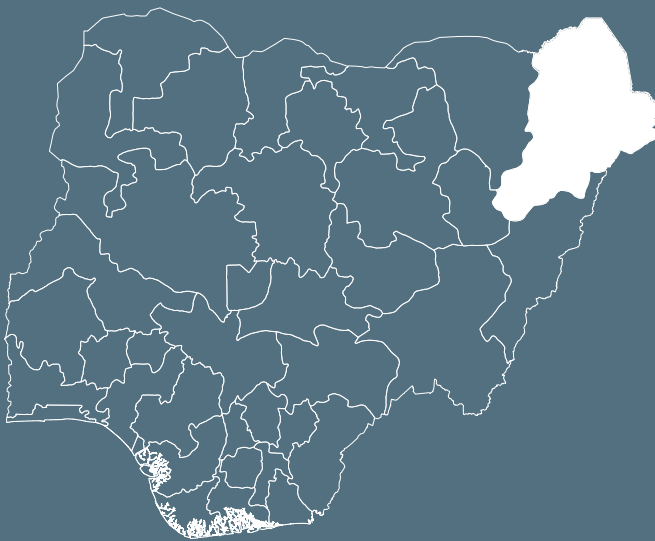


"Men have the power to say everything, women don't."

Women's perceptions of cash and voucher assistance in Maiduguri's outskirts

Cash Barometer • Nigeria • July 2023



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Acknowledgements

Thank you to the women who took the time to speak with us and share your views.

The Cash Barometer is an independent accountability initiative that combines representative face-to-face surveys with qualitative approaches to enable cash and voucher assistance recipients to provide feedback and influence decision-making. This project is made possible thanks to generous funding from the German Federal Foreign Office (GFFO). Thanks also go to our core donors, the Swedish International Development Cooperation Agency, the Ministry of Foreign Affairs of the Kingdom of the Netherlands, the Norwegian Ministry of Foreign Affairs, and the Swiss Agency for Development and Cooperation.

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Context

In northeast Nigeria, women and girls constitute approximately two-thirds of cash and voucher assistance (CVA) recipients.¹ However, stark gender inequalities in the region make it difficult to hear women's perspectives. This study aims to amplify their voices and concerns to inform decision-making regarding the aid they receive. The goal is a cash response that is designed and implemented in a way that is sensitive to gender differences and inequalities.



The Nigeria Humanitarian Response Plan for 2023 recognises gender inequality as a primary obstacle to women's access to humanitarian aid.² The relationship between gender and CVA in humanitarian settings is not fully understood, and existing research on cash transfers highlights that CVA design can either hinder or promote gender equality.³ Not only do women and girls face socio-cultural barriers that may stop them accessing CVA or spending it as they see fit, they are also vulnerable to pervasive gender-based violence, already heightened by years of conflict.⁴

Gaining a better understanding of how women perceive the impact of CVA on their households and communities is essential to improving programming in real time, ensuring respect for "do no harm" principles, and establishing an inclusive response that meets the needs of all its intended recipients.




Ground Truth Solutions has been tracking perceptions in Nigeria since 2019. This study builds upon the third quantitative survey conducted in 2022, involving over 1,900 CVA recipients in Borno, Adamawa and Yobe states, as part of the [Cash Barometer](#). Whereas quantitative surveys often overlook complex gender dynamics, this qualitative study aimed to create a space for women to discuss their experiences in depth and provide their suggestions for improvements.

In each of the three locations of Bulabulin Bolibe, Wulari internally displaced person (IDP) settlement, and the Molai returnee community, we spoke to six women who receive CVA and one women's representative. The distribution of the women was as follows:


Household dynamics

-  9 women living in a household led by a man
-  9 women who are the head of their household, including:
 - 4 widows
 - 5 divorced or separated women
 - 1 single woman

Age

-  7 women between 20-34 years old
-  6 women between 35-44 years old
-  5 women between 45-56 years old

Disability

-  3 women with a disability

¹ OCHA. November 2022. "[Cash and Voucher Assistance Situation Overview](#)".

² OCHA. February 2023. "[Humanitarian Response Plan Nigeria](#)".

³ UN Women. September 2018. "[Setting the stage: What we know \(and don't know\) about the effects of cash-based interventions on gender outcomes in humanitarian settings](#)";

Peachey, K. October 2018. "[Opinion: For cash transfers to work, we can't ignore gender](#)".

