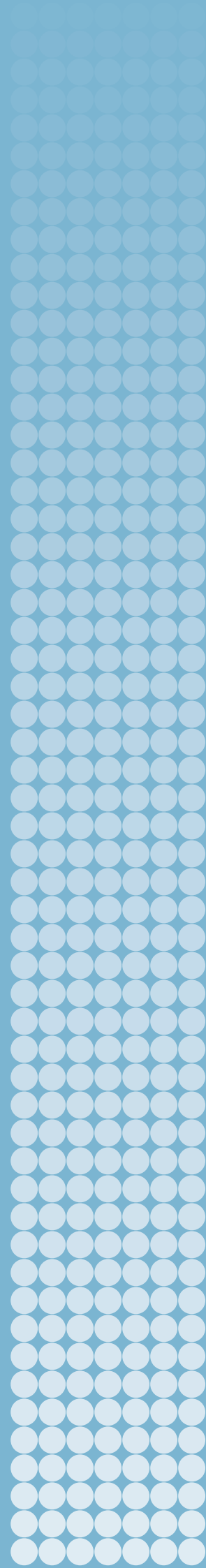


# IMPROVING THE PROSPECTS FOR PEACE IN NIGERIA: SPOTLIGHT ON CASH-BASED TRANSFERS

KRISTINA TSCHUNKERT



**STOCKHOLM INTERNATIONAL  
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**World Food Programme**

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# The SIPRI–WFP Knowledge Partnership and Disclaimer

WFP and SIPRI established a knowledge partnership in 2018 to help strengthen WFP's contribution to improving the prospects for peace in the countries where it works. The research for phase I of this partnership visited four case study states—El Salvador, Iraq, Kyrgyzstan and Mali—and produced initial findings in June 2019. The evidence from these case studies indicated that some WFP programming positively contributes to improving the prospects for peace, but also identified various issues that needed to be addressed. The preliminary report made a number of general and country-specific recommendations on how WFP's contribution to improving the prospects for peace could be improved. However, further research was required to test the robustness and general applicability of the initial findings and recommendations, and to refine and add to them with more case studies. Accordingly, phase II of the inquiry was broadened by adding new states and deepened through a focus on five thematic areas. Eight states were identified for research in phase II: Colombia, Ethiopia, Guatemala, Honduras, Lebanon, Nigeria, South Sudan and Sri Lanka. The five thematic areas are climate change, stabilization, gender, cash-based interventions and measurement. The research has inquired into and reported on these areas in all eight states, and there was also a deep dive in each country into one or two of the thematic areas.

The Nigeria case study research focuses on three thematic areas: stabilization, cash-based transfers (CBTs) and measurement. The case study is divided into a series of three reports that reflect the three thematic areas which, although related, explore distinct processes and have different units of analysis. The first report (part I of the series) presents the findings from the stabilization deep dive, which explored the potential for WFP crisis response to contribute to a reduction in direct violence, enhance basic physical security and increase stability.

The CBT deep dive presented in this part, part II, of the series examines the specific modality for providing aid and how this modality could affect conflict and peacebuilding dynamics.

Part III of the series presents the findings of the measurement deep dive, which explores how current monitoring systems, internal processes and data can be adapted to capture WFP's contribution to improving the prospects for peace.

The findings and recommendations are those of the authors and do not necessarily represent the positions of SIPRI or WFP, or the management, executive directors or boards of these institutions. The authors alone are responsible for any errors or omissions.





## Executive summary

Armed conflict has left 3.5 million people food insecure in the north-eastern states of Borno, Adamawa and Yobe in Nigeria. Alarming famine-like consumption patterns were reported in seven hard-to-reach areas of Borno state in 2021. The conflict has displaced more than 2 million people, the majority of whom remain in Borno state where they lack access to adequate food, water and other essentials.

Armed violence has been on the rise in Nigeria since 2019, following a reduction seen from the height of the conflict in 2013–15. This violence is driven mainly by the Islamist armed groups collectively referred to as Boko Haram. Recent changes in leadership structures and territorial control have resulted in the group known as Islamic State of the West African Province emerging as the principal force in north-east Nigeria, while expanding its territories further towards the centre of the country and its control over the Lake Chad Basin and beyond.

The World Food Programme (WFP) operates in the midst of this intersection between conflict, hunger and displacement. In 2021, it provided food assistance to close to 2.2 million people, most of whom were internally displaced persons (IDPs) or returnees. Over 86 per cent of all the recipients who were intended to benefit from the programme, or ‘intended beneficiaries’—who in addition to IDPs and returnees included members of vulnerable host communities and refugees—received unconditional food assistance. This food assistance has an impact on conflict and peacebuilding dynamics. This series of reports analyses this impact and draws out the contribution of WFP’s programming to improving the prospects for peace in north-east Nigeria. The focus is on three thematic areas: stabilization, cash-based transfers (CBTs) and measurement. Three separate reports each address one of the thematic areas.

Although related, these thematic deep dives explore distinct processes and have different units of analysis. The first report of the series presents the findings from the stabilization deep dive, which explores the potential for WFP crisis response to contribute to a reduction in direct violence, enhance basic physical security and increase stability. The research is largely exploratory since WFP Nigeria does not currently leverage its programming to this end. Should WFP choose to do so, this would have important implications, not least because contributing to stability would mean addressing the highly political and sensitive drivers of violence, such as the actions of non-state armed groups (NSAGs) and the enabling environment in which these groups prosper. These, in turn, are linked to what are perceived as entrenched levels of corruption in the Nigerian state, state-perpetrated violence, widespread historical political neglect and, at times, a lack of political will and transparency. If care is not taken, such objectives would risk compromising WFP’s humanitarian principles.

This CBT deep dive, the second report of the series, examines a specific modality of providing aid and how this modality can affect conflict and peacebuilding dynamics. Just over half of WFP intended beneficiaries receive food aid through CBTs. This injection of cash inevitably affects local economies, social relations and resilience against future shocks. Therefore, when used in conflict settings, this modality will inevitably affect conflict dynamics. The deep dive explores the potential for CBT to make a positive contribution to improving the prospects for peace, as well as the steps WFP should take to reduce the risk that CBT fuels conflict drivers.

If WFP seeks to leverage its programming to contribute to improving the prospects for peace in Nigeria, it must develop clear objectives that can be monitored, evaluated and measured. The third report of the series presents the findings of the measurement deep dive, which centres on these aspects to explore how current monitoring systems,

internal processes and data can be adapted to capture WFP's contribution to improving the prospects for peace.

Taken together, the three-part series concludes that WFP is well placed to contribute to improving the prospects for peace in Nigeria and makes 28 recommendations to this end. The timing could not be more pertinent set against the shifting conflict dynamics in Nigeria and in the light of broader geopolitical developments that are negatively affecting the level of resources available to WFP. While humanitarian needs are increasing, WFP Nigeria has been forced to reduce its assistance, and even suspend food assistance in some areas due to the scarcity of funding. As this report was being finalized, the Ukraine war, which began when Russia invaded the country in February 2022, was having serious repercussions for humanitarian food assistance. Reducing the food supplies available to WFP, especially of maize and wheat, and consequently increasing food prices, placing further constraints on the already limited financial resources available for humanitarian assistance.

Peace is a prerequisite for eliminating hunger. While WFP is not a peacebuilding agency, by intentionally seeking to contribute to improving the prospects for peace, its programming can start to break the vicious circle between hunger and conflict in Nigeria, despite the unfavourable conditions.

## Objectives and methodology

The objective of the CBT deep dive is to examine the potential for cash-based programming to limit, mitigate or avoid the diversion of aid for uses that fuel conflict. In addition, it explores whether there is anything distinctive about cash-based programming that can promote social cohesion and strengthen the state–citizen contract. The objective of the measurement deep dive is to explore the readiness and institutional adaptation needs of WFP to manage the evidence on its contribution to improving the prospects for peace through an independent analysis of WFP's preparation, transmission and analysis of performance data.

The study forms part of a broader knowledge partnership between SIPRI and WFP, in which Nigeria is one of 12 case study countries. The research involved a desk review of programme documents, adding specific questions to the WFP Food Security Outcome Monitoring (FSOM) survey, and in-depth interviews throughout 2021, including during field visits by local researchers to project sites in Nigeria in August 2021.

The findings of this three-part study reflect the situation at that time. As in any other conflict setting, the context in Nigeria is unstable and dynamic from a political, economic and social perspective, and the report should be read with this in mind.

## Overview of findings

### *Cash-based transfer deep dive*

In locations with well-functioning markets, WFP prioritizes CBTs to stimulate local economies and provide choices to intended beneficiaries. The CBT deep dive explores WFP's engagement in Nigeria through CBT interventions and presents the research findings in the form of three theories of change (TOCs). These stipulate the pathways that link WFP's CBT interventions to improving the prospects for peace. The inquiry into CBT interventions in Nigeria examines WFP's humanitarian and development assistance work.

**TOC 1:** CBT, markets and economic inclusion.

*If food bought through unrestricted CBTs is sourced locally and from a variety of market actors, **then** the money circulates in the local economy, creating equitable returns for*

*local community members, which supports a reduction in structural socio-economic inequalities and builds more resilient and competitive markets.*

CBT interventions have had a positive impact on local markets, participating retailers and their suppliers. CBTs improve people's purchasing power and, as a result, create market demand that in turn embodies a certain guarantee that products will be sold, which drives supply. There are examples of WFP-contracted retailers and participating mobile money agents growing and extending their businesses due to the introduction of CBT interventions.

Unrestricted CBTs can yield more widespread benefits beyond associated retailers, as exemplified by the small and micro businesses that reported an increase in sales following the introduction of CBTs. WFP has also introduced a business-to-business (B2B) initiative that provides smaller retailers with an opportunity to build and strengthen their capacity. Done at scale, there is an increased likelihood of creating equitable returns for local community members, and building more resilient and competitive markets, which are the building blocks for movement towards peace.

Among the conflict sensitivity concerns is the degree of dependency of local markets on humanitarian CBT interventions, which carries a certain risk to economic inclusion because profits are not distributed evenly. Moreover, while the markets revived through CBT have overwhelmingly positive impacts on market actors and vulnerable groups, the risk must be recognized that CBT interventions could inadvertently be caught up in market dynamics that might be exploited by NSAGs. Finally, there were some underlying tensions regarding perceived unfairness and unjust selection of WFP-contracted retailers among other non-associated market actors who felt that the economic benefits of CBTs were too limited and exclusive. If not addressed, this could lead to more widespread grievances and even conflict.

