Mapping Linkages of Humanitarian Cash Transfers and Social Protection in Borno, Adamawa and Yobe (BAY) States, North East Nigeria – Executive Summary

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BASIC – BETTER ASSISTANCE IN CRISIS

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BASIC aims to tackle bottlenecks at global and country level that prevent greater use of social protection approaches in crises through two components:

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- Research – To build a robust evidence base, research that strengthens both global and country-specific learning on using social protection approaches to respond to crises, in different contexts, and the costs and benefits of such approaches.

BASIC Technical Assistance Services are delivered through the Expert Advisory Call Down Service (EACDS) – Lot B, managed by DAI, that delivers high quality support to UK Government across a wide range of development and humanitarian challenges such as programme design, risk and contingency financing, understanding changing systems and strategic integration of humanitarian action and development.

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This mapping assignment on linking humanitarian cash transfers and social protection systems in Nigeria is best understood in the context of the first World Humanitarian Summit (WHS) in May 2016. Specifically, the WHS served as a global call to action to galvanise and deepen commitments to reduce the excessive levels of suffering in the world. It also marked a notable moment as it led to a global drive to take forward the Agenda for Humanity, a plan that sets out the changes required to alleviate suffering and reduce vulnerabilities worldwide. Key initiatives launched at the Summit include: (1) New way of working to better link work across the development humanitarian nexus; and (2) Grand Bargain on improving humanitarian efficiency and effectiveness, with a commitment to “increase social protection programmes and strengthen national and local systems and coping mechanisms in order to build resilience in fragile contexts”.

The Abuja-based Cash Working Group (CWG), a strategic group on cash and vouchers assistance (CVA), coordinates the implementation of cash transfer programmes in north-east Nigeria with a particular focus on Borno, Adamawa and Yobe states (BAY states). This focus is due to the ongoing Boko Haram insurgency which has resulted in a humanitarian crisis in some local government areas (LGAs) within these states. In line with the global commitment to link humanitarian cash transfers with social protection, the Abuja CWG initiated discussions in May 2018 to determine how to link humanitarian cash transfers with the national social protection systems. The discussions led to a proposal to undertake a mapping exercise of the ongoing humanitarian cash transfers and social protection programmes in the BAY states as a first step towards identifying potential linkages. It is expected that the findings from this report will form the basis for consultations among a range of stakeholders to identify ways to coordinate the implementation of cash programming, including linkages with social protection emergencies.

**Methodology**

The methodology comprised of the following elements: (1) desk review of relevant literature; (2) 46 stakeholder consultations with selected government agencies, donors, United Nations (UN) agencies, the Food Security Sector and International Non-Governmental Organisations (INGOs) in Abuja and the BAY states; (3) debriefing workshop with the members of CWG in Abuja to present initial findings and results of the consultations and to obtain feedback; and (4) preparation of a comprehensive report.

**Social Protection in Nigeria**

There is a range of social protection interventions currently being implemented in Nigeria, which aim to address the multi-dimensional nature of poverty and vulnerability. This includes both income poverty and non-monetary poverty, and the interventions aim to respond to the priorities outlined in the Federal Government of Nigeria’s (FGN) Economic Recovery and Growth Plan as well as the National Social Protection Policy.

A key social protection programme is the National Social Safety Set Project (NASSP), a Government of Nigeria programme that is supporting the development of the National Social Registry (NSR) and the National Cash Transfer Programme (NCTP). Additionally, the National Social Investment Programme (NSIP) is a portfolio of programmes created in 2015 and launched in 2016 by the FGN to deliver socio-economic support to the poorest and most vulnerable Nigerians. The NSIP’s five key programmes, comprise of the National Cash Transfer Programme, Youth Empowerment and Social Support Operations (YESSO), Government Enterprise and Empowerment Programme; N Power, and the Community Social Development Project (CSDP). Non-NSIP programmes with a focus on cash transfers include the Child
Development Grant Programme and the Scaling Up Nutrition in Yobe programme, both funded by the UK Department of International Development (DFID). There are other cash-transfer focused social protection programmes that are funded by UNICEF and the European Union.

Humanitarian Response in the BAY States

The Humanitarian Response Strategy (HRS, 2019-2021) underlines the response in the BAY states. The strategy highlights that there are 7.1 million people in need of humanitarian assistance in the BAY states in 2019; this represents 53% out of a total population of 13.4 million. The Strategy targets 87%, or 6.2 million of the people in need, with a budget of US$848 million. The 7.1 million people in need of assistance consist of 2.3 million girls, 1.9 million boys, 1.6 million women and 1.3 million men. Approximately 1.8 million people are internally displaced. Humanitarian support is provided to all those in need such as Internally Displaced Persons (IDPs), non-IDPs and communities hosting IDPs. Humanitarian assistance is normally provided for a limited period, typically between 6 to 12 months. The protracted nature of the crises in north-east Nigeria puts pressure on all partners to find new approaches to support those in need. Alignment with social protection systems and engagement with social protection actors has been prioritised as an approach to explore.

