

Cash Barometer Nigeria

February 2020 • Borno State



Executive summary

Recipients of cash and voucher assistance (CVA) in Borno State are positive about their experience of receiving CVA. They find the beginning of this process – becoming aware that CVA is available and registering to receive it – to be the most difficult, and their experience of CVA subsequently improves when it comes to receiving and spending the assistance. Mobile money recipients report more issues, especially at the beginning – a perspective which is supported by anecdotal evidence from community leaders. Problematically, almost one-third of respondents do not know who to turn to with questions about the assistance they receive.

Respondents have a mixed awareness of CVA programmes in Borno State. A high proportion of respondents (85%) know who provides them with CVA, but very few know why they receive assistance (11%) or how long it will continue (12%).

Almost 50% of respondents do not feel able to meet their needs with the CVA they receive. The unmet needs they identify range from food and non-food items to more cash and improved shelter.

Across the board, respondents feel safe when receiving their assistance. Almost 90% of respondents also feel safe travelling to markets and spending CVA.

By and large, respondents believe that CVA is fairly targeted. The majority of respondents feel CVA goes to those who need it most. However, among those who do not feel this way, there is a general sense that many people across a variety of groups are excluded from CVA.

A total of 10% of respondents say people need to pay others or offer favours in order to access CVA. While other research suggests that this opinion is more widespread across Northeast Nigeria, mobile money recipients and younger respondents included in this survey are more convinced that they need to pay others or offer favours. When asked more generally about which factors aid providers should consider when distributing CVA, respondents call for more cash and in-kind aid, improved distributions, and blanket assistance, particularly given the pervasive need in Borno State.

After more than a decade, the crisis in Northeast Nigeria remains characterised by regionalised armed conflict involving a violent insurgency; an aggressive, military-led counterinsurgency; and complex humanitarian access constraints. In 2019, 7.1 million people were in need of humanitarian assistance, and insecurity continues to cause new displacements and to prevent the delivery of aid to more than 800,000 affected people.

This bulletin presents an overview of the findings from Ground Truth Solutions' survey of internally displaced people (IDPs), IDP returnees, and residents affected by crisis in Borno State, Nigeria, who have received cash and voucher assistance (CVA) in the last 12 months.

With generous support from the German Federal Foreign Office (GFFO), the survey was carried out in November and December 2019 in the local government areas (LGAs) of Maiduguri Metropolitan City (MMC), Jere, and Konduga.

The [Cash Barometer](#) is an independent accountability mechanism that combines standardised face-to-face surveys with user-centred approaches to enable cash recipients to provide feedback on CVA, and ultimately to participate in decision-making.



Summary findings: awareness of CVA

Do you know the name of the organisation providing cash or voucher assistance to you?



Do you know how long you will be receiving cash or voucher assistance for?



Do you know how agencies decide who receives cash or voucher assistance and who does not?



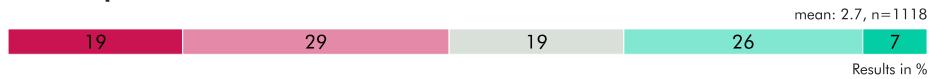
A total of 85% of the CVA recipients randomly surveyed in Borno State know the source of the CVA they receive. A follow-up question reveals that more than two-thirds say their assistance is provided by international non-governmental organisations (INGOs). A recent Humanitarian Outcomes survey exploring perceptions on coverage, operational reach, and the effectiveness of humanitarian aid in Northeast Nigeria found affected people ranked INGOs highest in terms of their effectiveness in getting aid to people in need.¹ However, 30% of those who say they do not know who provides CVA are unable to indicate whether their assistance comes from a national organisation, an international organisation, or the Nigerian government.