### **TOC 2: Reciprocity**

***If** unrestricted, unconditional and conditional CBTs are designed and adjusted to allow and encourage acts of reciprocity and cooperation, **then** social customs and norms that shape peace and disrupt conflict can be established.*

Violent conflict breaks down community structures and cohesion. CBTs allow some intended beneficiaries to engage in reciprocal activities and community sharing in the form of voluntary and spontaneous sharing between community members. This builds a sense of belonging and community, including across group divides, and helps to rebuild community structures that are important to peace. However, while most CBT intended beneficiaries reported feeling safe when receiving their assistance, there is a risk that the act of sharing might be forced rather than voluntary, particularly when a power imbalance exists between the CBT intended beneficiary and the person asking for a share of the entitlement. Furthermore, while the targeting of intended beneficiaries seemed to be largely accepted in communities, the perception that being included was a matter of luck rather than objective vulnerability criteria showed little awareness or understanding of the targeting mechanisms. This could result in the perception that targeting is arbitrary, which could, in turn, lead to animosity towards intended beneficiaries or WFP.

### **TOC 3: Digital CBT and Resilience**

***If** CBT is delivered in a way that allows recipients to choose when, where and how to use the funds and **if** the CBT is coupled with individual capacity development activities, **then** people, especially women, will gain control over their own finances, and thereby gain some decision-making power and the ability to make strategic choices, which enhances resilience against past and future shocks while drawing out the innate strengths of*

*individuals and communities to participate meaningfully in post-war recovery and in the wider conflict transformation and recovery processes necessary for sustaining peace.*

Recipients of unrestricted CBT gain some ability to control their finances and exercise choice over how they use the resources. This has the potential to contribute to longer-term personal financial and economic security, and enhance resilience to future shocks. For most CBT intended beneficiaries, the transfers are just enough to meet immediate food needs. However, most of those who reported saving part of their CBT received their entitlement through bank transfers. Bank transfers facilitate financial inclusion, which can enable recipients to manage economic shocks, for example, by making it easier for them to make and receive payments, access loans and save more effectively, deploy their skills and competencies and rebuild their livelihoods. This can contribute to the stability and economic development of the wider community and boost the resilience not just of the individual, but also of the local market and local communities to shocks that might risk a (re)lapse into violent conflict.

However, resilience is not necessarily conflict free. There is a risk with individual capacity-building activities that the better connected might benefit most as social networks and social capital are important sources of resilience. This risks exacerbating existing inequalities and could enhance grievances if such dynamics are not sufficiently analysed and considered.

Where WFP targets women to receive the CBT, women have gained access to and control over economic resources. This has enabled some women to make economic decisions within their households and avoid asking their husbands for money. As a result, some women have reported a reduction in incidents of sexual and gender-based violence (SGBV). Economic capacity building and empowerment, in this sense, is an important means for women to free themselves from abusive and exploitative relationships that were partly sustained by women's economic dependence on their partners.

However, if transfers are not reliable or female intended beneficiaries have not received CBT for long enough to build up savings, if the transfer value is insufficient to allow intended beneficiaries to both meet their immediate needs and build savings or if the female CBT intended beneficiaries have not been able to build a sufficiently productive business as part of a livelihoods programme, there is a risk of recurring SGBV due to recurring economic dependence.

## **Recommendations**

1. WFP should conduct a study of the local political economy in areas where WFP engages, to identify the economic sectors and subsectors that have benefited from cash injections from e-vouchers and determine the money-multiplier effect on the local economy.
2. Where the financial service provider landscape allows, WFP should consider moving to bank transfers and mobile money to spread the economic benefit more widely. Where e-vouchers are necessary, it should expand B2B activities in the retailer network.
3. WFP should seek partnerships with organizations that can help integrate social measures, such as inclusive solutions through dialogue forums and conflict prevention and mitigation capacity building at the local level, alongside WFP's market-oriented interventions. At the structural level, WFP should consider including technical support for macroeconomic

and redistributive policies at the macro, federal and state levels in their existing capacity development initiatives.

4. As part of community engagement, WFP should improve communication on the selection criteria for retailers, and explain the selection process and the performance evaluation and continuous monitoring that determine whether a contract with a retailer can be extended.
5. WFP should include questions in the FSOM survey on the act of sharing CBTs. Systematic evidence would help understand the scale of sharing and reciprocity, and its social impact.
6. WFP should conduct more targeted monitoring of possible cases of social or group pressure on intended beneficiaries to surrender part of their entitlement, particularly where asymmetrical power relations exist, for example, between intended beneficiaries in IDP camps and camp officials.
7. WFP should monitor community perceptions around vulnerability and targeting to be able to adjust, where necessary, the process through which targeting is conducted and explained to community members so that it conforms with local definitions and understandings of vulnerability.
8. WFP should better explain its complaints and feedback mechanisms to affected communities, and continue to seek information through regular household surveys and the use of information-gathering sessions to solicit feedback from intended beneficiaries, as well as non-beneficiaries who may not otherwise have any contact with WFP.
9. WFP should consider a governance-oriented approach that includes vertical integration and partnerships between local public and private sector actors at the household, community and systems levels.
10. WFP should aim as much as possible to include women in its retailer network by developing their capacity and ability to access the necessary facilities, credit and other essentials for business that their male counterparts might have easier access to.
11. WFP should adopt a long-term vision with regard to gender-specific resilience programmes and mobilize long-term and flexible funding from major donors to be able to commit the necessary time, and carry out adequate planning and follow-up.
12. WFP should include political economy analysis in its resilience programmes. Such analysis could help provide a better understanding of the local power dynamics and pre-existing inequalities that overlap with the economic opportunities created and shaped by CBTs.

The findings suggest that WFP's CBT interventions can—and do—positively contribute to improving the prospects for peace in Nigeria. Nonetheless, building on WFP Nigeria's important contributions to peace, there is room for improvement to further strengthen and systematize current engagements.

## Abbreviations

B2B	Business-to-business
BAY	Borno, Adamawa and Yobe
CBT	Cash-based transfer
CJTF	Civilian Joint Task Force
CFM	Complaint and feedback mechanism
CSP	Country Strategic Plan
EFCC	Economic and Financial Crimes Commission
FGD	Focus group discussion
FSOM	Food Security Outcome Monitoring
GFD	General food distribution
IDP	Internally displaced person
INGO	International non-governmental organization
KYC	Know Your Customer
MNJTF	Multinational Joint Task Force
NGO	Non-governmental organization
NSAG	Non-state armed group
SGBV	Sexual and gender-based violence
TOC	Theory of change
UN OCHA	United Nations Office for the Coordination of Humanitarian Affairs
WFP	World Food Programme

# 1. Summary of context analysis<sup>1</sup>

According to the Global Risk Index INFORM, Nigeria is among the countries with the highest projected conflict risk index and at increased risk of socio-economic vulnerability and food insecurity.<sup>2</sup> Nigeria has faced cycles of violence since independence in 1960. The major conflict since 2010 is what is commonly referred to as the Boko Haram insurgency in the north-eastern states of Borno, Adamawa and Yobe (the BAY states). There is no single group known as Boko Haram, but the term is used to refer to the movement that emerged in the early 2000s and includes its splinters.

## **Socio-economic needs, social cohesion and trust in government**

Nigeria is the largest economy in Africa but lags behind in development terms: 40 per cent of the population lives below the national poverty line, excluding the population in Borno state since as much as 85 per cent of the state is considered inaccessible for security reasons.<sup>3</sup> Reports that include figures from Borno state estimate poverty rates of 75 per cent but because only accessible households in Borno are included, these findings are not considered representative.<sup>4</sup> In addition, 75 per cent of school-age children in Borno state (those aged 4–16) have never attended school.<sup>5</sup> Such deep social and economic disparities within the Nigerian population and the resulting grievances have led to a loss of government legitimacy among much of the population in the north-east.<sup>6</sup>

## **Overview of the conflict in north-east Nigeria**

The north-east is currently among the regions most affected by violent conflict. In the past 10 years, Boko Haram-related conflicts have claimed approximately 30 000 lives and caused one of the worst humanitarian crises in the history of Nigeria.<sup>7</sup> The group's territorial control has weakened since 2015, however, due to infighting within the group, the government's military response and the efforts of the Multinational Joint Task Force (MNJTF).

### *Government response: Military, stabilization and peacebuilding efforts*

The government response to the conflict in north-east Nigeria has been overwhelmingly military. In addition to the Nigerian state armed forces, the MNJTF and the Civilian Joint Task Force (CJTF) have played key roles.<sup>8</sup> President of Nigeria

<sup>1</sup> This paper is second in a series of three papers of a Nigerian case study. The other two papers are Delgado, C. *Improving the Prospects for Peace in Nigeria: Spotlight on Stabilization* (SIPRI: Stockholm, 2022); and Riquier, M. and Delgado, C., *Improving the Prospects for Peace in Nigeria: Spotlight on Measurement* (SIPRI: Stockholm, 2022). The summary presented here is condensed from the full context analysis given by Delgado in the first paper of this series.

<sup>2</sup> Inter-Agency Standing Committee and the European Commission, *Inform Report 2022: Shared Evidence for Managing Crises and Disasters* (Publications Office of the European Union: Luxembourg, 2022).

<sup>3</sup> United Nations Population Fund, *World Population Dashboard: Nigeria*; and United Nations, Office for the Coordination of Humanitarian Affairs (UN OCHA), 'Humanitarian needs overview: Nigeria', Humanitarian Programme Cycle 2020, Dec. 2019.

<sup>4</sup> UN OCHA (note 3); and Nigeria National Bureau of Statistics, '2019 poverty and inequality in Nigeria: Executive summary', Abuja, May 2020.

<sup>5</sup> UNICEF Nigeria, 'Improving literacy and numeracy in north-east Nigeria thanks to innovative teaching methodology: Teaching at the right level improves literacy and numeracy skills of conflict-affected children', 29 Nov. 2021.

<sup>6</sup> United Nations Development Programme (UNDP), *Business Case Assessment for Accelerating Development Investments in Famine Response and Prevention*, Case study, north-east Nigeria (UNDP: New York, 2017).

<sup>7</sup> Hamid, N. A. et al., 'Boko Haram and humanitarian crisis in north-east Nigeria', *World Applied Sciences Journal*, vol. 35, no. 9 (2017), pp. 1777–82; and Nwankpa, M., 'Understanding the local-global dichotomy and drivers of the Boko Haram insurgency', *African Conflict and Peacebuilding Review*, vol. 10, no. 2 (2020), pp. 43–64.

