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THE ROLE OF HUMANITARIAN CASH AND VOUCHER ASSISTANCE (CVA) OF NON-GOVERNMENTAL ORGANIZATIONS (NGO) IN DRIVING FINANCIAL INCLUSION IN NIGERI

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To cite this article: Ogunride, Y.O. (2024). The Role of Humanitarian Cash and Voucher Assistance (CVA) of Non-Governmental Organizations (Ngo) in Driving Financial Inclusion in Nigeria. *Focus on Research in Contemporary Economics (FORCE)*, 5(2), 737-761.

To link to this article: <https://www.forcejournal.org/index.php/force/article/view/117/86>



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Published online: 01 December 2024.



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THE ROLE OF HUMANITARIAN CASH AND VOUCHER ASSISTANCE (CVA) OF NON-GOVERNMENTAL ORGANIZATIONS (NGO) IN DRIVING FINANCIAL INCLUSION IN NIGERIA

Omoniyi Yemi Ogunrinde *

ABSTRACT

This research investigates the impact of humanitarian cash and voucher assistance (CVA) on financial inclusion in Nigeria, a developing country grappling with numerous humanitarian crises. The study highlights the shift from traditional in-kind aid to CVA, emphasizing how this approach aids recipients' autonomy and dignity. Through a quantitative research approach involving a survey with 13 NGOs operating in Nigeria, the research examines the role of CVA in enhancing economic empowerment and financial inclusion among affected populations. Findings suggest that CVA significantly contributes to financial inclusion by allowing recipients to prioritize their needs, thereby improving their economic and social welfare. The study underscores the importance of NGO involvement in implementing CVA programs effectively. Limitations include a narrow sample scope and the inability to employ mixed-method approaches due to time constraints. Future research should expand the sample size and explore the long-term impacts of CVA on economic empowerment and financial inclusion.

KEY WORDS:

Financial inclusion, Economic empowerment, Humanitarian aid, Nigeria

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1. INTRODUCTION

Developing countries face significant social and economic challenges that greatly impact the standard of living. According to Vogel et al. (2022), providing aid to people affected by various issues, including disasters, is an effective and humane approach to humanitarian assistance. This aid ensures that people can access basic necessities during their most challenging times while maintaining the dignity that supports their recovery. Humanitarian assistance is delivered through various approaches, all aimed at ensuring that those in need receive the necessary support.

The term "humanitarian cash and voucher assistance" (CVA) refers to all programs involving cash transfers and vouchers for services and goods directly provided to aid recipients. Humanitarian non-governmental organizations use this approach to deliver needed cash or cash vouchers to those in need. CVA grants recipients' freedom and autonomy, allowing them to obtain necessary services or goods through these programs. Since people's needs vary, CVA enables them to prioritize and satisfy their most vital needs first. This system is expected to replace in-kind distribution, such as food or product distribution, which was previously the norm (Lawson-McDowall et al., 2021). With evolving humanitarian aid systems and greater consideration for the needs of those requiring assistance, there has been a significant shift towards humanitarian CVA. This change is seen as a major improvement, particularly in developing financial aid systems in developing nations and contributing to financial inclusion, ultimately improving the situation of people during disasters or those in need of aid.

Nigeria is a developing country that has received extensive humanitarian aid in recent years. The evolving models of humanitarian aid necessitate increased transparency and integrity in the use of funds. Nigeria has been significantly affected by conflicts, particularly in the northern regions, due to insurgent groups (Vogel et al., 2022). Additionally, the country faces other humanitarian crises, such as floods, highlighting the urgent need for aid.

Enhancing financial inclusion in Nigeria requires careful consideration of how humanitarian cash and voucher assistance (CVA) from non-governmental organizations (NGOs) impact economic prospects. This research aims to examine the role of humanitarian CVA from NGOs in driving financial inclusion in Nigeria, assessing its significant influence on the country's economic development and the overall financial inclusion of the population.

Humanitarian assistance has been crucial in helping developing countries cope with natural disasters and humanitarian crises. Nigeria, in particular, faces extensive humanitarian challenges, especially in the northeastern region, which has been severely impacted by conflicts. According to Furdova et al. (2017), humanitarian assistance has evolved significantly, with new models now focusing on cash and voucher assistance (CVA) for affected communities. Burton (2020) highlights the convenience, enhanced autonomy, and independence this model offers in distributing aid across developing nations.

Despite its advantages, there has been limited research on humanitarian CVA and its application in modern humanitarian aid schemes. The significance of CVA is under-researched, particularly with the shift towards providing non-material aid and allowing for greater autonomy in assistance, which promotes financial inclusion and equity among affected communities, especially in Nigeria. Existing research has primarily focused on humanitarian CVA, with less emphasis on its contribution to improving the financial status of affected communities in developing countries, particularly Nigeria.

This research aims to fill that gap by evaluating the application of humanitarian CVA in Nigeria. It will provide a contextual analysis of how this model of humanitarian assistance can enhance and improve the overall welfare of affected communities through financial inclusion.

The study aimed to determine the role of humanitarian cash and voucher assistance (CVA) in promoting financial inclusion by influencing key economic aspects of humanitarian aid in developing countries, with a specific focus on Nigeria. The research sought to understand the different perspectives of various NGOs on the application of humanitarian CVA and how it significantly enhances the autonomy and financial independence of those in need. Additionally, the study analyzed how humanitarian CVA impacts financial inclusion in Nigeria and other developing countries.

