

Respected but uninformed:

Feedback from cash and voucher recipients in Nigeria's BAY states

Borno, Adamawa, and Yobe states - December 2021



Introduction

Thirty aid providers, including national and international NGOs and UN agencies, provide monthly cash and voucher assistance (CVA) to over 2.2 million people in the BAY states.¹ Eighty-five percent of CVA is distributed unconditionally, delivered to recipients through cash handouts, vouchers, pre-paid cards, bank transfers, or mobile money.² In recent months, price hikes and the devaluation of the Naira since Covid-19³ have undermined the value of the aid.

Ground Truth Solutions (GTS) has been [collecting feedback](#) from CVA recipients in Nigeria since 2019. With input on priority concerns from the Maiduguri Cash Working Group (CWG), we have focused on several aspects of recipient experiences across the BAY states. Our 2020 survey revealed a troubling statistic: 72% of CVA recipients did not understand how agencies decide who receives aid.⁴ This was particularly concerning amidst growing needs and shrinking access to aid. The finding led our research team to examine how recipients perceive the fairness of a targeting process that they largely do not understand. We found that where more people understand the targeting criteria agencies use, they view aid delivery as fairer.⁵ Transparency and effective communication of the targeting process, therefore, seem to have wide-reaching, positive effects: people feel more informed, and they think the process is fairer. We believe this can, in turn, improve overall satisfaction with cash-based aid.

Scope

In this third round of surveys, we spoke with 1,899 people who receive cash and voucher assistance across the BAY states. We examined the importance of fairness and other aspects of how aid is provided, using a model based on customer satisfaction research.⁶ This model asserts that the quality of a service and how fair its users perceive it to be determine user satisfaction. While this may seem obvious and has been confirmed by our data, exploring the model further shows us exactly what explains varied (dis)satisfaction with a service. It also clarifies how humanitarian actors can improve services most efficiently. The survey also measured how perceptions have changed since previous rounds of data collection in September 2020.

This bulletin presents an overview of the findings from Ground Truth Solutions' survey of internally displaced people (IDPs), returnees, and host community members affected by crisis in Borno, Adamawa, and Yobe States (collectively known as the BAY states), Nigeria, who have received cash and voucher assistance (CVA) in the last six months.

The survey was carried out in September and October 2021 in the local government areas (LGAs) of Fufure (Adamawa state), Gwoza, Jere, Bama, and Maiduguri (Borno state), and Gujba, Damaturu, Bade, and Geidam (Yobe state).

The Cash Barometer is an independent accountability mechanism that combines standardised face-to-face surveys with qualitative approaches to enable CVA recipients to provide feedback and participate in decision-making.

Supported by:



¹ OCHA. November 2021. "[CVA static snapshot July-September.](#)"

² Ibid.

³ Al Jazeera. July 2021. "[Nigerian families struggle to survive as food prices soar.](#)" Gallery News; Izuaka, M. October 2021. "Forget Nigeria's slowing inflation — food prices still high". Premium Times Nigeria.

⁴ Ground Truth Solutions. November 2020. "[Cash Barometer Nigeria.](#)"