⁴ UN Women, OCHA and UNFPA. June 2023. "[Intersectional gender analysis in Northeast Nigeria](#)".

Summary of findings

Positive outcomes and good practices in cash and voucher assistance: Insight from women

- **Most women think monthly cash distribution offers the greatest benefits.** Monthly cash assistance gives women a sense of stability and security and allows them more control over their finances. It minimises risks arising from lump sum transfers, including financial mismanagement, appropriation by male relatives, and theft.
- **Women feel safe when distribution sites are nearby and when humanitarians take proactive measures to avoid chaos.** This is especially important to women with a disability. Humanitarian presence and security on site, as well as clear rules to maintain order, have effectively addressed concerns in the past.

Behind closed doors: Tensions within the home

- **Women warn that CVA can lead to tension within homes.** Targeting women with CVA in contexts where men have limited earning prospects makes women the primary providers for their families, in some cases leading to feelings of jealousy and exclusion among men. In response, some men have attempted to regain control, displaying strong controlling behaviours, such as forcefully seizing women's CVA and committing acts of aggression.
- **Despite this, women think they should be the main recipients of CVA.** As primary caregivers, women feel they are more inclined to use CVA for the family's wellbeing. Women lack trust in men's financial decision-making, leading some to conceal CVA and thus generate further conflict.
- **Women believe that household tensions can be mitigated.** They suggest providing assistance to some men, to restore their sense of power within the family; and they emphasise the need to explain CVA's collective purpose and why humanitarians allocate it to women.

Breaking the silence: Encouraging women's participation and honest feedback

- **Women want to participate but they feel silenced by men, including their male community leaders.** Women feel that men overshadow them when it comes to decisions about CVA. They fear negative consequences, notably for their reputation, when they try to speak up. Women often perceive their leaders as biased and prone to favouritism and discrimination, which deepens their distrust and fear of raising their voices.
- **Involving women's representatives helps, but is not enough.** Women often feel more comfortable confiding in women's representatives and relying on them to advocate for their interests. However, the decision-making power of such representatives is limited, and true authority remains with male community leaders.
- **Women demand more direct and ongoing communication with humanitarian actors,** whom they see as impartial and trustworthy. Some women have received no response after reaching out to aid workers, leaving them feeling ignored and reluctant to try again. Some women are hesitant to provide honest feedback due to concerns that humanitarians might see criticism as impolite and result in aid withdrawal.

1. Positive outcomes and good practices in cash and voucher assistance: Insight from women

Monthly support enhances security and stability

“I can't express how much my life and that of my family has improved since we started to receive assistance.” This comment from a woman in Bulabulin Bolibe captures the prevailing sentiment of profound appreciation from women across all three communities. In northeast Nigeria, where women are conventionally regarded as primary caregivers, many women perceive CVA as a means to better fulfil their responsibilities as mothers. Numerous women highlighted how it enables them to better care for their children, which in turn positively impacts their self-esteem. They value the influence it gives them within their household. Notably, women reported how cash and vouchers allow them to manage their spending more independently, without relying as much on family members and especially their male relatives.

Women are particularly enthusiastic about CVA provided on a monthly basis, which they believe brings the most benefits. The regularity of monthly support gives women a sense of stability and security. They find comfort in its predictability, knowing they can rely on it to tackle the challenges of daily life. Women recounted instances when they used their cash assistance during emergencies. **“There was a time when one of my daughters got sick and was admitted to hospital. I used the cash to pay the hospital bills. Without the cash in my hand, I could have lost my daughter,”** shared a woman in Wulari IDP settlement.

In a context where many women lack access to banking, women also feel that receiving monthly cash assistance gives them greater control over their finances. One woman in Wulari IDP settlement noted, **“With large sums, we can get carried away and finish the money in just one day.”** Similarly, a woman in Bulabulin Bolibe explained, **“We might finish everything if we receive it in larger transfers. And our husbands might want more than we can give.”** This highlights how receiving cash in lump sums can increase the likelihood of other family members taking control of the money. Women also expressed concerns about the risk of losing large sums of money in unforeseen events, such as robberies or fire.

Among the women we interviewed, only two expressed a desire to receive cash less frequently but in larger amounts. These women believed that receiving larger transfers would enable them to invest the money in small businesses, which could contribute to more sustainable livelihoods. However, they also recognised the risks and that larger transfers would not suit everyone, emphasising that **“one has to know how to handle it carefully.”**



Even my self-esteem is much better now. The kids always ask when they want to buy something and that is good; it shows that I'm important as a mother.