The research questions were crucial in guiding the progress and development of the study. These questions provided a critical framework for the overall research. The following research questions, focused on the study's subject, were formulated:

1. What is the impact of humanitarian cash and voucher assistance (CVA) on improving financial inclusion among affected Nigerians?
2. What role do NGOs play in facilitating humanitarian CVA to enhance economic empowerment through financial inclusion in Nigeria?

The primary objectives of the research focused on evaluating the role of humanitarian cash and voucher assistance (CVA) provided by non-

governmental organizations in improving the economic welfare of the underprivileged and those facing humanitarian crises in Nigeria. The main objectives guiding the research were:

1. To determine the role of humanitarian CVA programs in Nigeria in promoting financial inclusion and economic empowerment among those in need.
2. To identify the main CVA practices undertaken in Nigeria and their connection to financial inclusion.
3. To assess the importance and impact of humanitarian CVA on individual and socio-economic development in Nigeria.

This research makes an important contribution to knowledge, particularly in terms of how humanitarian Cash and Voucher Assistance (CVA) influences various aspects of humanitarian aid (Adeakin et al., 2021). The primary objective of the study is to provide extensive insight into the significance of humanitarian CVA in promoting financial inclusion among affected communities in need of humanitarian aid. Numerous NGOs from different parts of Nigeria offer extensive humanitarian aid. With an estimated 40% of the world's non-governmental organizations (NGOs) providing humanitarian aid to African countries, including Nigeria, it is critical to understand the model of humanitarian aid that can be pivotal not only in addressing emergency situations but also in assisting communities in Nigeria (Burton, 2020).

This research highlights a crucial knowledge gap by exploring the provision of humanitarian aid through CVA, particularly its implications for developing financial inclusion structures. In addressing the needs of those in crisis, it is essential for NGOs and other stakeholders to understand how the humanitarian CVA model works and how it can enhance the financial autonomy of individuals. This, in turn, can empower them to make financial decisions that positively impact their social lives and improve their standard of living in the long term.

The research was significant and critical in providing crucial insights regarding the research objectives. However, the study faced limitations, including time constraints, especially given the need for extensive monitoring and analysis of how the humanitarian Cash and Voucher Assistance (CVA) model applies in real-time situations. While important data was obtained in line with the research objectives and questions, additional time would have been beneficial for more extensive observational and empirical data collection.

Another limitation was the lack of adequate foundational studies on the application of the humanitarian CVA model to enhance financial inclusion among Nigeria's affected communities. The existing studies on this subject were insufficient, affecting the overall conceptual analysis of the data. To ensure more

effective research, future studies should focus on quantitatively understanding the correlation between the CVA model and financial inclusion, utilizing expansive data.

Additionally, this study was limited to Nigeria, so future research should examine the geographical application of the CVA model in developing countries globally to gain a broader scope and understanding of the correlation.

2. LITERATURE REVIEW

2.1. The Dynamic Concept of Humanitarian Aid

One critical area of study in the humanitarian aid system is the concept of financial inclusion, which has become a growing concern for developing countries, particularly Nigeria. Humanitarian aid significantly improves the welfare of people in Nigeria who are affected by various disasters and the ongoing conflict that has displaced many families. This study conducts a critical literature review to better understand the concept of humanitarian cash and voucher assistance (CVA) and its positive impact on financial inclusion among those affected.

Humanitarian CVA is a modern concept that has found extensive application among NGOs and humanitarian organizations. It is seen as an effective approach to providing aid to those in need without compromising their financial priorities or objectives (Vogel et al., 2022). The concept of humanitarian aid has been highly dynamic due to the evolving methods used by non-governmental organizations (NGOs) to assist those in need.

There has been a shift in the perspective of humanitarian aid in developing countries toward a more sustainable approach that better supports those in need. This change in how humanitarian aid is administered reflects evolving priorities and the needs of the people. Traditionally, aid has focused on addressing basic needs, but there is now an increased emphasis on developing more tangible and lasting solutions. This evolution in humanitarian aid is important because it also promotes financial inclusion and enhances the lives of those affected by disasters worldwide. By focusing on these aspects, humanitarian aid is becoming more effective and better suited to address both immediate and long-term needs.

2.2 Humanitarian Aid in Nigeria

In Nigeria, numerous non-governmental organizations provide aid, particularly in response to the conflict in the northeastern regions that has persisted for several years. This conflict, marked by attacks from insurgent groups, has significantly impacted the local populations. It is estimated that about 8.5 million

people have been displaced by the ongoing violence in the northeast, prompting extensive efforts to provide humanitarian aid to sustain those affected. Additionally, there are approximately 2.2 million internally displaced persons in Nigeria, along with another 1.5 million returnees who have gone back to their displaced regions but still lack essential basic amenities, affecting their livelihoods.

According to Adeakin et al. (2021), there is a lack of effective efforts to establish a workable system of aid provision in Nigeria. Issues such as lack of transparency and corruption have deterred many NGOs from offering the critical aid needed by displaced Nigerians. Furthermore, there is a growing concern that humanitarian aid should be based on a model that aligns with the economic capabilities of individuals and is prioritized according to their most urgent needs. According to Abdulazeez Malefakis (2022), improving lives through humanitarian aid based on cash and voucher assistance (CVA) aims to elevate living standards by empowering recipients to use the provided cash or vouchers as they see fit. This approach allows individuals to address their most pressing needs according to their unique circumstances. However, in Nigeria, the situation is further complicated by a lack of understanding of the recipients' priorities, making it challenging to provide effective services or goods-based aid (Adeakin et al., 2021). A crucial aspect of effective aid is accurately identifying and addressing the immediate needs of those receiving assistance. Despite the current challenges, implementing a support-based approach to humanitarian CVA, which prioritizes the welfare and autonomy of the recipients, is more effective. This approach allows individuals to determine and satisfy their most urgent needs, adhering to the principles of enhancing autonomy and prioritizing recipient-determined needs.