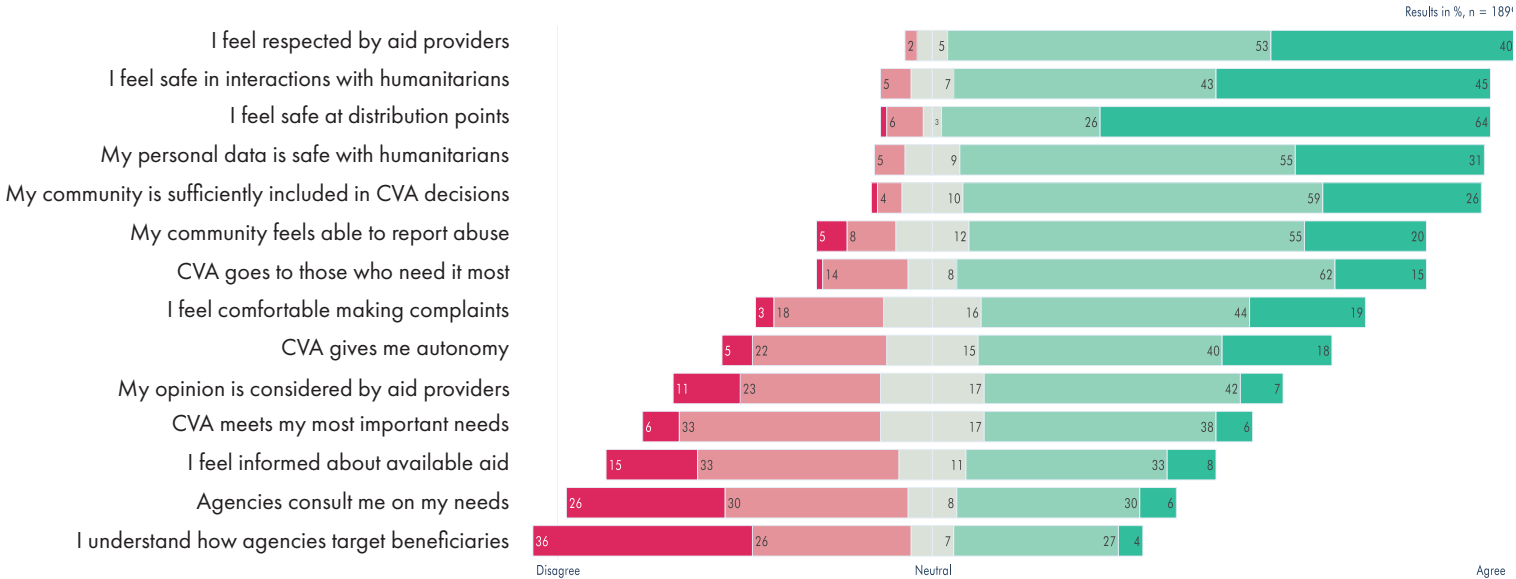
⁵ Ground Truth Solutions. June 2021. "[The key to fairness is inclusion.](#)"

⁶ Carr, C.L. March 2007. "[The FAIRSERV Model: Consumer Reactions to Services Based on a Multidimensional Evaluation of Service Fairness.](#)" Decision Sciences 38(1):107–130.

Findings

The perceptions of CVA recipients vary greatly regarding different aspects of their aid. We analyse recipient views on participation, information, safety, and relevance to better understand the remaining gaps and changes in perceptions of aid actor performance.

Level of aid recipients' satisfaction with various elements of aid



Few people feel like their opinions matter

Participation is key to quality and accountable aid.⁷ People tell us they generally feel respected by aid providers, but very few people feel that aid providers take their opinions into account.

Fewer people (49%) feel their individual opinions are considered by aid providers, and fewer still (36%) tell us that aid agencies have consulted them on their needs. However, although many were not personally consulted, 85% of people are satisfied with how their communities had been included in decision-making and planning overall.

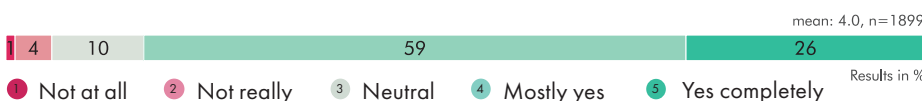
Do you feel like your opinion is considered by humanitarian staff?



Do aid providers consult you on your needs before providing CVA?



Do you feel that humanitarian actors sufficiently include your community in making decisions around CVA?



CVA programming in the BAY states⁸

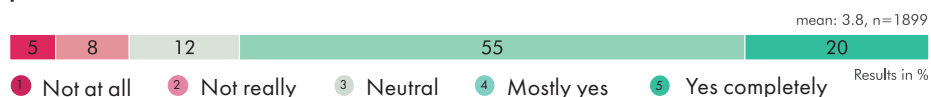
- 2.2M people reached monthly
- 72% in Borno
- 24% in Yobe
- 4% in Adamawa
- 85% unconditional
- 15% conditional
- 30 implementing partners

⁷ CHS Alliance, Group URD and the Sphere Project. 2014. "Core Humanitarian Standard on Quality and Accountability".