— Wulari IDP settlement



The monthly one is the best one for us. Even when it finishes, you know that another one is coming next month.

— Bulabulin Bolibe

Proximity and order: Women feel safe during distributions



Women feel safe when security agents and humanitarians are present during distributions and ensure everything is organised in an efficient way.

The journey to distribution sites appears to work well for women in these three communities. Every woman we spoke with reported feeling safe when going to collect their aid. This reflects general feelings of safety on this matter in Borno state. In our 2022 survey, all men and women in Borno reported feeling “mostly safe” or “completely safe” when receiving their aid.⁵

Satisfaction with the collection process is particularly noticeable in Wulari IDP settlement, where women repeatedly emphasised the correlation between their safety and the fact that they don't need to travel outside the camp to collect their assistance. They perceive this arrangement as a valuable safety measure implemented by humanitarian organisations. In Bulabulin Bolibe and Molai, although distribution sites are further away, women still believe the journey is safe and manageable, and they travel in groups to mitigate risks. Nonetheless, most women would prefer distributions to be closer to their community, mainly to avoid travel expenses. For women with disabilities, long distances to distribution sites pose additional challenges. In Molai, where many people with disabilities reside due to its proximity to a hospital, one woman highlighted the positive practice of humanitarian agencies that provide transportation. Yet, she still desires a shorter journey: **“The distribution site is far away. I have nobody to rely on so the journey can be difficult for me, especially because of the issue with my leg.”**

Regarding the distribution process itself, some women expressed concerns about potential chaos and disorganisation, but many believe humanitarian organisations effectively address such risks through precautionary measures. This includes the presence of security agents and humanitarians on site, as well as efficient organisational strategies. In Wulari IDP settlement, women were satisfied with the orderly distribution process. One stated, **“If the queue is too crowded, they start calling us ten at a time to collect the aid.”** In this community, women also value how vulnerable individuals such as people with disabilities, older persons, pregnant women, and women with babies receive priority during distributions.

⁵ Ground Truth Solutions. December 2022. *“‘Money determines life, survival and everything else.’ People need choice for an uncertain future”*.



They bring it to the camp gate, so nothing goes wrong.

— Wulari IDP settlement



If they brought the point closer to us so we didn't spend so much money on going to collect it, we would be very happy.

— Bulabulin Bolibe

In Bulabulin Bolibe, women who receive vouchers emphasise their positive relationships with vendors. This is particularly noteworthy, considering that our 2022 survey revealed numerous reports of abusive behaviour from vendors. Women in Bulabulin Bolibe attributed this success to the opportunity to choose from different vendors and the good practice of humanitarian actors being present on site to discourage misconduct: **“The humanitarian officers always remind us to tell them if there’s anything wrong with the vendors, so they [the vendors] are always conscious of this and try not to displease us.”**

While women we spoke with feel safe at and travelling to distribution sites, their experience of CVA and its associated risks continues after collecting the money. Especially for women, many risks occur behind closed doors, in the privacy of their homes.⁶

⁶ UN Women. September 2018. [“Setting the stage: What we know \(and don’t know\) about the effects of cash-based interventions on gender outcomes in humanitarian settings”](#).
Peachey, K. Devex. October 2018. [“Opinion: For cash transfers to work, we can’t ignore gender”](#).

2. Behind closed doors: Tensions within the home

Challenges arising from changes in gender roles

Across the three communities, women experience significant economic hardships and struggle to sustain their livelihoods. To make ends meet, they do odd jobs and engage in informal work, such as occasional farming, petty trading, and cap-making. However, in Bulabulin Bolibe and Wulari IDP settlement, women report that the difficult economic reality can force some women into adopting negative coping strategies, with some resorting to prostitution as a means of survival. As noted by a woman in Wulari IDP settlement, a **“lack of assistance has forced a lot of our ladies to leave the camp to start illegal work like prostitution, while our boys get involved with drugs and other illegal work too.”**

Where men’s earning prospects are limited, assistance that focuses on women can reverse the traditional division of labour, making women the main providers for their families. Some men are supportive of this new source of income. As expressed by a young woman from Bulabulin Bolibe: **“Some men are happy that their wives receive cash and voucher assistance. They even pay for your transport to the market to buy food for the house.”** However, according to over half of the women we spoke with, some men struggle to accept that humanitarians target women for CVA and they display feelings of jealousy. Illustrating this phenomenon, a woman in Wulari IDP settlement described how men make sarcastic comments as women go to collect their CVA: **“They always make comments such as ‘will you go and collect your sanitary pads?’ when they see us going to the collection point. Men are jealous of the women because we are mostly [the ones] being called.”**



Men sometimes feel excluded and become jealous of women who are more often selected to be recipients of cash and voucher assistance.