2.3 Financial Inclusion and the Concept of Humanitarian CVA

Extensive research has been conducted on humanitarian cash and voucher assistance (CVA), particularly regarding its use by humanitarian organizations in developing countries and regions in need. According to Vogel et al. (2022), financial inclusion involves providing banking or financial services to individuals, aiming to ensure that everyone in society can access financial aid and related financial services. Financial inclusion is crucial because it fosters social growth by making banking and financial services accessible to all individuals, regardless of their social class or status.

However, it is important to recognize that humanitarian aid focuses primarily on helping people and establishing support systems for those in need. The goal of NGOs promoting financial inclusion is to ensure that populations receive

financial assistance, thereby promoting economic growth among the underprivileged. This approach ultimately contributes to economic development by improving the financial status of disadvantaged communities.

The primary objectives of enhancing financial inclusion for those in need and requiring humanitarian aid are based on factors specific to the situations faced by these individuals. In Nigeria, the main challenges affecting communities include population displacements and a lack of basic commodities such as food and shelter. However, modern humanitarian aid perspectives have shifted, particularly in how humanitarian issues are approached and whether aid should be limited to the provision of basic needs in the form of goods and services (Lawson-McDowall et al., 2021).

The concept of humanitarian cash and voucher assistance (CVA) has gained prominence in modern humanitarian aid. Many organizations adopt this approach because it is associated with improving the economic situations of the underprivileged and those in need. According to Vogel et al. (2022), the utilization of humanitarian CVA is founded on a critical consideration of the economic welfare of populations in dire need of assistance. Its application in developing countries has transformed the administration of humanitarian aid, leading to improved programs that foster the growth and development of communities affected by various disasters and conflicts, especially across Africa.

2.4 Humanitarian Aid and the Inclusion of CVA in Aid Assistance in Nigeria

The role of cash and voucher assistance (CVA) for the vulnerable Nigerian population is crucial. However, it is essential to clearly define the roles of the organizations providing this assistance to ensure seamless operations within the country (OCHA, 2021). Defining these roles enhances coordination and cooperation among NGOs, which is critical given the involvement of multiple organizations with often intertwined functions. Effective coordination helps create order and prevents the unnecessary duplication of roles and activities (Vogel et al., 2022).

As of February 20, 2021, the United Nations CERF support program has been involved with the CVA program globally. This task is assigned to several UN agencies, including UNHCR, FAO, IOM, and UNICEF, all classified as UN aid organizations. Therefore, it is the responsibility of the Nigerian government to establish priority areas for these agencies to focus on. It is also important to note that the approach of the government and these humanitarian agencies has shifted significantly from merely providing supplies to offering cash and voucher

assistance. This approach aims to ensure food security, provide shelter, and supply water, among other necessities (OCHA, 2021).

In several states in Nigeria, including Borno and Taraba, the population faces significant humanitarian challenges, with urgent needs such as inadequate food and shelter. To assist those affected, governmental and non-governmental agencies collaborate with local vendors and shop owners to provide food items, materials to improve shelter, and non-food items like farming equipment (Vogel et al., 2022). It is important to recognize that humanitarian aid is intended as a temporary measure to alleviate crises. Therefore, agencies must help the affected population gradually achieve food security whenever possible. This is often accomplished through training in sustainable agricultural methods specific to the area.

For communities primarily composed of crop farmers, aid includes commodities such as seeds, fertilizers, and other farming inputs. For communities of animal herders, aid includes providing animal breeds that are resistant to harsh climatic conditions. NGOs also offer multi-purpose cash to affected individuals, especially in areas where trade is still feasible. For example, trade often remains active in refugee camps, allowing the population to use cash to purchase the items and commodities they need for daily activities. Modern methods of disbursing these funds have been employed in several Nigerian states, including the distribution of electronic vouchers, or "e-vouchers," to the needy population (Ali & OCHA, 2018).

This arrangement with local traders creates a multifaceted approach to addressing the challenges arising from humanitarian crises. For instance, Boko Haram has destabilized the livelihoods of many individuals in the states it has attacked. Cash and voucher assistance allows affected individuals to access basic needs such as food, clothing, and shelter while simultaneously supporting local traders who were on the verge of closing their businesses. This approach enables communities to recover and sustain their livelihoods during difficult times.

According to OCHA's CERF Support Program for 2021, inadequate clean water and sanitation will significantly impact individuals facing humanitarian crises in Nigeria. Those affected by humanitarian crises face a substantially increased risk of illness (Lawson-McDowall et al., 2021). Cash and voucher assistance enable individuals and households to obtain clean water for daily consumption and domestic activities such as cooking (Crossley et al., 2021).

Lack of access to clean water predisposes individuals to diseases, with children particularly at risk of diarrheal diseases, which can be fatal if not promptly treated. Cash and voucher assistance facilitate coordination with local hospitals

and dispensaries to provide primary health care (Lawson-McDowall et al., 2021). In areas where this solution is impractical, CVA programs provide resources for mobile clinics and health outreaches. Additionally, CVA programs enable community members to access health services despite the locational distance between health facilities in many Nigerian states, especially in those with large geographical areas.