⁸ OCHA. November 2021. "CVA static snapshot July-September".

There is a similar distinction between the individual and community levels regarding complaints and feedback mechanisms: most people (75%) feel their community is able to report abuse by CVA providers and fewer (63%) feel comfortable making complaints individually.

Do you think people in your community feel able to report instances of abuse or mistreatment (such as sexual exploitation, physical assault, etc.) by CVA providers?



To what degree do you feel able to complain or ask questions about your CVA without fear of retaliation?

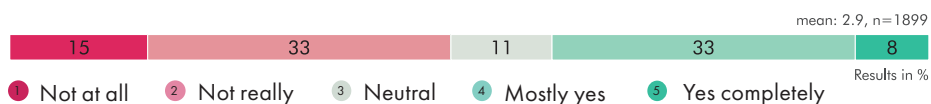


This distinction aligns with findings from REACH key-informant interviews in 2021: community leaders in Borno are more comfortable providing feedback to aid providers and have greater access to humanitarian workers than most aid recipients.⁹

Recipients lack adequate information

Too many recipients of cash and voucher assistance feel poorly informed. Access to information has an important and positive effect on peoples’ experiences of other aspects of their aid experience. Respondents who are more satisfied with communication are more likely to feel their opinions are considered by cash providers, that they understand aid targeting, and that their communities are included in decision-making.

Do you feel informed about the kinds of aid available to you?



While most respondents (66%) feel aid actors communicated well with communities about their plans and activities, this does not mean people feel sufficiently informed. Almost half (48%) of respondents do not know about the types of aid available to them. And a staggering 74% of recipients do not know how long they will receive transfers. Though we have seen a marginal improvement since our 2019 survey,¹⁰ these findings are still concerning: it is essential for cash recipients to know how long they will receive assistance in order to plan for the future and feel self-reliant.

What type of CVA do respondents receive in the BAY states?*

Adamawa

53% multi-purpose cash

55% cash for food

3% vouchers

Borno

18% multi-purpose cash

29% cash for food

70% vouchers

Yobe

37% cash for food

64% vouchers

*percentages do not add up to 100 as respondents could choose multiple answers

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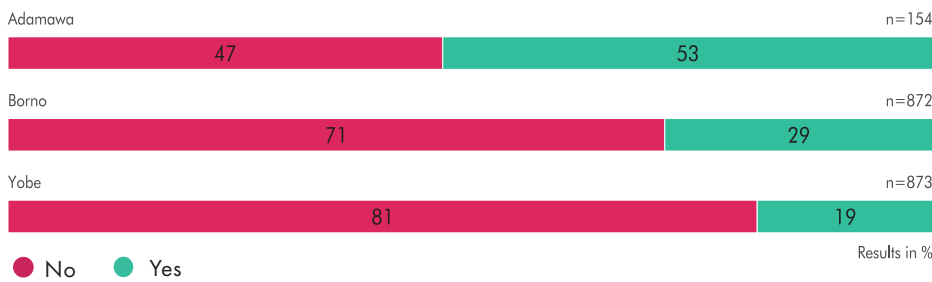
The purpose of this cash assistance is to be self-reliant. I started my business since that day; I now developed my business through buying and selling of livestock which was my previous business before the insurgency in my displaced community.”

- 20-year-old man in Borno

⁹ REACH. March 2021. [“Accountability to Affected Populations Situation Overview”](#).

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

Do you know how long you will receive CVA for?