<sup>8</sup> Ashindorbe, K., Afatakpa, F. and Owonikoko, S. B., 'Civilian Joint Task Force and Nigeria's counter-terrorism operation: A critique of the community-based approach to insecurity', *African Security*, vol. 14, no. 3 (2021), pp. 286–305.

Muhammadu Buhari declared a technical defeat of Boko Haram at the end of 2015 but Nigeria's security forces have struggled to consolidate control of rural areas or protect urban centres from sporadic attacks.<sup>9</sup>

Continuing attacks led to the development by the Nigerian Army of the so-called super camp strategy in 2019.<sup>10</sup> This strategy entails consolidating military personnel and resources in well-constructed super camps at fewer locations. It also means relocating people from rural areas into internally displaced person's (IDP) camps inside these towns. This has further eroded the protection of civilians in rural areas and their access to livelihoods.<sup>11</sup> Both the Nigerian security forces and the CJTF have been accused of human rights abuses, such as extrajudicial killings, rape and violations of the rules of military engagement.<sup>12</sup>

Nonetheless, improved security in parts of north-east Nigeria since early 2016 has led to a greater focus on recovery. The Economic Recovery and Growth Plan for 2017–2020 emphasizes agriculture and food security and the government's commitment to funding social safety nets.<sup>13</sup> The focus has also shifted to conflict stabilization measures, as outlined in the 2016 Buhari Plan, which seek to bolster legitimate state authority, reconciliation and peaceful conflict management systems. In 2018, key international donors set up the Oslo Consultative Group on Prevention and Stabilization in the Lake Chad Region to coordinate their response activities.

#### *Other actors contributing to peace*

Alongside international humanitarian, development and peacebuilding actors, civil society actors as well as traditional and religious leaders have also been crucial in encouraging peaceful coexistence between different religious groups.<sup>14</sup> However, Nigeria's patriarchal society and the related cultural, religious and socio-economic inequalities have combined with poverty to marginalize women's representation in politics and in formal peacebuilding. Nonetheless, women have acted as peacebuilders locally.<sup>15</sup>

### **Humanitarian response**

As of May 2022, 8.4 million people in the BAY states were in acute need of protection and assistance.<sup>16</sup> Humanitarian access outside of the super camps is severely

<sup>9</sup> Brechenmacher, S., *Stabilizing Northeast Nigeria after Boko Haram*, vol. 3 (Carnegie Endowment for International Peace: Washington, DC, 2019).

<sup>10</sup> Zenn, J., 'The humanitarian dilemma around the military's "super camp" strategy in Nigeria', Council on Foreign Relations, 5 Sep. 2019.

<sup>11</sup> Samuel, M., 'Nigeria's super camps leave civilians exposed to terrorists', Institute for Security Studies, 30 Nov. 2020.

<sup>12</sup> Pérouse de Montclos, M.-A., 'A sectarian Jihad in Nigeria: The case of Boko Haram', *Small Wars & Insurgencies*, vol. 27, no. 5 (2016), pp. 878–95; US Department of State, Bureau of Democracy, Human Rights and Labor, Country Reports on Human Rights Practices for 2020, 'Nigeria 2020 Human Rights Report', [n.d.]; and Day, A., *Hybrid Conflict, Hybrid Peace: How Militias and Paramilitary Groups Shape Post-conflict Transitions* (New York: United Nations University, 2020).

<sup>13</sup> Federal Republic of Nigeria, Ministry of Budget and National Planning, 'Economic Recovery and Growth Plan, 2017–2020', Feb. 2017; Federal Republic of Nigeria, 'The Buhari Plan: Rebuilding the north-east', Executive Summary, June 2016; and Uppsala Conflict Data Program, 'Nigeria', [n.d.].

<sup>14</sup> World Bank, *Nigeria on the Move: A Journey to Inclusive Growth* (World Bank: Washington, DC, 2019); and El-Bushra, J., Ladbury, S. and Ukiwo, U. O. 'From design to implementation: Addressing the causes of violent conflict in Nigeria', *Stability: International Journal of Security and Development*, vol. 3, no. 1 (2014), Part 1.

<sup>15</sup> Imam, A., Biu, H. and Yahi, M., *Women's Informal Peacebuilding in North-East Nigeria*, CMI Brief no. 9 (CMI: Bergen, 2020); and Enapeh, O. and Yacob-Haliso, O., 'Women, peace building and the Boko Haram conflict in Nigeria', *Journal of Social Encounters*, vol. 5, no. 2 (2021), pp. 106–15.

<sup>16</sup> United Nations, Office for the Coordination of Humanitarian Affairs (OCHA), *Humanitarian Response Plan: Nigeria*, Humanitarian Programme Cycle 2022 (OCHA, Feb. 2022).



restricted.<sup>17</sup> In addition, international humanitarian donor support has decreased while needs have significantly increased.<sup>18</sup>

In October 2021, 3.5 million people were projected to be food insecure at the peak of the lean season between June and August 2022.<sup>19</sup> Humanitarian responders to the crisis addressed food insecurity through emergency food assistance (in-kind or as cash-based transfers, CBTs) and livelihood support.<sup>20</sup>

At the time of writing, there were 2.9 million people internally displaced in Nigeria.<sup>21</sup> The vast majority of IDPs from the north-east remain in the region.<sup>22</sup>

<sup>17</sup> UNDP (note 6); and United Nations, Office for the Coordination of Humanitarian Affairs (UN OCHA), *Humanitarian Response Plan: Nigeria*, Humanitarian Programme Cycle 2020 (OCHA, Mar. 2020).

<sup>18</sup> United Nations, Office for the Coordination of Humanitarian Affairs (UN OCHA), *Humanitarian Response Plan: Nigeria*, Humanitarian Programme Cycle 2021 (OCHA, Feb. 2021).

<sup>19</sup> Food Security Cluster, 'Final Fiche report for October 2021: Cadre Harmonisé result for identification of risk areas and vulnerable populations in twenty (20) Nigerian states and the Federal Capital Territory (FCT) of Nigeria', 19 Nov. 2021.

<sup>20</sup> UNDP (note 6).

<sup>21</sup> Internal Displacement Monitoring Centre, 'Nigeria', Sep. 21 update; and UNHCR, 'Nigeria operational data portal', Sep. 21 update.

<sup>22</sup> Internal Displacement Monitoring Centre (note 21).

## 2. The Nigeria case study approach

### Objectives and background

This report assesses the World Food Programme's (WFP) potential to contribute to improving the prospects for peace in Nigeria through a deep dive on cash-based transfers. Two other deep dives in Nigeria explore stabilization and measurement, and are presented in parts I and III of this series, respectively. This CBT deep dive explores the future role of cash-based programmes in Nigerian conflict and post-conflict settings, building evidence of best practice, and demonstrating WFP's global leadership on these efforts.

The research on WFP's contribution to improving the prospects for peace under the SIPRI–WFP Knowledge Partnership is based on the understanding that violent conflict and peace are not polar opposites but complex phenomena that occur in complex social systems. The results of contributions intended to improve the prospects for peace are therefore not always immediate, obvious or predictable, and take place in a system that is highly dynamic, non-linear and emergent.<sup>23</sup> Multiple factors, drivers and channels combine to shape the prospects for peace. Untangling this intricate web of dynamics to draw conclusions about any one driver therefore presents analytical challenges. Working towards more inclusive political, economic and social systems will not necessarily show signs of steady progress or achieve the predicted peacebuilding outcome.<sup>24</sup> Peacebuilding is therefore fundamentally an experiment.<sup>25</sup>

### Methodology

This research is structured around the development of theories of change (TOCs). A TOC spells out an understanding of how a specific activity will result in the achievement of desired changes in a particular context. The development of TOCs that articulate WFP's contribution to improving the prospects for peace, and make clear their underlying assumptions, could position WFP as an important actor in joint national and regional efforts to stabilize the wider Lake Chad Basin region and make the transition to peace in north-east Nigeria. However, it is essential that the TOCs are not unrealistic and do not make massive leaps in logic. TOCs should also be dynamic as, owing to the characteristics of complex systems, it is not possible to identify with certainty how conflict and peacebuilding environments will behave in the future. Instead, a process that uses continuing participatory and locally anchored experimentation and feedback is required to generate knowledge about the conflict and peacebuilding environment. If the expected results are achieved, a TOC offers a causal pathway that can be explored, assessed for validity and adapted to other contexts.<sup>26</sup>

The research involved a review of WFP programme documents and data sets, and of the literature on Nigeria, as well as remote interviews with WFP country office staff, including consultations, and with representatives of other United Nations agencies and international NGOs.<sup>27</sup> Survey questions were developed in support of the stabilization

<sup>23</sup> De Coning, C., 'Adaptive peacebuilding', *International Affairs*, vol. 94, no. 2 (2018), pp. 301–17; and ACLED, '10 conflicts to worry about in 2022: "Nigeria"', 2022.

<sup>24</sup> De Coning, C., 'Complexity thinking and adaptive peacebuilding', *Accord*, no. 28 (Mar. 2019); World Food Programme, 'Nigeria', [n.d.].

<sup>25</sup> Campbell, S. P., *Global Governance and Local Peace: Accountability and Performance in International Peacebuilding* (Cambridge University Press: Cambridge, 2018).

<sup>26</sup> De Coning (note 23).

<sup>27</sup> The Covid-19 pandemic and related restrictions affected the ability to conduct in-country research, which made it necessary to revise the original research design. A remote research strategy was designed, involving remote interviews, surveys and, where pertinent, the use of local researchers.

and CBT deep dives to be included in the WFP Food Security Outcome Monitoring (FSOM) survey that was sent to 2071 WFP beneficiaries in June 2021.

In-country research was conducted in August 2021 by a team of three local researchers who visited project sites in the BAY states and in the capital, Abuja. To gather information, the local researchers used in-depth interviews with people intended to benefit from the programme, or ‘intended beneficiaries’, as well as non-beneficiary members of the community and representatives of local authorities, community-based organizations and NGOs in the BAY states. Interviews were also held with government officials in Abuja. Altogether, 90 key-informant interviews and seven focus group discussions (FGDs) were held. The date or location of some interviews has been withheld where this could lead to the identities of the participants being revealed.

