



POINT-OF-SALE (POS) AND PURCHASING POWER: ASSESSING CASH FEASIBILITY IN NORTHWEST NIGERIA

While widespread POS access may support the delivery of cash-based assistance, soaring inflation continues to erode its real value, highlighting the importance of continuously adapting transfer values and delivery mechanisms to maintain the effectiveness of these interventions.

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Executive Summary

This report presents a comprehensive analysis of cash feasibility in Northwest Nigeria, drawing on data from 513 key informant surveys conducted across 138 Local Government Areas (LGAs) and 481 communities in Jigawa, Kano, Katsina, Kebbi, Sokoto, and Zamfara states. The assessment reveals a region predominantly reliant on climate-sensitive livelihoods such as farming, yet grappling with significant economic headwinds, particularly widespread food price inflation. Critical to cash delivery is the ubiquitous presence of Point-of-Sale (POS) agents as the primary financial access channel. This complex context shapes a strong community preference for cash-based assistance. While Kano and Katsina demonstrate the most conducive environments for cash programming due to their robust markets and financial infrastructure, Zamfara faces unique complexities stemming from insecurity, which severely disrupt market functionality and underscore the need for context-specific interventions. Overall, cash-based interventions are highly feasible across much of the Northwest, but their effectiveness hinges on understanding underlying vulnerabilities, addressing inflation impacts, strategically leveraging agent networks, and navigating localised security complexities.

Points

Data from

513

Key informant surveys

Across

138

Local Government Areas (LGAs)

481

communities across 6 states in Northwest Nigerian

Acronyms

ATM	Automated Teller Machine	KIs	Key Informants
CBIs	Cash-Based Interventions	LGAs	Local Government Areas
FGDs	Focus Group Discussions	NE	Northeast
HHs	Households	NW	Northwest
KIIs	Key Informant Interviews	POS	Point-of-Sale

Context and Methodology

Interventions in Northwest (**NW**) Nigeria are increasingly considering cash-based approaches due to their potential to offer dignity, flexibility, and economic efficiency. This report aims to inform such decisions by providing a detailed assessment of key factors influencing cash feasibility: the prevailing livelihood contexts, the functionality of local markets, the accessibility of financial services, and finally, community preferences for receiving assistance. By synthesizing these elements, the report offers a nuanced understanding of the operational environment for designing and implementing cash-based interventions across the six assessed states.

Background

Northwest Nigeria is a region characterized by significant economic diversity, yet security challenges, environmental degradation, and climate-related shocks increasingly constrain it. These factors directly impact the feasibility and relevance of cash-based interventions (**CBIs**). The region's economy is primarily built and sustained by climate-sensitive and informal livelihood systems, including rain-fed agriculture, pastoralism, artisanal mining, fishing, daily paid labor, and small-scale trade. This makes communities particularly vulnerable to climatic, economic, social, and market shocks.

As these traditional livelihoods become more fragile due to insecurity, resource limitations, and climate variability, cash feasibility becomes a critical programming question. Recurring shocks, including erratic rainfall patterns that disrupt traditional farming cycles, drought, desertification, and flooding, have not only disrupted productivity but have also widened existing inequalities and reduced households' (**HHs'**) purchasing power, particularly in rural communities across the NW^[1]. Understanding these underlying vulnerabilities is crucial for evaluating the availability, practicality, and potential impact of cash assistance in the region

Context and Methodology

Geographically, the region's semi-arid savanna landscape, characterized by annual rainfall between 600 and 1,200 millimeters, profoundly influences both livelihood patterns and market accessibility^[1]. Farming and livestock rearing dominate rural economies, while fishing remains vital in parts of Kebbi, where seasonal water bodies such as Lake Argungu support and sustain local trade and commerce. However, reliance on these climate-sensitive sectors means HHs' income and food security are closely tied to rainfall patterns and seasonal variability. Unregulated artisanal mining, particularly in Zamfara, has provided an alternative income source but also poses significant environmental and security risks, further complicating access to cash and market stability in these areas^[2].

In particular, rural communities in the region face significant barriers to practical cash feasibility, including seasonal market disruptions due to floods and periodic security upticks, high transportation costs, limited financial infrastructure, and lower market integration. Persistent inequalities, including limited educational access and gender disparities, exacerbate these challenges. This structural marginalisation is a possible account for reduced financial literacy and could further limit participation in cash-based modalities, especially among women and the most vulnerable HHs.

