilience in northeast Nigeria

Northeast Nigeria | Cash Barometer | April 2024



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# Contents

<b>Acknowledgements</b>	<b>1</b>
<b>Introduction</b>	<b>2</b>
01 Background	2
02 Scope	2
<b>Key findings</b>	<b>3</b>
01 Inflation and the cost of living drive modality preferences	4
02 People want more support from humanitarian actors in managing their cash	8
03 Resource management is impeded by a lack of information	15
04 People have participated in various ways, and they want more	19
05 Anticipatory cash in Adamawa helps, but is not enough	21
<b>Methodology</b>	<b>25</b>

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# Introduction

## 01 Background

Nigeria is currently experiencing its worst financial crisis in almost 30 years.<sup>1</sup> Economic reforms such as the floating of the naira and the fuel subsidy's removal have contributed to rising inflation, which reached almost 30% in February 2024.<sup>2</sup> The volatile financial climate is having a real and significant impact on crisis-affected communities in northeast Nigeria. In the BAY states (Borno, Adamawa, and Yobe), 4.4 million people are predicted to have crisis or emergency food needs during the lean season in 2024, impacting over 80,000 more people than last year.<sup>3</sup> Continued conflict, rising food prices, and climate change contribute to this trend.

Internally displaced people (IDPs) in Borno State face ongoing insecurity and uncertainty as camp closures have continued through 2023, following the Borno State government's decision to close all IDP camps and relocate people to their place of origin.<sup>4</sup> Camp closures are expected to continue through 2024, which risk a rapid expansion of informal settlements.<sup>5</sup>

Soaring inflation, a liquidity crisis, and waning humanitarian funding have combined to create a challenging environment for providers of cash and voucher assistance (CVA). Many are having to reassess their approaches to achieve best value for money. Humanitarian funding for Nigeria is predicted to decline in 2024, meaning the response's strategy for 2024–2025 focuses on more targeted and prioritised assistance.<sup>6</sup> This includes improving the cost efficiency of aid delivery, focusing on multi-purpose cash assistance (MPCA), and increasing interventions before crises escalate.<sup>7</sup> As the response looks to cash, specifically MPCA, to make efficiency gains, it is more important than ever to ask people who receive cash and vouchers about their experiences, and how cash could work better for them.

## 02 Scope

Ground Truth Solutions (GTS), in partnership with FACT Foundation, has been collecting feedback from people who receive cash and vouchers in Nigeria since 2019. This report presents results from the following research:

The fifth round of quantitative surveys, carried out in October 2023, in which we spoke with 1,952 people across Borno and Yobe states, including internally displaced people, host community members, and returnees, who had received cash and voucher assistance in the prior six months.

A qualitative study in Borno and Yobe states with people who have received cash and voucher assistance, focusing on modality preferences and financial inclusion, conducted in February 2024.

A qualitative study in Adamawa State with people living in flood-affected communities, which were targeted by anticipatory cash transfer programmes.

This report presents the key findings from these quantitative and qualitative studies. Full access to all the results of the quantitative data collection is available [in our online dashboard](#).

- <sup>1</sup> Reuters. February 2024. "[Nigeria inflation approaches 30%, highest since mid-1996.](#)"
- <sup>2</sup> OCHA. March 2024. "[Nigeria Humanitarian Needs Overview 2024.](#)"
- <sup>3</sup> OCHA. March 2024. "[Nigeria Humanitarian Needs Overview 2024.](#)"
- <sup>4</sup> Global Protection Cluster. January 2024. "[Advocacy Note on the Relocation of IDPs from ISS Camp, Ngala to Logumane in Borno State, and the Protection Concerns.](#)"
- <sup>5</sup> OCHA. March 2024. "[Nigeria Humanitarian Needs Overview 2024.](#)"
- <sup>6</sup> OCHA. December 2023. "[Global Humanitarian Overview 2024.](#)"
- <sup>7</sup> Ibid.
- <sup>8</sup> This year, we opted not to include Adamawa in the quantitative survey, in light of the different nature and scale of CVA provided in the state. According to the Food Security Sector's 5W data on cash and voucher assistance in the BAY states, less than 1% is distributed in Adamawa. However, Adamawa is one of the most adversely affected areas in Nigeria by flooding. We therefore included perspectives of CVA recipients in Adamawa through a study designed to reflect their particular experiences with anticipatory cash transfers.

# Key findings

## 01 • Inflation and the cost of living drive modality preferences

People tend to prefer vouchers in a time when prices are frequently changing. Food security is currently the main priority. When resources are limited, people are nervous about wasting their cash on non-priority items and say they do not trust themselves to spend cash diligently. Most do not currently receive payments from the national or state social safety nets, but they would be keen if such payments were available.

## 02 • People want more support from humanitarian actors in managing their cash

In the current economic climate, people rate the safety of banks highly and they want support in opening bank accounts. Insufficient funds are a major barrier to opening accounts, as are transport costs, financial and digital literacy, and regulatory requirements. People want humanitarian stakeholders to offer training in managing personal finances, accessing bank accounts, and setting up and running businesses. People also want bank agents and government officials to visit their communities to register them for bank accounts and national ID documents, respectively.

## 03 • Managing resources is impeded by a lack of information

Information on how long cash and voucher assistance will last, and how humanitarian actors decide who receives assistance, is lacking. This follows a concerning trend from previous years. Despite these information gaps, generally people still feel that CVA providers' activities are transparent. People feel that aid is provided fairly and to those who most need it, but unregistered people and new arrivals are most commonly cited as excluded.

## 04 • People have participated in various ways, and they want more

People want to participate in the design and implementation of CVA programmes, but opportunities are scarce. Those that have managed to participate recount a variety of different ways they have done so. Some participated in an operational sense, assisting with distributions, organising queues, and sharing information with community members. Others participated substantively, attending community engagement meetings, providing feedback, and identifying target community members.



## 05 • Anticipatory cash in Adamawa helps, but is not enough

Cash transfers to flood affected communities work best when coupled with detailed forecasting and information on how people should prepare themselves. While the cash was appreciated and aided preparations and recovery, declining purchasing power restricted how far the funds could stretch. People want longer-term support to enable them to invest in dry season farming materials, which are less vulnerable to flooding.



## Who we talked to

We surveyed a total of 1,952 people face-to-face, conducted in-depth interviews with 24 people, and held focus group discussions with a further 30 people. Below are the demographic breakdowns for those who participated in the quantitative survey.


### State

-  65% Borno (1,268)
-  35% Yobe (684)




### Gender

-  61% women (1,193)
-  39% men (759)





### Disability

-  13% people with disabilities (259)

### Age

-  42% 18-35 years old (830)
-  42% 36-50 years old (811)
-  16% 51+ years old (311)

### Status

-  29% host community members (575)
-  25% IDPs in camp (479)
-  22% IDPs in host community (421)
-  24% returnees (477)

# Inflation and the cost of living drive modality preferences

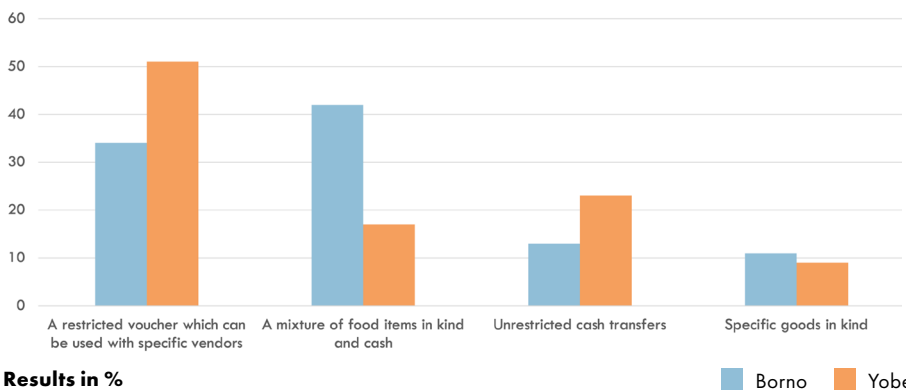
The volatile financial climate in Nigeria, where inflation rates hit almost 30% in February 2024, has severely impacted people's purchasing power. Those receiving cash and vouchers in northeast Nigeria face dramatic price fluctuations. For instance, the cost of basic cereals can double or even triple from one day to the next.

Qualitative discussions reveal that skyrocketing inflation greatly impacts the value of the cash or vouchers people receive. People unanimously reported marked recent price increases, meaning their cash or vouchers do not stretch as far as previously. As a result, people are forced into negative coping mechanisms, such as reducing the quantity of their daily meals, sometimes down to just one meal a day, or reducing the quality and variety of their food. Others mentioned engaging in dangerous work to supplement their assistance, including sex work, begging, and venturing to the bush to collect firewood, where they can face violence from armed groups.

The financial climate in Nigeria has influenced how humanitarian actors provide CVA. Of the people we spoke to, 97% receive CVA through e-vouchers, 1% receive paper vouchers, and the remaining 2% receive cash via bank transfer. Research from CALP Network suggests vouchers are beneficial to CVA providers because they increase insulation against liquidity issues.<sup>9</sup> Although vouchers may guard against liquidity issues, in principle they provide no protection against inflation and currency devaluation.<sup>10</sup>

Although vouchers are not inherently better protected against inflation, people generally prefer vouchers to unrestricted cash transfers when asked what they would prefer if selected for future distributions. Whatever people's modality choice, value for money is clearly an influential factor.