A sense of bitterness arises from feelings of exclusion and underscores the challenges of the shifts in gender roles caused by CVA. In our conversations, women emphasised the newfound independence and pride they experience. These changes are often positive, but they can also be sources of tension when they modify power dynamics. For instance, a woman in Wulari IDP settlement mentioned, **“Sometimes women can become boastful and refuse to listen to their husbands. This type of behaviour can bring animosity between them.”** The introduction of CVA can have far reaching effects on the dynamics of authority, extending beyond the relationship between spouses and affecting children too. This was demonstrated by a widow living in the Wulari IDP settlement, who described how children in certain households show exclusive respect to their mother who provides for them, and disregard their father.



In some households, the children only respect the mother because she does everything for them, and they pay no regard to the father at all.

— Wulari IDP settlement

Men often perceive women's greater independence as challenging their authority and attempt to re-assert their power. Women shared accounts of men displaying strong controlling behaviour, ranging from forcefully seizing their CVA to acts of aggression. A woman from Bulabulin Bolibe pointed out that violence can escalate: **"When a woman is not constantly kneeling or crying to her husband for her needs and those of her children, it makes the man furious and sometimes abusive."** Women report cases of men even approaching community leaders to demand their wives be prohibited from receiving CVA; and of men divorcing their wives and attributing the decision to a perceived stubbornness and lack of obedience since the introduction of such aid.

Different spending preferences can escalate tensions

Tensions within households also emerge due to divergent preferences in how to spend CVA. Women who spoke to us largely believe they should be the primary recipient. **"A woman is the home; without her, the home is nothing. She checks the children's needs; from pencils, books, and detergents to food. Only women know these needs and can be prudent with their money,"** explained a woman in Wulari IDP settlement. Women we interviewed widely believe that they are more inclined to use the money for the collective well-being of the family, given their role as primary caretakers within the household. Women do not always trust men's ability to make wise financial decisions. They repeatedly voiced concerns about men spending the CVA on frivolous things and neglecting children's needs.



Women widely believe that they are more inclined to use CVA for the collective well-being of the family, and especially for their children.

“

Some men even divorce their wives because of the CVA. They say it makes the women stubborn and they cannot control them, or that the women no longer listen to them since starting to receive CVA.

— Bulabulin Bolibe

“

If men were given these cards, a lot of women would have been divorced as the men would use the money to re-marry.

— Bulabulin Bolibe

Notably, some women are concerned that men would misuse cash assistance for dowry payments or additional marriages. In Bulabulin Bolibe and Wulari IDP settlement, women also stressed that men could misuse CVA due to addictions: **“Women whose husbands are addicted [to drugs] don’t leave their doors open anymore. They don’t even show them where they leave the keys, and even their lunch is kept outside.”** As many women distrust their partners’ spending habits, some resort to concealing CVA. This practice was identified by women as a further source of conflict between spouses, as men feel deeply disrespected if they find out.

Note on gender-based violence:

In this study, women did not explicitly mention gender-based violence but referred to it indirectly. Gender-based violence is a topic often considered taboo in northeast Nigeria, and women are reluctant to discuss it openly. Instead, they tend to allude to it and discuss their experiences by citing examples within their community, rather than by sharing their personal stories. Based on these indications, the risks of gender-based violence should not be underestimated.

Suggestions from women to mitigate tensions

Most women are confident that if humanitarian actors involved both women and men more actively, it would mitigate household tensions. First, women suggest that some men should receive CVA alongside women to restore their sense of power within families. They believe that men should not necessarily receive the same amount as women, but they remind humanitarians that some men do care for their families, and some circumstances can lead men to become the main caretakers. In such cases, they believe that excluding them from assistance is unfair.

