

## CRS USES DIGITAL MONEY TO ASSIST THOSE FLEEING BOKO HARAM

As people flee from terror they are unable to take valuable assets with them. Arriving their new location, they need essential goods and food to sustain a livelihood. Digital money provides a way to respond to such a crisis in a faster and impactfully way. Instead of set physical distributions digital money allows beneficiaries to access the goods and services they need when they need them. It also provides a way for the projects to know quickly what goods are in the highest demand to assure a continual supply. With support from USAID, CRS has used the Red Rose digital financial service and distributed 8,500 cards since May of 2015 for people fleeing Boko Haram. Aside from providing short term stability to families, the program aims to restore livelihoods, which is further facilitated with digital money. To see the article go to:

<https://medium.com/usaaid-2030/escaping-boko-haram-attacks-in-nigeria-f593a44ca546>



Photo by Michael Stulman/CRS

### Escaping Boko Haram Attacks in Nigeria

*Catholic Relief Services and USAID provide assistance to displaced families who have fled Boko Haram's violence in the Lake Chad Basin*



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Shettima Babaari knew what the sounds of motorcycle engines roaring in the distance meant. Boko Haram was about to attack his village. He had just enough time to escape with his family of nine. "They burned our community into ashes," he said. "My family survived by hiding in tall grass during the day and moving by foot at night."

**"IT WOULDN'T BE EASY WITHOUT THE CARD. WE WOULD GO ALL DAY HUNGRY AND GO TO SLEEP HUNGRY. NOW WE EAT THREE TIMES A DAY." —MODU KYARI**

Shettima's family fled to Maiduguri, the capital of Borno state that was the commercial hub of northeast Nigeria until 2009, when Boko Haram escalated attacks on police stations and other government buildings.



Shettima Babaari and his family live in a transitional shelter provided by Catholic Relief Services after they escaped Boko Haram's violence in Nigeria.

Photo by Michael Stulman/CRS

Today, as the Nigerian military regains more areas from Boko Haram control, the population of Maiduguri has doubled to over 2 million. Like Shettima and his family, as much as half the population has fled violence in other areas.

Catholic Relief Services has established an office in the city to expand our humanitarian response. We're working alongside other humanitarian organizations on the ground to help meet the basic needs of those forced to flee and support people so they can rebuild their lives and livelihoods.

#### RUNNING FROM TERROR, ARRIVING IN POVERTY

Shettima and his family have lived in Maiduguri for two years and, like so many others here, they still bear the heavy weight of the poverty and hunger that has befallen them since they fled their village. "What are we going to do?" he asked, remembering his previous wealth. "We had over 100 cows at home."

But Shettima isn't completely devoid of hope. He raises a red plastic card to his chest. "This card is very important in my life," he says.

It's an electronic voucher distributed by Catholic Relief Services with support from USAID's Offices of U.S. Foreign Disaster Assistance and Food for Peace. Shettima can use the card to purchase locally available food, household supplies, firewood and other critical supplies.

Since the program's start in May 2015, Catholic Relief Services has distributed more than 8,500 cards to those forced to flee by Boko Haram.





Attacks by Boko Haram have forced thousands of families to flee the violence in northeast Nigeria. Photo by Michael Stulman/CRS

### RECALLING BOKO HARAM'S DEADLY ATTACKS

They arrive in Maiduguri with few possessions, but with very heavy invisible baggage—trauma from Boko Haram's violence. The help they get from Catholic Relief Services does not remove that burden, but makes it lighter, letting them know that people care, that hope is alive. "They would have slaughtered all of us," said Fatima Chari Mallam, who walked for three nights to reach Maiduguri. "On the way, Boko Haram shot at us, and my son was killed."

She looked at her possessions. "All these things were given to me: food, shelter, blankets."

Modu Kyari's home was burned down.

"You can't describe Boko Haram as human," he said. "They only think of killing people—men, women and children." Now he, too, has a red card.

In Nigeria's three most conflict-affected states—Adamawa, Borno and Yobe—more than 8 million people need humanitarian assistance. More than half are children.



The Goni family arrived in Maiduguri after fleeing Boko Haram's violence in Nigeria. Photo by Michael Stulman/CRS

Local families do what they can. In Maiduguri, they are opening their doors and offering land for shelter and food, but the influx of displaced people has strained the community's limited infrastructure, affecting access to water, hygiene and sanitation.

### BOKO HARAM IS NOT JUST A NIGERIAN PROBLEM

Although Nigeria is bearing the brunt of the crisis, Boko Haram has been launching violent attacks in Niger, Chad and Cameroon, too—planting bombs in public places, abducting women and girls, forcefully conscripting young men and boys, and destroying villages and towns. With support from USAID, Catholic Relief Services is working in all four countries, where attacks have displaced millions of people.

"The scale and urgency of these neglected needs demand a serious, engaged and holistic response," says Scott Campbell, Catholic Relief Services regional director for central Africa. "A longer term, comprehensive response is critical to meet people's needs, from relief to recovery."

### UNMET NEEDS

Catholic Relief Services is addressing both the emergency and long-term needs of these vulnerable people with programs that help very poor households increase their agriculture production, raise incomes and improve nutrition.

Still, there are urgent unmet needs. While aid will help people survive, there's much more to do if they are going to earn an income and become self-sufficient.

"In the village, we had no problems," says Shettima. "Now, even with the card, a livelihood is still a very big challenge. We are just managing. But if not for [Catholic Relief Services], I don't think we would be alive."

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