^[1] WFP and FEWS NET (2023). Nigeria Food Security Outlook. The report highlights the growing impact of climate shocks and insecurity on food availability and household purchasing power in Northern Nigeria.

^[2] Nigerian Meteorological Agency (NiMet) (2023). Seasonal Climate Prediction for Nigeria. Provides annual rainfall estimates and detailed ecological characteristics of the Northwest region.

^[3] Human Rights Watch (2019). Nigeria: Lead Poisoning Crisis in Zamfara State. Documents the environmental and health risks of unregulated artisanal mining activities in Zamfara and surrounding states.

Context and Methodology

Moreover, while environmental risks to livelihoods are often considered, less attention is given to how these risks may directly affect cash delivery infrastructure. For instance, floods can disrupt agent access and mobile connectivity, thereby impeding available digital cash transfers. It is essential to incorporate such risks into broader feasibility and risk mapping frameworks and to propose contingency mechanisms such as mobile distribution teams or hybrid digital-manual delivery systems to ensure continuity of assistance during periods of disruption.

Security threats, including armed banditry, farmer-herder conflicts, and communal violence due to competition over scarce resources such as water and farmlands, have displaced thousands and fragmented traditional supply chains and markets. Displacement, coupled with increasing competition over land, water, and other resources, undermines the stability required for effective cash programming. Insecurity and environmental degradation have also severely restricted mobility and disrupted trade flows, particularly in remote and agriculturally dependent areas.^[1]

Given the complex convergence of insecurity, fragmented markets, limited integration, and environmental pressures, implementing CBI in NW Nigeria remains particularly challenging. While these constraints affect many humanitarian interventions in the region, they present heightened operational risks for CBIs, which depend more directly on functional markets, secure movement, and reliable financial and delivery infrastructure.

^[1] International Crisis Group (2021). *Stopping Nigeria's Spiralling Farmer-Herder Violence*. Details the security dynamics, displacement patterns, and the impact of armed banditry on rural livelihoods and market systems in the Northwest.



Context and Methodology

While urban communities may still offer relatively viable environments for CBI interventions, rural, remote, and conflict-affected areas are likely to encounter significant operational, protection, and liquidity hurdles.

These challenges, though also present in other forms of humanitarian programming, can be more acute or complex in cash-based interventions, where factors such as market functionality, liquidity, financial infrastructure, and recipient safety directly impact feasibility. As such, CBI requires tailored operational considerations that go beyond the general constraints affecting aid delivery.

To deliver effective cash programming in this context, implementers must prioritise localised market assessments, adopt risk-sensitive delivery approaches, and foster strong collaboration with local traders, financial service providers, and informal market actors. Equally important is the need to address gender dynamics and protection concerns to ensure that assistance is both accessible and appropriate for all vulnerable groups.

Context and Methodology

Rationale for Assessment

As part of a comprehensive border climate scan assessment, Fact Foundation **(FACT)** undertook this cash feasibility assessment in **NW Nigeria**. This initiative was prompted by a significant and persistent gap in localized evidence concerning the viability of cash programming, particularly within the region's conflict-affected and climate-stressed communities. Consequently, this assessment was designed to explore the availability and suitability of cash-based interventions across the Northwest by:



Assessing the availability, functionality, and accessibility of local markets.



Investigating financial service availability, including POS agents, mobile money, and formal banking infrastructure across assessed communities.



Understanding community preferences for cash, in-kind, or mixed support during emergencies



Evaluating the social, environmental, and security factors that could enable or limit the success of cash programming.

The study also considers the role of community-based financial networks and informal markets in shaping cash delivery pathways. By providing context-specific insights, this assessment aims to support humanitarian and development actors in designing inclusive, efficient, and locally viable cash assistance strategies that respond to the region's complex realities.