Second, women believe that community sensitisation regarding the allocation of CVA to women could also help alleviate tensions. They suggest that aid actors should explain to men and male community leaders why they choose women to receive CVA and that they should remind both men and women about its collective purpose, emphasising that it is intended for the overall well-being of the family rather than individual use. In Wulari IDP settlement, some women have already benefited from such interventions and have noticed improvements.



Maybe men should be provided with this sort of assistance too, or something similar, to calm them down a bit and enable them to assist their wives and get respect from their children.

— Wulari IDP settlement



Men should also be included, if possible, because some men do have children to feed because their wives have died or their wives are not around, so they need support.

— Wulari IDP settlement



Some men do complain that only women receive the support. This misunderstanding used to happen before, but not anymore. People are being sensitised regarding the support properly, so tensions have reduced now.

— Wulari IDP settlement

3. Breaking the silence: Encouraging women's participation and honest feedback

Women feel silenced and overpowered by men

Women generally struggle to identify ways in which they can personally participate in decisions that dictate the assistance they receive. If such opportunities do arise, their influence is secondary to that of the men in the community. One woman in Wulari IDP settlement explained, **"In our tradition, women should not dominate conversations; they should listen to the men. Most of us have grown up like that and don't even want to say anything, even if there is something to say."** Men's voices tend to carry more weight in the community and women feel it is not always appropriate to speak out, even if CVA is intended for them, for fear of backlashes from male community members. A woman in Wulari IDP camp said, **"Men have the power to say everything, women don't. [If you speak up] they will end up insulting you. [...] They intimidate you and if you want to protect yourself and your children, you better mind your own business."**

Consequently, providing feedback risks a reprimand and being labelled a troublemaker. In the three communities, gossip and its impact on women's reputations is a major barrier to their willingness to participate. Women worry that speaking up may result in others seeing them as stubborn, ungrateful, or even blaming them for aid withdrawal. In close-knit communities where information spreads quickly, a tarnished reputation is hard to recover from. Gossip not only causes emotional harm but can also lead to long-term consequences such as exclusion or reduced peer support. Women not only fear for their own reputations but also worry about the consequences extending to other family members, especially children.

Nonetheless, there is a clear sense that women want to participate. They feel they can make valuable contributions. Women feel best placed to understand the needs and challenges of other women in the community. As a woman in Bulabulin Bolibe explained, **"Only another woman can take the best decisions in the interests of all women. So, I think in women's matters, only women should be allowed to participate in the decision-making that concerns us; men cannot decide for a woman, only for themselves."** If given the opportunity, women believe they can provide valuable insight, not just into women's needs, but also those of the community more broadly. Traditional gender roles within the community mean that women's inclusion is critical to ensuring that children's needs are properly represented in decision-making. As another woman in Bulabulin Bolibe said, **"A woman will always secure her children and she will have the heart to consider her fellow women, who also have children to feed."**



I don't discuss my personal issues with people because they gossip, and sometimes 'evil eye' is real. They will talk and destroy your home.

— Bulabulin Bolibe



I'm worried I'll ruin my relationships with people. What if I were to offend or hurt someone, and then something happened to me, they might not help me or my children.

— Wulari IDP settlement

The role of community leaders as gatekeepers



Women feel marginalised and excluded by their community leaders, who act as gatekeepers and have privileged access to humanitarians.

Another challenge to women's participation, closely intertwined with socio-cultural norms, is the overarching power held by their male community leaders, commonly referred to as the *bulama* in host communities or camp chairmen in IDP settlements. Although their specific role varies across communities, these leaders typically act as liaison points between affected communities and humanitarians. They grant access to communities, provide insights into community needs and priorities, support the identification of potential CVA recipients, and facilitate communication, notably by conveying community feedback to humanitarians. Although community leaders play a crucial role in facilitating the humanitarian response, they can also contribute to the exclusion of people from humanitarian assistance.⁷

Women in Wulari IDP settlement and Bulabulin Bolibe particularly emphasised that they feel marginalised and excluded by community leaders acting as gatekeepers. Many shared instances of their voice being ignored and their concerns being minimised or disregarded. Widows and divorcees face further obstacles in a context where men's views hold more significance; when there are no men in the family to advocate for issues that women might encounter, it becomes very difficult for them to access the *bulama* or the camp chairman.

Women acknowledge that some women can share opinions and participate in the decision-making process through their leaders, but they emphasise that this privilege is limited to a select few. In Bulabulin Bolibe, one woman observed that having money can grant women influence, which echoes previous reports highlighting the correlation between women's improved economic status and increased participation in decision-making.⁸ More generally, women perceive inclusion as restricted to those within the community leader's inner circle.