### **WFP in Nigeria**

WFP re-established its presence in Nigeria at the request of the Nigerian government in mid 2016 to provide food security and nutrition assistance to conflict-affected populations in the north-east of the country. According to its 2019–2022 Country Strategic Plan (CSP) (see box 2.1), WFP aims to provide life-saving assistance through general food distribution (GFD), both cash-based and in-kind, accompanied by gender-transformative livelihood support and nutrition-sensitive activities to promote self-reliance and resilience while reinforcing parallel national institutional capacities.<sup>28</sup>

WFP is a key partner of the government of Nigeria, as well as of other UN agencies working on crisis response and to achieve the Sustainable Development Goals in Nigeria. Based on the country’s development priorities, UN agencies work in three broad areas through the UN sustainable development partnership framework for 2018–2022: (a) governance, human rights, peace and security; (b) equitable quality basic services; and (c) sustainable and inclusive economic growth and development. WFP is also one of 28 partner organizations operating in the food security sector of the Humanitarian Response Plan, which is coordinated by the UN Office for the Coordination of Humanitarian Affairs (OCHA) on behalf of the Humanitarian Country Team and partners. The food security sector aims to improve access for the most vulnerable crisis-affected people to timely and appropriate food assistance, and to strengthen the resilience of crisis-affected people by re-establishing, improving and diversifying key agricultural livelihoods.<sup>29</sup>

### **Findings: Cash-based transfers deep dive**

The sections below assess WFP’s engagement in Nigeria through its CBT interventions and present the findings of the research in the form of three TOCs on the pathways that link WFP’s CBT interventions to improving the prospects for peace. The assessment of CBT interventions in Nigeria examines WFP’s humanitarian and development assistance work in relation to Strategic Outcomes 1 and 2 of the CSP (see box 2.1).<sup>30</sup>

In September 2021, WFP provided US\$9.65 million in cash transfers through e-vouchers, prepaid cards, debit cards associated with a bank account and mobile money to more than 479 000 people.<sup>31</sup> Mobile money uses mobile phones to provide access to financial services such as payments, transfers, insurance, savings and credit. It is

<sup>28</sup> World Food Programme (WFP), *Nigeria Country Strategic Plan, 2019–2022* (WFP: Rome, 2019).

<sup>29</sup> UN OCHA (note 18).

<sup>30</sup> WFP (note 28).

<sup>31</sup> World Food Programme (WFP), ‘Nigeria: Country brief, September 2021’, 17 Nov. 2021.

**Box 2.1. Strategic Outcomes in WFP’s Country Strategic Plan, 2019–2022**

As part of its 2019–2022 Country Strategic Plan, WFP provides life-saving emergency assistance through general food distribution (cash-based and in-kind) and focuses on the prevention of malnutrition and increased support for income-generation to promote self-reliance. The CSP addresses both humanitarian and development issues in accordance with WFP’s dual mandate and the international policy debate on operationalizing the humanitarian-development-peace nexus. In its humanitarian responses, it therefore seeks to harmonize early recovery with development activities.

The CSP is part of crisis response, resilience-building and addressing the root causes of food insecurity—all of which are embedded in six strategic outcomes. This study analyses WFP’s contributions to improving the prospects for peace in Nigeria through Strategic Outcomes 1 and 2.

*Strategic Outcome 1:* WFP provides unconditional food assistance, using CBTs where appropriate, to internally displaced persons, returnees, refugees and local communities affected by crises in Nigeria so they are able to meet their basic food and nutrition needs during and in the aftermath of shocks. WFP’s life-saving assistance is complemented by income-generation and vocational training, as well as the use of cash grants targeted at women and adolescent girls and boys in order to increase their self-reliance.

*Strategic Outcome 2:* through asset creation and preservation, increased livelihood opportunities and enhanced agricultural value chains, WFP aims to both strengthen early recovery and the resilience of vulnerable populations to shocks, and enable them to meet their basic food needs throughout the year. WFP also supports women in their efforts to strengthen their role in decision making and thereby tackle gender inequalities.

*Source:* WFP, *Nigeria Country Strategic Plan, 2019–2022* (WFP: Rome, 2019).

a paperless version of a national currency that can be used to provide humanitarian e-cash payments.<sup>32</sup>

WFP’s contributions to improving the prospects for peace are outlined in three TOCs that help to develop a dynamic framework for WFP Nigeria’s CBT interventions. Interventions can be continually evaluated against these TOCs to strengthen WFP’s potential to contribute to improving the prospects for peace in Nigeria.

<sup>32</sup> Cash Learning Partnership, *Glossary of terminology for cash and voucher assistance*, 2018.

### 3. Theory of change 1: CBT, markets and economic inclusion

*If food bought with unrestricted cash-based transfers is sourced locally and from a variety of market actors, **then** the money circulates in the local economy, creating equitable returns for local community members in addition to direct intended beneficiaries, which supports a reduction in structural socio-economic inequalities and builds more resilient and competitive markets.*

#### Contextual background

Market functionality in north-east Nigeria had improved in 2019 compared to 2016, but limitations persisted linked to insecurity. The conflict in north-east Nigeria curtailed agricultural production as farmers had to flee their homes or the conflict made travel to farmland unsafe. This, coupled with other drivers such as the depreciation of the Nigerian currency and an increase in domestic petrol prices, led to increases in food prices.<sup>33</sup> The Covid-19 pandemic and its related containment measures put additional strain on the socio-economic situation of vulnerable populations in north-east Nigeria. In Borno, 68 per cent of households reported a decline in household income between July 2020 and August 2021 due to Covid-19. Restrictions on movement limited farmers' ability to engage in planting. Moreover, a lack of funds coupled with increased prices of agricultural inputs made it difficult for farmers to procure essentials such as fertilizer and tools. These developments reduced agricultural production and the self-sufficiency of local farmers.<sup>34</sup>

Furthermore, the curfews and movement restrictions in 2020 that disrupted employment and trade hit day labourers, people engaged in humanitarian cash-for-work activities and youth and women working in the informal sector the hardest. Price increases of staple goods continued, and annual food-related inflation reached 17 per cent in February 2022.<sup>35</sup> The annual rate of inflation has been high for many years but price increases linked to the pandemic reversed a downward trend in 2020. In 2022, shortages of fuel and foreign exchange became the main drivers of inflation.<sup>36</sup> In 2021, the price of the minimum expenditure basket had already increased by 81 per cent in Borno and Yobe.<sup>37</sup> As a result, and due to funding shortages, the value of the monthly cash transfer is often sufficient only to meet immediate food needs, leaving little money for other essentials.<sup>38</sup> Moreover, income-generation opportunities in 2021 were lower than normal due to poor macroeconomic conditions. This depleted people's purchasing power and increased their need to resort to negative coping mechanisms such as asset depletion and consuming fewer meals, as well as engaging in transactional sex,

<sup>33</sup> MercyCorps, 'North-east Nigeria joint livelihood and market recovery assessment', 3 Nov. 2017; WFP et al., 'Comprehensive market assessment in northeast and northwest Nigeria', 13 May 2020; and FEWS NET, 'Nigeria food security outlook', Feb. to Sep. 2021.

<sup>34</sup> Reliefweb, 'Nigeria: iMMAP/DFS Covid-19 situation analysis: Food security, livelihood and nutrition annual report (Feb 2020–July 2021)', 28 Sep. 2021.

<sup>35</sup> Trading Economics, 'Nigeria inflation rate: July 2022 data, 1996–2021 historical, forecast'.

<sup>36</sup> Trading Economics (note 35).

<sup>37</sup> Latorre López, M. C., 'The effects of Covid-19 on affordability of minimum expenditure baskets: A case study of six countries', Covid-19 Situational Analysis Project, iMMAP and USAID, 13 Dec. 2021. A minimum expenditure basket (MEB) is defined as what a household requires in order to meet its essential needs on a regular or seasonal basis, and its cost. In humanitarian and development programming, the MEB can support household profiling by identifying the characteristics of those who cannot meet their essential needs and support decisions on transfer value amounts for food and non-food needs, see WFP, Minimum expenditure baskets guidance note, Dec. 2020.

<sup>38</sup> Nigeria Food Security Sector, 'Advocacy note: Change of transfer value for food assistance', third edition, updated 18 June 2021; and WFP, 'Nigeria Country Brief, November 2021', 30 Dec. 2021.

street begging and theft.<sup>39</sup> While 2021 did not see widespread Covid-19 containment measures, the supply of most goods was still limited and unemployment rates remained high. The principal drivers of humanitarian need in 2021, however, were conflict and insecurity, which resulted in large-scale displacements, as well as the damage and destruction caused by non-state armed groups (NSAGs) in Borno and Yobe.<sup>40</sup>

### **WFP programmes**

Where the context allows it, WFP seeks to provide food assistance through CBTs. Thorough assessments are carried out in each location to understand whether the context is conducive to CBTs. These comprise a micro-financial and market assessment, and assessments of retailers and of the security situation, as well as an assessment of the accountability and protection needs of intended beneficiaries.<sup>41</sup> In contexts where these assessments show that CBT would be possible and advantageous, WFP works with mobile money agents and banks to deliver cash transfers through mobile money or bank transfers. In contexts where financial service providers are absent or not functioning sufficiently well, WFP works with local retailers to provide food assistance using e-vouchers.<sup>42</sup> By enabling people to use their CBTs to buy food, services and non-food items locally, CBTs strengthen local markets and encourage smallholder farmers to increase production.<sup>43</sup> The redistribution of revenue across a variety of retail channels that source locally produced food can result in wider economic inclusion by creating a competitive market environment, while allowing CBT recipients to continue to choose the most relevant shops, markets and vendors for their needs and to meet their basic food and nutrition needs both during and in the aftermath of shocks.

### **Analysis**

*In locations where food assistance is delivered through CBTs, local markets and WFP-contracted retailers and mobile money agents experienced revival and expansion*

Conflict and peace shape and are shaped by the economy. In conflict-affected countries such as Nigeria, activities that aim to drive economic development need to consider this and, where possible, be designed to strengthen and contribute to peace-related outcomes.<sup>44</sup> A thriving, equitable and inclusive economy is one pillar of creating and sustaining peaceful societies.<sup>45</sup>

CBT interventions in the locations visited have had positive impacts on local markets, participating retailers and suppliers. Retailer capacity and resilience have improved. The demand for food supplies that WFP's CBT interventions have created triggers supply. CBTs improve people's purchasing power and create market demand, which in turn provides a certain guarantee that products will be sold, driving supply.<sup>46</sup> CBT interventions have driven an increase in the procurement of supplies within the local

<sup>39</sup> Reliefweb (note 34).

<sup>40</sup> FEWS NET (note 33).

<sup>41</sup> Remote interview, WFP Nigeria staff member, 22 Feb. 2021.