Key Findings

Key Stakeholders in the Social Protection and Humanitarian Sectors. The principal humanitarian and development actors in Nigeria comprise of government at federal and state levels, donors, UN agencies, INGOs and to some extent national NGOs. The number of partners participating in the humanitarian response in the BAY states is 69.

Types of Interventions. The humanitarian cash transfer programmes of UN agencies and INGOs cover a range of objectives in different sectors: cash for food and food security; multipurpose cash; cash for livelihoods; cash for WASH; cash for work; and cash for shelters.

The social protection programmes with a focus on cash transfers include: cash for work; unconditional cash grants; conditional cash grants; advocacy for state-level social protection policy and providing training on social protection for civil society and media; and skills training/productive inclusion.

Targeting and Registration. There are a range of targeting instruments and registration processes that have been employed by stakeholders delivering humanitarian cash and social protection. The registration for programmes involving electronic payments generally requires the collection of biometric information. For household-based payments, the general trend is to capture the details of the caregiver and/or an alternative caregiver. In other cases, information about the next of kin is captured. Payments involving the transfer of money to beneficiary bank accounts necessitates the opening of bank accounts with the bank chosen by the programme. Beneficiary cards that are chip enabled are provided for most programmes which are used to verify the identity of beneficiaries. A few social protection interventions mine their beneficiaries from the NSR and the Unified Registry of Beneficiaries (URB-database for IDPs and managed at the state level). These include YESSO and NCTP.

Many INGOs use community-based targeting for their cash for work and livelihood interventions while others apply the profile method, which is based on a set of indicators and scoring system.

Payment Approaches. A range of payment approaches are in use by humanitarian and development actors. Several stakeholders are also currently undertaking assessments to inform the payment approach to adopt. For example, COOPI- an implementing partner for the EU-funded Building Resilience in Complex Crises project will be mapping the financial service providers in Yobe. The World Food Programme is currently undertaking a feasibility study on mobile cash. Key current payment approaches are: cash through mobile operators; cash in
envelopes; bank transfers; paper vouchers; electronic vouchers; Red Rose platform – food and cash vouchers: mobile wallets with debit card; vouchers and debit cards.

**Size of Transfer.** The transfer amounts appear to be better aligned than one at first glance would expect. The amount agreed for NCTP is N5,000 (£11) per month. This amount is assumed to be per household as only one beneficiary per household is assumed to be eligible. Other projects such as the DFID-funded nutrition projects in Yobe State (INP+ and SUN) are using the same amount. In an emergency setting, ICRC is paying N20,000 (£44) per household per month. This is based on a Minimum Expenditure Basket (MEB) defined by ICRC as N17,000 (£37) per household per month plus a compensation for some essential expenditures. The MEB is defined as what a household requires in order to meet basic needs – on a regular or seasonal basis – and its average cost. A MEB is useful in operations where the organisations respond with cash-based transfers to meet a set of basic needs through a multipurpose-cash intervention.

Save the Children considers the need to cover 70% of the daily calorie intake as a standard and arrives at a transfer amount of N3,522 (£8) per capita per month. Assuming an average household size of five people, this amount is in the same range as the MEB and the ICRC’s transfer. Other organisations including ACF, ZOA and Catholic Relief Services (CRS) are using comparable amounts. The transfer amount starts to differ when the cash transfer is provided for a different purpose such as livelihoods or cash for work.

**Recommendations and Next Steps**

Although the humanitarian crisis in the north-east is by no means over, the time seems ripe to intensify collaboration on the delivery of cash transfers along the humanitarian development nexus. With the PCNI transitioning to the NEDC, it appears that the NEDC will take up a leading role in the development process of the north-east. The willingness for increased coordination and collaboration contrasts with the day-to-day realities. For example, humanitarian organisations on the ground often have little information on the policies, plans and programmes of state and federal governments. When it comes to cash, the CWG plays an important role, but there are few initiatives for joined up activities beyond the CWG.

Taking the process further requires an approach that consists of three elements: understanding, dialogue and alignment. Information sharing is the first step. The initial understanding derived could then be enhanced through dialogue and entry points for linking activities could be further explored. Entry points and specific recommendations for collaboration on humanitarian cash transfers and social protection are discussed below based on seven areas as follows: (1) targeting and registration; (2) payments; (3) size of transfers; (4) monitoring, evaluation and learning; (5) capacity for humanitarian cash transfers and social protection; (6) the institutional dimension of the humanitarian development nexus; and (7) coordination.

**Targeting and Registration**

- CWG to develop protocols to guide the use of the URB among humanitarian actors to ensure it is in line with humanitarian principles.

- Humanitarian stakeholders can participate in the NSR High Level meetings to better understand the current coverage of those on the database and NASSCO’s rollout plan to put more people on the database, particularly as it concerns the BAY states. This will help to determine the extent to which the NSR is fit for purpose the database may be to the range of target groups for humanitarian actors.

