

The key to fairness is inclusion

Communities call for greater involvement in aid

Northeast Nigeria - June 2021



Executive summary

The use of cash and voucher assistance (CVA) is increasing in Nigeria: CVA currently makes up around 50% of the food security response, and was received by 1.8 million internally displaced persons (IDPs) in 2020.¹ Following-up on a quantitative survey that we conducted in 2020, this report contains analysis of in-depth individual interviews with CVA recipients in Borno, Adamawa, and Yobe States (collectively known as the BAY states). It aims to understand why recipients prefer certain aid modalities, whether they consider the current system of aid targeting fair, and how aid delivery can be improved. By communicating direct recommendations from recipients, we aim to support the optimisation of CVA programming and feedback mechanisms based on what they tell us.

Recipients told us that:

1. They appreciate cash assistance for its ability to meet a wider range of needs, although concerns about debt and not receiving enough CVA lead many to prefer in-kind assistance.
2. People perceive in-kind assistance as more accessible than CVA for the elderly, persons with disabilities, and recipients with large families.
3. The factors that drive aid preferences are varied and largely driven by personal circumstances and details of programme implementation, rather than aspects inherent to the aid modality.
4. People are concerned that vulnerable members of the community are not receiving assistance, which undermines perceptions of fairness.
5. Many believe that a fair system would see aid given to everyone in their community, even if the total amount distributed was less.
6. People do not feel empowered to express a choice about the aid modality they would like to receive.
7. People believe that community leaders should play a key role in aid distribution decisions.

This bulletin presents an overview of the findings from Ground Truth Solutions' in-depth, qualitative interviews with 24 recipients of CVA to cover basic needs. We conducted eight interviews in each of Borno, Adamawa, and Yobe States, Nigeria, in March 2021. Specific locations were the local government areas (LGAs) of Jere (Borno State), Michika (Adamawa State), and Bade (Yobe State).

Interviewees in Borno State received e-vouchers from Save the Children; in Yobe, e-vouchers from the World Food Programme (WFP); and in Adamawa, unrestricted cash from the Danish Refugee Council (DRC). This study was designed to further explore themes identified during [quantitative perception surveys](#), namely preferences of aid modality and perceptions of fairness in programming. As such, we did not design the interviews to evaluate the selected programmes individually, but to reveal general perceptions and recommendations relevant to all CVA actors.

The Cash Barometer is an independent accountability mechanism that combines standardised face-to-face surveys with user-centred research to allow cash recipients to provide feedback on cash and voucher assistance and to participate in decision making.

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¹ OCHA. February 2021. "[Humanitarian response plan Nigeria.](#)"

In their words - how could aid be improved?

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Make sure that people from outside the community are not accessing aid they are not entitled to at the expense of those in the community.
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“
Be transparent with community leaders and let them know how the issue of malfunctioning cards is being dealt with. Otherwise, people can feel like their feedback has not been considered.
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“
Make a separate queue for vulnerable people when collecting aid. Breast-feeding mothers, pregnant women, the elderly, and people living with disabilities should not have to wait in the queue as it can be exhausting for them.
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“
Create opportunities specifically for vulnerable people to register themselves to ensure they are not left out of aid distribution, for example older people or people living with disabilities.
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“
Support people who have problems with their cards. When the cards do not work, this can cause stress and anxiety. We would appreciate help fixing the cards, rather than replacing the cards with in-kind aid. When issues with the cards arise, we would appreciate transparency in telling the person what they have to do in order to rectify the problem.
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Deliver aid to everyone in the community, not just a few.
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“
Bring the collection point to the community so people do not have to pay to travel to collect their assistance. This would also better support older people or people living with disabilities.
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“
Communicate details about the intervention and reasons for the presence of the agency ahead of time with communities to avoid misunderstandings and create awareness.
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Offer community members opportunities to be voluntary members of aid organisations to further motivate them to participate. The committee structure is a fair way of involving the community, for example.
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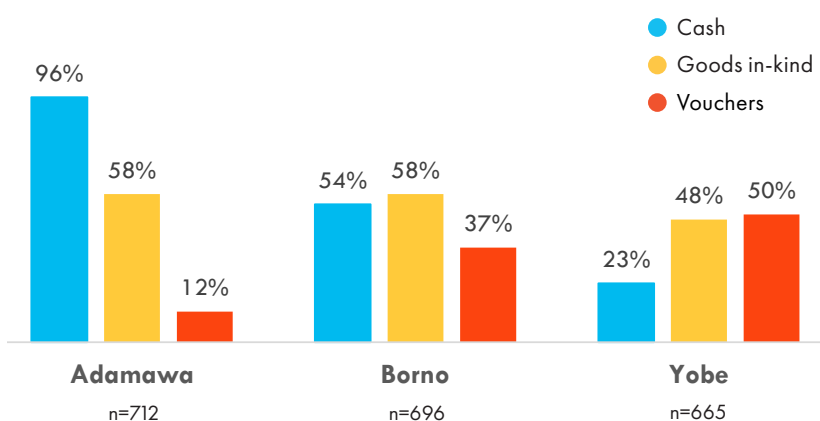
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Consider the host community, who are also in need and who feel like they have been forgotten by aid providers.
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Continue to engage community leaders in the selection process as they know what is best for the community. Community leaders should help agencies to know who is most in need. Agencies could still send staff to conduct household verification; this might help them to better understand what the targeting criteria should be and to see who is in need.
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Support for cash relies on accessibility and inclusiveness