Sometimes women find it difficult to relay their complaints to male community leaders. When you report something, often they say you complain too much. So sometimes we prefer to just stay at home.

— Wulari IDP settlement



They [community leaders] only select the women that they know will align with their wishes and plans, or their wives, children, relatives or friends.

— Bulabulin Bolibe

⁷ ODI, November 2021. "Inclusion and exclusion in the north-east Nigeria crisis".

⁸ UN Women, OCHA and UNFPA, June 2023. "Intersectional gender analysis in Northeast Nigeria".

The perception that community leaders favour their relatives and acquaintances is widely shared by women in Wulari IDP settlement and Bulabulin Bolibe. Abuse of power is particularly evident in the targeting process: several women reported that community leaders commonly include the name of their close relatives on the aid recipient list, at the expense of women who are most in need. Women also mentioned other cases of fraud, in which aid was diverted from them. A woman in Wulari IDP settlement, for instance, disclosed that assistance designated for widows and orphans is misappropriated. Instead of reaching its intended recipients, aid is redirected to the close relatives of the camp chairman once in the settlement. In Bulabulin Bolibe, one woman also reported discrimination and exclusion from aid due to belonging to a different tribe to the *bulama*. Other studies have exposed that one's tribe can significantly impact relationships with community leaders, potentially leading to favouritism or discrimination.⁹

Women perceive such practices of favouritism and discrimination as unethical and unfair. Yet, they feel powerless when they see it. **"Everyone just keeps silent and watches them do whatever they want,"** explained a woman in Wulari IDP settlement. The fear of negative reactions from the *bulama* or camp chairman often prevents women from speaking up. Women not only face verbal reprimands, but fear seeing their assistance withdrawn. Several women hinted at or shared personal experiences of direct abuses of power. A woman in Wulari IDP settlement recalled, **"There was a time when me and some other women did not receive our cards and we went to the community leader. He told us that it's because we run our mouths, that's why they dropped us."**

Even in Molai, where the women we interviewed have less strained relationships with their leader, they repeatedly emphasised that they cannot discuss certain matters with him. A young woman who returned to Molai pointed out, **"Honestly, we cannot share or report all our problems to the leader. I only share sensitive issues with my parents. I even prefer to tell my stepmother rather than an outsider."** Even when women trust their community leaders to maintain secrecy, they find that some topics are not appropriate to discuss with men, notably personal matters related to marital life. Considering the increasing evidence that CVA can impact household dynamics,¹⁰ and exacerbate tensions between spouses, humanitarians must provide safe spaces for women to voice these concerns and remain informed.



They never give us what is meant for us. If the aid workers bring things meant for widows, they [community leaders] do not gather and tell us; we only hear it as a rumour and see them shuffling the goods in secret.

— Bulabulin Bolibe



The only people benefitting from humanitarian assistance are his family members, because he only gives their names to be assisted, while we are here suffering.

— Bulabulin Bolibe



One doesn't even have the confidence to speak against these things. You feel like an outcast in the community because you are from a different tribe to them.

— Bulabulin Bolibe

⁹ ODI. November 2021. "Inclusion and exclusion in the north-east Nigeria crisis".

¹⁰ UN Women. September 2018. "Setting the stage: What we know (and don't know) about the effects of cash-based interventions on gender outcomes in humanitarian settings"; CARE. October 2019. "What does gender-sensitive cash and voucher assistance look like?"

Involving women's representatives helps, but is not enough

Women often feel comfortable sharing personal matters through women's representatives within their communities. Women's representatives are chosen to speak on women's behalf at the community-level and are responsible for ensuring that community leaders and humanitarians consider their needs. In our conversations, multiple women expressed comfort in disclosing even sensitive complaints to these women, and trusting them to represent their interests.