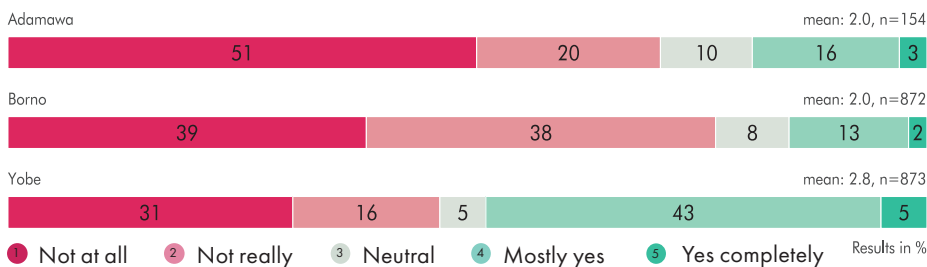


It is also concerning that people do not understand how targeting decisions are made in their communities. Most recipients (62%) do not understand why some people receive aid while others do not.

Our previous qualitative study revealed a preference among many that aid be given to everyone, even if it meant the amount would be lower as a result.¹¹ In this round, most people reported satisfaction that aid reached those who need it most (77%).¹²

Many respondents who feel dissatisfied consider it unfair that people in their community whom they view as less privileged do not receive aid, when they themselves do.

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



People feel safe in interactions with aid workers

Given the continuing attacks by non-state armed groups on both aid providers and aid recipients,¹³ it is vital that affected people feel safe enough to interact with humanitarian staff. The perception of safety is also a means of improving autonomy and the ability to meet basic needs.

People generally feel safe in their interactions with humanitarian workers (88%) and at distribution points (90%), with only slight variation between states. Beyond security, we found that the experience at *touchpoints* between aid providers and recipients strongly contributes to explaining overall levels of satisfaction. This means that where and how people are registered, how they wait or queue for aid,

Which delivery mechanism do respondents receive their CVA through in the BAY states?*

Adamawa

- 5% mobile money
- 99% cash
- 3% vouchers

Borno

- 12% mobile money
- 24% cash
- 63% vouchers
- 16% cash card

Yobe

- 1% mobile money
- 5% cash
- 63% vouchers
- 32% cash card

*percentages do not add up to 100 as respondents could choose multiple answers

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“Some people are more vulnerable than us. But they have not been selected for the programme, and we don’t know why.”

- 36-year-old man in Borno

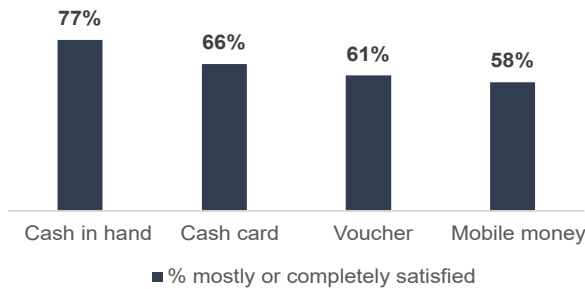
¹¹ Ground Truth Solutions. June 2021. [“The key to fairness is inclusion”](#).

¹² Please note, this figure is only representative of people who received CVA. Those who did not receive assistance may have a different perception of targeting fairness.

¹³ OCHA Nigeria. June 2021. [“Periodic Monitoring Report”](#).

how they experience the treatment of other people by aid agencies, and how their feedback is handled in those situations all have a strong effect on how they feel about the aid overall. Our respondents have mostly positive feelings about these aspects of CVA distribution, but the results vary widely by payment system (see figure below).

Percentage of CVA recipients who are satisfied with how CVA is distributed (by payment system)



Notably, a few respondents mentioned issues with their cash cards and requested that humanitarians investigate these problems and rectify their complaints. Some cited faulty cards and vouchers; others mentioned that although they or others in their community had been registered for assistance, their cards had never arrived. The majority of these issues were reported from IDPs in Borno and Yobe.

Other areas of concern included people saying that recipients were made to stand in the sun without shade for too long; COVID-19 safety measures were not adhered to at overcrowded distribution centres; and contact points were not as accessible to persons with disabilities and older persons, sometimes causing these groups to miss out on the registration. People also said that registrations often took place when people who worked on farms – which is a significant livelihood for the majority of the population – were not available, resulting in them missing the opportunity to register.¹⁴

Cash and voucher assistance supports autonomy

Rising prices for certain goods in markets and the depreciation of the Naira are of serious concern to those in need of cash and voucher assistance. As seen in previous rounds, these concerns have led some to ask for in-kind aid instead of CVA. But not knowing why and for how long they receive transfers can undermine their effectiveness.