## Given a choice, which aid modality would you prefer to receive, should you be selected for a future distribution?



## Maximising spending power is the major force behind modality choice

Many people who would prefer a mix of food items and cash told us this is because they feel the quantity of in-kind food they receive exceeds what they could buy with cash. Studies suggest that when CVA recipients prefer receiving in-kind goods instead of cash or vouchers, this can be a good indicator of a gap between the transfer value and market prices.<sup>11</sup> Furthermore, many people that we spoke to believe vouchers offer better value for money than buying equivalent goods at the market. They feel that market prices are more susceptible to shocks than voucher values.

In principle, vendors' supply chain costs are equally affected by inflation and currency devaluation. However, some agencies fix prices with partnering vendors



In the past, I could purchase fish for NGN 500, enough for a whole day, but now the same quantity costs NGN 2,000. With inflation affecting prices, the value of my cash assistance has fallen, and now I receive half of what I used to. This has led to malnutrition and weight loss among us.

*Man in Bama, Borno, 52,  
IDP in a camp*



My only strategy is reducing the frequency of meals in my household. I've instructed my wife to cook twice a day instead of three times. We must rely on faith and perseverance to survive this inflationary period, though the challenges are truly discouraging.

*Man in Bama, Borno, 50,  
IDP in a camp*



Money has no value; food is more valuable than money. Comparing vendor prices and market prices is very clear, vendors are cheaper than the market's high prices.

*Woman in Monguno, Borno, 45,  
IDP in a camp*



Unrestricted cash gives people the freedom to buy food of their choice. It also gives room for price bargaining in the market, to enable recipients to buy food at a much cheaper price than the vendors' hiked prices.

*Man in Gujba, Yobe, 40,  
IDP in host community*

<sup>9</sup> CALP Network. July 2023. "Adapting Cash Programming to Inflation, Depreciation and Economic Volatility in Nigeria."

<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

on a monthly basis, which results in lower prices compared to market rates. When prices change on a weekly (sometimes even daily) basis, agreeing prices at an earlier moment in time may provide people some stability.

Interestingly, several people who selected cash as their preferred option did so because they feel vendor prices are exploitative, and that the ability to bargain at markets allows people to access lower prices. This stands in direct contrast to others who feel that vouchers offer the best value for money. In any case, declining purchasing power clearly impacts people's experiences with CVA.

### Food is a priority for many people

In Borno, 42% of respondents selected a mix of food items and cash, but in Yobe only 17% prefer this option. The significant difference in preferences highlights the differing nature of the needs in Borno and Yobe, with people in Borno more urgently in need of in-kind food than people in Yobe, where the response has a larger focus on long-term solutions.<sup>12</sup> Many people prefer a mixed modality as this guarantees food for the household, whilst retaining flexibility with the remaining cash. For some, this includes investing cash into livelihoods. Others feel that this modality is best for their family as a whole. Several women mentioned that the food portion covers the household's food needs, whilst the cash is given to the man of the house. For some people, if they do not receive some flexible cash, they would be forced to sell a portion of their food to meet other needs.

Many people prefer vouchers because food is currently their main concern, and vouchers ensure that all funds go towards meeting this need. Several people told us that even if they received cash, they would spend it on food anyway, so they find vouchers more straightforward for them.

### Some people see vouchers as safer and simpler

Although the main reason people favour vouchers is clearly that food is a priority for their household, we also heard that vouchers have the advantage of discretion, and people feel safe and comfortable when collecting aid from vendors. This is particularly the case for older persons, women, and people with disabilities. A woman in Magumeri, Borno explained, **"I have difficulty seeing, so I cannot go to the market and buy food items. I prefer voucher redemption at the vendor because everything you need is available, it is easier and less stressful."** Many people mentioned that for them, vouchers offer the simplest and least stressful solution. Vendors often treat them with respect and, in some cases, are willing to provide them credit in advance of their monthly top-up.

Vouchers may also be a simpler choice for many because they are what they know. Our previous research has shown that familiarity bias often influences modality preferences; that is, people tend to prefer what they know and they have difficulty comparing hypothetical alternatives.<sup>13</sup> As already noted, 98% of survey respondents received vouchers, and several people said that vouchers are their preferred option because they are what they know. Courtesy bias can also impact the reliability of survey results, when people feel they ought to be grateful for whatever assistance they receive, and are thus reticent to suggest alternatives.

### People feel disempowered and don't trust themselves, or others, to spend cash wisely

Finally, many people prefer vouchers because it protects them from mismanaging their cash or spending their cash on non-priority items. Some feel that vouchers allow them to budget more wisely and prevent them spending their money too quickly in advance of the next round of payments, which is the risk with cash, according to people we spoke to in qualitative interviews. Several people also mentioned that they prefer vouchers as they provide protection against funds being misappropriated by others, including family members. In qualitative interviews, several people mentioned



The food is for me and my children, then I give my husband the cash for peace at home.

*Woman in Bama, Borno, 26,  
host community member*



I prefer vendors because there is no stress, and they treat us with respect. The vendors also offer us a place to sit and give us water to drink. Even though their prices are a bit higher than the market value, all the commodities we need are available at their shops.

*Woman in Konduga, Borno, 40,  
returnee*



This modality is more reliable, and there is no fear or threat of being robbed, unlike when you receive cash.

*Woman in Konduga, Borno, 31,  
returnee*



The aid agency's decision to deliver aid in the form of food vouchers is satisfactory. Food is the most important – even if you are given cash, you are still going to buy food. Besides, you don't bite the hand that feeds you, we are all satisfied with assistance being delivered through vouchers.

*Woman in Gujba, Yobe, 40, host  
community member*

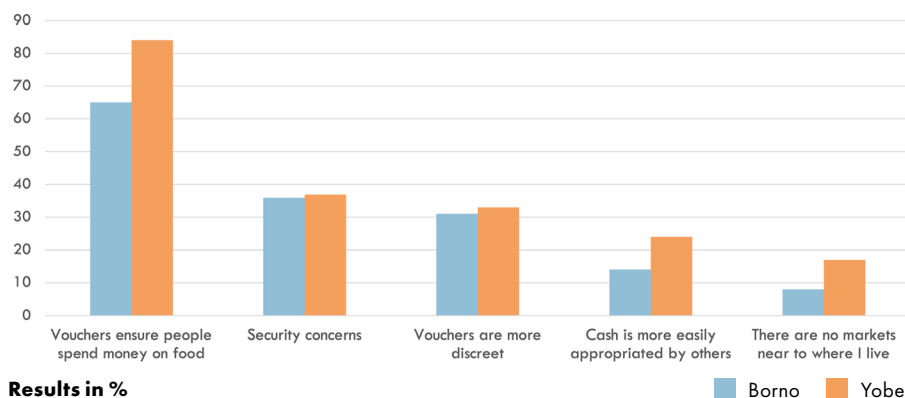
<sup>12</sup> OCHA. March 2024. "Nigeria Humanitarian Needs Overview 2024."

<sup>13</sup> Ground Truth Solutions. January 2023. "Modality preferences: Are uninformed choices leading us down the wrong road?"

that men in particular may seek to appropriate the cash. In some cases, this may be for selfish purposes, such as marrying another wife, but in other cases men will just seek control over how money is spent within the household. A man in Bama, Borno explained, **“I also have reservations about my spending habits, which is why I lean towards the voucher. With cash in hand, there's a risk of impulsively sharing it with friends, especially if I'm in a good mood upon receiving it. However, the main concern with men receiving cash is that many end up using it for marriage expenses, instead of providing for their families. This often leads to added financial burdens with dual family responsibilities.”** These testimonies underline the need to better support CVA recipients in managing their finances, discussed more in [chapter 2](#).

When asked about their understanding of why humanitarian organisations choose to provide assistance in the form of vouchers rather than cash, the majority of respondents in both Borno and Yobe believe the primary reason is to ensure that funds are spent on food. This is unsurprising given that a large proportion of the CVA provided in the region is provided by the Food Security Sector.<sup>14</sup> However, it also speaks to people’s feeling that aid providers do not trust them to manage their finances wisely. Just 8% of respondents in Borno and 17% of respondents in Yobe think that market availability dictates humanitarian’s modality choices.

### Sometimes vouchers are distributed instead of cash. Why do you think humanitarian actors sometimes give vouchers instead of cash?



Nonetheless, people who prefer to receive cash point primarily to the flexibility and independence it provides. People prefer the freedom it gives them to spend the money how they want and meet their most important needs at each given moment. Some people also mentioned that receiving cash transfers allows them to reserve a small amount for future events or emergencies. A man in Konduga, Borno explained, **“I get to decide what to buy and what not to buy. It’s easier for me to buy desirable food items and channel the rest of the money into other household needs such as sending children to school, or assisting whenever there is an event, such as a marriage or naming ceremony.”**

### Can the case for cash still be made in contexts of high inflation?

A recent study by the CALP Network recommends that even amid high economic volatility, CVA actors should continue to prioritise multipurpose cash over vouchers and in-kind assistance, where markets are functioning. Even when dealing with liquidity issues, CVA actors should look to e-transfers or mobile money, considering the e-payments and mobile network infrastructure in place and the financial literacy of recipients.<sup>15</sup>

People we spoke to generally feel they are better off and have greater spending power when they receive vouchers or in-kind assistance, rather than cash. This reflects the need for regular revision of the minimum expenditure basket (MEB) and the need to adjust the transfer value to maintain purchasing power and counter inflation.<sup>16</sup> The CALP Network also recommends that where the revision of the MEB takes a



I am just satisfied with vouchers. Cash assistance in form of cash is mostly misused because people lack financial discipline. When they are given money to go and buy food, they might spend it on commodities that are not even necessary, while the house is battling with hunger.

*Woman in Gujba, Yobe, 26,  
host community member*



Some individuals simply don't understand the value of money. They see the cash and start counting it, focusing only on its immediate presence and immediate pleasures which have no long-term effect.