Ground Truth Solutions surveyed CVA recipients in the BAY states in September 2020, revealing complex aid modality preferences. In Adamawa State, 96% of respondents preferred unrestricted cash, while only 23% of respondents in Yobe State did. Overall, unrestricted cash and in-kind aid were equally popular.

How do you prefer to receive aid?



Percentages do not total 100 as respondents could choose multiple answers.

We used in-depth qualitative interviews with aid recipients across the BAY states to further examine **the circumstances under which individuals might prefer one aid modality over another**. The feedback shines a light on what makes certain modalities popular with aid recipients, and how aid providers can adapt CVA programming to address their concerns.

Cash and voucher assistance provides choice and meets diverse needs

Whether unrestricted cash or e-vouchers that can be claimed at certain vendors, CVA offers recipients more choice than in-kind aid. People mentioned that CVA enables them to buy the food of their choice, as well as items they might need for their home. Many stressed that when food is given in-kind, it is sometimes not the type of food that is prepared locally or eaten by the community. Many individuals, particularly in Adamawa, reported selling the food they receive to pay for other food items more suited to their needs.² Our 2020 quantitative survey revealed that 18% of respondents knew of people in their community selling aid - of which 94% was food items - to meet their needs.³

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Personally, I think there is a problem because the food that they [aid recipients] will go and buy on their own is different from what is distributed to us directly. You can choose what to buy at the market but in distribution, you only get what they offer you. People are sometimes not happy with the amount of the food compared to the cash.”

- 60-year-old displaced man in Yobe

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The problem with collecting food is that sometimes I think of taking part of my food to sell and then buy oil. Do you understand? And at other times, I will sell my corn to buy beans.”

- 38-year-old woman in Adamawa

² In-kind aid mentioned by respondents may be provided by organisations other than those that provide their CVA assistance.

³ Ground Truth Solutions. November 2020. [“Cash Barometer Nigeria.”](#)

A REACH Joint Cash Feasibility Assessment found that flexibility and freedom of choice were the main reasons people preferred CVA – this included the freedom to allocate expenditures among different types of needs, and the ability to save unrestricted cash for times of greater need.⁴ People we interviewed mentioned using cash for health services, such as doctor and hospital visits, or buying medication, as well as for school fees. They suggested that people with children might prefer cash, as this would help them to send their children to school.

People appreciate that unrestricted cash transfers can be used to support livelihood activities, such as starting a small business, which can contribute to meeting their needs when aid is stopped. For this reason, many farmers prefer cash assistance as it can be used to increase their yield and, with it, a sense of self-reliance. This view was particularly prevalent in Adamawa, where most in the community are farmers.

Food security in Adamawa, Borno, and Yobe remains critical, with some local government areas (LGAs) experiencing crisis food consumption status during March-May 2021.⁵ Insurgency, kidnapping, and banditry⁶ restrict access to land, especially in Borno, where only 44.3% of households have access to farmland compared to 83.1% and 79.1% in Yobe and Adamawa respectively.⁷ Respondents in the latest *Cadre Harmonisé* reported that even crops cultivated in the wet season did not last beyond four weeks, and stocks are predicted to deplete further, particularly in areas where displaced people do not have access to farmland.⁸ For these reasons, while some households may be able to sustain themselves from their own foods, most conflict-affected households continue to rely mainly on the market for food, where rising prices constrain access.⁹ Therefore, it is unlikely that CVA used for livelihood support alone is sufficient to meet all basic needs.