Context and Methodology

Methodology

The assessment was conducted using structured Key Informant Interviews (**KIIs**) with a quantitative focus, supported by selected open-ended questions to capture additional qualitative insights. The assessment aimed to understand market accessibility, community preferences for assistance modalities during emergencies, and the availability of financial services across six states: **Kano, Katsina, Jigawa, Kebbi, Sokoto, and Zamfara.**

DATA COLLECTION APPROACH

The assessment targeted community-level Key Informants (**KIs**) as the primary respondents. Each KI was selected based on their knowledge of local markets, financial systems, and community coping mechanisms. Data collection focused on capturing responses on key indicators while allowing space for KIs to provide additional context through a limited number of open-ended questions. The structured **KIIs** collected information on: access to functioning markets; community preferences for cash, in-kind, or mixed assistance during emergencies; available and standard financial services in use, such as POS agents, mobile money, and formal banking institutions; and barriers to cash-based interventions and market access. The data represent community-level perspectives rather than individual or household experiences. In each LGA, four **KIIs** were conducted to ensure geographic diversity and sufficient coverage of community types (rural and urban).

Context and Methodology

The table below provides a breakdown of the number of LGAs assessed, communities surveyed, and the number of KIIs conducted in each state:

State	Sokoto	Kebbi	Kano	Katsina	jigawa	Zamfara	Total
Number of LGAs assessed	20	14	36	30	26	12	138
Number of communities assessed	73	61	155	110	83	39	481
Number of Surveys	75	62	129	115	92	40	513

Data collection was conducted over a 10 to 12-day period in each state. Field teams administered the structured **KIIs** using digital tools, ensuring consistency in question delivery across all states.

Data Analysis

All data were analysed using descriptive statistics and cross-tabulations, with results presented as the proportion of communities reporting specific conditions or preferences. The qualitative responses to the open-ended questions were reviewed and summarised thematically to provide additional depth and context. Still, they were not subjected to formal qualitative coding or thematic saturation analysis. The primary unit of study throughout the report is the community, rather than individual households.

Context and Methodology

Scope and Limitations

This assessment is community-representative and does not capture household-specific dynamics. Findings reflect general trends at the community level and may not fully represent the experiences of the most vulnerable or marginalised groups within those communities. Due to financial and operational constraints, the study relied exclusively on **KIIs** and did not conduct household surveys or focus group discussions (**FGDs**). This limits the granularity of the findings and may have excluded more sensitive or highly localised issues. Additionally, since the primary respondents were community leaders and other key actors, the assessment may be subject to representation bias or reflect the selective knowledge of those individuals.

Livelihood Context

The economic fabric of Northwest Nigerian communities is predominantly agrarian, though with significant regional variations in livelihood diversification. Farming stands out as the overwhelming primary source of livelihood across all states, notably pronounced in **Sokoto and Zamfara**, both reporting **95%** reliance on this activity. **Jigawa (88%) and Kebbi (86%)** also show a high dependency on farming. This reliance on agriculture underscores the region's inherent vulnerability to climate shocks, agricultural market fluctuations, and pervasive insecurity that often impacts farmlands and harvesting. In contrast, **Kano (67%) and Katsina (76%)** exhibit relatively lower reliance on farming, indicative of more diversified economies. These commercially active states show higher engagement in small-scale business, at **57% in Kano** and **50% in Katsina**, and substantial participation in Government Work, with **43% in Kano and 41% in Katsina**, reflecting their more urbanised and economically vibrant profiles.

Key Findings

Main household livelihood sources in assessed communities by states:

	Jigawa	Kano	Katsina	Kebbi	Sokoto	Zamfara
Daily paid labour	27%	32%	42%	47%	31%	20%
Farming	88%	67%	76%	86%	95%	95%
Fishing	13%	4%	2%	16%	11%	23%
Government Work	29%	43%	41%	39%	27%	45%
Livestock rearing and selling	42%	40%	28%	26%	35%	38%
Local Transport Systems	16%	28%	30%	32%	19%	5%
Small Scale Business	45%	57%	50%	79%	52%	53%
Social Security Programs	9%	4%	4%	2%	1%	0%

Table above is from multiple select question

Beyond farming, small-scale business serves as a vital income source across the entire assessment area, showing particularly high participation in **Kebbi (79%)**, **Kano (57%)**, and **Zamfara (53%)**. Daily Paid Labor is also a significant means of earning immediate cash, especially prevalent in **Kebbi (47%)** and **Katsina (42%)**, suggesting a substantial segment of the population relies on casual work. Furthermore, Livestock Rearing and Selling remains an important livelihood, notably in **Jigawa (42%)**, **Kano (40%)**, and **Zamfara (38%)**. Fishing, while less widespread, is more prominent in **Zamfara (23%)**, **Kebbi (16%)**, and **Jigawa (13%)**, highlighting localized resource-based economies. A critical finding is the very limited role of formal social security programs across the region, with reported participation as low as **1% in Sokoto** and **0% in Zamfara**.