*Man in Konduga, Borno, 56,  
IDP in a camp*



Direct cash transfer will grant you the freedom to go to the market at your chosen time and also allows you to buy things you want at affordable prices. With cash in hand, you can spend part of the cash on non-food items like soap, cooking utensils, fuel, wood, medicine, and school materials.

*Woman in Gujba, Yobe, 44,  
returnee*

<sup>14</sup> Food Security Sector. December 2023. [“Cash Dashboard – December 2023.”](#)

<sup>15</sup> CALP Network. July 2023. [“Adapting Cash Programming to Inflation, Depreciation and Economic Volatility in Nigeria.”](#)

<sup>16</sup> According to the CALP Network, the MEB is an operational tool used to identify and calculate, in a particular context and for a specific moment in time, the average cost of a socioeconomically vulnerable household’s basic multisectoral needs that can be monetised and accessed in adequate quality through the local market. Goods and services included in the MEB should enable households to meet basic needs and minimum living standards without resorting to negative coping strategies or compromising their health, dignity, or essential livelihood assets.

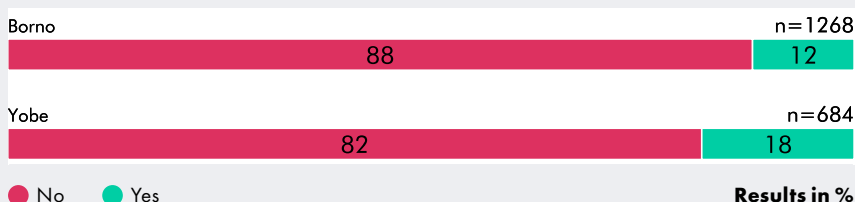


long time, cash actors can provide a top-up or lump sum as an interim measure.<sup>17</sup> However, it is also vital that cash programming adapts to people’s preferences. From our findings in the current climate, there is a clear preference among CVA recipients for assistance in the form of vouchers or cash combined with goods in kind. Where a decision is made by cash actors to switch to vouchers or mixed modalities, it is vital that they continue to monitor preferences and the economic situation, in order to return to cash as soon as the situation permits.

## Experiences with the social safety net in Borno and Yobe

There is increasing interest in the value of linking CVA to government social protection systems in crisis contexts.<sup>18</sup> To understand the reach of and potential overlap between CVA and existing social safety net programmes in the northeast, we asked survey respondents whether they have received cash payments from the government social safety net (NASSCO/NASSP). Twelve percent of respondents in Borno and 18% in Yobe have received payments from the social safety net.

### Have you received cash payments from the government social safety net (also known as NASSCO or NASSP )?



Qualitative discussions with CVA recipients in Borno and Yobe revealed only limited knowledge of the national social registry. Nonetheless, most people wanted to be included on the national social registry if it would lead to future support from the government.

*I think everyone would like to be put on the register, especially in the current economic situation.*

*Man in Konduga, Borno, 56, IDP in a camp*

Results from our quantitative survey point to a preference for longer-term assistance that social safety nets provide, rather than short-term humanitarian assistance. Survey respondents overwhelmingly prefer to receive their CVA in small amounts spread over long periods of time, rather than receiving larger lump-sum payments. In Borno and Yobe states, 80% and 83% respectively prefer more long-term transfers, with less than 20% preferring larger transfers over shorter time periods.

### Would you prefer receiving smaller transfers over a long period of time or larger transfers over a short period of time?



<sup>17</sup> CALP Network. July 2023. “Adapting Cash Programming to Inflation, Depreciation and Economic Volatility in Nigeria.”

<sup>18</sup> CALP Network. June 2023. “Linking Humanitarian CVA with Social Protection.”

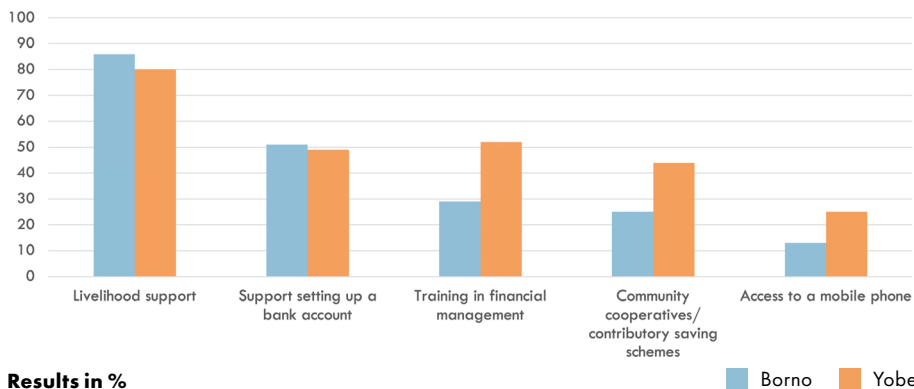


## People want more support from humanitarian actors in managing their cash

In many cases, people's preference for vouchers betrays a lack of trust in their own ability to manage their finances. We asked CVA recipients in Borno and Yobe what humanitarian actors could do to better support them in managing their cash. In both Borno and Yobe, most requested livelihood support.

Beyond livelihood support, many people want support in accessing financial products and services, including bank accounts, remittance services, and loan facilities – both formal and informal. Half the people we spoke to in both Borno and Yobe mentioned that they would like support in setting up bank accounts. A further 29% in Borno and 52% in Yobe mentioned that they would like financial management training. One-quarter of respondents in Borno and 44% in Yobe would like support through informal financial service providers, including community cooperatives and contributory saving schemes.

### How could humanitarians better support you to manage/save your cash?



Results in %

### Opportunities and challenges for further financial inclusion

Evidence increasingly suggests that, in humanitarian crises contexts, households that are financially included are more resilient to negative shocks.<sup>19</sup> Having access to, and knowledge of, financial products and services enables people to better prepare for and recover from crises.<sup>20</sup> This extends to both formal and informal financial services.<sup>21</sup> Financial services have also proved helpful in stimulating economic activity after crises.<sup>22</sup>

Evidence also suggests that humanitarian cash transfers can be a catalyst for financial inclusion by bringing people who might otherwise be excluded from financial services into the system.<sup>23</sup> According to EFINA's Access to Financial Services Survey 2023, just 13% of survey respondents in Borno and 41% in Yobe have bank accounts; 11% in Borno and 10% in Yobe use other formal financial institutions; 7% in Borno and 4% in Yobe use informal services; and 68% in Borno and 45% in Yobe are financially excluded.<sup>24</sup>

We asked people about the availability and use of cash and financial services in their communities. People's responses demonstrate that for the vast majority, cash is used in their community, markets are present, bank accounts are owned by people in the community, and the vast majority have access to mobile phones and point of sale (POS) agents.

<sup>19</sup> CGAP and World Bank Group. April 2020. "Humanitarian Cash Transfers and Financial Inclusion: Lessons from Jordan and Lebanon."  
<sup>20</sup> CALP Network. February 2024. "Financial Inclusion."  
<sup>21</sup> CGAP and World Bank Group. April 2020. "Humanitarian Cash Transfers and Financial Inclusion: Lessons from Jordan and Lebanon."  
<sup>22</sup> Ibid  
<sup>23</sup> CALP Network. February 2024. "Financial Inclusion."  
<sup>24</sup> EFINA. March 2024. "Access to Finance (A2F) Survey: Dataset 2023."

### Is cash a common means to exchange goods and services in your area / in your community?



● No ● Yes **Results in %**

### Are there markets nearby where you could buy the items you need if humanitarians gave you cash rather than vouchers?



● No ● Yes **Results in %**

### Is there a point of sale (POS) agent nearby that you know of?



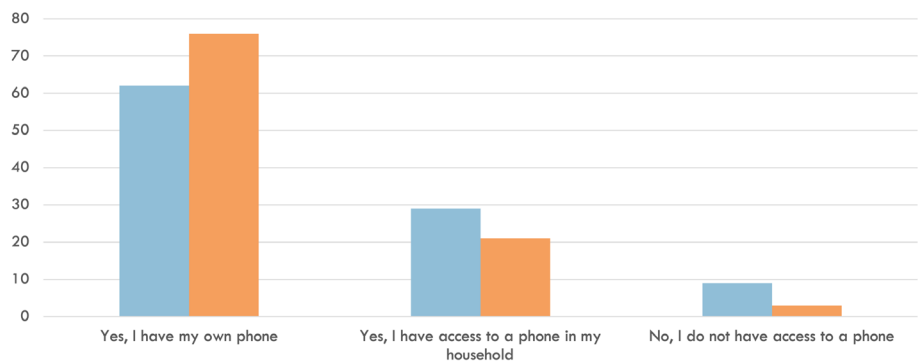
● No ● Yes **Results in %**

### Do you know anyone in your community who has a bank account?



● No ● Yes **Results in %**

### Do you own or have access to a mobile phone ?



**Results in %** ■ Borno ■ Yobe

People in rural areas have slightly less access to markets, bank accounts, and POS agents. However, in each case, over 75% respondents still report access to these infrastructures. Although this data does not describe service quality, the ease of setting up accounts, or the capacity of POS agents, when taken together with the high levels of interest in support from humanitarian actors with setting up bank accounts, this shows both a clear appetite for financial inclusion, and suggests that there are other barriers to financial inclusion, beyond the mere availability of financial services.