However, the level of influence of women's representatives varies across communities, and true decision-making power often remains with the male community leader. As pointed out by a woman in Bulabulin Bolibe, **"In our culture, women have no role in decision-making. Most of the time, even the women's representative is simply informed about how things should be done and does her best to coordinate with the other women."** Thus, while women's representatives are generally able to provide feedback on women's concerns to humanitarian actors, they lack decision-making authority and have limited influence on the programme as they cannot bypass the *bulama* or camp chairman's authority. Furthermore, although women's representatives are sometimes elected or selected based on their qualifications, they are sometimes directly appointed by the community leader. Hence, some women stressed the importance of maintaining a certain level of distance between representatives and male leadership: **"Let this person not be appointed by the camp leaders, or else we will continue to see the same biases."**

These comments underscore the fact that women's representatives, as members of society, are embedded in community dynamics and susceptible to potential biases, including those stemming from socio-cultural norms and practices. In discussions with women's representatives, it became apparent that people do not necessarily see conflicts within households, even if they relate to CVA, as relevant to humanitarian organisations. Instead, women's representatives tend to involve male community leaders, who hold authority to address and reprimand men for their behaviour. Although this community protection mechanism can be effective, it can become problematic if humanitarians are unaware of tensions arising directly from the CVA they are implementing. This demonstrates the importance of direct engagement between humanitarians and women who receive CVA, requested by women themselves: **"We like it so much when you come to us one-on-one, without having a third party or having to say it out in public or going through the community leader."**



Women want more face-to-face contact with humanitarian actors, perceiving them as impartial and trustworthy due to their outsider perspective.

“

There is some information that you feel more comfortable discussing in the presence of a woman than a man. Especially your marital life and personal problems.

— Wulari IDP settlement

“

I feel much more comfortable telling the women's representative. It is easier as she is a woman like me.

— Wulari IDP settlement

Continued and direct engagement from humanitarians can break the silence

Women want more continuous, direct and face-to-face contact with humanitarian actors, perceiving them as impartial and trustworthy due to their outsider perspective. However, we heard multiple accounts of women reaching out to humanitarians but getting no response or being redirected to their community leaders. The feeling that their communication falls on deaf ears can result in women giving up. One woman in Wulari IDP settlement shared, **“We were given a phone number to call if we had any issues, but when I called the number, it didn’t go through. So I did not bother calling again, and I didn’t file a complaint in the end.”** When women feel their opinions and concerns are not considered, they stop giving feedback. Some women also report approaching humanitarian actors, only to be told that they cannot help because the programme is finished, which perpetuates a sense of helplessness.

On the other hand, when humanitarians are responsive, women reported positive experiences. Many women feel that, when reachable, humanitarian organisations take timely and serious actions on their feedback. They also expressed feeling comfortable and respected when visiting humanitarian offices to report complaints. A few women even mentioned feeling confident discussing personal matters. For instance, in Wulari IDP settlement, a woman expressed her appreciation for the humanitarian committee established by an organisation to address conflicts arising from CVA between spouses. She described how women can file complaints to this committee when they encounter disagreements at home regarding use of the money, which prompts humanitarians to engage in dialogue with their partner to facilitate resolution.

Humanitarians should not wait for women to come to them and offer honest feedback; instead, they must adopt proactive and consistent measures to actively seek input, particularly in light of the courtesy bias identified during interviews. Women who receive CVA are often disinclined to provide honest feedback so as not to offend. Humanitarians were often placed on a pedestal, with people feeling it is not their place to criticise their work. As one woman in Wulari IDP settlement told us, **“Whether they give it to us fairly or not we should bless it and thank them for their effort. We are thankful to God and to the humanitarians. When they are doing their next distribution, they will recall that our camp was humble and thankful.”** This testimony illustrates the common fear among women that suggesting changes to humanitarians will result in negative consequences for them. Building trust with women is crucial to overcoming such dynamics. It also demonstrates the importance of communicating with women and emphasising their right to participate in CVA, including their right to criticise.¹¹

“

I have complained to everyone possible: community leaders, the women’s representative, the [humanitarian] office; but nothing has been done. They keep telling me that their intervention has finished.

— *Bulabulin Bolibe*

“

For me, it is best to visit the humanitarian office here in the camp. They are not biased; they will treat everyone fairly and ensure all is settled.

— *Wulari IDP settlement*

“

God help us, if something happens and the organisation says they are not coming again, everyone will blame it on you, and they will treat you like the enemy. That’s why many just keep quiet.