The challenges to sanitation in refugee camps and areas affected by natural and human-caused calamities, such as wars and clashes, cannot be understated. Cash and voucher assistance (CVA) programs, in collaboration with the affected local communities, prioritize sanitary and hygienic needs (Abdulazeez Malefakis, 2022). For instance, the availability of CVA enables coordination with locals to construct safe latrines in their villages, significantly improving overall community sanitation. Additionally, CVA supports community activism to promote awareness and discourage behaviors that negatively impact the community (Ali & OCHA, 2018).

Humanitarian crises in Nigeria and globally disproportionately affect women and children. Women, especially young girls, face significant challenges during their monthly periods. This often leads them to use unsanitary methods and makes them vulnerable to exploitation (Nnam et al., 2018). According to the International Federation of Red Cross and Red Crescent Societies (ICRC), cash and voucher assistance aims to provide humanitarian responses that help affected individuals maintain dignity in their daily lives. Cash and voucher assistance enable women and girls to acquire sanitary products and equip them with knowledge about more hygienic methods.

In the face of humanitarian crises, individuals are either subjected to harm and other vices perpetuated by perpetrators of conflict, or opportunistic individuals seek to profit from the calamities that have befallen the vulnerable population (Lawson-McDowall et al., 2021). For instance, in the wake of the COVID-19 pandemic, reports of misuse and misappropriation of funds arose in Nigeria. These funds were meant to mitigate the effects of the pandemic, but success rates were significantly low due to improper utilization. Cash and voucher assistance aim to protect the population directly affected by such pandemics. In Nigeria, the pandemic caused significant losses in livelihoods, leading to poverty and the inability to access basic needs. In response, significant efforts by the government and non-governmental organizations were initiated to assist the affected population with cash and voucher assistance, enabling them to acquire food and other basic commodities, which proved largely successful (Obaro-Akporo & OCHA, 2018).

In the same vein, cases of gender-based violence significantly increase due to

the stressful conditions people endure during humanitarian crises. However, regardless of the presence or absence of such crises, instances of gender-based violence in Nigeria are on the rise (Adejumo et al., 2021). The data on violence against women and children paints a grim picture of a dire situation that requires immediate action. While not all cases can be directly attributed to humanitarian crises, the hardships they bring significantly exacerbate gender-based violence within Nigerian households (Paul, 2022). Therefore, the most practical approach is to empower women in Nigerian households. Cash and voucher assistance aim to alleviate the financial and logistical difficulties people face during crises (Lawson-McDowall et al., 2021).

Cash and voucher assistance also play a significant role in child protection. Children are severely affected by the impacts of humanitarian crises, becoming more susceptible to illnesses due to poor nutrition. Malnutrition predisposes children to conditions like marasmus and protein-energy malnutrition, further deteriorating their health and increasing their mortality rates. Cash and voucher assistance enables parents to provide their children with nutritious meals and access to clean water, essential for their growth and development (Abdulazeez Malefakis, 2022).

Importantly, children in Nigerian states like Borno and its bordering towns like Yobe are prone to child trafficking. As the war instigated by armed groups like Boko Haram rages on, children are taken from their parents to serve as child soldiers in the illegal forces, and young girls are especially taken as sex slaves (Abdulazeez Malefakis, 2022). It is disheartening to note that, while they are usually taken forcibly, their families or friends willingly join these groups to escape hopeless and difficult economic conditions back home, under the manipulated and deluded belief that by trading some, they will have a better life. Cash and voucher assistance programs aim to minimize the economic burdens on Nigerian households residing in the most affected states of the country. Also, in collaboration with locals in the villages, the resources are used to create safe shelters for those children who are likely to be exploited to abet these heinous vices (Nnam et al., 2019).

Cash and voucher assistance primarily aims to empower communities to cope with challenging humanitarian conditions. Education plays a significant role in overall community empowerment efforts, prompting governmental and non-governmental agencies to focus on educating the population, particularly at the primary level (Abdulazeez Malefakis, 2022). Literacy significantly enhances community well-being.

In collaboration with local partners, cash and voucher assistance programs aim to provide basic education to women and children as a specific cohort group.

These programs allocate resources to teach basic knowledge and skills, emphasizing proper hygiene and the preparation of nutritious meals using locally available ingredients. By incorporating these healthy practices into daily routines, the overall health of the community is improved in the long term (Vogel et al., 2022).

Cash and voucher assistance (CVA) programs recognize the significant role men play in their communities, especially in an African context like Nigeria. In Nigeria, men are primarily the heads of households and the main breadwinners (Maghsoudi et al., 2019). When men's economic capabilities are threatened by natural events such as the COVID-19 pandemic or human conflicts like wars in certain Nigerian states, the economic well-being of the entire family is impacted (Babatunde & Olagunju, 2020). Therefore, CVA helps families meet their basic needs during difficult times.

Importantly, CVA aims to educate men on how to adapt to and cope with prevailing hardships. This is achieved by providing them with the knowledge and skills needed to make a living under challenging conditions. For instance, offering farmers inputs and implements such as seeds and fertilizer is highly beneficial. Coupled with practical training on modern, more efficient farming methods, these initiatives enable affected individuals to sustain their livelihoods, albeit on a smaller scale (Adelaja & George, 2019).