<sup>42</sup> World Food Programme (WFP), *WFP in North-east Nigeria: Supply Chain* (WFP: Rome, 2018).

<sup>43</sup> World Food Programme (WFP), *Nigeria: Annual Country Report, 2019* (WFP: Rome, 2019); WFP (note 28); and World Food Programme (WFP), *Nigeria Annual Country Report, 2021* (WFP: Rome, 2021).

<sup>44</sup> International Alert, *Peace Through Prosperity: Integrating Peacebuilding into Economic Development* (International Alert: London, 2015).

<sup>45</sup> Institute for Economics & Peace, *Positive Peace Report, 2020: Analyzing the Factors that Sustain Peace* (Institute for Economics & Peace: Sydney, 2020).

<sup>46</sup> Remote interview, WFP Nigeria staff member, 1 Mar. 2021; Interview, Participating mobile money agent, Maiduguri; Interview, WFP-contracted retailer, Kukareta; and FGD, male CBT intended beneficiaries (bank transfer), Maiduguri.

economy. One example is the local production and procurement of soap, as producers and retailers know the demand is there either from humanitarian actors for delivery to intended beneficiaries or through intended beneficiaries directly buying these items with cash received in their monthly transfers.<sup>47</sup> Moreover, a study on market-based food assistance has found that retailers participating in CBT interventions hired additional staff in response to the increased volume of business driven by CBTs. This demonstrates the positive market impact of CBT interventions in Nigeria.<sup>48</sup>

WFP-contracted retailers, from which CBT beneficiaries can procure food using their e-vouchers, and participating mobile money agents, from which CBT beneficiaries collect their monthly transfers, in particular reported growth and expansion of their businesses linked to the introduction of WFP interventions. A quantitative follow-up study would be useful to better understand the scale, but in this study WFP-contracted retailers reported faster sales of food items. Goods that used to stay on the shelves for several weeks are now sold within one week, leading to increased turnover and profits, as well as diversification of product ranges and an increase in procurement activity that has beneficial effects further up the supply chain.<sup>49</sup> These increased benefits were also acknowledged by retailers and money agents not associated with WFP who saw their competitors associated with WFP benefit.

Improved recognition through association with WFP is another benefit that opens doors for financial and business opportunities. As one participating mobile money agent noted: ‘I have applied for microfinance several times to no avail. But now [after being contracted by WFP], they rush me’.<sup>50</sup> This has allowed him to build up a stronger capital base, which he aims to use to invest in other businesses and to grant loans to people at an affordable interest rate.

The CBT interventions have therefore led to increased market activity and visible growth for those market actors associated with WFP. A government official in Maiduguri summarized the impact: ‘I can tell you this from our revenue collection in the market. It has increased because a lot of businesses have sprung up. Market days are now fuller. Kiosks that had been closed for a long time because of a lack of economic activity have reopened. Some have expanded. Even IDPs now own tables and wheelbarrows to display their wares’.<sup>51</sup>

However, the distribution of the bulk of profits is relatively narrow. This constitutes a core limitation and poses a risk to economic inclusion through CBT e-vouchers, and thus to their contribution to improving the prospects for peace in north-east Nigeria. While money is flowing into the market and increasing the level of market activities, it is difficult to measure the impact on market actors in the value chain beyond those directly associated with the WFP e-voucher intervention, whose businesses seem to have expanded in response to the intervention. A natural limitation of the system is that the markets are mostly vibrant around the time that CBT intended beneficiaries receive their monthly transfers. The markets that operate outside of this window do not see the same level of activity.<sup>52</sup> This shows a certain dependence of the local markets on humanitarian CBT interventions, and carries a certain risk to economic inclusion as profits are not distributed evenly. Inclusion and sustainability are essential if economic development is to have a lasting positive impact on the prospects for peace.

<sup>47</sup> Remote interview, UN staff member, 11 Aug. 2021.

<sup>48</sup> Lynch, W. and Vallet, M., *Review of Food for Peace Market-based Emergency Food Assistance Programs: Global Report* (Tango International and USAID: Washington, DC, 2018).

<sup>49</sup> Interview, WFP-contracted retailer, Kukareta; Interview, WFP-contracted retailer, Damaturu; and Interview, CBT intended beneficiary (bank transfer), Mafa.

<sup>50</sup> Interview, participating mobile money agent, Maiduguri.

<sup>51</sup> Interview, local government official, Maiduguri.

<sup>52</sup> Remote interview, WFP Nigeria staff member, 25 Feb.; Interview, local government official, Maiduguri; and FGD, male CBT intended beneficiaries (bank transfer), Nayinawa.

The current lack of inclusion and sustainability in the economic development driven by CBT interventions could be a demonstration of a lack of the pillars other than economic development needed to build a sustainable peace, such as a well-functioning government, formal institutions that support an inclusive business environment, the equitable distribution of resources and high levels of human capital.<sup>53</sup>

*Innovative approaches to the economic inclusion of a variety of market actors lead to more equitable economic benefits that can mitigate the impact of perceived inequalities on societal relations*

Conflict and inequality have a mutually constitutive relationship. Conflict deepens inequalities and socio-economic inequality exacerbates conflict. Perceptions of unfairness and exclusion among parts of a population lead to frustration and increased grievances.<sup>54</sup> Economic development is not neutral and a sustainable peace requires sustainable economic development that avoids doing harm. This means working towards the formation of peace economies that actively work to reduce the structural economic inequalities and grievances of the pre-conflict period, and to address the livelihood concerns of citizens.<sup>55</sup>

As demonstrated above, the direct economic benefits of WFP's CBT interventions, specifically the e-vouchers, are tangible for those market actors that are directly contracted by WFP. The wider, more indirect economic benefit beyond these actors, however, is less visible but the potential is there. Unrestricted CBTs in particular, which intended beneficiaries can use to purchase a diverse array of goods and services, can yield widespread benefits. This is exemplified by, for instance, the moto-taxi businesses that have seen an increase in the number of customers because of increased access to money through CBTs, the IDP who has invested small amounts in buying wheelbarrows for petty trade to earn additional income, or the barber who observed that he had almost doubled his monthly trade compared to before the CBT intervention was introduced.<sup>56</sup>

Through innovative approaches, WFP has also increased the inclusiveness of the economic benefits that result from e-vouchers restricted to buying food items at WFP-contracted retailers. E-vouchers had appeared to benefit medium-sized to large-scale vendors and their suppliers, and some small or informal businesses found themselves unable to compete successfully with these larger businesses.<sup>57</sup> WFP therefore introduced a business-to-business (B2B) initiative that made the e-voucher scheme more inclusive for smaller retailers that had not yet met the conditions for becoming a WFP-contracted shop, due to lack of capacity and documentation. B2B is introduced in locations where market assessments find that the market cannot meet demand. Instead of asking larger suppliers from other localities to open outlets in these locations, which would economically harm small local businesses, WFP links these smaller retailers with larger suppliers. WFP contracts with the larger retailers on condition that they sign an agreement with the local small retailers to provide them with stock on credit. For example, if a larger supplier provides \$90 worth of commodities to the smaller retailer, the retailer sells them and presents a turnover report to the wholesaler that shows that sales worth \$100 have been made through e-vouchers. The wholesaler claims the amount from WFP, which is paid to its account,

<sup>53</sup> Vernon, P., *Building Peace and Stability Through Inclusive Economic Development* (International Alert: London, 2016).

<sup>54</sup> Distler, W., Stavrevska, E. B. and Vogel, B., 'Economies of peace: Economy formation processes and outcomes in conflict-affected societies', *Civil Wars*, vol. 20, no. 2 (2018); Vernon (note 53); and International Alert (note 44).

<sup>55</sup> Distler, Stavrevska and Vogel (note 54).

<sup>56</sup> Interview, community member, male barber shop owner, Maiduguri; Interview, security official, Abuja; and Remote interview, WFP Nigeria staff member, 22 Feb. 2021.

<sup>57</sup> Mercy Corps (note 33).



and gives \$10 of the profit earned back to the small retailer. Assessments since the introduction of B2B activities have shown that smaller retailers have been able to grow their capacity to meet demand and to obtain the necessary legal documentation to be registered and open a bank account. Some have since been able to meet the conditions to become WFP-contracted retailers themselves.<sup>58</sup> This increases the likelihood of creating equitable returns for local community members and building more resilient and competitive markets, which are the building blocks for moving towards peace. In a next step, WFP aims to identify women traders to be involved in B2B activities in order to enhance their capacity to compete in the market.

### **Conflict sensitivity concerns**

One of the government's main conflict sensitivity concerns regarding CBTs in Nigeria is leakage to NSAGs. It has therefore put strict financial regulations in place. The movement of cash to pay staff salaries and vendors in remote areas requires the approval of the Economic and Financial Crimes Commission (EFCC). In 2019, these strict regulations resulted in the intermittent suspension of CBTs, which delayed assistance to affected populations. UN OCHA together with the International Non-governmental Organizations Forum worked with the EFCC to formulate guidelines on the movement of cash. In theory, this should facilitate the flow of information between the EFCC and the military once permission to move cash has been granted, and allow better access for aid organizations carrying cash. In practice, however, access to some local government areas is still difficult.<sup>59</sup>