— *Molai returnee community*

¹¹ Ground Truth Solutions. January 2023. [“Modality preferences: Are uninformed choices leading us down the wrong road?”](#)

Conclusion: What women want

- Women want distribution sites to be located nearby their place of residence. They think it is a valuable safety measure, especially for women with disabilities.
- Women ask humanitarians to take proactive measure to avoid chaos during distributions. They suggest having humanitarian staff on site to maintain order and to help prevent misbehaviour from vendors.
- Most women prefer to receive assistance on a monthly basis rather than as a lump sum. Monthly CVA gives them a sense of stability, security, and control over their finances, thanks to its predictability and lower risk of mismanagement, appropriation and theft.
- Women see the need to reduce tensions between men and women that emerge as a result of CVA. They propose that some men should receive assistance too, even if in smaller amounts than women. They also urge humanitarians to sensitise both men and women to the collective purpose of CVA and the reasons behind choosing women as primary recipients.
- Women ask humanitarians to increase their engagement and consultation with women's representatives. Women prefer to relay feedback to women's representatives rather than male community leaders, as they trust them to be more attentive, understanding and effective advocates for their interests and those of their children.
- Women additionally want more face-to-face contact with humanitarians, whom they trust to be impartial and have their best interests at heart. Women value direct contact with humanitarian actors as this eliminates interferences from community leaders, safeguards their privacy and enables them to receive timely answers to their concerns.

Methodology

Design

This study is based on 18 semi-structured interviews carried out with women CVA recipients in Borno state in northeast Nigeria, together with three key informant interviews with women's representatives in each of three communities selected. The study was focused on Borno state as it receives the largest proportion of CVA amongst Borno, Adamawa and Yobe states. We asked interviewees about their perceptions and recommendations relating to their CVA experience. People we spoke to were asked to answer the questions from their own experience, as well as reflect more broadly on the experience of others in their community. In this way, we gathered a wider range of views and recommendations, relevant to broader sections of society.

Sample

We conducted 18 interviews with women CVA recipients, equally split between displaced people, returnees and host community members. To ensure that we captured a range of CVA experiences, the sample included widows, single women, women from households headed by men (including polygamous families) and women of different age groups. The table below shows the number of participants by location.

Location	Gender	Number of participants	Details
Bulabulin Bolibe, Maiduguri, Borno	Women	6	Host community
Wulari, Maiduguri, Borno	Women	6	IDPs in camp
Molai, Maiduguri, Borno	Women	6	Returnees

In addition, key informant interviews were held with one women's representative in each location.

Data collection team

We partnered with three local organisations based in northeast Nigeria to identify participants and conduct the interviews with women CVA recipients and women's representatives.

- **FACT Foundation** is an NGO with a focus on research and data collection with operational bases in Borno, Adamawa and Yobe states.
- **Borno Women Development Initiative (BOWDI)** is an NGO based in Maiduguri, Borno state, that works to empower women and young people through education, advocacy, food security, and protection activities.
- **Grassroots Researchers Association** is an NGO based in Maiduguri, Borno state, which seeks to end human rights abuses, especially violence against women and girls and sexual and gender-based violence, through evidence-based grassroots actions and research.

The team of interviewers was exclusively composed of women from these three organisations.

Data was collected between 10 and 15 May 2023. Partner organisations identified interviewees via advance visits and in accordance with the sampling criteria. The interviews were conducted face-to-face in private locations, and recorded using smartphones. Full transcripts of the interviews were prepared and translated into English. Interviews lasted between 35 and 60 minutes each.

Data analysis

The transcribed interviews were coded with the MAXQDA qualitative analysis software, utilising mixed inductive and deductive methods. Transcripts were systematically coded and organised into themes.

Challenges during data collection and limitations

The Cash Barometer focusses on the perceptions of people who receive cash and voucher assistance. Due to the nature of the qualitative study, these results should not be interpreted as representing the views of all women CVA recipients in Borno state, but rather provide deeper insight into challenges, programming issues, and potential areas for improvement.

Interviewees receive CVA from different humanitarian organisations in different locations, and often in different modalities of CVA. Bias due to differences in modality was mitigated as much as possible by designing the survey questions to allow for a more universal discussion. Interviewees were not asked to reflect about specifics of their respective programmes.

While enumerators were explicit in communicating that they did not work for humanitarian organisations and stressed that responses would not directly affect the aid they receive, people's perceptions of international NGOs may nonetheless have influenced their willingness to share their opinions fully and completely. This potential bias was mitigated as much as possible by explaining the role of Ground Truth Solutions to interviewees and by making sure interviews were conducted in private locations. Nonetheless, a courtesy bias is prevalent amongst participants. Many recipients do not feel it is appropriate to criticise the work of humanitarian actors.



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