2.5 Significance of Establishing Functional Humanitarian CVA Models

Various studies have analyzed the dynamics of humanitarian aid using cash and voucher assistance (CVA), revealing diverse opinions from both academic scholars and stakeholders, primarily NGOs involved in this effort (Okunade & Ogunnubi, 2020). The economic development of individuals affected or in need depends on the type of assistance they receive. As global assistance programs have evolved, ongoing research highlights a modernized approach to utilizing CVA, making it more relevant given the changing systems of humanitarian aid and the priorities of those affected. It is important to note that humanitarian aid systems are dynamic and evolving, with more organizations considering both the short-term and long-term aspects of the assistance provided to affected populations.

According to Chehade et al. (2020), humanitarian assistance using the cash and voucher assistance (CVA) approach is a critical mechanism that not only fosters the growth and development of essential functional systems but also creates a model that can significantly improve the economic and social conditions of those affected. The use of CVA is linked to substantial contributions, particularly in

enhancing financial inclusion for the recipients and their families. It is crucial to balance enabling affected families to improve their lifestyle with giving them the autonomy to choose what will benefit them most.

As models of assistance evolve globally, CVA is increasingly seen as essential for promoting financial inclusion among affected families. Holloway et al. (2021) note that while various systems can be applied, the novel approach of CVA ensures that affected populations can achieve a higher degree of autonomy regarding the use of the financial aid they receive. Despite challenges in implementing this approach, such as issues of mismanagement and lack of transparency in fund disbursement, Okunade & Ogunnubi (2020) highlight that these problems critically impact the efficacy of CVA. Additionally, there are concerns with the internal systems that ensure CVA is effectively executed, both at the organizational level and on the ground where the affected populations are located.

Despite significant challenges, the importance of the cash and voucher assistance (CVA) approach cannot be overstated. Its effectiveness and relatively low logistical demands make it a vital component of modern aid strategies. Traditional methods of providing basic needs, such as services and products, are often more cumbersome and costly (Lawson-McDowall et al., 2021). Additionally, there are differing opinions on the long-term sustainability of CVA, particularly in aid programs.

However, despite some drawbacks, the CVA approach has several positive aspects. It enhances financial inclusion and contributes to the economic growth of recipient families. This model also increases autonomy, allowing families to prioritize their immediate and future needs. In the long run, CVA is viewed as an effective aid approach, especially for delivering humanitarian assistance. It focuses on individual needs rather than generalized basic needs, which may not address the actual situations faced by those in need (Okunade & Ogunnubi, 2020).

3. METHODOLOGY

The research method was essential in guiding the progression of the study. The methodological criteria, which were based on the research questions, were critical to the overall development of the research. The following section outlines the various methodological approaches, including the philosophy that shaped the research methodology.

3.1. Research Approach

The research approach adopted for this study was a quantitative methodology, utilizing a survey questionnaire distributed to NGOs operating in Nigeria. The

survey questionnaire was used to obtain initial primary data from the participants, which included the NGOs in Nigeria. This initial data was essential for understanding the study's topic and addressing the research questions.

The quantitative approach was preferred because it allowed for easy comparison of the variables in the questionnaire. These variables were crucial to the research, and their analysis—particularly in relation to humanitarian CVA and financial inclusion—was necessary to establish correlations from the research data. Additionally, the demographic data obtained were evaluated quantitatively to understand various parameters that would inform the research foundation, particularly regarding the study topic.

Quantitative research provided strong empirical evidence, especially given that the data were collected primarily through a survey questionnaire. The format of the questionnaire and the survey methodology are described in subsequent sections. Obtaining relevant data was important for providing substantial information to answer the key research questions. According to research conducted in 2020, using quantitative data analysis as the primary approach improves overall results and establishes important variable analyses substantiated by quantified data.

Thus, the research approach for this study was a quantitative survey aimed at understanding the significance of humanitarian CVA and its contribution to overall financial inclusion in Nigeria, a developing nation in Africa.

3.2 Research Philosophy

This research adopted an interpretivist philosophy, which considers the social and cultural influences on individuals. This approach emphasizes the ideologies of people and how their thoughts shape their social and cultural contexts. Crucially, the interpretivist approach guided the development of this thesis, emphasizing the thoughts, meanings, and actions of participants to enhance understanding of the application of CVA as a key element for promoting financial inclusion in Nigeria's humanitarian assistance efforts.

Individuals in a social context play a vital role, particularly in shaping social cohesion. They influence ideologies through their lifestyles and their social, economic, and political development. By understanding how people form their orientations and perspectives on significant community issues, this research employed an interpretivist philosophy to accurately address the cultural challenges people face, especially concerning humanitarian CVA. Additionally, it explores how financial inclusion can be achieved through modernized practices that support growth and economic development at both individual and societal levels.

3.3 Research Design and Sampling

The research employed a quantitative design, collecting data through a survey questionnaire. This questionnaire was designed to maximize responses from participants. The sampling process utilized a stratified sampling approach, focusing on clusters of selected organizations, primarily NGOs operating in Nigeria. The study critically assessed their opinions and perceptions regarding the concept of CVA, with Nigeria as the core case study.

Primary data were collected through the questionnaire, while the key themes were informed by emerging themes identified in the literature review, which involved secondary studies on humanitarian CVA and its impact on financial inclusion and related aspects in developing countries. The sample size consisted of 15 NGOs operating in Nigeria. This sample size was considered sufficient to provide valuable data that could be effectively generalized and used for analysis.