Key Findings

Market Functionality

Access to functioning markets is a cornerstone for effective cash-based interventions. While the assessment indicates generally high market accessibility across the Northwest, significant inflationary pressures are severely impacting the real utility and affordability of goods within these markets.

For this assessment, in line with the Cash Working Group (CWG) definition, a "functioning market" was defined as a market where people can reliably access and purchase essential goods and services like food, water, and household items at reasonable prices and in safe conditions. The ability to access functioning markets is crucial for the success of CBIs, as it ensures that people can reliably, safely, and promptly exchange cash for essential goods and services. Furthermore, the consistent availability of goods, stable prices, and functional supply chains in these states significantly enhance the viability of CBIs.

Proportion of communities reporting access to functional Markets by states:



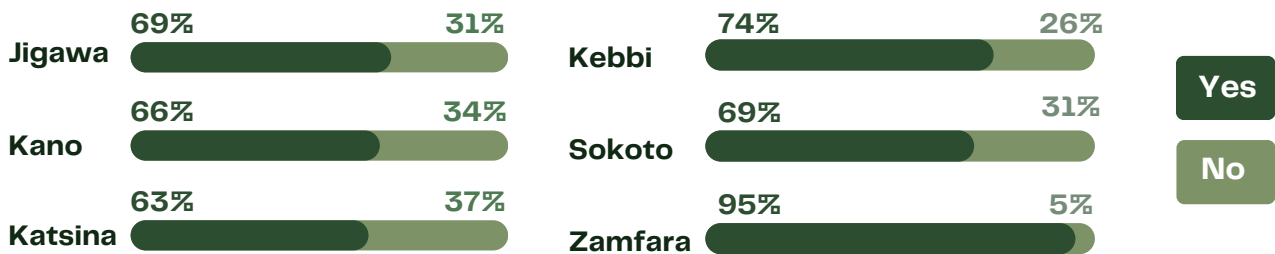
A large majority of communities reported access to functioning markets where essential items can be purchased reliably, safely, and promptly. Kano and Katsina lead in this regard, with **93% and 92%** access respectively, demonstrating strong market access attributable to their status as the most commercially active and urbanized states. Kano, in particular, serves as a significant commercial hub characterized by a dense concentration of economic activities, including wholesale and retail trade, diverse manufacturing, and cross-border commerce. The urban-rural composition in both states, particularly in Kano, further supports the development and maintenance of diverse market systems, facilitating ease of access and trade.⁵

⁵ National Bureau of Statistics (2023). Nigerian Living Standards Survey – Urban/Rural Distribution and Market Density

Key Findings

Following closely, **Jigawa (88%)**, **Kebbi (86%)**, **Sokoto (84%)**, and **Zamfara (83%)** also report relatively high access to functional markets. However, these states are only moderately commercially centered and lack the level of economic diversification and infrastructure present in **Kano**. Their markets are more localized, characterized by lower volumes of trade and reduced integration into national or regional supply chains. Notably, **Zamfara** presents a critical anomaly: despite its **82%** reported access, it recorded the highest negative perception regarding market functionality. This discrepancy is a strong indicator of underlying challenges. Insecurity is a well-known factor contributing to roadblocks, displacement of traders and farmers, significant disruptions to agricultural supply, and the disruption of traditional trading routes. These issues severely undermine market reliability, consistency, and safety, making the mere physical presence of a market insufficient for genuine access.

Proportion of communities reporting food price increase in the last three months by states:










Compounding these market challenges is the widespread increase in food prices over the last three months, a significant economic burden across the entire region. **Zamfara** is particularly affected, with **95%** of communities reporting price increases, followed closely by **Kebbi (74%)**, **Jigawa (69%)**, **Sokoto (69%)**, **Kano (66%)**, and **Katsina (63%)**. This pervasive inflation aligns with broader regional trends driven by multiple factors. High transportation costs, exacerbated by fuel subsidy removal and poor road infrastructure, further inflate prices. Additionally, climate change and adverse weather conditions contribute to reduced crop yields and high post-harvest losses, exacerbating scarcity. The implication of these findings is that while markets may be physically accessible, the purchasing power of cash is severely eroded by escalating food prices.