Conversely, respondents are unsure how long they will continue to receive assistance and how aid agencies decide who qualifies for CVA. These findings are consistent with Ground Truth Solutions surveys conducted with CVA recipients in [Kenya and Iraq](#). However, it should be noted that three-quarters of respondents indicate receiving ongoing monthly transfers. With complex and evolving access constraints across Borno State and increasing violence directed against aid providers, it may be difficult even for aid providers themselves to predict how long assistance will continue. Of those respondents (11%) who say they know how aid agencies decide who receives CVA, the majority suggest it is allocated based on some form of needs assessment, whether on the basis of specific vulnerabilities (such as age or disability) or more generalised need and poverty. The range of different responses given to this question, suggests that needs assessments are not well understood, even by those who feel they know how aid agencies select recipients of CVA. One-sixth of respondents who say they are aware of CVA providers' targeting criteria believe that it comes down to luck or chance.

¹ Abby Stodday, Paul Harvey, Monica Czwarno, Meriah-Jo Breckenridge, "Humanitarian Access SCORE Report: Northeast Nigeria Survey on the Coverage, Operational Reach, and Effectiveness of Humanitarian Aid" (January, 2020) accessed 24 January, https://www.humanitarianoutcomes.org/sites/default/files/publications/score_ne_nigeria_01_2020.pdf

Summary findings: experience of CVA

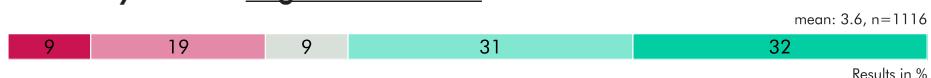
Does the cash or voucher assistance you receive currently cover your most important needs?



How easy was it to find out that you may be eligible to benefit from cash or voucher assistance?



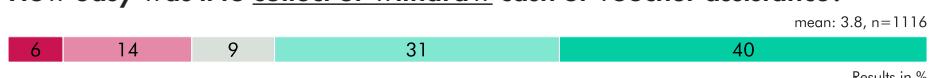
How easy was it to register to receive cash or voucher assistance?



How easy was it to find out that a transfer has been made and that you could collect the cash or voucher assistance?



How easy was it to collect or withdraw cash or voucher assistance?



How easy was it to spend the cash or voucher assistance to buy the things you needed?



Do you feel safe when receiving your cash or voucher assistance?



Do you feel safe when travelling to where you spend your cash or voucher assistance?



Do you feel safe when spending your cash or voucher assistance?



1 Not at all 2 Not really 3 Neutral 4 Mostly yes 5 Yes completely

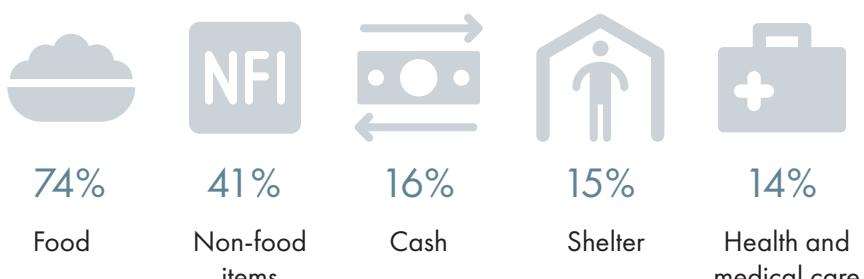
In terms of their experience of CVA, respondents are least positive about whether the assistance enables them to cover their most important needs; almost half of all the recipients surveyed in Borno responded negatively. Mobile money and paper voucher recipients are less positive about their ability to meet their needs.

It is likely that these findings do not vary significantly according to respondents' status (i.e. whether someone is an IDP, an IDP returnee, or a resident affected by crisis), because the differences in respondents' experiences are overshadowed by the severity of the needs across Borno State. REACH's latest Multi-Sector Needs Assessment for Nigeria, published in November 2019, also finds that the proportions of households in Borno State with severe or extremely severe needs were fairly consistent across IDPs, returnees, and host communities.²

Ground Truth Solutions' findings on aid effectiveness contrast with Humanitarian Outcomes' research, in which an almost identical question and Likert scale resulted in considerably more positive responses overall. When asked, whether the aid covered their basic needs, the majority of respondents across six states, including Borno, responded "mostly yes."³

An open-ended follow-up question reveals unmet needs as follows:

What needs do you have that are not being met by the cash and voucher assistance you receive?* (n=533)



* Percentages do not total 100 because respondents could choose multiple options.