Across payment systems, 39% of CVA recipients tell us that the aid they receive is sufficient to meet their most important needs. However, despite not fully meeting their needs, most people (58%) say the aid they receive gives them greater autonomy. This is one consistently positive feature of cash and vouchers as a form of aid.

“

There is a long queue. Some people spend hours before they get their money and there is no shade.”

- 31-year-old man in Borno

How frequently do respondents receive their CVA in the BAY states?*

Adamawa

82% one-off

8% monthly

10% less than monthly

Borno

18% one-off

29% monthly

70% less than monthly

Yobe

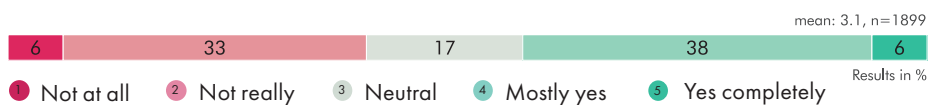
37% monthly

64% less than monthly

*percentages do not add up to 100 as respondents could choose multiple answers

¹⁴ Ground Truth Solutions. November 2020. “Cash Barometer Nigeria”.

Does the CVA you receive cover your most important needs?



The question of aid relevance is closely linked with information and communication, as people may not be fully aware of available aid for their needs. For example, many respondents to our survey expressed a wish for higher transfer values or additional support to improve their livelihoods, such as skill-building grants for women and girls, cash for starting new businesses, and additional funds for farming equipment for people to gain autonomy. Informing affected people regularly about the scope of existing humanitarian interventions can help manage such expectations. More systematic processing of feedback and referrals can help guide people to the support they need elsewhere.

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“People who have the same challenges as me don’t have the opportunity to receive the aid I received.”

- 27-year-old man in Adamawa

Recommendations

Focus on better communication and user experience, especially where other options to improve programming are limited

Because recipient perceptions of fairness have such a strong effect on perceived quality, raising their overall awareness of key aspects of CVA programmes and targeting could provide a powerful lever for aid actors to optimise their programmes. This should include communication about the limitations of what those aid programmes can realistically achieve.

Our research also shows that while most recipients complain about insufficient transfer values and rising prices – factors that often lie outside the influence of aid providers – an effective way to start improving CVA programmes is by focusing on the interactions with recipients and non-recipients at distribution points. Such interactions offer opportunities to optimise the information flow and inform recipients of cash transfers about their entitlements as well as ways to communicate with aid agencies.

Interagency groups like the CWG would be well placed to collate and disseminate information that raises the awareness of available aid beyond any individual agency's projects. Aid actors, in collaboration with national organisations, financial service providers, and partners should do more to inform their constituents – even about the CVA programmes of other agencies. Donors have a similarly important role to play by making funding for communication and its coordination at interagency level available. Rather than seeing communication as a “nice to have,” they should track communication results just as they would monitor other project outcomes.

Listen to affected people more systematically

Emphasising the importance of accountability to affected people, the 2021 Humanitarian Response Plan (HRP) for Nigeria set out an objective to “manage expectations through community meetings and outreach in key field locations,” as well as to provide training for humanitarian workers and sector leads so they can engage communities effectively (p. 41).¹⁵ Our findings underline the importance of such efforts, but the feedback from communities calls into question their effectiveness thus far.

A more systematic and renewed effort seems necessary. As a first step in this direction, we recommend increasing the extent to which aid actors monitor their performance based on the perceptions of affected people. Part of this is introducing measurable indicators around topics of fairness and information in the HRP for 2022. Such indicators could serve as a benchmark for individual agencies to monitor, and to track collective performance of the humanitarian response. While the country team should agree on final collective metrics, they should be formulated at the outcome level and could include the following indicators tracked by Ground Truth Solutions:

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“We need humanitarians to provide ways to learn how to start businesses or to give us capital so we can take care of our needs ourselves.”