Key Findings

Financial Access Channels

The landscape of financial access in NW Nigeria is predominantly characterised by the reliance on informal and semi-formal channels, with traditional banking services significantly underutilised. Findings on available financial channels highlight a firm reliance on agent-based financial services, most notably POS agents, followed by cash in hand, and to a lesser extent, mobile money and traditional banking. These patterns provide a critical context for understanding the feasibility of cash-based programming in these communities. **POS agents are the most widely available means for receiving and transferring money**, representing over **80% access** in each state, with a peak of **92%** in both **Kano and Katsina**. **Sokoto and Jigawa** also report **84%** access, with **Kebbi at 63%**. The widespread presence of POS agent banking reflects an increasing penetration of financial inclusion in both urban and rural areas, especially where traditional banks and Automated Teller Machines (ATMs) are scarce or absent ^[6].

Most Common means of receiving or transferring money available in assessed communities by States:

	Jigawa	Kano	Katsina	Kebbi	Sokoto	Zamfara
 POS Agents	84%	92%	92%	63%	84%	90%
 Cash in hand	60%	50%	54%	73%	68%	53%
 Mobile Money	24%	36%	36%	29%	17%	28%
 ATM	20%	16%	12%	15%	7%	33%
 Banks	17%	17%	12%	10%	7%	15%
 Internet Banking	12%	14%	14%	13%	8%	13%
 cooperative/ Traditional saving system	1%	16%	17%	8%	NA	3%

^[6] Enhancing Financial Innovation & Access (EFInA), 2023. Access to Financial Services in Nigeria Survey

Key Findings

Cash in hand remains a dominant and culturally familiar mode, cited by an average of around **60%** of **KIs**. This modality reinforces the persistent role of cash in local transactions, particularly in **Kebbi (73%), Sokoto (68%), and Jigawa (60%)**. While informal financial systems like Esusu/Adashe, savings groups, and local moneylenders are often cited in broader discussions, this assessment recorded minimal direct mentions, with only three community leaders confirming their presence. However, this low reporting may reflect methodological limitations, particularly the absence of household-level data, rather than a genuine lack of relevance. These informal systems can be critical for resilience and informal social protection, and their role in emergency or recovery contexts may require deeper, targeted inquiry in future assessments.

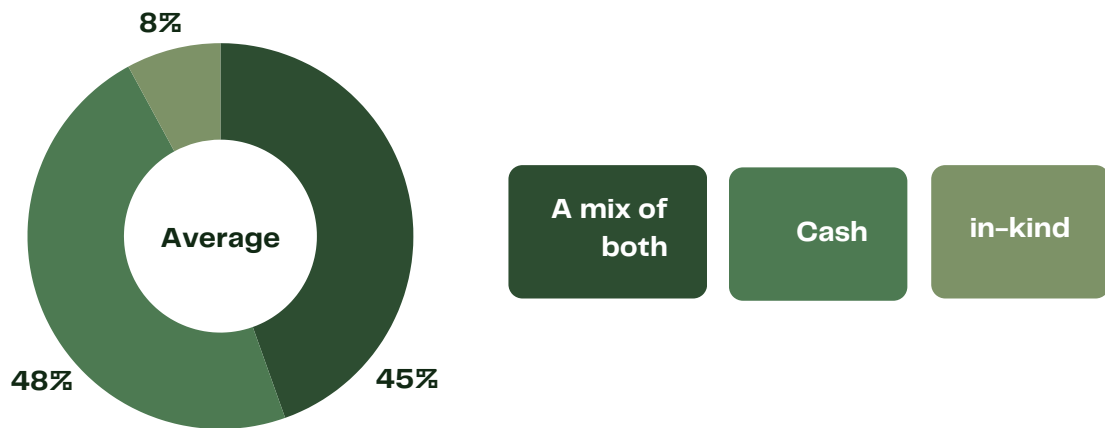
Despite such strides in agent banking, traditional banking services, such as ATMs and operational bank branches, remain significantly underrepresented. **Zamfara** reported **33%** for ATMs and **15%** for **banks**. Access drops as low as **7%** in **Sokoto** for both **ATMs and banks**, indicating logistical or infrastructural barriers to formal financial inclusion or a low ranking in commercial activities that are further challenged by the growing insecurity within the state and its border communities. These limitations pose potential risks to digital cash delivery models, particularly those dependent on fixed-location banking infrastructure. Mobile money platforms and internet banking also show moderate uptake, with **Kano, Katsina, and Kebbi** leading the way in usage. These tools are typically more popular in semi-urban and urban areas. While they support scalable digital interventions, their reach may still be constrained in some rural areas due to factors such as varying network coverage and technological familiarity among the population. Cooperative and traditional saving systems, cited mostly in **Katsina (17%) and Kano (16%)**, are notably underutilized in other states. This may reflect a shift away from communal financial models in emergency or high-stress settings, where speed and liquidity become more pressing than collective risk-sharing, or possibly a preference for more individual control over funds. The widespread presence of POS agents makes agent-based cash delivery highly feasible across the Northwest.