While the responses tended to fit into sectors, they nevertheless showed significant variety within these categories. Of the 74% of respondents who answered "food," many asked for more food, but many also spoke of needing different types of food to better meet their and their families' needs. According to REACH's MSNA, needs varied across Borno State's north-south divide. While needs in southern, more rural LGAs are primarily driven by WASH living-standard gaps, LGAs in the north (including those surveyed here) are most affected by food security and livelihoods living-standard gaps.⁴ Additionally, respondents listed a wide range of non-food items among their unmet needs, but clothing featured in 55% of these responses, fuel in 20%, and blankets in 8%. People affected by crisis continue to reference cash or money as a need, mirroring Ground Truth Solutions' findings in other settings: what might be a modality for aid providers is a felt need among recipients.

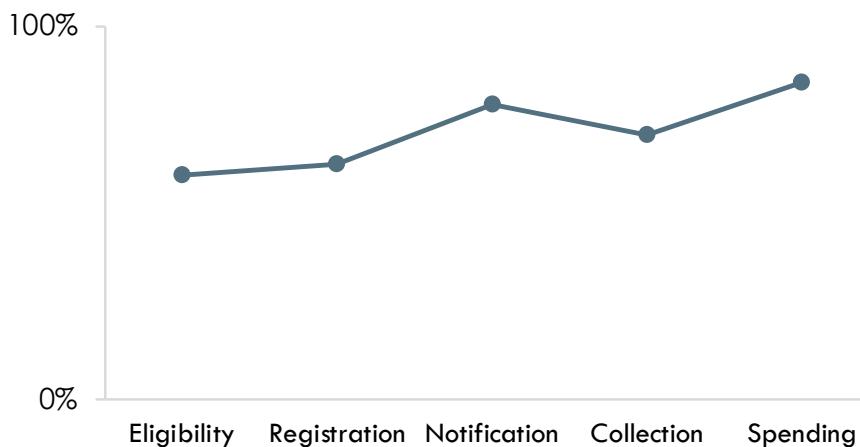
² REACH, "2019 Nigeria Multi-Sector Needs Assessment" (November 2019), accessed 24 January 2020, https://www.impact-repository.org/document/reach/e0730ab4/REACH_NGA_Multi-Sector-Needs-Assessment_-Executive-Summary-Report_November-2019.pdf.

³ Stoddard et al., Humanitarian Access SCORE Report, https://www.humanitarianoutcomes.org/sites/default/files/publications/score_ne_nigeria_01_2020.pdf.

⁴ REACH, "2019 Nigeria Multi-Sector Needs Assessment," https://www.impact-repository.org/document/reach/e0730ab4/REACH_NGA_Multi-Sector-Needs-Assessment_-Executive-Summary-Report_November-2019.pdf.

When asked to assess the ease of their experience in the individual stages of receiving CVA, respondents generally find the beginning to be the most difficult, and their experience gradually improves over subsequent steps in the process of receiving and spending CVA. However, most respondents find the process generally easy. The figure below indicates the percentage of respondents who rated the individual stages of CVA programmes as either "easy" or "very easy."

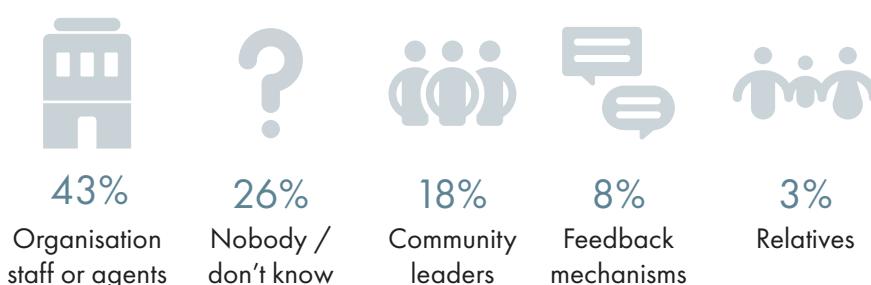
Percentage of people finding CVA experience easy