3.4 Survey Questionnaire Format

The survey questionnaire included both closed-ended and open-ended questions. The closed-ended questions aimed to elicit maximum responses from participants, while the open-ended questions encouraged diverse opinions and perspectives on the study's subject. The questions were arranged thematically to ensure clarity and comprehension for participants.

The survey covered a range of topics, from demographic questions to the key themes identified during the research. It also featured extensive questions, allowing participants to provide in-depth responses on various aspects of the study. Participants had two weeks to complete the questionnaire, after which they were to email it back to the researcher electronically. This approach was designed to ensure convenience in the data collection process.

3.5 Data Collection and Analysis

Data was collected electronically, with participants required to email their responses back to the researcher. A survey questionnaire was sent to participants along with an information sheet and a consent form, which had to be signed before participation. The questionnaire was emailed directly to the participants, and hard copies were also available upon request. Participants were asked to complete and return the survey questionnaire as promptly as possible.

A qualitative analysis was conducted using SPSS software, presenting the analyzed data through tables and other analytical methods. The data was then analyzed to identify correlations using statistical analysis via SPSS. This analysis revealed various correlations, illustrating how humanitarian CVA relates

to the enhancement of financial inclusion in communities affected by crises in Nigeria. The analysis was conducted incrementally, guided by the research questions, which formed the basis for understanding various aspects and determining whether the research questions were answered.

3.6 Ethical Considerations

The ethical considerations for the research involved having participants complete an informed consent form before participating. The information sheet and consent form were essential in ensuring compliance with research ethics. Participants were informed about the purpose of the research and all relevant requirements. They were expected to provide honest responses and maintain professionalism in answering the questions, which was crucial for obtaining reliable and accurate data.

Participation in the study was entirely voluntary, with no monetary compensation offered for participants' time. Participants had the right to withdraw from the study at any time, ensuring that no one was coerced into participating.

To ensure anonymity and confidentiality, no personally identifiable information was attached to the data. Any personal information collected was kept confidential, enhancing data privacy. Additionally, the research avoided questions that could expose participants' individual or private information, ensuring that their personal details remained protected.

The questionnaire was distributed online to collect primary data, ensuring privacy for each participant. A secure link was provided for participants to download the questionnaire, safeguarding the security of the collected data. Once respondents completed the questionnaire, the forms were collected and reviewed to ensure no personally identifiable information was included. Participants also returned a fully signed consent form with their responses, indicating their agreement to participate in the research.

Both electronic and physical libraries were used to gather and store secondary data. Relevant data were collected from appropriate journals, publications, books, and experiments based on their relevance to the research. This secondary data was crucial in informing the research progression. Additionally, the collected data was encrypted to ensure security, and access to unanalyzed data was restricted.

4. DATA ANALYSIS AND FINDINGS

The data obtained was analyzed using a quantitative approach. Microsoft Excel and SPSS were utilized to understand various variables within the specific data sample of the research. It is important to note that different statistical tests were performed on the provided data.

4.1 Data collection

From a sampled population of 15 NGOs operating in Nigeria, 13 responses were received. This significant data could be easily generalized to address the key hypotheses and objectives of the study. These 13 responses, based on research themes presented as part of the study's objectives, proved critical in providing primary data for significant analysis to understand humanitarian CVA and its applicability, particularly in relation to NGOs.

Additionally, the secondary data provided a basis for analyzing the primary data. Previous studies on humanitarian CVA and its application offered important themes and findings that were compared with the data findings in this section. A discussion of the correlation between these findings revealed important research gaps that this current research aims to significantly address.

4.2 Descriptive Statistics

The data from the 13 Nigerian NGOs was analyzed. Descriptive statistics revealed the mean and standard deviation for each response. Notably, the community's approval of humanitarian CVA exhibited the highest standard deviation at 0.277, whereas the modalities used in CVA utilization had the lowest standard deviation at 0.801, as shown in Table 1.

Table 1: Descriptive statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Is your organization involved in humanitarian aid programs and do you understand the meaning of humanitarian cash and voucher assistance (CVA).	13	1	1	1	0
Does your organization implement one or more cash-based intervention projects or programmes between 2018 and 2020?	13	1	2	1.46	0.519
Which of these modalities does your organization use for humanitarian CVA between 2018 and 2020?	13	1	3	1.85	0.801
Access to a transaction account is the first step toward broader financial inclusion according to World Bank Group. How does your organization mainstream this first step into your cash transfer programming over that period of 3 years?	13	1	3	1.69	0.63
What is the 2 number of beneficiaries your organization was able to reach through your CVA since 2019?	13	1	2	1.23	0.439
Do you believe that CVA models critically impact on financial inclusion?	13	1	1	1	0
Does the affected population approve and take positively the contribution of humanitarian aids to their social and economic inclusion?	13	1	2	1.08	0.277

Considering the number of beneficiaries reached through CVA between 2018 and 2022, how will you rate your organization's CVA projects or programmes to the expansion of financial inclusion in Nigeria?	13	1	2	1.46	0.519
Is your NGO implementing one or more cash-based intervention projects or programmes in the current year (2022)?	13	1	1	1	0
Has the outbreak of the COVID-19 pandemic contributed toward increased use of CVA in reaching beneficiaries as against in-kind modality	13	1	2	1.38	0.506
Valid N (listwise)	13				

4.3 Correlation

The correlation was also determined. The findings revealed an overall positive Pearson correlation of 0.417. This was based on the two significant correlations between humanitarian CVA and the financial inclusion aspect among the affected populations in Nigeria.