Distance to collection points may also favour CVA. Many noted that cash is easier to transport than food, and that some people have trouble paying for transportation to reach food collection points or struggle to bring the food back to their village. However, numerous recipients reported issues with both CVA and in-kind aid if they have to pay for transport to reach the distribution points. Many expressed a preference for deliveries of either kind to be as local and accessible as possible.

Ground Truth Solutions' 2020 quantitative study revealed concerns about food scarcity, rising prices, and currency devaluation as a result of the pandemic and other environmental shocks.¹⁰ To explore whether this impacted preferences for in-kind aid over CVA, we asked people to reflect on the goods available via vendors and at markets, and on aid delivered in-kind during the pandemic. Multiple people reported that the quality of food from the market is often better than the food delivered as aid. Almost all felt that food items they needed were always available at their local markets, despite Covid-19 related disruptions. Thus, the idea that people might prefer in-kind aid due to certain items not being available locally in times of drought or other crises is not substantiated.

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“I prefer money because I have four children and all of them are in school. I pay 5000 naira in fees for each of them every term, and sickness can come too.”

- 30-year-old woman in Adamawa

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Cash, I prefer cash. If I am given the cash, I can use it to increase the capacity of my farmland; I can also use it to buy fertilizer for the farms, which will help a lot more than anything else.”

- 39-year-old woman in Adamawa

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“Money, of course. If money is given to you, you won't sell your food items. It would be a shameful act for a farmer to seek food.”

- 53-year-old man in Adamawa

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“The food that you buy with cash support is much better in quantity than what you receive directly as food aid. For the quality aspect, honestly the quality is much better in the market than in what they distribute. The quantity is also not satisfactory, as it is not even enough compared to the 22,000 naira we receive in cash assistance. The rice they gave us will not last a few weeks, let alone up to a month.”

- 60-year-old displaced man in Yobe

⁴ REACH. February 2018. [“Joint Cash Feasibility Assessment: Overview.”](#)

⁵ Nigeria Food Security Cluster. April 2021. [“Final Fiche Report for March 2021.”](#)

⁶ Ibid.

⁷ World Food Programme. February 2019. [“Emergency Food Security Assessment \(EFSA\) in Borno, Adamawa and Yobe States of Nigeria.”](#)

⁸ Nigeria Food Security Cluster. April 2021. [“Final Fiche Report for March 2021.”](#)

⁹ FEWS NET. April 2021. [“Nigeria Food Security Outlook Update.”](#)

¹⁰ Ground Truth Solutions. November 2020. [“Cash Barometer Nigeria.”](#)

Price inflation due to Covid-19 was reported as an issue by everyone we interviewed, with many struggling to buy all their monthly necessities with the CVA they receive. As of January 2021, Nigeria's food inflation had risen to 20.57% year-on-year, the highest level since July 2008.¹¹ This has led to an increase in the cost of the Minimum Expenditure Basket (MEB) for food. For example, in Maiduguri, the MEB increased by 61% between March 2020 and January 2021.¹² However, many people noted that food distributions are also affected by price inflation, with a reduction in the amount of food attached to vouchers. While some felt that the prices at the food vendors enrolled in voucher programmes and from sellers in the markets were similar, many felt it often possible to get better deals by going directly to the market, as prices at food vendors in voucher programmes can be higher. No one we spoke to reported that price disruptions caused people to favour in-kind assistance. On the contrary, the flexibility of CVA, and particularly unrestricted cash, was widely appreciated in times of crisis. CVA providers should focus on the timely adaptation of transfer values as prices change to ensure basic needs are met.

A call for multi-purpose cash assistance

The people we spoke to told us that the biggest problem with CVA relates to the transfer value. They reported that it was easier to make food last through the month, whereas cash is often spent very quickly. Some mentioned that small expenditures on necessary non-food items or hospital and school fees quickly add up, meaning that too little money was left to spend on food. Indeed, recipients of food security programmes often reallocate resources to cover health needs at the expense of a nutritious diet.¹³ When aid is designed to cover food needs only, one of the core benefits of unrestricted cash assistance – that it provides freedom of choice and autonomy to cover other needs – is undermined. The benefits of unrestricted cash can only be fully realised when the transfer value is designed to reflect a full range of needs.