Financial inclusion does not only hinge on the availability and proximity of financial services and products. Other 'supply-side' factors which impact financial inclusion include eligibility, and the affordability of products and services. Within crisis-affected communities, regulatory requirements (particularly documentation requirements that include a National Identification Number) can prevent many people from accessing financial services.<sup>25</sup> Associated costs such as maintenance and withdrawal fees, bank charges, and even travel to financial service points, can also be strong deterrents to people when deciding whether to use financial services. On the other hand, 'demand-side' factors such as poor financial and digital literacy and a lack of trust in financial institutions often inhibit financial inclusion.<sup>26</sup>

### People would like to save money, but resources are limited

During qualitative interviews, we asked people about their approaches to saving cash. Many participants explained that they would like to save money, but it is exceedingly difficult in the current climate. The only community members who can generally save are people with alternative means of income beyond humanitarian aid. Participants identified a range of mechanisms they use to save their money, including hiding it within their homes or gardens, keeping it with trusted relatives, investing in stored goods and livestock which can later be sold (including cattle, foodstuffs, and firewood), utilising community savings groups (called 'adashes'),<sup>27</sup> and saving it with banks. When choosing a place to store their money, the primary factor which dictates people's choice is security and safety. A 25-year-old displaced woman living in a camp in Bama, Borno explained, **"The only way I can save money is to secretly find a place and keep it safe because we don't even trust ourselves. So, when I have any money I keep it to myself and never tell anybody, because if you do they will come at night and either force you to give it up or harm you and take it away."** This quote also highlights a common fear that keeping cash within your home can invite danger.

### People see banks as the safest place to save money, but there are multiple barriers

During qualitative interviews, people consistently identified banks as their preferred location to store money because they are inherently safe and secure. Banks provide the best protection against money being stolen, and people also see them as a more discreet way to store money. A man in Konduga, Borno told us, **"The fear of keeping money at home has grown considerably. This fear is largely due to widespread hunger; people who end up going a day without food or sleeping hungry are driven to seek help by any means necessary, including accessing money urgently. The reality is that you cannot physically protect your money from threats such as someone holding you at gunpoint. That's why most people prefer to store their savings in banks or choose not to save at all."** Neighbours or wider community members are also less likely to know when someone is using a bank and are therefore less likely to request financial assistance. This is in contrast to adashes, where people feel personal financial information is at risk of leaking to the wider community.



I store my savings in my room, specifically in a clay piggybank tucked under my bed. Every small amount I receive is carefully placed into it, with the intention of preparing for future needs like hospital bills, school fees, medicines, and any unforeseen emergencies. Saving holds immense importance for me, especially as I have children to care for.

Woman in Gujba, Yobe, 37,  
returnee



Men cannot be trusted, so that's why it's better you keep it with your mother. If you keep it with your husband, sometimes he will hide it or spend it, and when you go to ask for it, it will bring problems or you can end up fighting with him. That's why it's better you keep it with your mother so you have peace of mind.

Woman in Konduga, Borno, 25,  
IDP in a camp



People prefer the bank compared to home. At home a fire can happen and burn your money, a thief can enter your house and steal your money, but with banks there's nothing like that.

Woman in Fika, Yobe, 50,  
member of host community

<sup>25</sup> Munacinga Simatele and Loyiso Maciko. August 2022. "Financial Inclusion in Rural South Africa: A Qualitative Approach." *Journal of Risk and Financial Management* 15(9): 376

<sup>26</sup> Ibid.

<sup>27</sup> Adashes are a traditional form of community savings group whereby members contribute a certain amount of money, which is pooled and shared among the group's members.

Another advantage of banks is that they can encourage good saving habits. Having to make a conscious effort to withdraw money or incur transaction costs deters people from spending recklessly. A man in Bama, Borno, explained, **“For instance, if I need to purchase something like kola nuts, which may only cost NGN 100, it's not feasible for me to go to the bank and withdraw such a small amount. Therefore, having a bank account helps me maintain discipline in spending. If I have cash on hand, I tend to spend it impulsively on various items, often leading to regret later on.”**

People who have bank accounts also mentioned many benefits, including the ability to access money from anywhere, and to send and receive money instantly. A woman in Gujba, Yobe told us, **“One instance that particularly excited me was when my sister wanted to send me money from Kaduna State. I called her when I was about to give birth to my third child and was in desperate need of money. She sent the money within five minutes, which made me very happy.”** One interviewee also mentioned that they were able to secure a loan at a time of great need.

Financial and regulatory restrictions, however, act as a major barrier for people accessing banks. First, people feel they do not have enough money to meet the minimum deposit threshold, or simply not enough for them to perceive banking as useful, particularly given that opening a bank account can be burdensome. Relatedly, many people mentioned the long distances they have to travel to open or access their local branch. Journeys are costly, and when people have very little to save, such costs are not economically rational. Accessing a bank account is also a time-intensive pursuit, with some people mentioning that the whole process can take several days. People reported waiting in long queues at the bank. This is particularly problematic for women with homecare duties, which would prevent them leaving for multiple days to open an account.

The legal documentation required to open a bank account can be a major hurdle. Some participants explained that they do not have these documents readily available. Others thought that acquiring the necessary documents would incur financial costs. Women are less likely to have the necessary documentation. A woman in Gujba, Yobe told us, **“A woman can get to forty or fifty years old, and she has never gone to register for a national ID card, so opening a bank account won't be possible. A lot of women have gone before, and they did not know they needed their national ID card to open the account.”** This speaks to the fact that a bank can be an intimidating environment, again particularly for women. People spoke of busy and overcrowded settings with long queues and forms to fill out. There was also a distinct sense among interviewees that banks are designed for educated people. People's lack of familiarity with banking can also, in some cases, lead to a lack of trust in the system. People are suspicious that they may be cheated out of their savings. A man in Konduga, Borno explained, **“The problem is that most people here are not educated. Some did not finish primary, never mind secondary school. So, you talking to them about banking operating systems now will sound to them like fraud. They will think the banks just want to collect their money and run.”**

### Many people see mobile banking as an attractive option

One solution to the challenge presented by transportation time and costs is mobile banking. Most people we interviewed are favourable to accessing banking services on their phone. People see it as more convenient, faster, and for some, safer because it is more discreet. Others however expressed some lingering concerns, including the fear of being defrauded or scammed. People also identified access to a good enough phone or consistent electricity sources as potential barriers to mobile banking. Finally, some people doubted their digital literacy skills. A recent report by the International Monetary Fund notes that Nigeria lags behind peer countries in the uptake of digital financial services. It highlights that further resources need to be invested to improve digital financial literacy, upgrade digital infrastructure, and increase support for fintech firms.<sup>28</sup>



A few years ago, I had a bank account, but it became dormant and since then, I never felt motivated to go to the bank and get it reactivated. Honestly, I don't even have enough money to save in the bank, and that's what's discouraging me.

*Woman in Gujba, Borno, 37, returnee*



Yes, because we don't have a bank in our area, you have to pay transport fees from our community Buni-Yadi to Damaturu, pay ATM fees, and so on. These are the things to worry about when opening a bank account. It costs money to open an account and for us we would rather spend that money buying food, not paying for transport to open an account that you don't know you will have the money to use.

*Man in Gujba, Borno, 28, IDP in host community*



I was a little worried about the queues and the bank forms. I am not educated, so I thought opening a bank account would be difficult for me.

*Woman in Gujba, Borno, 37, returnee*

<sup>28</sup> Torsten Wezel and Jack J. Ree. March 2023. [“Fostering Financial Inclusion through Digital Financial Services: Nigeria.”](#) International Monetary Fund.

## Adashes are a convenient option but come with risks

Adashes are a common practice within many communities across Nigeria. In qualitative discussions, people explained that a core benefit of adashes is that they allow people to save without any fees involved. They can put very small amounts into the adashe, saving little by little. In contrast, when depositing in a bank using a POS agent, the transaction fee alone can cost between NGN 50 and NGN 100. People mentioned that the informality can also lead to flexibility, so that people can negotiate to receive their turn sooner in cases of emergencies. Finally, people enjoy the group dynamics in adashes, as people encourage and support one another. Studies have shown that, particularly for women, adashes can support empowerment and dignity by giving them a platform to make decisions about how the collective funds are used in their household.<sup>29</sup> Other research in Niger has also shown that cash transfers can increase women's participation in such local community savings groups.<sup>30</sup>

However, there are risks that accompany the lack of regulation of adashes, such as the risk of people not contributing fairly and equally.<sup>31</sup> People told us that members are not always reliable, and people are disincentivised from contributing once their turn has passed. Some people also mentioned that the system is built on continuity and even though the payments are modest, they require a steady flow of income which is difficult to commit to in the current climate. When asked for their preference between banks and adashes, most people prefer banks because of their greater security, but often use adashes because they are easier to access.



### What people want: Solutions to financial inclusion from the community



Given the sparsity of local bank branches, people want banks and financial service providers to visit them in their community and register them with banks remotely, without having to travel long distances.

**"We would appreciate it if banks could either establish branches or send agents to the Local Government Areas (LGAs), sparing us the inconvenience of traveling to Maiduguri and enduring lengthy queues. At times, we spend up to two days in Maiduguri solely to address banking matters or open an account, incurring considerable transportation expenses, which is quite discouraging."** – *Man in Bama, Borno, 52, IDP in a camp*

People similarly want humanitarians or government officials to visit their communities to help them obtain national ID cards, which are crucial for opening any bank account.

**"If possible, the organisation should help us get a national ID card. People should come to capture our details, but it should be free, so that it would be easy for people to open accounts when they are ready."** – *Man in Bama, Borno, 32, IDP in a camp*



Two people praised humanitarian organisations for establishing committees within communities to assist with the operation of adashes. This is consistent with the recommendation within UNDP's 'Handbook on Village Savings and Loan Association (VSLA) as Community-Based Social Safety Nets (CBSSN) Mechanism in North-East Nigeria', which recommends establishing a central working committee to regulate and coordinate the various adashes within the community.