Table 2: Correlation between cash-based intervention project and financial inclusion

		Does your organization implement one or more cash-based intervention projects or programmes between 2018 and 2020?	Considering the number of beneficiaries reached through CVA between 2018 and 2022, how will you rate your organization's CVA projects or programmes to the expansion of financial inclusion in Nigeria?
Does your organization implement one or more cash-based intervention projects or programmes between 2018 and 2020?	Pearson Correlation	1	0.417
	Sig. (2-tailed)		0.157
	N	13	13
Considering the number of beneficiaries reached through CVA between 2018 and 2022, how will you rate your organization's CVA projects or programmes to the expansion of financial inclusion in Nigeria?	Pearson Correlation	0.417	1
	Sig. (2-tailed)	0.157	
	N	13	13

4.4 T-Test

One-sample statistics were conducted for all the data to understand the various means, standard deviations, and standard error means. Additionally, effect tests were performed to comprehend the confidence levels, whether lower or higher, with a standard 95% confidence level. The posted questions and obtained data were analyzed to determine the effect sizes and confidence levels, providing crucial insights into the key research question.

Table 3: One-Sample Effect Sizes for T-Test

	Standardizer ^a	Point Estimate	95% Confidence Interval	
			Lower	Upper

Does your organization implement one or more cash-based intervention projects or programmes between 2018 and 2020?	Cohen's d	0.519	2.817	1.568	4.044
	Hedges' correction	0.554	2.636	1.468	3.785
Which of these modalities does your organization use for humanitarian CVA between 2018 and 2020?	Cohen's d	0.801	2.306	1.233	3.354
	Hedges' correction	0.855	2.158	1.154	3.139
Access to a transaction account is the first step toward broader financial inclusion according to World Bank Group. How does your organization mainstream this first step into your cash transfer programming over that period of 3 years?	Cohen's d	0.63	2.684	1.482	3.864
	Hedges' correction	0.674	2.512	1.387	3.617
Does the affected population approve and take positively the contribution of humanitarian aids to their social and economic inclusion?	Cohen's d	0.277	3.883	2.249	5.5
	Hedges' correction	0.296	3.634	2.105	5.148
What is the 2 number of beneficiaries your organization was able to reach through your CVA since 2019?	Cohen's d	0.439	2.807	1.561	4.03
	Hedges' correction	0.469	2.627	1.461	3.772
Has the outbreak of the COVID-19 pandemic contributed toward increased use of CVA in reaching beneficiaries as against in-kind modality	Cohen's d	0.506	2.734	1.515	3.932
	Hedges' correction	0.541	2.559	1.417	3.68
Considering the number of beneficiaries reached through CVA between 2018 and 2022, how will you rate your organization's CVA projects or programmes to the expansion of financial inclusion in Nigeria?	Cohen's d	0.519	2.817	1.568	4.044
	Hedges' correction	0.554	2.636	1.468	3.785

a. The denominator used in estimating the effect sizes.

Cohen's d uses the sample standard deviation.

Hedges' correction uses the sample standard deviation, plus a correction factor.

4.5 Reliability Test

Reliability is determined by the consistency of results across different testing occasions, test editions, and scoring raters who evaluate the obtained responses. Based on the data collected, all cases were deemed valid, and the case processing summary is provided from the reliability test. The Cronbach's alpha was found to be 0.330 from a sample of 13 items.

Table 4: Reliability Case Processing Summary

Case Processing Summary			
		N	%
Cases	Valid	13	11.5
	Excluded	100	88.5
	Total	113	100

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
0.33	10

4.6 Research Objectives and Interpretations

The key research objectives provided essential guidelines for analyzing the collected data. From this analysis, critical aspects and interpretations were identified and linked to the objectives.

Research Objective 1: To determine the role of humanitarian CVA programs in Nigeria in promoting financial inclusion and economic empowerment.

This objective was crucial for understanding financial inclusion and economic empowerment in Nigeria. The findings evaluated this element in relation to the objective. The analysis revealed that nearly all organizations in Nigeria participated in humanitarian CVA programs. The focus was on their contribution to financial inclusion, particularly through the CVA model for humanitarian aid. Burton (2020) emphasizes that accessibility of humanitarian aid via CVA is a critical factor in assessing financial inclusion in affected communities. The results analyzed access to transaction accounts, which is the first step toward broader financial inclusion. Bank accounts and mobile money were the preferred methods for accessing financial benefits, with 38.5% and 53.8% usage, respectively. All NGOs involved in the study agreed that CVA models improve financial inclusion. Additionally, 92.3% of the communities perceived CVA models positively in terms of social and economic inclusion, while 7.7% moderately approved their contribution.

Research Objective 2: To identify the main CVA practices in Nigeria and their link to financial inclusion.

The analysis focused on understanding various CVA models and their impact on financial inclusion. Questions were posed to NGOs to determine their use of different CVA modalities. The main practices identified were:

- Cash transfers through mobile money agents at distribution sites (38.5%)
- E-vouchers redeemable at selected retailers (38.5%)
- Direct transfers to beneficiaries' bank accounts (23.1%)

No NGOs reported using prepaid cards for humanitarian CVA between 2018 and 2020. From 2018 onwards, 53.8% of NGOs frequently used cash-based interventions, while 46.2% used them moderately. This study highlights that the primary CVA practices in Nigeria are cash transfers via mobile money agents and e-vouchers for store redemption.

4.7 Summary of Findings

The research findings were closely aligned with the key objectives and research

questions. The analysis showed that nearly all organizations participated in humanitarian cash and voucher assistance (CVA) programs. Specifically, 53.8% of NGOs implemented CVA extensively, while 46.2% did so moderately, with no organizations abstaining from CVA use.