- Humanitarian actors can engage with the NCTO to establish where there may be overlaps in existing beneficiary lists to determine current gaps to adequately cover those affected by the crisis.
The lessons learned during the process of the URB being integrated in the NSR should be documented as these lessons will be useful for other projects/programmes to consider when trying to align their existing registries or when designing new registries.

Payment Approaches

- A payment approach that can be recommended to all does not exist. Humanitarian actors may wish to harmonise payment approaches if it can help them to negotiate better rates with Financial Service Providers (FSPs). Based on general trends observed, such as availability of markets, presence of FSPs and mobility constraints of payment recipients, organisations ultimately need to make their own judgement.
- CWG to link up with the Social Protection Sector Working Group (SP-SWG) to undertake a joint review of the current payment approaches and to identify the FSPs operating in the BAY states through a comprehensive mapping exercise.
- CWG could take the initiative to ensure that the relevant information, i.e. regulations issued by the Central Bank of Nigeria, the Economic and Financial Crimes Commission and others, is shared with its members and is kept up to date.

Size of Transfer

- Humanitarian organisations implementing multi-purpose cash transfers are advised to harmonise their size of transfer with the MEB guidance shared by CWG (note: this does not apply to other types of cash transfers such as livelihood grants).
- In the context of early recovery, project and programme implementers need to establish whether the purpose of the transfer is humanitarian, livelihood building or providing a safety net, and set transfer amounts accordingly.
- In a development context, it is recommended that regular social protection cash transfers provided for safety net purposes to the extreme poor and most vulnerable are aligned with the NCTP base value.

Monitoring, Evaluation and Learning

- Development of sectorial M&E frameworks: Sectorial M&E frameworks will help inform and guide the activities of the actors in the sectors and facilitate the process of working towards a common objective. It is suggested that this framework includes clear indicators to track progress.
- Document lessons and learning from programme implementation and share the lessons as appropriate. Efforts should also be made to share lessons from monitoring and evaluation exercises—this can be through dissemination events that can encourage a dialogue.
- Undertake joint monitoring events: To enhance understanding, stakeholders may want to consider “joint” monitoring events when appropriate. This would involve a social protection stakeholder and humanitarian actor operating in the same state/LGAs undertaking their monitoring at the same time.

Capacity Building and Policy Development for Humanitarian Cash Transfers and Social Protection

- Policy and capacity development are responsibilities of the government. The government would therefore in most cases assume the lead. The Yobe experience, supported by DFID and ACF, could serve as an example for building similar capacities in Borno and Adamawa states. It is suggested that under government leadership DFID, together with UNICEF, World Bank and possibly others, supports initiatives for policy
development and enhancement of capacity on cash transfers in the BAY states and beyond.

- Humanitarian cash and social protection policy and capacity development requirements are discussed in the context of both the CWG and the SP-SWG to improve the linkage.

- Ongoing engagement of social protection and humanitarian actors. The social protection actors could be involved in the development and review of the next humanitarian plan. Similarly, the humanitarian actors could take part in the next review of the National Social Protection Policy.

- A case can be made for FGN to not only support the demand side especially consumable goods, but also to target support to specific supply side actors such as vendors or producers who have an important role in scaling up activities in the north-east to ensure that services and goods are available, and for cash to be able to contribute to social protection.

**Institutional Dimension of the Humanitarian Cash Transfer – Social Protection Linkage**

- OCHA to maintain its coordination role for the CWG because OCHA’s global mandate to coordinate humanitarian needs assessments and response puts the agency in a neutral position to provide leadership towards the CWG as they are not a direct implementer. At the same time, it is also recommended that the plans and discussions between the CWG and NEMA and SEMA for the two government bodies to chair the working group be taken forward to promote the government’s leadership and ownership of the working group in line with localisation agenda. It will also empower NEMA and SEMA to engage relevant national and state agencies/ministries to promote the HSP nexus.

- Assess the feasibility and have quarterly meetings between representatives of CWG, PCNI/NEDC and SP-SWG in Maiduguri.

- Assess the feasibility and hold an annual Coordination Forum with PCNI/NEDC, MBNP, NEMA, NASSCO/NCTO, Donors and Development Partners.

- Clarify the roles of NEMA and SEMA at the state level in light of the overlaps that were identified.

**Coordination**

- The CWG at the federal and state levels are encouraged to share their work plans with social protection partners and, where possible, revise work plans to provide clear roles for members to promote active engagement/ownership and closer working relationship between humanitarian and social protection actors.

- Identify forums to share and promote learning: It is suggested that stakeholders identify key forums and platforms to share learning. As a start, the CWG at both federal and state-level can begin to invite more social protection stakeholders to specific meetings where learning will be shared to begin to enhance understanding and build dialogue between the two sectors. DFID and other donors could fund the learning forums.

- Establish thematic sub-committees under the CWG based on the seven areas of recommendations outlined in order to identify precise processes for implementation of the recommendations. Each sub-committee should include social protection and humanitarian actors to promote a closer working relationship between the two sectors.