With whatever amount remained, recipients struggled to buy the food they needed for the month. While they were satisfied with the quality of goods available at the market, they felt like the prices were too high relative to the amount of cash available to them for the month. In the World Food Programme's (WFP) Essential Needs Analysis, the majority of households reported that high prices were the most difficult for them.¹⁴ Ensuring that the transfer value is adjusted to reflect the true cost of goods is critical if people are to meet their basic needs. Further, vouchers are not immune to excessive pricing, and CVA providers should take measures to ensure that price gouging (selling goods at inflated prices) by voucher vendors does not take place.¹⁵

Many noted that the expectation of cash transfers encourages people to borrow money, thereby entering a cycle of debt. WFP's Essential Needs Analysis reveals that 44% of people in the BAY states incur debt as a means of coping.¹⁶ Worryingly, between 2019 and 2020, the median amount of debt increased by 66%, from

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“The items that we wanted to buy with cash assistance have always been available in the markets and in this community as well, during the time we have been receiving cash support assistance. The quality of the food is also good, as one has the choice to choose from different types of food at different places.”

-60-year-old displaced man in Yobe

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“Sometimes we get it at a reduced price in the market compared to the price we get directly in food distribution. As such, this has greatly increased the food commodities we get in cash compared to the food distributed directly to us. It has not affected my CVA usage negatively, but positively.”

- 52-year-old displaced man in Yobe

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“Money in the hand will never last as long as food in the house.”

- 36-year-old displaced woman in Borno

¹¹ Nigeria Food Security Cluster. March 2021. [“FSS Advocacy Note on Change of Transfer Values for Food Assistance.”](#)

¹² The Save The Children monthly monitoring, noted in Food Security Cluster (March 2021).

¹³ World Food Programme. October 2020. [“Essential Needs Analysis – Northeast Nigeria.”](#)

¹⁴ Ibid.

¹⁵ CARO Emergency Newsletter. Spring 2019. [“Impact and use of cash and vouchers in emergency response.”](#)

¹⁶ World Food Programme. October 2020. [“Essential Needs Analysis – Northeast Nigeria.”](#)

6,000 naira to 10,000 naira.¹⁷ People we spoke to reported debt collectors waiting directly at cash distribution points to collect payment. Debt seemed to be a major concern for many, more so than any security concerns surrounding cash, such as increased risk of theft, which was mentioned by only one person.

With 42% of households having expenditures below the Survival Minimum Expenditure Basket,¹⁸ restricting CVA transfer values to the value of the food basket will only alleviate food insecurity in the short term. Meeting essential needs in a sustained manner requires multi-purpose CVA that accounts for the variety of people's needs.

In-kind aid is more accessible for older people and families

Despite the benefits of CVA, there are aspects of in-kind aid programming that many prefer. In-kind assistance is seen to be better suited to large families. Food is seen as supporting the family as a whole, whereas cash may be put to other uses. Many people noted that families would spend CVA on food for their families anyway, so in-kind assistance was more convenient.

In-kind assistance was also seen by some as more accessible for older people and people living with disabilities. Some people we spoke to reported in-kind food assistance being delivered to the door, making it preferable for older people and those with mobility difficulties. It was also viewed as more suitable for older people who find card systems confusing and difficult, causing anxiety when they don't work. In general, people were largely satisfied with the in-kind assistance they had received in the past or were currently receiving, and reported that collection points were well organised. They appreciated it when agencies set up separate queues for women, persons with disabilities, and older people, and have requested a similar process to improve aid delivery in general.

Regardless of the aid modality, respondents found it important that people are informed in advance of when and where a distribution will be, allowing them to arrive on time and come prepared. If people are unaware of collection times and dates, they are unable to plan other activities for fear of missing out on aid, reducing their ability to find other sources of income. One recipient suggested that aid providers should notify people when a payment has been made to their card. This way, they do not have to wait for vendors to arrive in the village, and they can plan their withdrawals and purchases more easily. Improved communication with recipients is crucial if they are to feel respected and satisfied with the response.

The benefits of in-kind assistance reported by recipients give us **clear recommendations about how to improve aid delivery in general**, including CVA. These include:

- Prioritise CVA distribution locations which are as local as possible to recipients, ensuring they do not face unreasonable costs.
- Make CVA accessible to older people and those with disabilities by providing assistance when collecting aid, as well as support using CVA technology such as cards.