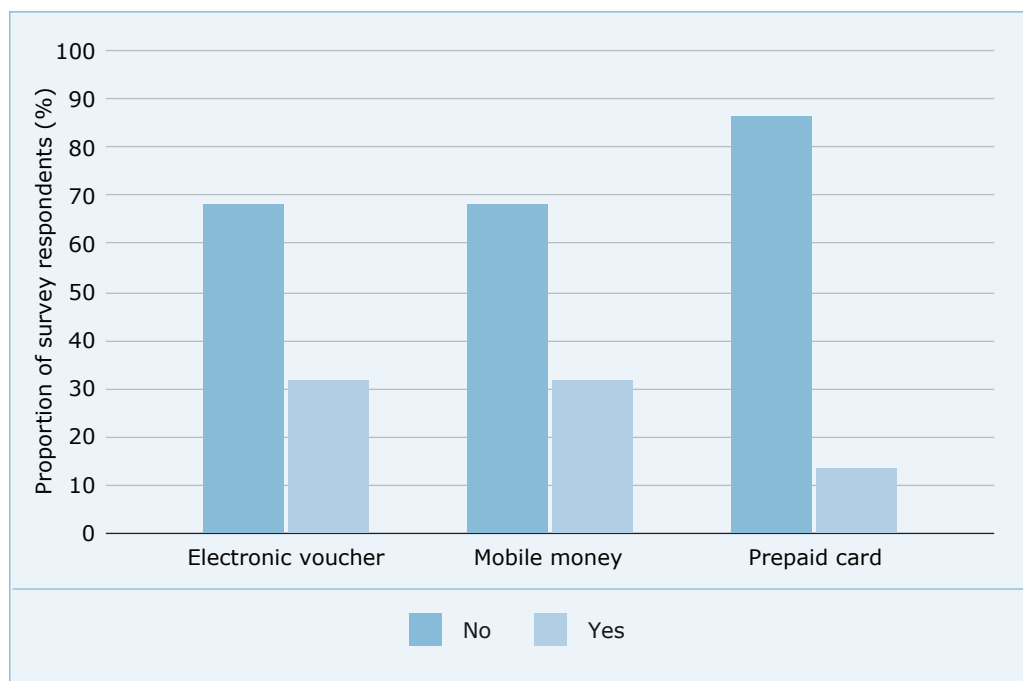
WFP has put various measures in place to mitigate diversion, such as third-party monitors who are able to operate in areas that WFP cannot access, working closely with the EFCC on the movement of cash, holding meetings with providers of financial services and coordinating meetings with partner NGOs. It also distributes prepaid cards without allocated funds, loading them only after verifying that the card has reached the right person.<sup>60</sup> CBT delivered through bank transfers was perceived by intended beneficiaries to be particularly safe in this regard.<sup>61</sup> Of the 567 CBT intended beneficiaries surveyed about the main downsides of CBT, about one-third of those who receive their entitlement either through e-vouchers (n=153) or mobile money (n=14) perceived diversion to be a risk. On e-vouchers, the main risks cited were WFP-contracted retailers selling their goods at artificially high prices or intended beneficiaries selling their vouchers at below face value to access cash. On mobile money, the main risk reported was money agents holding part of the entitlement back. WFP has mitigation measures in place for both these types of risk, such as monitoring and the Complaints and Feedback Mechanism (CFM). However, lack of awareness of the CFM (see CBT TOC 2) might mean that incidents are not sufficiently captured and responded to. In comparison, only around 14 per cent (n=6) of those receiving cash into their bank accounts (or by prepaid card) thought diversion was a risk (see figure 3.1). WFP complies with all national regulations relating to Know Your Customer (KYC), such as conducting customer identification, verification and due diligence, and the

<sup>58</sup> Remote interview, WFP Nigeria staff member, 17 Feb. 2021; Remote interview, WFP Nigeria staff member, 22 Feb. 2021; and Remote interview, WFP Nigeria staff member, 25 Feb. 2021. Due to resource and time constraints, it was not possible to verify this with participating retailers. Verification was instead sought from three independently interviewed WFP staff members.

<sup>59</sup> Cash Working Group Nigeria, 'Annual report, 2019'; and Human Rights Watch, *Nigeria: Army Restrictions Stifling Aid Efforts*, 4 Mar. 2020.

<sup>60</sup> Remote interview, WFP Nigeria staff member, 16 Feb. 2021; and Remote interview, WFP Nigeria staff member, 21 Feb. 2021.

<sup>61</sup> Interview, CBT intended beneficiary (bank transfer), Malkohi; Interview, CBT intended beneficiary (bank transfer), Damaturu; and Interview, CBT intended beneficiary (bank transfer), Malkohi.



**Figure 3.1.** Perceptions of intended beneficiaries on whether diversion is a risk associated with CBTs, by delivery method

*Note:* Prepaid card refers to a bank account held by WFP with sub-accounts (and linked debit cards) allocated to each intended beneficiary.

*Source:* World Food Programme, Food Security Outcome Monitoring survey, June 2021.

transfers are only made if the person passes the KYC, anti-money laundering and combating the financing of terrorism checks.

There have been reports of traders assisting members of Boko Haram with logistics and other supplies, and sustaining them by trading goods supplied by Boko Haram.<sup>62</sup> This study was not able to directly verify this either way and the wider evidence base is limited on how the socio-economic impacts of the conflict have created space for a war economy to emerge, how conditions have changed over time and what form this change might have taken.<sup>63</sup>

Boko Haram does obtain income by imposing mandatory payments and demanding ‘protection money’ from producers, traders and retailers. This is partly a by-product of a conflict environment in which the group can influence or even control the flow of goods and finance.<sup>64</sup> Thus, while the markets revived through CBTs have overwhelmingly positive impacts on market actors and vulnerable groups, the risk needs to be recognized that CBT interventions could inadvertently be caught up in market dynamics that can be exploited by NSAGs.

Finally, while most non-contracted retailers agreed that there has been no unfair or unjust competition from WFP-contracted retailers, the research identified some underlying tensions linked to a perception among some non-contracted retailers that the economic benefits of CBTs are too limited and exclusive. Examples include two non-contracted retailers who felt that WFP should limit the time that any one retailer can be part of the intervention so that others have a chance to participate in a later

<sup>62</sup> Salkida, A., ‘How Boko Haram sustains operations through international trade in smoked fish’, HumAngle, 26 Apr. 2020; and Campbell, J., ‘Nigerian army to shut markets where Boko Haram trades’, Council on Foreign Relations, 10 Feb. 2016.

<sup>63</sup> Avis, W., *War Economy in North East Nigeria*, K4D Helpdesk Report no. 734 (Institute of Development Studies: Brighton, UK, 2020).

<sup>64</sup> Avis (note 63).

cycle.<sup>65</sup> Moreover, a money agent criticized businesses from outside his community for moving in to work under the WFP mobile money transfer intervention when he thought there were people from within the community, including himself, who were capable of doing this. He claimed that this had resulted in youths in the community wanting to ‘cause trouble’.<sup>66</sup> If not addressed, such perceived inequalities could lead to grievances and conflict, especially in situations where inclusion and exclusion run along identity lines, such as IDP-host or ethnic and religious identities. Generating systematic knowledge about the distribution of unrestricted CBTs in the economy would make it possible to assess how evenly profits are distributed. In cases of uneven distribution, measures could be taken to achieve more equal and inclusive economic benefits. This could help to mitigate inequalities that can fuel grievances and to identify and rectify features that hinder movement towards a peace economy.

### **Recommendations**

1. WFP should conduct a study of the local political economy in areas where it engages in order to identify the economic sectors and subsectors that have benefited from cash injections from e-vouchers and determine their multiplier effect on the local economy. A peacebuilding lens that determines the inclusiveness of economic benefits should be mainstreamed into all market-oriented interventions to address conflict drivers and create positive peacebuilding outcomes. WFP should consider carrying out surveys of its contracted retailers, and logging from where they procure items for a period of one year in order to understand the wider distribution of profits that CBT e-vouchers generate in the local economy beyond the contracted retailers.
2. Where the financial service provider landscape allows, WFP should consider moving as much as possible to bank transfers, which are perceived to carry the least risk of diversion, and mobile money to spread economic benefits more widely beyond the WFP-contracted retailers associated with the e-voucher delivery mode. Where e-vouchers are essential, WFP should expand B2B activities in the retailer network as they have been shown to improve the inclusiveness of CBT-related economic benefits.
3. WFP should seek partnerships with organizations that can help to integrate social measures such as inclusive solutions through dialogue forums, and conflict prevention and mitigation capacity building at the local level alongside its market-oriented interventions. At the structural level, WFP should consider including technical support for macroeconomic and redistributive policies at the macro, federal and state levels in its existing capacity development initiatives.
4. As part of community engagement, WFP should communicate the selection criteria for retailers, and explain the selection process and the performance evaluation and continuous monitoring that determine whether a contract with a retailer will be extended. Such transparency could help mitigate or prevent potential grievances around the inclusion and exclusion of local retailers.

<sup>65</sup> Interview, two non-contracted retailers, Kukareta.

<sup>66</sup> Interview, non-participating mobile money agent, Mylakariri.

## 4. Theory of change 2: Reciprocity

*If unrestricted, unconditional and conditional CBTs are designed and adjusted to allow and encourage acts of reciprocity and cooperation, **then** social customs and norms can be established that shape peace and disrupt conflict.*

### Contextual background

This TOC specifically addresses the way the insurgency and related violent conflict have exacerbated pre-existing social and political conflicts within local communities, including along ethnic and generational lines, and tensions between IDP and host communities.<sup>67</sup> The insurgency has disrupted social and economic life. There are frustrations, sadness and grief around personal loss but also a sense of collapse of economic, social and political structures and processes at the state and community levels.<sup>68</sup>

There has been a significant reduction in commercial activity as a result of the conflict, including a lack of access to farmland and markets, which drives poverty and displacement, and an increase in anti-social and criminal behaviour in communities such as theft, SGBV and drug abuse.<sup>69</sup> Furthermore, building projects and infrastructure under construction since before the start of the insurgency in 2009 remain unfinished because contractors fear being attacked by insurgents. An increase in the cost of transport due to heightened insecurity on the roads further limits economic activity.<sup>70</sup> This means that people have few means of rebuilding their livelihoods and often depend on humanitarian assistance for which targeting is necessary due to inadequate funds. Just 69 per cent of the total funding requirement was raised in 2021, and the food security sector raised only 48 per cent of its requirement.<sup>71</sup> This means that people in communities where levels of vulnerability are high across the population must often be excluded from assistance even though they are only marginally better off than those who are included.

The insurgency has also had negative implications for the social fabric of affected communities. It has weakened the authority of traditional and religious leaders who have historically played a central role in conflict resolution, as they either left their communities or were directly targeted by the NSAGs. It has also exacerbated the Muslim/Christian divide, which is now characterized by suspicion and mistrust as the insurgency created hatred and fear. This has resulted in a reduction in social activities and interactions between groups.<sup>72</sup>

The distrust and destruction of social capital reaches beyond inter-religious group dynamics. Communities have been reluctant to reintegrate former combatants even after they have gone through a government rehabilitation programme, due to the fear of recurring violence. This also affects relatives of suspected NSAG members, children born as a result of forced marriages, and women and girls who were abducted.<sup>73</sup>

<sup>67</sup> Aderelle, J., Northeast Conflict Management and Stabilization Program, Phase III, 'Strengthening accountability and governance in Borno state', MercyCorps, 2021.

<sup>68</sup> Granville, C. K., 'The impact of Boko Haram insurgency on the people of Borno state', PhD Thesis, Walden University, Minneapolis, 2020.

<sup>69</sup> Nextier SPD, 'Managing conflict in Nigeria', Policy Brief (Feb. 2020); and Brechenmacher (note 9).