Certainly, I prefer traditional banking methods over mobile banking, particularly given the prevailing electricity challenges that confront us. [...] Their accessibility is particularly beneficial for individuals within our community who either do not use phones or are unfamiliar with mobile banking, as physical bank branches offer a more accessible and user-friendly banking experience.

*Man in Bama, Borno, 50, IDP in a camp*



It depends on your income. If your source of income is small the adashe is better, but if your source of income is large you prefer banks.

*Man in Gujba, Yobe, 44, returnee*



Sometimes there's a problem because it gets to the point when someone takes his turn and refuses to keep bringing the money as usual for others to benefit just as he did. People can't be trusted to do the right thing, especially in this current economy.

*Man in Gujba, Yobe, 29, returnee*

<sup>29</sup> Zubaida Baba Ibrahim. January 2024. ["Money clubs help displaced Nigerians create their own safety nets."](#) The New Humanitarian.

<sup>30</sup> Ibid; Quentin Stoeffler, Bradford Mills, and Patrick Premand. September 2016. ["Poor Households' Productive Investments of Cash Transfers: Quasi-Experimental Evidence from Niger."](#) World Bank Policy Research Working Paper No. 7839.

<sup>31</sup> Zubaida Baba Ibrahim. January 2024. ["Money clubs help displaced Nigerians create their own safety nets."](#) The New Humanitarian.

**“I’m familiar with adashes, and I’ve even participated in a few with my friends. Some time ago, [redacted organisation] established a committee aimed at assisting people in saving their money [...] which brought awareness to many individuals in our camp.”** – *Man in Bama, Borno, 52, IDP in a camp*

Several people in Gujba, Yobe, mentioned that humanitarians have established adashe gata in their communities,<sup>32</sup> which can provide added regulation and stability to community savings groups. Within these systems, people may also have access to additional services such as loans and credit agreements.

**“They brought a metal box for the savings. We have a leader, secretary, chairman, treasurer. There are also guidelines on how to manage the savings. They are the ones that manage the savings, the movement of money coming in and going out.”** – *Man in Gujba, Yobe, 25, host community member*

**“It is very good when humanitarians support people and teach them how to do adashe gata in a well-organised and civilised way and also teach them how to securely check the kind of people involved in the adashe so that they won’t face such issues with people who collect and refuse to continue.”** – *Man in Gujba, Yobe, 29, returnee*

Many people want more training and information from humanitarians in financial management. People mentioned three types of financial training:

Bank awareness. People want information on how to open a bank account and what additional services they can benefit from with banks.

**“Some people are not educated – humanitarians should inform them more about how useful opening accounts can be. If someone wants to send you money from afar, it’s going to be easier if you have a personal account.”** – *Man in Konduga, Borno, 47, IDP in a camp*

Money management. In interviews, people link their lack of education with their perceived inability to handle money properly. As such, the demand for money management training is closely linked to the belief that they tend to spend unwisely. People mentioned training topics including advice on saving strategies and investments, how to safely store money, how to accrue money from different sources, and the importance of saving.

**“Just like the way we are speaking with you, we will sit with them and they will advise us how to make money from other sources; they will also teach us how to manage the amount they are giving us, what other forms of savings there are, types of people we should give to, and how to identify and do business with genuine people and avoid hypocrites[...] This way we will understand the problems we may encounter and how best to deal with them by ourselves.”** – *Woman in Konduga, Borno, 33, IDP in a camp*

<sup>32</sup> Adashe gata is the term given to VSLAs which are often established by humanitarian organisations.

Setting up a business. People see business as a gateway to independence and self-reliance and they would like support from humanitarians in starting their own ventures – both through training and capital investment.

**“The aim is to see your money grow over time. However, if you continually spend without investing or saving, your money will inevitably run out. The training should focus on teaching us how to be self-reliant and entrepreneurial. This kind of education is vital. It should be about learning how income can be generated from various sources. Whether you're selling groundnuts, fabric, or any other soup ingredients, the main thing is to always put back what you earn, sell, and reinvest the profits for continual growth.”** – *Man in Konduga, Borno, 56, IDP in a camp*



## 03 Resource management is impeded by a lack of information

A critical element of being able to manage one's finances is knowing when money will be coming in, and for how long. However, few people in Borno and Yobe have information about the overall duration of their CVA. Just one-third of respondents in Borno and one-fifth in Yobe know how long their CVA will last. In Yobe, a notable 52% of people responded in the strongest terms that they do not know at all how long they will receive CVA. Older persons are less informed about the duration of assistance than younger people.

### Do you know how long you will receive your cash and voucher assistance for?



● Not at all ● Not very much ● Somewhat ● Mostly yes ● Yes, completely Results in %

This continues a concerning trend from previous years, when knowledge of CVA duration was similarly low.

Surprisingly, though people feel uninformed about some key aspects of their CVA programme, between half and two-thirds of people in Borno and Yobe feel that decisions about CVA are made transparently. When asking what transparency means to them, people in cognitive interviews mentioned knowing why some people are chosen over others to receive assistance, open registration procedures, humanitarian staff holding meetings to explain the purpose of the programme, and involving others in decision-making.

### Are decisions about CVA made in a transparent way?



● Not at all ● Not very much ● Somewhat ● Mostly yes ● Yes, completely Results in %

Although these results are encouraging, decision-making around targeting is seemingly more opaque. Just 39% of respondents in Borno and 30% in Yobe know how decisions are made on who receives CVA and who does not. Opaque decision-making around targeting can impact community dynamics and social cohesion. This is particularly the case in Borno and Yobe where women make up a greater proportion of CVA recipients than men, which can lead to feelings of jealousy and exclusion among men.<sup>33</sup> People told us that a critical way to combat tensions between men and women in the household would be providing more explanation why targeting is done this way.

Once again, older persons have less access than younger people to information regarding targeting decisions. Multiple information gaps for older persons highlight the need for CVA providers to ensure communication channels are accessible to all community members, including older persons.

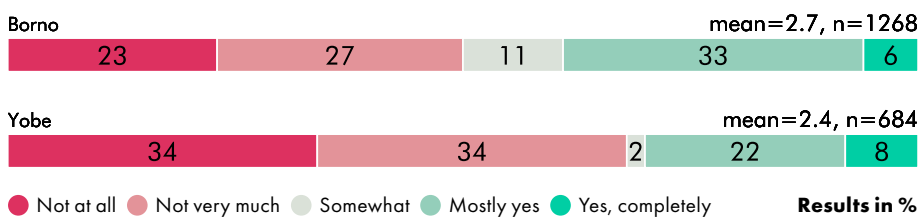


There is need for proper awareness-creation about who should or shouldn't receive aid and also why mostly women are targeted for the assistance, so as to reduce the hatred expressed by some husbands because their wives are benefiting from the programme.

*Woman in Gujba, Yobe, 23, returnee*

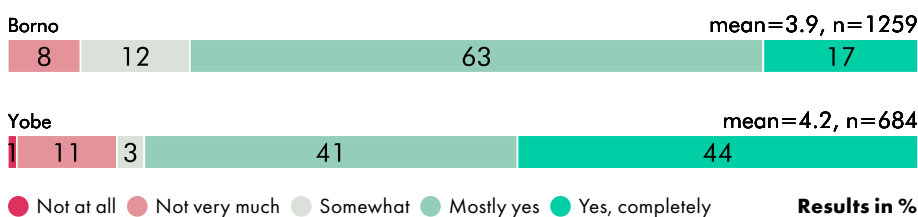
<sup>33</sup> Ground Truth Solutions. December 2022. "People need choices for an uncertain future."

## Do you know how aid providers decide who receives cash or voucher assistance and who does not?



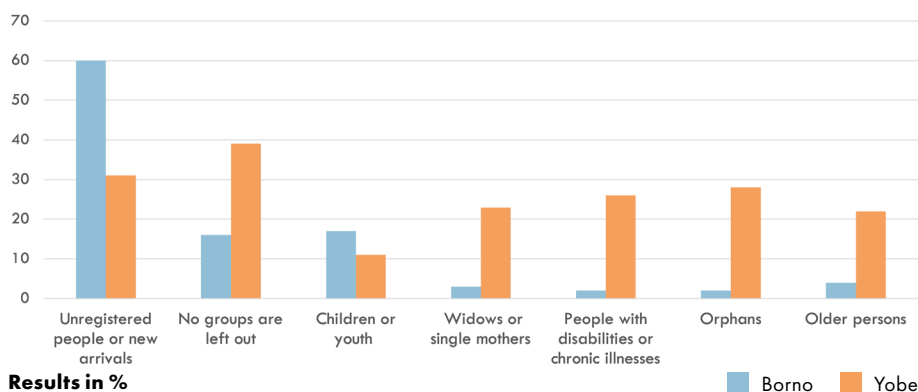
Despite lacking understanding of how decisions around targeting are made, an impressive 80% of respondents in Borno and 85% in Yobe say that CVA goes to those who need it most.