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“The issues I get with collecting the money is that I have finished using the money before it arrives. I have accumulated debt and the creditor will come and meet me at the place of collection, waiting outside to see me come out. Everyone will say ‘give me money for my fish, pay me for my palm oils’ etc., and the money will be gone before I get home.”

- 30-year-old woman in Adamawa

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“I honestly prefer food items. No matter how much money I am given, I would still prefer the food items. Going to collect and bring it home is such a joyous thing to me.”

- Displaced woman of unknown age in Borno

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“It is necessary for them to inform us two to three days beforehand. If we have the information beforehand, people that are far away will be able to come on time. [...] Tell our people on time and they will arrive on time.”

- 50-year-old man in Adamawa

¹⁷ World Food Programme. October 2020. “[Essential Needs Analysis – Northeast Nigeria.](#)”

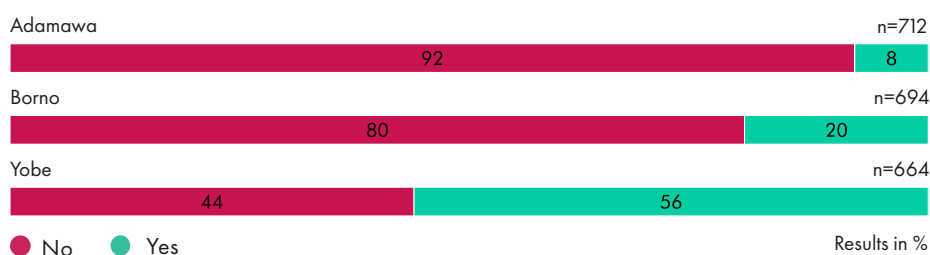
¹⁸ Ibid.

- Set up separate queues for older people, persons with disabilities and other vulnerable groups when collecting aid.
- Communicate the times and locations of distributions of CVA, including communicating when a cash transfer has been made, so recipients can plan and hold aid providers to account.

Fair enough? Perceptions of targeting and fairness

Our 2020 survey revealed a troubling statistic: on average, 72% of CVA recipients across the BAY states did not understand how agencies decide who receives aid and who does not.¹⁹ Results differed widely by state, with a majority of people in Yobe feeling like they understood the targeting criteria agencies use, but only 8% of people in Adamawa feeling the same.

Do you know how agencies decide who receives aid and who does not?



In areas where more people reported understanding targeting criteria agencies use, people perceived aid delivery as fairer.²⁰ Transparency and effective communication of the targeting process, therefore, has wide-reaching positive implications: it does not just make people feel more informed, but it increases how fair they think the process is, which in turn bolsters satisfaction.

When aid recipients and their communities do not understand how decisions over aid are made, they are less able to participate in the process and express their opinions and concerns. If targeting criteria are not transparent, there is no recourse available for people who are eligible but may have been missed. A sense of injustice comes from feeling uninformed and unable to query the decision-making process.

We explored communities' perceptions of fairness in CVA programming in more detail through in-depth interviews, including finding out what people consider "fairness" to be, and whether informing recipients of targeting criteria impacts it.

¹⁹ Ground Truth Solutions. November 2020. "[Cash Barometer Nigeria.](#)"

²⁰ Captured by the question "Does aid go to those who need it most?", in Ground Truth Solutions. November 2020. "[Cash Barometer Nigeria.](#)"

A fair system would see aid shared among all community members

In order to explore what people considered a fair system, we proposed two alternative hypothetical scenarios and asked which they believed to be fairer:

1. Aid is given to those in the community who need it most.
2. Aid is given to everyone in the community, but the amount each individual receives is less.

Of those that believe aid should go to those who need it most, many believed that this should be decided in collaboration with the ward head or community leader. In particular, they felt a fair system would consider the size of the family an individual is supporting. For example, many individuals perceived that older people without children received more support than individuals with children and felt that was unfair. Some respondents suggested that the community leaders or implementers should visit every household to ensure family size and other vulnerability criteria is captured. This would also mean that persons living with disabilities, illnesses, or older people would have the opportunity to be registered, which they felt is not always the case if they have to travel to a central location to be added to a list. Many from Yobe in particular, agreed that aid should be given to those who need it most in a targeted way.