E-voucher recipients respond more positively when asked how easy it was to find out that they may be eligible for CVA. This is especially true when compared to respondents who receive CVA via mobile money payment systems; the latter find registering and withdrawing their assistance more difficult. This resonates with feedback given by the community leaders we consulted prior to collecting data. These leaders claimed that some mobile money recipients found that agents had "blacklisted" their SIM cards without informing them, thus frustrating their attempts to withdraw assistance. The majority of CVA recipients surveyed feel "mostly" or "completely" safe when receiving CVA, when travelling to where they spend their assistance, and when spending it.

When respondents have questions about the CVA they receive, more than one-quarter do not know who to ask. This perceived lack of communication channels and feedback mechanisms was echoed by community leaders, who complained about the absence of monitoring efforts on the part of aid providers and donors. Some IDP respondents also stressed the need for more follow-up to ensure that their evolving needs are met more effectively. Among those who do know where to direct their questions, most turn to NGO staff or agents for answers, while some turn to community leaders.

When you have questions, who do you ask?* (n=1118)



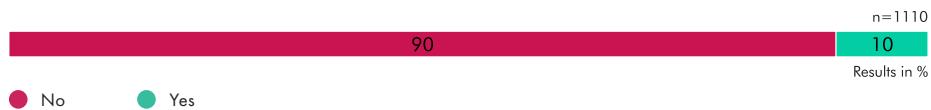
* Percentages do not total 100 because respondents could choose multiple options.

Summary findings: perceptions of CVA

Does cash or voucher assistance go to those who need it most?



Do people have to pay others or offer favours in order to receive their cash and voucher assistance?



Almost 60% of respondents feel CVA goes to those who need it most. E-voucher recipients are more convinced of this than those who receive CVA via other payment systems. Respondents who do not believe that CVA is targeted to those most in need cite a range of different groups they feel are left out, such as older persons, orphans, or persons living with disabilities. A few respondents also cite issues with access to assistance, having missed out because they or the head of their household were absent at registration, or because they lack access to the means of distribution, whether card, mobile phone, or otherwise.

Most respondents do not perceive a need to pay others or offer favours in order to receive CVA, though 10% still feel that this is an issue for some. Younger respondents aged 18 to 25 are slightly more convinced of the need to offer favours or pay others to access CVA. Mobile money recipients are also slightly more convinced of this need. These findings are in line with a concern raised by a few community leaders, who mentioned mobile money recipients experiencing fraud at the hands of mobile money agents. Interestingly, the Humanitarian Outcomes survey of affected people in Northeast Nigeria found that, following access constraints due to insecurity, local authorities misappropriating aid was the second most frequently mentioned obstacle to aid delivery.⁵

A final, open-ended question (n=1118) asked respondents to identify the factors aid providers should consider when providing CVA. Responses are clustered around what type of assistance aid providers should consider giving, the way in which CVA is distributed, and the criteria aid providers use to select CVA recipients.

What to give (69%)*: Respondents often took this opportunity to cite the need for an increase in the amount they receive, as well as to directly emphasise their need for food as well as cash. Related to this topic, they brought up the need for capital to invest in their livelihoods so they can begin to provide for themselves and meet their own needs independently.

Distribution approach (55%)*: Respondents focused on the need for well-organised, honest, and fair distributions. A small but notable number of the respondents who spoke of distribution approaches raised concerns about involving community leaders in the distributions or in selecting recipients. On the other hand, some of the community leaders we consulted prior to collecting data raised concerns around the registration process, claiming that agencies sometimes failed to register the number of children in each household correctly. This is in line with numerous responses which suggested a house-to-house check as part of the recipient registration process to ensure that no one is missed.

⁵ Stoddard et al., Humanitarian Access SCORE Report, https://www.humanitarianoutcomes.org/sites/default/files/publications/score_ne_nigeria_01_2020.pdf.

* Percentages do not total 100 because respondents could choose multiple options.