<sup>70</sup> Granville (note 68).

<sup>71</sup> OCHA Services, 'Humanitarian InSight: Nigeria Humanitarian Response Plan 2021', Rev. 2.29.

<sup>72</sup> Adebayo, A. A., 'Implications of 'Boko Haram' terrorism on national development in Nigeria: A Critical Review', *Mediterranean Journal of Social Sciences*, vol. 5, no. 16 (2014), pp. 480–89; Granville (note 68); and Ebonyi, A. A., 'Implications of Boko Haram insurgency on integration: Evidence from northern Nigeria', *International Journal of Academic Research in Business & Social Sciences*, vol. 9, no. 2 (2019), pp. 554–67.

<sup>73</sup> Brechenmacher (note 9); and Center for Democracy and Development (CDD), *Prospects for Transitional Justice Initiative in North East Nigeria* (CDD, 2017).

Finally, the suspicion and mistrust include people who have fled areas controlled by the NSAGs. The displacement resulting from the insurgency has put pressure on commercial and social facilities, which have had to cope with a sharp increase in population. This can lead to tensions between IDP and host communities. The insurgency has therefore inhibited the building of relationships and engagement in social interaction, eroded intercommunal trust and depleted the social capital required to create and sustain peaceful societies.<sup>74</sup>

### **WFP projects**

Under Strategic Outcome 1, activity 1 (see box 2.1), WFP delivers general food assistance to the most food-insecure, crisis-affected women, men, boys and girls and, where appropriate, CBTs are prioritized to stimulate local economies and provide choice to intended beneficiaries. Furthermore, select intended beneficiaries participate in vocational training and income-generating activities, including through the provision of cash grants, with a focus on nutrition training for women and making markets accessible for women. In addition, under Strategic Outcome 2, activity 3 (see box 2.1), WFP Nigeria provides conditional transfers to food-insecure groups, such as women, young people and smallholders. Activities aim to restore livelihoods and strengthen the resilience of crisis-affected women and men.

### **Analysis**

*The CBT interventions allow intended beneficiaries to share with non-beneficiaries and engage in the practice and principle of reciprocity, establishing social customs and norms that shape peace and disrupt conflict*

The CBTs allow intended beneficiaries to engage in reciprocal activities and communal sharing. This builds a sense of belonging and community, including across the host-IDP divide, and contributes to a rebuilding of community structures that is important to peace. There is a widespread understanding in the communities that the inclusion of people in the CBT interventions (and their exclusion from) is a matter of ‘being lucky or unlucky’, and this has been cited as a reason why there were so few tensions.<sup>75</sup> However, the lack of tensions is also the result of acts of sharing between CBT intended beneficiaries and non-beneficiaries. This has contributed to peaceful community relations. (There are also findings to suggest that GFD is shared, see Part I in this series, on stabilization.)

The data does not indicate that acts of sharing between intended beneficiaries and non-beneficiaries are forced. The analysis in this study concerns sharing between people who have no form of formal power and excludes certain incidents where people in positions of trust, such as camp managers, demanded part of an intended beneficiary’s entitlement (see conflict sensitivity below). While the findings suggest voluntary and spontaneous sharing between community members, the study cannot rule out the possibility that forced sharing might occur. This was found for instance in the case of GFD in the Mali case study, where village chiefs redistributed food assistance according to their own criteria. This results in inclusion/exclusion errors in drawing

<sup>74</sup> Adebayo (note 72); Granville (note 68); Ebonyi (note 72); Mbaya, A. S., Waksha, H. M. and Wakawa, M. W., ‘Effects of insurgency on the physical and socio-economic activities in Maiduguri’, *International Journal of Scientific Research in Educational Studies & Social Development* vol. 2, no. 2 (2017); and Ewetan, O. O. and Urhie, E., ‘Insecurity and social economic development in Nigeria’, *Journal of Sustainable Development Studies* vol. 5, no. 1 (2014), pp. 40–63.

<sup>75</sup> Interview, male CBT intended beneficiary (mobile money), Mafa; Interview, male IDP CBT intended beneficiary (bank transfer), Damaturu; Interview, female CBT intended beneficiary (mobile money), Mafa; and FGD, male CBT intended beneficiaries (bank transfers), Nayinwa.

up participant/distribution lists and aid in this sense becomes a means of reinforcing power relations in a community. However, unlike this study, the findings from Mali found no examples of sharing between ‘ordinary’ community members. Furthermore, the Mali case study suggested that the issue was less pronounced with CBTs due to the increased agency and choice that transfers give intended beneficiaries.<sup>76</sup>

Voluntary and spontaneous acts of sharing are based on reciprocity, a mutual obligation, or the practice and idea that others will return the favour in the future. Reciprocity is known for its stabilizing function through which social cooperation is maintained. Reasons to engage in reciprocal action can range from self-interest, or an expected material pay-off in the future, to altruism, where providing a favour is based on perceived need without any expectation of future reward.<sup>77</sup>

Both types of motive for sharing and reciprocity were found in the research locations. For example, some women who receive WFP CBTs were able to come together to form a group contributory savings scheme known as ‘Adashe’. The system runs on mutual trust and social cohesion to facilitate rotational interest-free loans. Even though the transfer value is not generally sufficient to meet needs beyond immediate food needs, every month each member of the savings group puts the same amount of money from her unrestricted CBT into a communal pot, and each month a different member is chosen to receive the communal savings to use for her needs or invest in her business. Each woman makes these monthly contributions on the understanding that one month in the future it will be her turn, and that the women who have already received their ‘pot’ will continue to contribute in the future. This makes the system reciprocal and means that there is a material self-interest involved. However, it is also a network of women characterized by a strong feeling of solidarity.<sup>78</sup> This has been seen previously in north-east Nigeria, when market-based livelihoods interventions and village savings and loan associations helped to strengthen and diversify social connections by sharing and simply by ‘being there’ for the group to provide both economic and emotional support.<sup>79</sup>

Acts of sharing and reciprocity are not limited to savings groups. Sharing with non-beneficiaries is also widespread:<sup>80</sup> ‘we who benefit when we get the money, we say “ok, let’s give those who are not benefiting something out of it”. So we contribute, NGN 500 or NGN 200 and then put it together and give it to them, so they too can have something’.<sup>81</sup> This is a form of altruistic community sharing where CBT intended beneficiaries give to others regardless of what they have received from them in the past or what they expect to receive in the future. Instead, the sharing is based on their perception of other people’s needs and a feeling of connectedness to other people.<sup>82</sup> It is also a form of informal social protection that is important in Nigeria as households hit by shocks usually rely on such social networks because formal arrangements are weak or absent.<sup>83</sup> CBT intended beneficiaries in both IDP and host communities reported

<sup>76</sup> Goldwyn, R. et al., *The World Food Programme’s Contribution to Improving the Prospects for Peace in Mali*, Working Paper (SIPRI: Stockholm, 2019).

<sup>77</sup> Manatschal, A., ‘Reciprocity as a trigger of social cooperation in contemporary immigration societies?’, *Acta Sociologica*, vol. 58, no. 3 (2015), pp. 233–48; and Komter, A., ‘Gifts and social relations: The mechanisms of reciprocity’, *International Sociology*, vol. 22, no. 1 (2007), pp. 93–107.

<sup>78</sup> FGD, female IDP CBT intended beneficiaries, Maiduguri; Interview, male CBT intended beneficiary (mobile money), Mafa; and Interview, female IDP CBT intended beneficiary (mobile money), Maiduguri.

<sup>79</sup> Krishnan, V., *Role of Markets in Strengthening Social Resilience Capacities in North-East Nigeria*, Mercy Corps as part of the Resilience Evaluation, Analysis and Learning (REAL) Associate Award, 2021.

<sup>80</sup> Interview, female CBT intended beneficiary (bank transfer), Mafa; Interview, female intended IDP CBT beneficiary (mobile money), Mafa; Interview, male CBT intended beneficiary (mobile money), Mafa; FGD, male CBT intended beneficiaries (bank transfers), Nayinawa; Interview, local organization, Nayinawa; and Interview, male IDP non-beneficiary, Damaturu.

<sup>81</sup> Interview, female CBT intended beneficiary (bank transfer), Mafa.

<sup>82</sup> Komter (note 77).

<sup>83</sup> World Bank, *Advancing Social Protection in a Dynamic Nigeria* (World Bank: Washington, DC, 2020).

engaging in acts of sharing and reciprocity, but it was unclear whether the assistance was shared only within their respective communities or also across them.

Pure economic interest or self-interest alone do not explain these cases of reciprocity. Instead of being simply a transfer of resources, the principle and practice of reciprocity observed in communities in north-east Nigeria where CBT interventions have been introduced underscore human relations and sociality.<sup>84</sup> Reciprocity forms communal norms in societies marked by violent conflict.<sup>85</sup> These positive exchanges and altruistic intentions of people in their everyday lives shape peace and disrupt violent conflict.<sup>86</sup>

### **Conflict sensitivity concerns**

Even though acts of reciprocity and sharing can help to counteract tensions between those receiving CBTs and those excluded from receiving them, some such tensions have been observed. The potential for tensions was seen as highest among those whose average incomes are low and not perceived to be much higher than the level of monthly CBTs: ‘Why would an IDP get as much as N120K [an exaggeration] whereas a government official is struggling to get N20K for maintenance of their office?’<sup>87</sup> The exaggeration of the transfer amount can be read as a sign of frustration: ‘What you need to understand is that even some local government workers don’t get what we get in a month’.<sup>88</sup> The issue of the exclusion of the marginally better-off risks creating and exacerbating grievances and tensions in communities. It has also led to some illicit activities where people in comparatively powerful positions have forced CBT intended beneficiaries to surrender some of their assistance. Examples include: (a) ‘common theft’ in camps involving camp officials around the time of CBT distribution (about 10 per cent (n=59) of CBT intended beneficiaries asked in the household survey perceived theft to be a risk); (b) members of NSAGs going house to house to take a proportion of the transfer (around 30 per cent (n=173) of CBT intended beneficiaries asked in the household survey cited diversion to be a risk); (c) mobile money agents or retailers keeping part of the transfer as ‘commission’ (around 16 per cent (n=79) of e-voucher intended beneficiaries asked in the household survey cited collusion to be a risk); and (d) members of the project management committee made up of selected community members offering to help people register and collect assistance and then keeping part of the transfer.<sup>89</sup> The government of Nigeria and WFP are aware that CBT can fall into the wrong hands, either through theft and fraud or through targeting mistakes.