However, the majority of people we spoke with believed that aid should be given to everyone, even if it meant the amount would be lower. Determining who is most in need can seem arbitrary in a community where everyone is suffering. Others mentioned that giving aid only to some people can lead to negative sentiments and conflict within the community, resulting in feelings of unfairness. Multiple people said they would prefer a third alternative in which a small amount of aid would be given to all, but then people who had particular needs, such as people living with disabilities, older people, and those with large families, would receive additional assistance.

Targeting criteria are fair but problems persist

People were asked to give a rating on a scale of 1 to 10, with 1 being the most negative and 10 being the most positive, regarding how fair they found the targeting process. After giving a rating, our enumerators provided a brief description of the actual targeting procedure used by the organisation they receive aid from. After this, enumerators asked interviewees to reflect on their feelings about fairness again and provide an updated rating. From this, we hoped to get an indication of how targeting criteria is viewed, to clarify misconceptions, and to examine whether information improves perceptions of fairness.

After receiving more information, views on whether targeting criteria were fair were mixed. Those who found the criteria fair appreciated, for example, the system in Adamawa, in which those most in need received aid for 12 months and others for six months. They also appreciated that vulnerable individuals are targeted, and that the community leaders or ward heads play a central role in the decision-making process. Some of the people we spoke to felt more informed after hearing the targeting criteria.

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“If I am receiving aid and my brother is not, it won't make me happy because we're in the same community”.

- 50-year-old man in Adamawa

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“Even if it is just 5 naira, everyone should get it.”

- 30-year-old woman in Adamawa

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“Everyone here is an IDP and has needs, so the amount should be reduced and distributed to everyone; otherwise you get divisions and disparity in the community, as well as violence and crime.”

- 30-year-old displaced man in Borno

In most cases, hearing a brief description of the targeting criteria did not alter the person's feelings about the fairness of the procedure. In many cases, people had already given a high score before hearing the criteria, citing their awareness of the role of community leaders as the first point of entry into the community.

Those who still found the system unfair after the explanation said that they believed the targeting criteria was not implemented in the way it was described to them and did not match what they witnessed in their communities. Other respondents noted discrepancies in who is considered most vulnerable, for example in Adamawa where the most vulnerable receive aid for 12 months, and those less vulnerable for 6 months. They suggested that it would be fairer if community leaders helped to decide who should be on each list. Multiple recipients in Yobe State perceived that only IDPs were targeted for aid, but stressed that many in the host community are also in need. Another individual from Yobe State reported that the only criteria taken into account is whether or not the individual is an IDP; they recommended that agencies take a deeper look at other factors that determine vulnerability, such as family size, disability, and the ability to have a livelihood. The prevailing sentiment was that people would find the system much fairer if they felt like those truly in need were receiving aid.

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“But other times you will see an old man, although striking in age, be placed on the 6-months list, while a strong younger boy will be placed on the 12-months list.”

- 50-year-old man in Adamawa

Community engagement is central to a fair system

When asked to reflect on what a fair system of aid selection and delivery looks like, people told us that the community leaders should play a pivotal role. Almost everyone we spoke to told us that community leaders should be involved in deciding who receives aid and who does not because they know the community members best and are therefore best placed to know where the greatest needs are. People believed that this would also prevent members from other communities registering for aid where they do not live.

Those who found aspects of the system unfair called for a greater use of the community leaders in applying the targeting criteria. People we spoke with found it problematic that non-governmental organisations (NGOs) do not personally know the community, believing that this can lead to an unfair distribution of aid.

It became clear that community engagement is lacking when we asked recipients whether they felt like they had a choice in the aid modality they receive. The majority did not feel like they had a choice, and in Yobe, no one said they had a choice. Many reported that they are grateful for whatever they are offered, and some said they do not feel that they should have a choice in what they are provided for free. Some people indicated that aid providers had already decided what would be useful to the community, in consultation with the community leaders, and therefore it is not for an individual to say they want to receive something else. While respondents clearly have opinions and preferences on this issue, given the rich details about aid modality provided during the interview, they do not feel empowered to share these opinions with aid providers directly. Aid providers should systematically seek community perceptions and close the feedback loop by informing them on the actions taken.

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“I don't have any choice; whatever is given to us I will receive and use it. No reason really; since we have leaders, it is whatever our leaders and elders have received, you receive too. You cannot come and be making demands when there are people who are leading you; so you have to take what they are providing and be grateful.”