Key Findings

Community Preferences: Cash Transfers vs. In-Kind Support During Emergencies

Community Modality preference by States:

Jigawa	48%	38%	14%
Kano	49%	47%	5%
Katsina	54%	41%	5%
Kebbi	52%	44%	5%
Sokoto	20%	75%	5%
Zamfara	45%	43%	13%



Community preferences for receiving assistance during emergencies demonstrate a clear inclination towards cash, reflecting a desire for flexibility and autonomy in meeting diverse household needs. **Across the Northwest, the assessment revealed a strong overall community preference for cash-based assistance during emergencies, with 48% indicating a preference for cash transfers, 8% for in-kind support, and 44% favouring a mix of both.**

These preferences, however, vary significantly by state and appear closely tied to the availability of functional markets. **Sokoto State stands out with the highest preference for cash, as 75% of communities opted for this modality.**

Key Findings

This is a notable finding given the state's relatively moderate functional market access (84%), suggesting a strong confidence in localised trade systems despite reported infrastructural or supply limitations. **This may reflect effective informal market resilience or the perception that cash allows greater choice, speed, and dignity in meeting household needs.** In states with more access to functional markets, such as **Kano (47%), Kebbi (44%), and Katsina (41%),** there was also a high preference for cash, aligning with their reported high access to functional markets (**93%, 86%, and 92%**). These figures reinforce the feasibility of cash interventions in commercially active environments where market functionality can support the timely and flexible use of funds. Notably, Kano, being the region's most diversified and economically vibrant state, also saw a considerable share (49%) of its communities opting for a mix of both cash and in-kind assistance.

Jigawa (48%) and Zamfara (45%) reported the highest preference for a mix of both. This may signal community uncertainty about consistent market reliability during emergencies or the need for layered response options that combine immediate relief with flexible recovery. In **Zamfara,** this is particularly relevant given its challenges with insecurity, which affect market access despite its **83%** market functionality. Interestingly, **Zamfara** also had a relatively high in-kind preference (**13%**), second only to **Jigawa (14%),** suggesting pockets of market fragility or logistical inaccessibility that shape emergency response expectations.

For the small proportion of communities in **Jigawa and Zamfara** that expressed a preference for in-kind assistance, **KIs reported that direct provision was valued because "it is easy to use" and "will save people the stress of going to the market to buy household items,".** This points to a value placed on direct provision and convenience, particularly in contexts where market access or personal mobility might be perceived as challenging or risky during emergencies.

Key Findings

Only a small proportion of communities across all states reported a preference for in-kind assistance alone, a possible indicator of shifting perceptions about the flexibility and autonomy that cash-based support provides, especially in regions with functioning or moderately functioning markets. This data reinforces existing understanding, as well as **FACT's** several years of community engagement in conducting perception surveys in Northeast (**NE**) Nigeria, which reveals a growing shift among security-challenged communities towards preferring cash or mixed modalities, as these options are seen to offer both immediacy and adaptability in coping with shocks.

It is important to note that community preferences might also shift based on the type and severity of the emergency (e.g., a sudden displacement versus a prolonged drought), though this assessment did not delve into such specific contextual variations. Modality preferences should ideally be triangulated with the nature and phase of the crisis (e.g., acute onset versus protracted crisis) as well as local coping strategies, as preferences can shift significantly between immediate response and recovery phases.

In contexts like Zamfara, CBIs must therefore be designed with rigorous market monitoring, adaptive transfer values to account for rapid inflation, and potentially integrated with security-aware approaches^[7].