Criteria (20%)*: Many respondents noted certain criteria they felt were important in selecting aid recipients, with the majority of these suggesting that some sort of needs assessment should be carried out based on criteria such as household size, number of children, or recipients' age or disability. It is not clear whether this was down to a lack of awareness and understanding of on-going needs assessments or whether respondents felt other criteria should be considered. Some people also felt that everyone should receive aid as an alternative to selecting specific groups from within affected communities.

The open-ended questions included in this survey highlight several avenues that are ripe for deeper exploration through qualitative mechanisms. The practice of selling in-kind aid, though not specifically included in the survey, was brought up by several respondents across the various questions. Similarly, interviews with CVA recipients and other stakeholders would help us to better understand questions of bias and concerns about needs assessments and community leaders. In the next stage of the Cash Barometer process, user journey interviews and participatory analysis will explore further questions – such as the issue of reselling aid, who people turn to when they have trouble, and what information people would like to receive (and how) – in order to initiate a dialogue between CVA recipients and humanitarian organisations on improving CVA.

* Percentages do not total 100 because respondents could choose multiple options.

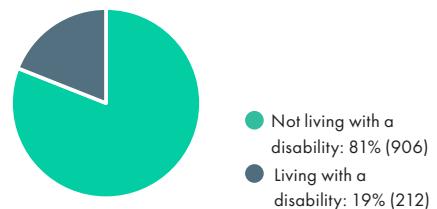
Demographics

This survey includes 1,118 randomly sampled CVA recipients in the Maiduguri, Jere, and Konduga LGAs in Borno State.

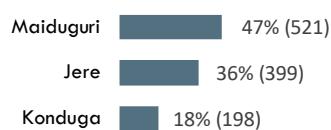
Gender



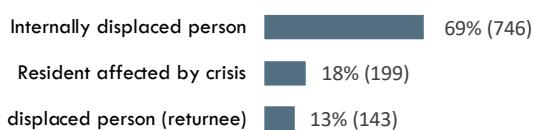
Respondents living with a disability



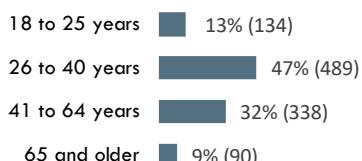
Local Government Area



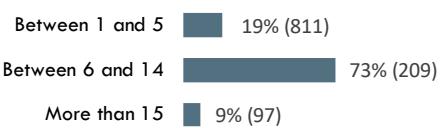
Status



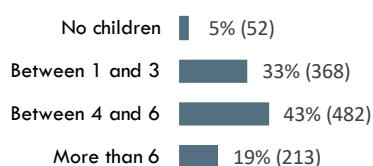
Age



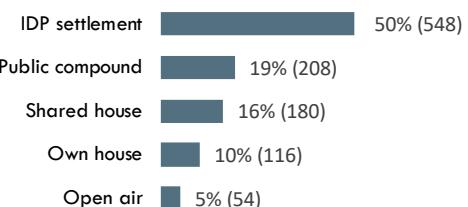
Household Size



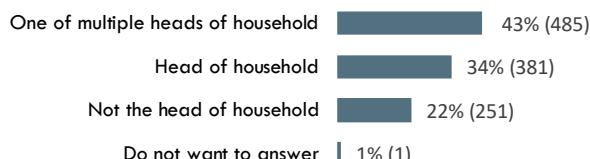
Household composition: number of children