- 25-year-old woman in Yobe

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“Left to me, there is no better choice than the one they have already made for us. Every time they are scheduled to come and share the aid, we are always happy and we always show our appreciation to them openly. So, you see, you can't come as a beneficiary to someone's goodwill and be making choices; everyone should collect what has been destined to be theirs and remain grateful.”

- 25-year-old woman in Yobe

In their words - how should the community be involved?

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Engage directly with women and encourage them to participate in decision making. It is important for agencies to speak to women to find out about their particular experiences, which they are best suited to report on.

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The community as a whole should be involved in deciding what type of aid they would like to receive, and this should be done through community leaders. A representative from each household should be chosen to take feedback to the community leaders, who know best who deserves aid and can prevent the same household being picked twice. Messages and feedback should be channelled to the community leader or IDP representative.

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Use community leaders as sources of feedback. Phone numbers are available for suggestions or complaints, but they are rarely used because everyone gives their thoughts to the ward head to pass on to agencies. Community leaders are a great source of knowledge and this should be taken advantage of, for example by setting up feedback sessions between community leaders and NGOs.

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Community members should be able to decide who they would like to be their representative to the aid organisation and messages should be relayed, in both directions, through this person. Community members know who would represent them best.

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Recommendations

In addition to the recommendations from communities:

- The aid community should prioritise proactive feedback mechanisms in which included and excluded recipients are able to provide feedback, ask questions, voice complaints, and hold the aid community to account. We encourage aid providers to engage with communities about their own recommendations, explaining what action has been taken and, if necessary, why suggestions could not be implemented.
- Aid providers face many budgetary and organisational restrictions which determine, in part, programme design. Nevertheless, aid providers should, wherever possible, design programmes in a way that allows vulnerable people to prioritise spending according to their own needs and circumstances. This should largely focus on the use of multi-purpose, unrestricted cash transfers, with an adequate transfer value that is purposefully designed to enable households to meet a variety of critical basic needs. Only by empowering recipients to meet a variety of needs can we harness the full potential of CVA in a sustained manner.
- Fully engage with trusted community leaders in the targeting process to ensure inclusion in household assessments, particularly of people with particular needs or those living with disabilities. This should be paired with accurate evidence-based selection criteria that can be independently and consistently applied, and clearly communicated through robust consultations with communities.
- Consider additional methods of promoting inclusion. Engage with a broader range of trusted community representatives with ties to groups such as the elderly and people living with disabilities to promote wider inclusion in household assessments.
- Develop a short and simple description of the targeting criteria and communicate this to communities to improve perceptions of fairness and increase general satisfaction with the response. Only with sufficient knowledge of the aid process can recipients provide actionable feedback. Ensure staff administering accountability mechanisms are fully briefed and able to respond to follow-up questions.
- Improve trouble-shooting mechanisms for CVA cards to ensure issues are fixed swiftly, and recognise that replacing faulty cards with in-kind aid will likely cause feelings of unfairness. Improving the ease of use will likely also make older community members feel more comfortable using CVA.
- Improve communication around all aspects of eligibility, aid distributions, and entitlements (transfer size, duration of assistance) to help recipients plan their spending.

- Utilise community leaders as a way of collecting feedback from and distributing feedback to communities. The last point is crucial: let communities know how their feedback was implemented, or why it could not be implemented.
- Systematically seek community perceptions and better leverage existing systems such as post-distribution monitoring to collect information on awareness of feedback mechanisms, satisfaction with services, and issues with distributions, among others. Promote accountability by more rapidly responding to this feedback. Follow up by communicating programme adaptation to the local communities.



**GROUND TRUTH
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Methodology

This study is based on 24 semi-structured interviews carried out with CVA recipients in Adamawa, Borno, and Yobe states in Northeast Nigeria. Interviewees were asked about their perceptions, thoughts, and recommendations on their CVA experience, particularly concerning aid modality, fairness, and community participation and inclusion. People we spoke to were asked to answer the questions from their own experience, as well as reflect more broadly on the questions from the points of view of others in their community. In this way, we are able to gather a wider range of views and recommendations, relevant to broader sections of society.

The interviews were designed to complement and expand upon an [earlier survey round](#) conducted with over 2,000 CVA recipients in September 2020.