## Does CVA go to those who need it most?



These positive results may reflect the feeling that those who receive assistance are genuinely in need. This does not preclude people in need being left out. In Borno, almost two-thirds of respondents say that unregistered people or new arrivals are left out of CVA assistance. In Yobe, people identify a greater diversity of groups as left out. Unregistered people or new arrivals are mentioned most (31%) but orphans (28%), people with disabilities and chronic illnesses (26%), and widows and single mothers (23%) are also commonly cited. The fact that unregistered people and new arrivals are more frequently mentioned in Borno than Yobe comes as no surprise, given that Borno hosts ten times the number of IDPs than Yobe.<sup>34</sup> Furthermore, at the end of 2023, Borno State Government announced further closures of IDP camps and the relocation of IDPs to areas of origin. Humanitarian stakeholders have expressed concern that the proposed locations may increase protection risks for IDPs, given their proximity to non-state armed groups. Furthermore, many of the areas of origin lack rudimentary healthcare, education, and other basic services, as well as livelihood opportunities.<sup>35</sup>

## What groups are left out of receiving CVA?

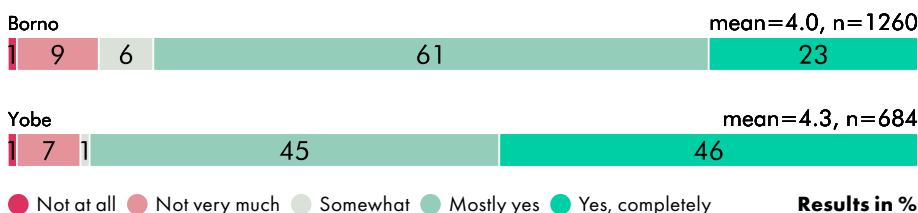


The extent to which people see aid as inclusive is often closely connected to whether they consider aid to be delivered fairly in their community. This year, 84% of respondents in Borno and 91% in Yobe say that CVA is provided in a fair way in their community.

<sup>34</sup> IOM. February 2023. "North-East Nigeria: Mobility Tracking Round 46: IDP and Returnee ATLAS."

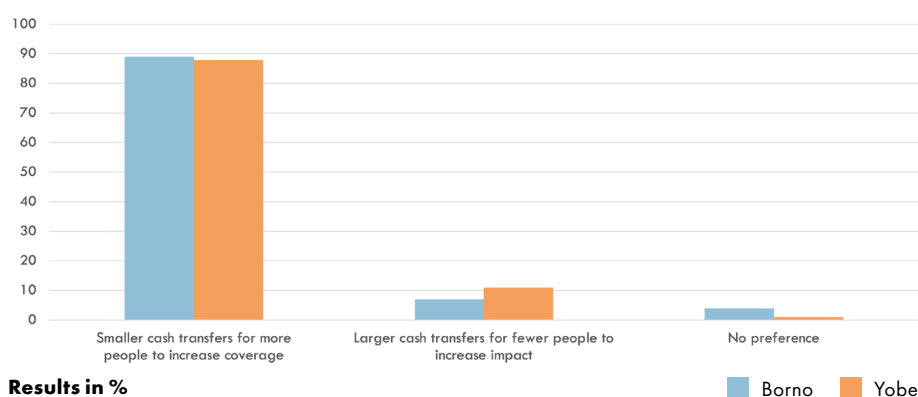
<sup>35</sup> Protection Cluster, UNHCR. December 2023. "Advocacy Note on Protection Concerns related to the Closure of Camps in Local Government Areas (LGAs) in Borno State, North-East Nigeria;" OCHA. December 2023. "Nigeria Situation Report, 12 December 2023."

## Is CVA provided in a fair way in your community?



In Nigeria, declining purchasing power and funding cuts increase the pressure on cash actors to consider how to effectively help those who are most in need. Cash actors face the difficult dilemma of whether to prioritise quantity over wider coverage, or vice versa, in the knowledge that if they increase the transfer value, they will effectively assist fewer recipients if the funding level remains the same. The overwhelming preference among respondents is for broader coverage across the response. Eighty-nine percent of respondents in Borno and 88% in Yobe say that aid providers should prioritise giving more people smaller cash transfers.

### Should aid providers prioritise giving more people smaller cash transfers or fewer people larger transfers in your community?



## The impact of CVA on women

In northeast Nigeria, women are more frequently targeted to receive cash and vouchers than men. In this year's survey, we asked people what impact CVA has had on women in their community. Both men and women say that CVA enables women to better support their family, and that it has eased women's anxiety in caring for their children's needs. Many women highlight the impact of cash and vouchers in reducing hunger within the household. This can also reduce the pressures felt by the men to provide for the household, when they are not currently working.

*"Before I started to benefit from CVA I was really facing a lot of difficulties, especially in looking after my children. It was always very difficult to find something to eat and I always had to buy things on credit, which made things worse as I had no means of paying it back."*  
 – Woman in Mafa, Borno, 38, host community member

*"CVA has helped women in this community to feed their children without begging. Sometimes when there's no food in the house, children go begging and us parents go to the farm, but since this CVA intervention started it has reduced hunger – because the children have enough food to eat and their mothers are happy."* – Man in Magumeri, Borno, 30, IDP in host community

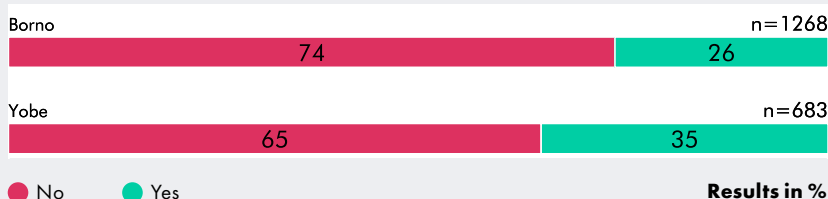
People identified the empowering effects of CVA for women in the community, including the fact that it has allowed many women to become more independent and self-reliant. People also mentioned that it has reduced the need for women to resort to negative coping mechanisms such as begging (including sending their children to beg) and sex work.

**“It can help reduce gender disparities by promoting financial inclusion and economic independence for women. It can contribute to greater gender equality by providing women with opportunities to access and manage funds independently.”** – *Woman in Jere, Borno, 28, IDP in camp*

**“It has empowered a lot of women through community participation in decision-making, and it has made them resistant to all kinds of exploitation, especially unmarried women and teenage girls.”** – *Woman in Mafa, Borno, 33, host community member*

The shift in household dynamics caused by CVA can inadvertently lead to increased tensions between men and women. Our qualitative study earlier this year highlighted that targeting women with CVA in contexts where men have limited earning prospects can sometimes lead to jealousy among men, which often manifests itself in controlling behaviours.<sup>36</sup> Over one-quarter of respondents in Borno and over one-third in Yobe have noticed increased tensions between men and women within households as a result of cash interventions. This underlines the need for aid providers to ensure that programmes are designed in a way that is sensitive to these risks.

### Have you noticed increased tensions between men and women within households in your community as a result of CVA ?



It is notable that in both Borno and Yobe, men were more likely to report increased tensions than women. When it comes to tackling these tensions, many people we spoke to mention the need to raise awareness of the purposes of CVA and the ways in which it can be spent to benefit the household as a whole. Many people also mentioned that in order to reduce a sense of inequality between men and women, men could also be provided with CVA. Others mentioned that it is important to address the root causes of tensions, including poverty and a lack of livelihood opportunities. Finally, several people also commended the work that has been done in communities by humanitarian stakeholders and community leaders to greatly reduce tensions within the community.

**“Most of the tension is as a result of men not engaging in income-generating activities. If men had means of livelihoods or work, that would drastically reduce most of the tension, so my advice is that men should be supported with livelihoods, in order to stand on their feet independent of aid, as this aid is not very sustainable”** – *Man in Damboa, Borno, 63, IDP in camp*

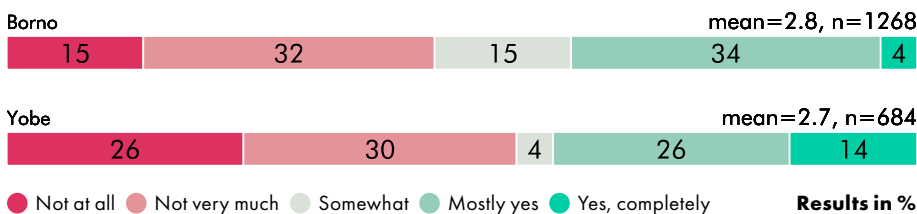
**“The monthly information sessions by the programme management committee to help people understand that the aid is a collective responsibility of the household have actually reduced tensions between men and women.”** – *Woman in Gujba, Yobe, 29, host community member*

<sup>36</sup> Ground Truth Solutions. July 2023. [“Men have the power to say everything, women don't.” Women’s perceptions of cash and voucher assistance in Maiduguri’s outskirts.](#)”

## 04 People have participated in various ways, and they want more

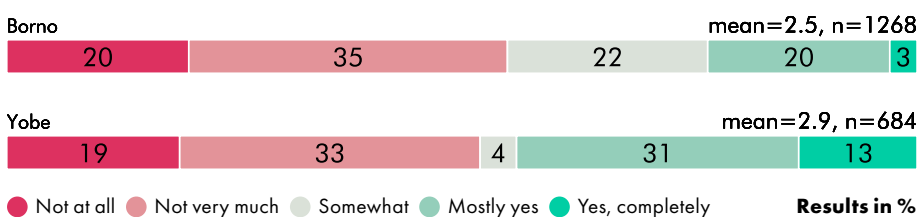
Where there is an increasing gap between purchasing power and transfer value as a result of economic volatility, actively involving CVA recipients in decisions concerning their assistance is vital to creating sustainable solutions attuned to their needs. Thirty-eight percent of respondents in Borno and 40% in Yobe say that they were consulted before receiving CVA. A woman in Fika, Yobe, explained the value of consultation for her: “We are grateful to this organisation that comes and hears our desires. In the past we had no opportunities for discussions with organisations but now we are grateful to God that he brought this organisation. They come, and we get to tell them what we want; we can call them and talk to them, and they come and visit us, may God bless them.”