- 51-year-old man in Borno

“

“They should be informing us properly before coming. Sometimes when they come, we aren't around. Or they can even help us with a contact we can call at our convenience.”

- 35-year-old woman in Adamawa

“

“Feedback mechanisms should be improved in this community so we can complain on any challenges and the type of aid we need..”

- 27-year-old man in Adamawa

¹⁵ OCHA. March 2021. [“Humanitarian Response Plan: Nigeria”](#).

Indicator	2020 survey	2021 survey	2022 suggested objective
Recipients who feel informed about aid available	59%	41%	70%
Recipients who feel they know how aid agencies decide who receives aid	28%	31%	50%
Recipients who know how long they will receive aid	20%	26%	50%
Recipients who feel their aid makes them more autonomous/in control of life choices	51%	58%	70%
Recipients who say the aid they receive covers their most important needs	42%	44%	60%

Many of these indicators show room for improvement, as demonstrated by the findings from this and previous surveys. While improvements have been small from 2020 to 2021, they point in the right direction for every indicator except feeling informed about available aid. At the same time, conditions under which CVA interventions are implemented remains challenging. Aid agencies implementing cash and voucher programmes still face bureaucratic constraints in managing cash transfers, and limitations on cash movement and access put in place by the military, to name only two barriers. Despite these challenges, the members of the Cash Working Group and other relevant actors should use the opportunity of the HRP planning process to set clear collective objectives, however modest they may have to be. Under the Cash Barometer project, Ground Truth Solutions stands ready to accompany this effort and the monitoring of progress in 2022, and to support individual agencies with their own processes to use feedback systematically.

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“I don't feel good whenever my close neighbours don't receive aid due to the problems they have that still haven't been resolved.”

- 36-year-old woman in Borno

Methodology

The sample (n=1,899) was designed using a three-stage sampling strategy, taking the three BAY states (Borno, Adamawa, and Yobe) as the first administrative breakdown, followed by local government areas (LGAs) per state, and finally, several sample sites per local government area (LGA). LGAs were selected based on access and considering both information from the International Organisation for Migration (IOM) Displacement Tracking Matrix (DTM) round 36 Site Assessments and Location Assessments and the Cash Working Group's dashboard of ongoing cash interventions. In all states, LGAs selected were accessible areas with the highest prevalence of CVA programming, as indicated by the Cash Working Group.

For Borno and Yobe, four LGAs were selected per state, based on probability proportional to size. Within each LGA, eight sites were selected, again using probability proportional to size sampling. With a sample size of 26 interviews per site, we aimed for an overall sample of 208 per LGA, 832 per state and 1,664 in total for Borno and Yobe. Due to the reduced cash activities in Adamawa, the sample size was limited to 150 in only one LGA (Fufore), given that total recipients in the state number only 1,400.

State	Local Government Area	Sample
Adamawa	Fufore	154
Borno	Gwoza	213
	Jere	214
	Bama	208
	Maiduguri	237
Yobe	Gujba	219
	Damaturu	225
	Bade	216
	Geidam	213
Total		1,899

The sample selected consenting adults over the age of 18, who had received CVA in the last six months, and was designed to achieve a 50:50 male–female split. In terms of status groups, we sampled for 43% IDP, 20% IDP returnee, and 37% host community respondents.

Data was collected from 23 September to 10 October 2021 by Fact Foundation, an NGO with a focus on research and data collection and operational bases in all three BAY states. The survey was administered using tablets and smartphones and made available in English, Hausa, Kanuri, and Shua Arabic.

This round of data collection has been characterised by access constraints caused by ongoing conflict and COVID-19. Nevertheless, in-person data collection was possible with social distancing measures. While data collection was not significantly affected, the voices of individuals in hard-to-reach areas naturally represent a missing perspective.

For a more detailed breakdown of the results from this round, please contact Amanda Panella: amanda@groundtruthsolutions.org