We worked with three partners to identify CVA recipients in each state: the Danish Refugee Council in Adamawa, Save the Children in Borno, and the World Food Programme via their implementing partner CCDRN in Yobe. Each partner worked with local community leaders to identify eight interviewees with a 50/50 gender split. To ensure that we captured a range of CVA experiences, we selected recipients in Yobe state who had experience using different modalities (in this case, both unrestricted cash and e-vouchers), in Adamawa a community in which almost 100% of community members were CVA recipients, and in Borno an urban community who use the established voucher system 'Nagis'.

The table below shows the number of male and female respondents per LGA/state.

State	LGA	Aid programme	Male	Female	Total
Adamawa	Michika	Unrestricted cash Danish Refugee Council	n=4	n=4	n=8
Borno	Jere	E-vouchers Save the Children	n=4	n=4	n=8
Yobe	Bade	E-vouchers World Food Programme	n=4	n=4	n=8
	Total		n=12	n=12	n=24

Data was collected in Borno from 25-26 March, and in Yobe and Adamawa from 26-27 March 2021 by Fact Foundation, an NGO with a focus on research and data collection with operational bases in all three BAY states.

The survey was administered face-to-face and responses recorded using tablets and smartphones, and subsequently translated into English. Interviews lasted between 45 and 80 minutes each.

Enumerator training

We conducted three separate two-hour training sessions with each team in the three states between 17-19 March 2021. Trainers explained the research objectives of the survey before providing a training on conducting qualitative interviews, which included practical advice and problem-solving, how to use probing techniques, recording and note-taking, and finally practice interview sessions.

Challenges and limitations

The Cash Barometer focusses on the perceptions of people who receive cash and voucher assistance. Due to the nature of the survey, these results should not be interpreted as representing the views of all CVA recipients in the BAY states, but rather provide insight into issues faced, programming challenges, and highlight areas for improvement.

While enumerators were explicit in communicating that they did not work for aid providers and stressed that responses would not directly affect the aid they receive, people's perceptions of international NGOs may nonetheless have influenced their willingness to share their opinions fully and completely. This potential bias is mitigated as much as possible by explaining the role of Ground Truth Solutions to interviewees and making sure the interview is conducted in a private location.

Interviewees in each state receive CVA from a different aid provider, and a different modality of CVA. Bias due to differences in modality was mitigated as much as possible by designing the survey questions to allow for a more universal discussion. Interviewees were not asked to reflect about specifics of their programmes.

Annex: Targeting criteria shared with participants

Adamawa

Recipients receive unrestricted cash from DRC using a smart card loaded with electronic money. Each month UBA bank visits the communities selected by DRC and distributes the cash to beneficiaries using their smart card. Beneficiaries choose their own PIN code to access their cash assistance.

To determine who should receive cash assistance, DRC uses a household assessment approach. This means that they first determine which communities do not have sufficient access to food and then visit those communities. Each household is interviewed to measure their level of food insecurity and vulnerability. In Kwabapale, nearly all community members receive cash assistance from DRC. Those that are considered chronically food insecure are classified as very poor and receive 12 months' worth of assistance. Others receive cash assistance for only 6 months to support them during the lean season between June and November.

Borno

Recipients receive e-vouchers using a Nagis smart card from Save the Children. They work with vendors in the area who run shops, at which beneficiaries can spend their voucher whenever they want. The e-voucher allows them to spend 3,717 naira per family member and an additional top-up for fuel.

To determine who should receive e-vouchers, Save the Children uses a community-based targeting approach. That means that they work with communities to set up a committee that is trained to use Save the Children's selection criteria. That committee selects and registers beneficiaries and provides information to them. Save the Children's selection criteria used by the committee are based on vulnerability and include the poorest community members, people with little or no access to food, female and child-headed households, pregnant and lactating females, and a number of other indicators.

Yobe

Recipients receive e-vouchers from WFP. This means that each month vendors contracted by WFP visit the communities and put their goods on display. Targeted beneficiaries can then come to the distribution point in their community and select whichever items they want or need to the sum of 22,000 naira.

To determine who should receive e-vouchers, WFP and its partners use a community-based targeting approach. This means that community leaders and representatives set the criteria that determine vulnerability. This information is then provided to WFP and its partners, who rank community members from least to most vulnerable. WFP and its partners then select the most vulnerable who qualify for e-vouchers. This means that WFP and its partners rely on community leaders and representatives to help them decide who should receive e-vouchers.