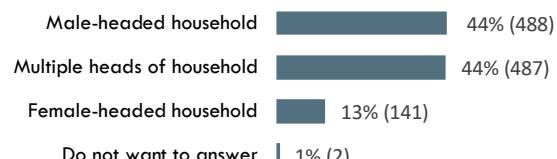
Type of accommodation



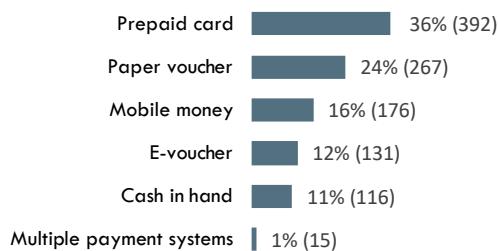
Heads of households surveyed



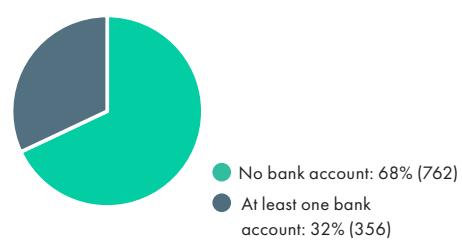
Gender of heads of households



Payment System



Household bank account ownership



Methodology

Sampling methodology

The sampling strategy for the first round of quantitative data collection in Borno State, Nigeria, was developed in collaboration with the Cash Working Group in Maiduguri, using UNOCHA's 2019 Humanitarian Needs Overview (HNO) data set and the Northeast Nigeria Cash Activities Dashboard. The HNO data set provided the most recent figures on the number and types of people in need across all of Borno State's 27 local government areas (LGAs). This data was compared with the Cash Activities Dashboard to ensure that the sample was concentrated in those LGAs that had the highest cash and voucher assistance (CVA) caseloads delivered through different payment systems.

Among the relevant LGAs, Jere, Maiduguri, and Konduga were selected based on the following considerations: they constitute the three highest caseloads of CVA respectively, accounting for just over 75% of the 1,562,794 households that received CVA in Borno State between March 2017 and March 2018. In each LGA, CVA was delivered using different payment systems, including (in order of prevalence) e-vouchers, mobile money, direct cash in hand, and paper-based vouchers. Due to a lack of more recent aggregate data on CVA caseloads in Borno State, the targeted LGAs included in this sample were cross-referenced with the HNO data set published in February 2019. While Askira, Damboa, and Hawul all host more people in need than Konduga, they only account for five percent of the CVA caseload in Borno State. Thus, Konduga was included in this sample due to its significantly higher CVA caseload and its diversity in terms of payment systems. This approach was underscored by REACH's MSNA, in which the composite indicator expressing the severity of the impact of the crisis on households found that 31% of households in Konduga were severely impacted, making it the second most affected LGA in Borno State.⁶ This indicator, developed in consultation with UNOCHA's Information Management Unit, assesses impact on people, impact on systems and services, and impact on access to assistance.

Data collection sites in all three of the targeted LGAs were randomly selected using IOM's Displacement Tracking Matrix Round 28 data set, published on 28 August 2019. For each LGA, the sites included in the data set were sorted from the highest to the lowest number of displaced people, after which every third location was selected. Sorting the locations in this way ensured that each selected site included sufficient potential respondents and different types of locations. Once finalised, the sample strategy was presented to all relevant CVA actors at the Cash Working Group meeting in Maiduguri on 21 November 2019 and reviewed by the Danish Refugee Council's monitoring and evaluation team.

The HNO data set was also used to determine the proportions of the types of respondents targeted in this survey. Initially, the survey set out to capture the perspectives of IDPs, returnees, and host community members, as visualised below:

| LGA | IDPs | Host community | Returnees | Total |
|--------------|--------------|----------------|--------------|---------------|
| Maiduguri | n=200 | n=200 | | n=400 |
| Jere | n=200 | n=200 | | n=400 |
| Konduga | n=100 | | n=100 | n=200 |
| Total | n=500 | n=400 | n=100 | n=1000 |

⁶ REACH, "2019 Nigeria Multi-Sector Needs Assessment," https://www.impact-repository.org/document/reach/e0730ab4/REACH_NGA_Multi-Sector-Needs-Assessment_-Executive-Summary-Report_November-2019.pdf.

Perception data

Ground Truth Solutions gathers perception data from affected people to assess humanitarian responses. Listening and responding to the voices of affected populations is a vital first step in closing the accountability gap, empowering affected populations to take part in the decisions that govern their lives, building relationships between communities and aid providers, and localising knowledge. Nonetheless, perception data alone is insufficient to evaluate the state of the humanitarian response. It should not be considered in isolation, but as a complement to other forms of monitoring and evaluation.