According to Adeakin et al. (2021), inclusive access to transaction-based financial systems is essential for financial inclusion. Beneficiaries emphasized the importance of transaction access through bank accounts and prepaid card accounts, with 53.8% favoring prepaid cards and 38.5% favoring bank accounts. Most NGOs reached over 20,000 beneficiaries, with only 15.4% reaching fewer than 10,000. All organizations agreed that CVA models positively impacted financial inclusion: 46.2% reported an average impact, and 53.8% reported a significant impact. Additionally, the adoption of CVA models was influenced by COVID-19, with 61.5% of NGOs noting a significant impact and 38.8% being unsure.

5. CONCLUSION AND RECOMMENDATIONS

Research into the humanitarian application of Cash and Voucher Assistance (CVA) is a crucial and contemporary area that requires further academic exploration and understanding. This study makes a significant contribution to the body of knowledge, especially regarding the practice of humanitarian CVA by NGOs in Nigeria.

The first section offers a comprehensive introduction to the topic and an in-depth analysis of the study's background. The identified research problem is the lack of sufficient studies on the application of CVA models in humanitarian assistance programs. This issue is particularly relevant in the developing world, where NGOs frequently provide humanitarian aid.

The research aimed to determine whether the modern application of humanitarian CVA, especially in developing nations like Nigeria, positively impacts financial inclusion. The primary objective was to ascertain the role of humanitarian CVA in enhancing financial inclusion within affected communities through the implementation of applicable CVA models.

Section 2 provided an extensive literature review to understand various aspects and concepts related to humanitarian cash and voucher assistance (CVA). The review discussed clear theoretical perspectives, including the evolution of humanitarian assistance models. Foundational aspects were addressed, emphasizing that financial inclusion remains a key component of the study, particularly for affected communities in Nigeria. It was evident that many communities in Nigeria are impacted by the ongoing conflict in the Northeast between militant groups and the government, leading to widespread

displacement.

The analysis of humanitarian CVA models highlighted financial inclusion as a crucial factor for enabling self-sufficiency in affected communities. While the provision of basic essentials has traditionally been an important form of aid, current literature suggests a need to explore different modalities of humanitarian assistance programs. Consequently, the CVA model has emerged as a critical concept in the literature. Despite the considerable attention given to CVA models and related concepts, there is still limited knowledge providing a clear analysis of these models and their role in improving financial equity and inclusion in Nigeria and other developing nations, particularly in Africa.

Section 3 extensively details the research methodology to ensure the collection of crucial data and its effective application. The methodology followed a quantitative research approach, utilizing survey questionnaires sent to various NGOs operating in Nigeria. Adhering to ethical research principles, this approach was deemed the most effective for maximizing responses from participants. Data and findings were collected from the NGOs and analyzed using SPSS, with the results clearly presented in Section 4.

The examination of humanitarian CVA models revealed their significant impact on financial inclusion. Their adoption by NGOs in Nigeria has been widespread. The findings indicate that NGOs, by employing humanitarian CVA practices, recognized the model's convenience and its contribution to improved humanitarian welfare among affected populations. Consequently, the humanitarian CVA model is perceived as a relevant practice in modern humanitarian assistance programs, enhancing the social and financial welfare of affected communities while ensuring they have increased autonomy in addressing their immediate needs.

The research questions served as an essential guide for the progression of the study, significantly influencing the research methodology. The questions aimed to understand the impact of humanitarian CVA practices on financial inclusion among affected individuals in Nigeria. Data analysis and findings demonstrated the extensive benefits of utilizing humanitarian CVA models, particularly in enhancing financial inclusion among affected populations in Nigeria.

Additionally, the findings related to the second research question highlighted the crucial role of NGOs in the effective implementation of CVA models. NGOs play a vital role in promoting financial inclusivity by ensuring financial inclusion among affected communities and empowering them financially. This empowerment helps enhance their lifestyles and significantly improves the performance of the CVA models applied.

The research significantly contributed to new knowledge by establishing a foundation for exploring the concept of humanitarian CVA and its link to financial inclusion. Key themes emerged regarding the varying levels of needs among affected communities, questioning whether these needs warrant basic community assistance or require enhanced autonomy for individuals to choose which needs to fulfill, thereby improving their economic welfare. This critical insight underscored the relevance of humanitarian CVA in enhancing the overall economic empowerment of affected communities in Nigeria.

Additionally, the research indicated that most NGOs were engaged in CVA programs within their organizations. This involvement suggests that the application of humanitarian CVA is considered an effective model for positively impacting the economic and financial inclusion of affected communities in Nigeria.

The research provided valuable insights and information on the topic of study. While the findings were substantial, they successfully addressed the research questions and achieved the primary objectives. However, further recommendations are necessary for future studies on this topic and related subjects.

Future research should employ a broader sample scope in its methodology, gathering key perceptions and perspectives from a wider population. This approach will enable generalizations based on majority observations, enhance financial outcomes, and enhance understanding of the research objectives. Additionally, future studies should adopt agile methodologies, incorporating mixed methods and other statistical sampling techniques, to improve the research's validity.

Finally, it is recommended that future studies focus on financial inclusion and explore modalities that can be used alongside CVA models to ensure long-term economic empowerment and sustained financial inclusion.

DISCLOSURE OF CONFLICT

The author declare that no conflicts of interest exist.

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