^[7] CALP Network, 2023, [Adapting Cash Programming to Inflation, Depreciation and Economic Volatility in Nigeria](#). The report provides concrete recommendations on how to adapt CBI to high inflation and depreciation.

Overall Cash Feasibility and Strategic Implications

Synthesising the findings from this assessment presents a strong overall case for expanding cash-based interventions, albeit with critical considerations for context-specific adaptations. While this assessment focused on strategic feasibility, it did not extend to key operational indicators such as agency presence, coordination structures, or delivery cost by modality. These factors are vital for programme scale-up but fall outside the study scope.

Findings across the six Northwest states indicate that Kano and Katsina have the most favourable conditions for cash programming. With over **90%** reporting access to functioning markets and high financial service availability, particularly through POS agents, and a strong preference for cash or mixed modalities, these states imply their readiness for market-based interventions. The established infrastructure and commercial dynamism in these states suggest a high likelihood of sustainable **CBI impact**. **Jigawa, Kebbi, and Sokoto** also report relatively high market access and cash preference, though their economies are less diversified and more localised. Sokoto stands out for having the highest cash preference (**75%**), despite moderate market functionality, which suggests strong informal market resilience and community trust in cash systems. Interventions in these states can effectively leverage existing agent networks, but should monitor localised market capacities and potential supply chain vulnerabilities.

Zamfara, however, presents the most complex operating environment. While it numerically reports high market and agent coverage, its elevated **18%** communities with no access to functional market and its preference for mixed and in-kind support, strongly reflect the persistent impact of insecurity on local economies and the consistent availability of goods and services. The highest reported food price inflation (**95%**) exacerbates these challenges even further. **CBIs in Zamfara** must therefore be designed with rigorous market monitoring, adaptive transfer values to account for rapid inflation, and potentially integrated with security-aware approaches. Ultimately, the long-term sustainability of market-based interventions here is critically dependent on improvements in the security situation and effective regulation of mining activities.

Overall Cash Feasibility and Strategic Implications

Key considerations for CBI design across the Northwest include:



Inflation Mitigation:

Given the widespread and significant food price increases, cash transfer values must be regularly reviewed and adjusted to maintain purchasing power. Continuous market price monitoring is crucial for adapting to the volatile economic landscape.



Leveraging Agent Networks:

POS agents represent the most reliable and accessible financial channel for cash distribution. Prioritizing partnerships with diverse and widespread agent networks is paramount for efficient and safe delivery to beneficiaries



Addressing Digital Inclusion Gaps:

While mobile money usage is on the rise, particularly in urban areas, significant disparities in network coverage and digital literacy persist, especially in remote and underserved communities. These gaps mean that digital-only cash delivery models may inadvertently exclude vulnerable groups, including elderly individuals and female-headed households. To ensure more equitable access, a hybrid approach that combines digital transfers with agent-assisted cash-out options should be considered. This should be complemented by well-planned, community-wide digital literacy initiatives that build users' confidence in navigating digital platforms safely and accessing support systems when needed.

Overall Cash Feasibility and Strategic Implications



Security Contextualization:

Especially in volatile states like **Zamfara**, thorough security assessments should inform the selection of delivery modalities, timing, and distribution locations to ensure both recipient safety and the continuous functionality of markets.



Complementary Programming:

The observed preference for "mixed" assistance in some areas suggests that targeted in-kind support for specific, hard-to-find items (e.g., shelter materials, specialised nutrition) could effectively complement cash transfers, particularly during acute phases of emergencies or where markets for certain goods are genuinely dysfunctional.



Future Cash Feasibility Research Recommendation:

Future CBI assessments should evaluate operational feasibility including agency readiness, infrastructure, staffing, and risk management especially in remote areas. They should compare delivery modalities (cash, voucher, in-kind), assess financial agent capacity (liquidity, accessibility, reliability), and examine coordination mechanisms. Gender sensitivity and protection must be prioritised, and by integrating GBV mitigation measures into research design and planning.

ABOUT fact.

FACT's Programme Evaluation and Assessment, Research and Learning (PEARL) conducts high-impact humanitarian assessments across Nigeria. As the co-chair of the Assessment and Analysis Working Group (AAWG), FACT leads assessments, research, and data-driven solutions to inform policy and response strategies.

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