For more information about our work in Nigeria, please contact Louisa Seferis (louisa@groundtruthtsolutions.org), Emma Pritchard (emma@groundtruthtsolutions.org), or Max Seilern (max@groundtruthtsolutions.org).

Authors

Max Seilern - Programme Officer

Emma Pritchard - Programme Analyst

Data collection:

Data was collected from 25 November to 12 December 2019 by Quality Life Support Initiative (QLSI), a Lagos-based data collection firm, using tablets and smartphones generously made available by the Danish Refugee Council in Maiduguri. A team of 20 data collectors and 5 supervisors participated in a three-day training workshop led by Ground Truth Solutions staff in Maiduguri, which covered the survey tools, concepts of perception data, the Ground Truth Solutions code of conduct, and Kobo Toolbox – the software used to collect data. On the final day of the training, enumerators tested the survey at the Teacher's Village IDP camp in Jere, after which the team regrouped to discuss the findings and any issues they experienced throughout the day. The survey and its translations into Hausa and Kanuri, were subsequently adapted on the basis of the enumerators' feedback.

Survey language:

The survey was made available in English, Hausa, and Kanuri.

Sample size:

A total of n=1118 surveys were completed. With a 95% confidence level, this sample size affords an expected margin of error of 5%. It should be noted that enumerators employed a random selection process, according to which each subsequent respondent was selected after the enumerator had passed five houses, tents, or other types of accommodation following their interview with the previous respondent. As a result, the proportions of the various types of respondents deviated from the initial target, resulting in the following final breakdown of respondents:

| LGA | IDPs | Host community | Returnees | Total |
|--------------|--------------|----------------|--------------|---------------|
| Maiduguri | n=346 | n=124 | n=35 | n=521 |
| Jere | n=300 | n=61 | n=34 | n=399 |
| Konduga | n=100 | n=14 | n=74 | n=198 |
| Total | n=746 | n=199 | n=143 | n=1118 |

Respondents:

A respondent in the Cash Barometer survey is any consenting adult aged 18 years or older in the Maiduguri, Jere, or Konduga LGA who is willing to answer the Ground Truth Solutions survey. All participants were screened by asking whether they had received some form CVA in the past 12 months. No questions were asked of those who indicated that they had not received any CVA in the 12 months prior to the time of data collection.

Data disaggregation:

Data was disaggregated according to the affected person's status, age, gender, region, year of arrival, and disability status, as well as their status within their household. To identify groups of persons with disabilities within the sample, respondents were asked a condensed series of questions developed by the Washington Group.

Data triangulation:

The data was triangulated with other data sets, which are mentioned in the report where relevant.

Statistical analysis:

Summary statistics are reported as a percentage of responses in each of the Likert categories. Average values are obtained for each question. Sub-group comparisons are made according to the objectives of the survey, and graphic representations of participant perceptions are produced using green for favourable opinions and red for unfavourable opinions. Neutral responses are shown in grey.

Challenges and limitations

Enumerators and their supervisors noted some challenges that frustrated their data collection efforts across the Maiduguri, Jere, and Konduga LGAs in Borno State. In some cases, enumerators found it difficult to convince respondents that they were visiting communities solely for the purpose of collecting information on their experience of CVA. There was a sense among some respondents that enumerators were making assessments to inform an upcoming distribution of aid, and despite repeated attempts to explain, respondents still remained hopeful. The fact that Ground Truth Solutions had hired QLSI to conduct an independent assessment of CVA recipients' perceptions of their assistance was not well understood. With the help of cooperative community leaders, however, the issue was resolved, which resulted in less interest in participating in the survey in some cases. Access constraints as a result of insecurity were a persistent issue throughout data collection; the data collection sites in Konduga were of particular concern. This resulted in a fairly urban sampling framework across Borno State. Community leaders once again proved helpful in pointing out accessible areas and advising on how to reach them.

With thanks to

The Cash Barometer is made possible by the generous support of the German Federal Foreign Office



The Danish Refugee Council Nigeria country team for our operational collaboration and their support