### Do aid providers consult you on your needs before providing cash or voucher assistance?



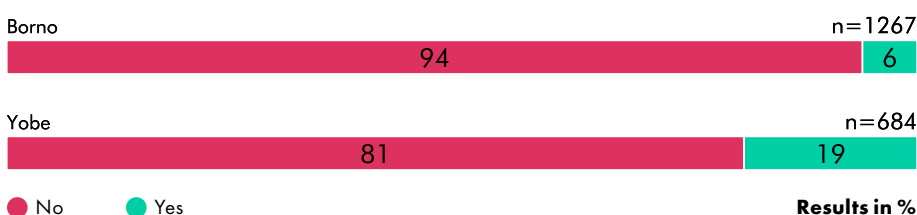
Beyond consultation, 23% of people we spoke to in Borno and 44% in Yobe say there they have opportunities to participate in decisions about the cash and vouchers they receive. However, 71% of respondents in both Borno and Yobe say it is important to them that there are opportunities for them to participate in such decisions. This disconnect between people’s expectations and their actual participation opportunities reveals room for improvement.

### Are there opportunities for you to participate in decisions about the CVA you receive?



The number of people who have actually managed to participate is lower still. Just 6% of respondents in Borno and 19% in Yobe have participated in some way in CVA programmes in their community.

### Have you participated in decisions, implementation, or monitoring of CVA, or in any other way?



Of the people who have participated in CVA programmes, many did so at an operational level. Many people performed the role of a community volunteer during distributions, including maintaining order, organising the queues, and handing out distributions. Others shared information with community members or collected feedback from CVA recipients to relay to humanitarian organisations.

On the other hand, albeit to a lesser extent, some people spoke of participating more directly and substantively. This included being invited to attend community meetings with humanitarian staff, sharing feedback including complaints, and being consulted directly by humanitarian actors or community heads. Many of those that were consulted directly did so in a representative capacity for certain community groups, such as village elders or women leaders. Therefore, it is encouraging that community members have had the opportunity to be involved in humanitarian programmes at each stage of the process, from design through to distribution, although it is also apparent that there is still an appetite from community members for further inclusion.



We are responsible for queue control, we provide mats for the aid recipients to sit on, give them water to drink. We arrange a separate queue for old people, pregnant and lactating mothers, and people with disabilities, who are to be served first.

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*Man in Konduga, Borno, 39,  
returnee*



When the NGOs came to the community leader to express their intentions on the project or programme that they wanted to implement in this community, the community leader used to invite us to attend the meeting, and even give our own contribution or advice on how the programme could be successful, avoiding any obstacles.

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*Man in Yusufari, Borno, 43,  
IDP in host community*



As an older person in my community, my community leader would often consult me to seek for my advice. I used to try my best to give good advice to the best of my knowledge and understanding.

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*Man in Geidam, Yobe, 60,  
returnee*

## 05 Anticipatory cash in Adamawa helps, but is not enough

In recent years, northeast Nigeria has experienced extensive and severe flooding, with Adamawa State the hardest hit. Flooding has resulted in widescale displacement, loss of life, and major damage to livelihoods. Flooding can also exacerbate food insecurity and spread disease. In 2023, flooding impacted 12 LGAs within Adamawa, forcibly displacing over 50,000 people. In Nigeria, anticipatory action is increasingly touted as a more cost-effective and more dignified way to provide assistance than post-disaster response.<sup>37</sup> We conducted focus group discussions in three communities in Fufure, Adamawa, which had been targeted by anticipatory cash transfer programmes, to hear about their experiences.

### People share resources to ensure basic needs are met first

When asked how people spent the money they received as anticipatory cash transfers, most participants mentioned purchasing food items. Many also mentioned buying non-food items such as clothing and medicine, as well as paying hospital and school fees. Depending on the timing on the transfer (before or after the flood event), some said they bought protective measures for their homes, such as tarpaulin and sandbags, whilst others bought building materials to repair and rebuild damaged homes, such as cement and roofing material.

Most participants shared the cash with others such as family members, friends, and neighbours who did not receive any. Recipients had been explicitly advised by CVA providers to ensure the cash was used for the good of the household as a whole, and the wider community. Several participants also mentioned that those who received cash before the flood shared it with those that were due to receive post-flood transfers, and vice-versa. A man in Dasin Hausa explained, **"On the distribution day, all members of the household, friends and relatives, converged in our house to collect their share. I personally split the money into different portions, kept some for my household use and shared the rest with friends, neighbours, and relatives."** Some women in the Dasin Hausa community pooled their money with friends and family members, so that money could be spent collectively on the most pressing needs.

Participants felt that anticipatory cash transfers helped them prepare for the adverse impacts of the floods, for example by buying materials to protect property from flood damage. Several people also mentioned using the cash to prepare for irrigation farming and buy inputs for dry season farming starting in October. In doing so, they could mitigate the losses caused by the flooding. A man in Dasin Hausa explained, **"The cash transfer has helped me buy fertiliser and seeds in preparation for the dry season farming, and also to buy food for my household. Preparing yourself for dry season farming is like preparing yourself against the flood, since it's a different way of farming for the community."**

### Multiple information sources vital to support whole community

Access to comprehensive forecasting and early warning information has been vital in aiding people's preparation and reducing the damage caused. Participants reported receiving weather forecasts and early warning information through radio, social media, community leaders, religious leaders, national and state authorities, and volunteers, as well as friends and relatives who live closer to the riverbanks. The early warning information they receive includes when the rains will come, how heavy they will be, river levels, the locations most at risk and when evacuation is advised. Some people also reported receiving information on the best time to plant and harvest. The diversity of channels available also means that information is accessible for most community groups. However, some women, particularly in

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Splitting it in two batches is best because we all benefit from each other whenever we receive it. Those who received it before shared it with those who didn't. When the second batch came after the flood, those who received cash assistance helped those who had helped them before the flood.

Woman in Ribadu, 35,  
host community member

“

The organisation also emphasised that whether it was the woman or man who received the aid, it was not to be treated as an individual thing but that the money was to be used for the benefit of the family and if possible relatives, friends, and neighbours.

Man in Ribadu, 49,  
host community member

“

The cash assistance has positively affected the way I spent the money because it enabled me to prepare for irrigation farming which is a different way of farming and source of livelihood.

Man in Gembuesi, 63,  
host community member

<sup>37</sup> OCHA. December 2023. "Global Humanitarian Overview 2024."



Gembuesi, reported that they receive information via their husband or the women leaders in their community, which can result in delays in information reaching them. One woman in Gembuesi explained, "Sometimes some women find it difficult to reach out to the community leaders. Some are shy while others feel like it is inappropriate to consult the community elders. But we have a woman leader in the community. So, all the women feel free speaking to her. But sometimes the information reaches the man community leader first and only later the woman leader." A man with a hearing impairment in Gembuesi also mentioned that it can be difficult for him to receive early warning information directly, particularly when it is delivered through radio stations or social media.

Weather forecasts and early warning information have helped people take the necessary precautions, evacuate on time, and harvest what they can from their crops before the flood. However, some people mentioned that despite clear warnings, they could not afford to evacuate or take any other precautionary measures.

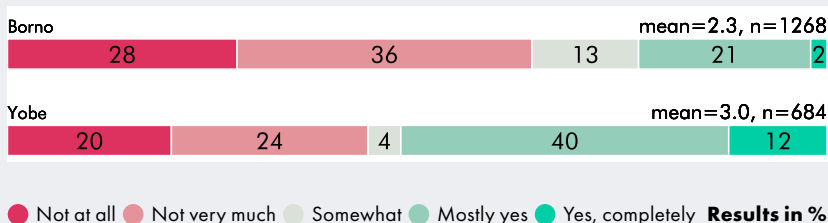
Before the cash was distributed, people also reported receiving advice from aid organisations and trained community extension workers on how to spend the cash to minimise the effects of the flooding, such as where to build houses outside the flood zone and how to create pathways for stagnant water. People were given information on farming locations and types of crops which they could harvest before flooding. Some even mentioned receiving training in alternative farming practices and financial management. They were advised to invest in farming equipment to increase profits and crop yields. This information, coupled with in-kind assistance (e.g., fertiliser, seeds, grain bags, and sandbags), was particularly appreciated by participants who said it helped them feel more knowledgeable about their environment and more resilient to future disasters.

Some people also reiterated that they were advised by humanitarian staff to ensure that funds were spent for the good of the household, and they were also told to use the funds to cover basic needs including their food, medical, and shelter needs. Participants said that this information ensured funds were used effectively, and money was not spent recklessly. Some participants specifically mentioned that men were told not to use the cash to marry more wives.

## Climate-related information needs in Borno and Yobe

Within the quantitative survey, just 23% of respondents in Borno feel informed about how natural disasters might affect their communities,<sup>38</sup> compared to 52% in Yobe. The difference in experiences between the two states is probably linked to the nature and extent of climate-related programming in each state.

### Do you feel informed about how 'natural disasters' are expected to affect your community in the future?



Some community members own a radio and cell phones, while others do not. Some have access to social networks while others do not. But the easiest and most affordable means of sharing information with everyone in the community are community dialogues and meetings.

*Man in Dasin Hausa, 47, host community member*



Even before people notice any changes, the smart phones and radios have shared the warnings and what to expect so we can prepare ourselves.

*Woman in Ribadu, 45, host community member*



All the information was clear. The problem was that, when the flood came some people didn't have money to leave or transport their important belongings.

*Woman in Gembuesi, 30, member of host community*



Without the information that they gave us before bringing the money, the majority of us [men] would have wasted the money on things that I will not be proud to mention here.

*Man in Dasin Hausa, 50, member of host community*

<sup>38</sup> We used the term 'natural disasters' here as it was more easily understood by respondents than 'climate shocks and stresses'.

We asked people what information they would like to help them prepare for such events. In Borno, people most commonly want general awareness about climate change, and information on how to prepare for future events, which shows that many people feel uninformed about climate events. People in Borno also frequently seek information relating to forecasting and early warning information. In Yobe, the most frequently sought information concerns alternative farming strategies, including training on irrigation farming, information on how to minimise crop damage during floods, and information on fast-growing seeds. Many people in Yobe also seek information on flooding, and how to minimise damage to their homes and livelihoods. This was also mentioned by several people in Borno. On the other hand, people also mention that they need information on droughts and extreme heat, and mitigatory measures they can take. Finally, some people also specifically seek information on how to minimise the health effects of climate change, including illnesses arising from flooding and the health issues caused by exposure to dust and sandstorms.

**“Our region is very prone to desertification, with very limited rainfall and plantations, and that is why we experience drought. If we were given the opportunity to receive training on irrigation farming, I believe it would go a very long way in shaping our lives.”** – Woman in Yunusari, Yobe, 51, IDP in host community

**“We are experiencing a serious problem of dust, to the extent that you cannot move freely sometimes without covering your mouth and face. So, I want to know if it has effects on our health, more specifically for children and older people like me.”** – Woman in Yusufari, Yobe, 54, IDP in host community

## People want longer-term support from humanitarian actors

Although cash transfers helped, most participants feel that more is needed. Due to inflation, the cash did not help as much as it would have in the past. Many people mentioned being back in the same precarious situation they had faced before, not long after receiving the cash. When asked if he was able to save any of the cash transfer, a man in Dasin Hausa told us, **“You are so funny. How can one save money out of NGN 195,000 with the current rise in commodity prices?”** People across all three communities said they feel more cash support is needed on a longer-term basis to help them prepare for future floods and to adapt their farming practices to avoid crop losses. Regarding the ideal timing to receive a cash transfer, many people said it would be best even before the rainy season starts, so they can invest in dry season farming. This is, however, a more labour- and cost-intensive endeavour. Relatedly, people want farming equipment such as boreholes, water pumps, insecticides, and seeds, to facilitate the switch to dry season farming because the increasing frequency of floods is making rainy season farming too risky.

Women participants also have existing needs regarding food security, education costs, and shelter repairs that the cash transfer is simply too small to cover. Some women also explained that they would like greater livelihood support and training for themselves and their daughters to improve their self-reliance. **“We really want to empower young girls and help them start their own business and be independent. They should not depend on their husbands; they should provide for themselves without asking or begging anyone for help. If you get your daughter married without her being engaged in a business, she will be a total liability to her husband and to you”** explained a woman in Gembuesi.



The information was shared by aid workers alongside the community extension workers employed by the aid agency, who educated community members on the effect of floods and preventive measures to be put in place. As a result, farmers in the community have been able to stop farming on areas prone to flooding and have also been able to harvest their crops earlier.

*Man in Dasin Hausa, 42, member of host community*



There's a need for more cash support to enable us to get alternative farmlands. We don't have to be solely dependent on areas we all know are very prone to disasters and keep us relying on cash assistance to recover from damages due to the floods.

*Man in Dasin Hausa, 49, member of host community*

Overall, people felt that there was little consultation from CVA providers regarding their needs and preferences, prior to enrolment in the programme. This was particularly pronounced for women, who felt underrepresented throughout the process. A woman in Dasin Hausa explained, **“We want the decision-making process to involve women. We want to voice our concerns, opinions, and views. Our views need to be taken into account because our needs usually differ to men’s.”** Many people would prefer to have a greater say in the planning and implementation of the process. In terms of delivery mechanisms, most people we spoke to received cash on a smartcard. Whilst some people enjoyed the simplicity of receiving cash-in-hand, others said that they would have been more comfortable if it had been transferred to their bank, as this would be more private and secure, particularly in the current financial climate. A man in Ribadu explained, **“People are no longer trustworthy and are in so much desperation due to inflation. Now we prefer to receive cash through bank transfer. It is private and more secure.”**

# Methodology

## Quantitative survey in Borno and Yobe

The quantitative study covers recipients of cash and voucher assistance (CVA) in Borno and Yobe states, situated in northeast Nigeria. As per OCHA's Financial Tracking Service for 2023, the Food Security Sector has received 87% of the total funding of USD 96 million for CVA programmes in Nigeria.<sup>39</sup> Consequently, our sampling frame only focused on Food Security Sector 5W data, considering the most recent months of available data (May, June, and July 2023), before fielding the survey.

Since a large majority of the CVA was distributed in a small number of sites, we opted for a stratified simple random sampling design, covering 88% and 89% of the CVA assistance in Yobe and Borno, respectively. Utilising the 5W data, we identified 30 locations in Yobe and 44 in Borno, distributed across 20 Local Government Areas (LGAs). Geographical identification and accessibility of the selected locations was reviewed by FACT Foundation prior to the data collection.

The sample size for each location was determined by considering the number of CVA recipients per location relative to the overall state CVA response, ensuring a minimum of 15 interviews per location.

The target sample size comprised 1,708 surveys, with 1,077 conducted in Borno and 631 in Yobe. Respondents at the location level were sampled using a random-walk approach: enumerators visited the *n*th dwelling, with *n* being calculated based on the number of CVA recipients in the locations and the target number of completed interviews. This random walk approach could not always be implemented in a precise manner since the exact location of CVA recipients within the villages is unknown, so data collectors rely somewhat on information provided by community leaders or camp chairmen.

During data collection, we did not enforce a strict gender quota and decided to use a natural fallout for gender instead. In the final data we achieved a distribution of 61% women and 39% men respondents, which reflects that women are typically the primary targets in CVA programmes and provides a sufficient sample size for both sub-groups.

The data was collected by FACT Foundation between 18 October and 2 November 2023. Interviews were conducted face-to-face in English, Hausa, Kanuri, or Shuwa Arabic.

## Weighting

While the sample was proportionally allocated, we employed design weights to consider any under or overrepresentation due to the defined minimum sample size per location.

Due to the absence of reliable and up-to-date estimates of marginal totals regarding gender, age group, or disability within the context of the CVA response, we made the decision not to apply any raking to the design weights.

## Coverage and exclusion

As specified above, our one-stage sampling approach has coverage rates of 88% and 89% of the CVA recipients in Yobe and Borno respectively (based on Food Security Sector 5W data). During the data collection we could not access the following three locations in Yobe state due to security concerns: Zurgu Borko, Bultuwa, and Dejina Fukuriti. Since replacement locations were unfortunately not accessible, the sample size originally allocated for these locations was distributed proportionally across the remaining accessible locations in Yobe.

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<sup>39</sup> OCHA. 2023. "Financial Tracking Service: Nigeria Humanitarian Response Plan 2023."

## Precision of estimates

To calculate margins of error per region we used the package 'survey' in R, specifying the exact survey design as outlined above. Note that precision varies from question to question and sample size per question (as some of the questions are follow-up questions asked to a sub-set of the total sample).

For questions asked to at least 90% of the respondents, margins of error for Borno range between 0.8% and 2.8% points for binary questions and between 0.9% and 2.2% points for Likert questions. For Yobe the margins of error range between 1.7% and 4.0% points for binary questions and between 1.4% and 2.9% points for Likert questions.

## Qualitative interviews in Borno and Yobe

We conducted 24 semi-structured interviews with CVA recipients in Borno and Yobe states in northeast Nigeria. We asked interviewees about their perceptions and preferences in relation to CVA modalities, financial inclusion, and money-saving strategies. Locations were selected to reflect both rural and urban settings. Furthermore, four interviewees in Gujba, Yobe were identified and selected on the basis that they were recipients of UNICEF's cash pilot programme.

The number of interviews was equally split between men and women. To ensure that we captured a range of CVA experiences, the sample included interviewees with a range of ages, women from households headed by men (including polygamous families) and women-headed households. The table on the right shows the number of interviewees by location.

Data was collected by FACT Foundation between 15 and 25 February 2024. The interviews were conducted face-to-face in Hausa and Kanuri and recorded using smartphones. Full transcripts of the discussions were prepared and translated into English. Transcripts of the discussions were analysed by Ground Truth Solutions using MAXQDA software, and the results and direct quotes were included in this report.

Location	Number of interviewees
GSSSS IDP Camp, Bama, Borno	6
Boarding Primary School IDP Camp, Mandarari HQ, Konduga, Borno	6
Ngalda/Gadaka, Fika, Yobe	6
Buniyadi/Buni Lawanti, Gujba, Yobe	6

## Qualitative focus group discussions in Adamawa

We conducted six focus group discussions with CVA recipients in Fufore LGA in Adamawa State in northeast Nigeria. The study was focused on anticipatory cash within flood affected communities. Locations for the study were identified in collaboration with the International Rescue Committee, which is currently implementing an anticipatory cash programme in Adamawa State. Adamawa State receives the largest proportion of CVA among the BAY states. It had anticipated that only recipients of anticipatory cash transfers would be included in the sample. However, unfortunately, due to difficulties in identifying whether participants received the transfer pre- or post-flood, a number of participants included in the sample received only post-flood cash transfers.

Data was collected by FACT Foundation between 7 and 13 February 2024. The focus group discussions were conducted face-to-face in Hausa and recorded using smartphones. Full transcripts of the discussions were prepared and translated into English. Transcripts of the discussions were analysed by Ground Truth Solutions using MAXQDA software, and the results and direct quotes were included in this report.

Location	Gender	Number of interviewees
Dasin Hausa, Fufore, Adamawa	Men	6
	Women	6
Gembuesi, Fufore, Adamawa	Men	6
	Women	6
Ribadu, Fufore, Adamawa	Men	6
	Women	6



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