Nonetheless, 88 per cent (501) of the CBT intended beneficiaries asked in the household survey whether they felt safe travelling to and from distribution/redemption sites or taking part in WFP programmes indicated that they did. This reflects similar findings from the 2020 Cash Barometer household survey, where over 90 per cent of respondents reported feeling safe receiving CBT.<sup>90</sup> Furthermore, WFP applies a range of mitigation measures in close cooperation with the EFCC on the movement of cash (see TOC 1).<sup>91</sup>

<sup>84</sup> MacGinty, R., *Everyday Peace: How So-called Ordinary People Can Disrupt Violent Conflict* (Oxford University Press: Oxford, 2021).

<sup>85</sup> Manatschal (note 77).

<sup>86</sup> MacGinty (note 84).

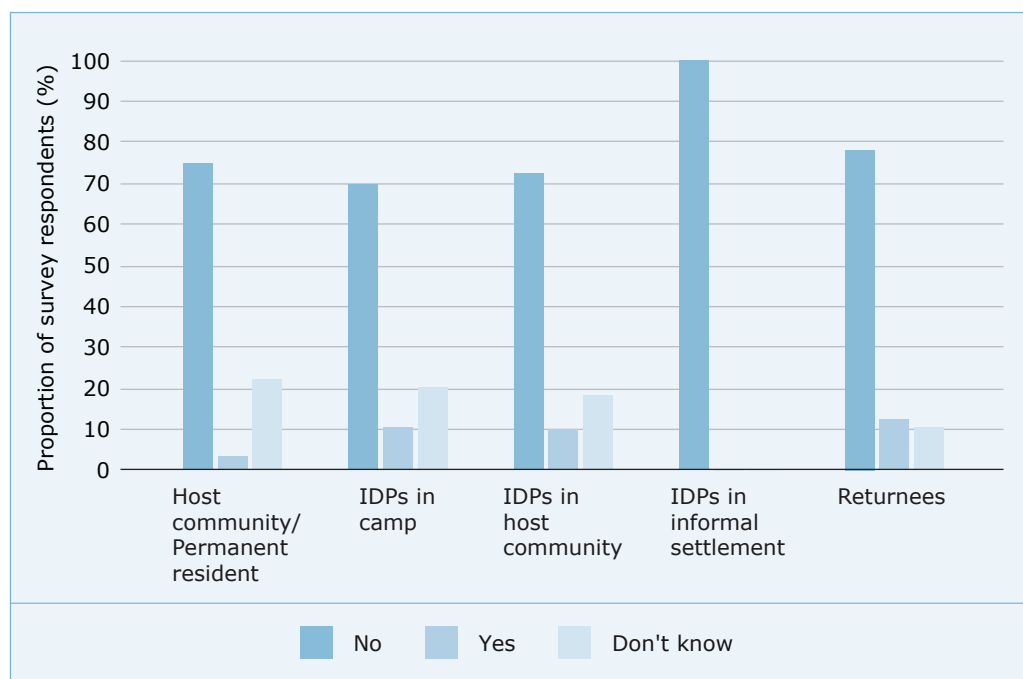
<sup>87</sup> Interview, government official, Abuja.

<sup>88</sup> Interview, IDP CBT intended beneficiary (mobile money), Maiduguri.

<sup>89</sup> Interview, camp official, Maiduguri; Remote interview, INGO staff member, 17 Aug. 2021; Interview, local authority representative, Damaturu; Interview, SEMA, Maiduguri; FGD, female CBT intended beneficiaries (mobile money), Mylakariri; and interview, non-beneficiary, Mylakariri.

<sup>90</sup> Ground Truth Solutions, Cash Barometer Nigeria, Round 2, Preliminary Results, Oct. 2020.

<sup>91</sup> Remote interview, WFP Nigeria staff member, 16 Feb. 2021.



**Figure 4.1.** Perceptions on whether beneficiary targeting has created tensions or exacerbated existing tensions within communities, by status

IDP = Internally displaced person.

Source: World Food Programme, Food Security Outcome Monitoring survey, June 2021.

However, there is a risk that needs to be monitored to avoid incidents accumulating. While a 2021 survey found that 66 per cent of respondents indicated that they felt they could complain or ask questions about their CBT assistance without fear of retaliation, the 2021 household survey found that 61 per cent (n=347) of CBT intended beneficiaries did not know what to do or who to contact if they wanted to ask a question of or make a complaint to WFP or a partner about their assistance.<sup>92</sup> This makes it likely that not all incidents will have been reported.

Finally, while targeting of intended beneficiaries seemed to be largely accepted in communities, the perception that being included was a matter of luck rather than objective vulnerability criteria shows little awareness or understanding of the targeting mechanisms. Indeed, most of the interlocutors in this study reported not understanding why some people receive assistance while others do not.<sup>93</sup> Of the 567 CBT intended beneficiaries participating in the household survey, 360 (64 per cent) reported not knowing how people are selected to receive the assistance; 217 (38 per cent) said that WFP did not inform the community about the selection criteria; 237 (42 per cent) agreed that WFP had informed the community; and 113 (20 per cent) did not know whether WFP had informed the community or not. A 2020 survey similarly found that 72 per cent of CBT intended beneficiaries across the BAY states did not understand how organizations decide who will receive assistance. That study also found that people perceived the process to be fairer in places where there was a better understanding of it.<sup>94</sup> Any perception that targeting is arbitrary could lead to animosity towards intended beneficiaries or WFP. However, the findings of the

<sup>92</sup> Ground Truth Solutions, 'Respected but uninformed: Feedback from cash and voucher recipients in Nigeria's BAY states', Borno, Adamawa and Yobe States, Dec. 2021.

<sup>93</sup> FGD, CBT intended beneficiaries, Maiduguri; FGD, CBT intended beneficiaries, Maiduguri; Interview, female intended IDP CBT beneficiary, Maiduguri; Interview, male IDP CBT intended beneficiary, Maiduguri; and Interview, male CBT intended beneficiary (bank transfer), Malkohi.

<sup>94</sup> Ground Truth Solutions, Cash Barometer Nigeria, Nov. 2020, Borno, Adamawa and Yobe States.



household survey indicate that the targeting mechanisms thus far have rarely led to tensions (see figure 4.1).

### **Recommendations**

5. WFP should include questions in the FSOM survey about the act of sharing CBTs, such as whether people share with people who have been excluded, whether the sharing is voluntary, the motives for sharing and the perceived impact. Based on the answers, and depending on whether the findings suggest that the peace positive effects found in this study can be achieved at scale, further programmatic decisions could be made regarding the transfer amount, messaging and awareness-raising, and protection measures.
6. WFP should conduct more targeted monitoring of possible cases of social or group pressure on intended beneficiaries to surrender part of their entitlement, particularly where asymmetrical power relations exist such as between intended beneficiaries in IDP camps and officials.
7. WFP should seek to understand community perceptions of vulnerability and targeting in order to be able to adjust, where necessary, the process through which targeting is conducted and explained to community members so that it conforms with local definitions and understandings of vulnerability.
8. WFP should better explain its CFMs to affected communities in order to increase knowledge, understanding and acceptance of these tools. It should also continue to proactively seek information through regular household surveys and the use of information-gathering sessions (FGDs, interviews, post-distribution monitoring) to solicit feedback from intended beneficiaries and non-beneficiaries who might not otherwise contact WFP through proactive channels.

## 5. Theory of change 3: Digital CBT and resilience

*If unrestricted CBT is delivered electronically, reliably and at a frequency and amount that allows recipients to choose when, where and how to use the funds; and **if** the CBT is coupled with individual capacity development activities, **then** people, especially women, will gain control over their own finances and thereby gain a degree of decision-making power and the ability to make strategic choices, which enhances resilience to shocks, while drawing on the innate strengths of individuals and communities to participate meaningfully in post-war recovery and in the wider conflict transformation and recovery processes necessary for sustaining peace.*

### Contextual background

The conflict in north-east Nigeria is reducing people's resilience and increasing their vulnerabilities to food insecurity, further exacerbating the triggers and root causes of the conflict.<sup>95</sup> The recovery and resilience needs that arise from the conflict are mainly associated with a lack of access to livelihood and economic opportunities as a result of the destruction of social and economic infrastructure. They also include a lack of access to suitable land and inputs to enable a resumption of agricultural livelihoods, and a lack of land and property rights documentation.<sup>96</sup> There are deep social and economic disparities within the population that have deepened perceptions of marginalization and exclusion, which in turn facilitates radicalization and exacerbates tensions and conflict.

Women and girls are particularly affected by social exclusion. It is estimated that women's incomes are on average 65 per cent those of men. Women also work longer hours than men, engage in more unpaid care work and subsistence agriculture, and thus have less time for paid work and social and cultural activities.<sup>97</sup> Federal and state level legislation has been passed that could potentially be favourable to women and girls, while the National Gender Policy and the North-east Nigeria Roadmap aim to 'eradicate gender inequality and poverty', promote women's empowerment and address SGBV. However, low levels of awareness, enforcement and implementation mean there has been little positive impact. Furthermore, the Gender and Equal Opportunity bill, introduced in 2010, which seeks to eradicate gender inequality in political participation, education, health and employment, enforce women's land rights and offer protection from SGBV, has not been passed into law as opponents in the Senate argue that the measures go against Nigeria's constitution, as well as its religious and cultural practices and customs.<sup>98</sup>

### WFP projects

Under Strategic Outcome 2, activity 3 (see box 2.1), WFP Nigeria provides conditional transfers to food-insecure people, such as women, young people and smallholders.

<sup>95</sup> The UN International Strategy for Disaster Risk Reduction (UNISDR) defines resilience as the ability of a system, community or society exposed to hazards to resist, absorb, accommodate to and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions. UNISDR, *2009 UNISDR Terminology on Disaster Risk Reduction* (UNISDR: Geneva, 2009).

<sup>96</sup> World Bank, *North-East Nigeria: Recovery and Peace Building Assessment*, vol. 1, Synthesis Report (World Bank: Abuja, 2015).

<sup>97</sup> World Bank, *Nigeria Systematic Country Diagnostic: Transitioning to a Middle-class Society* (World Bank: Washington, DC, 2018); and Birchall, J., *Overview of Social Exclusion in Nigeria*, K4D Helpdesk Report (Institute of Development Studies: Brighton, UK, 2019).

<sup>98</sup> Birchall, J., *Legislation, Policies and Social Exclusion in Nigeria* K4D Helpdesk Report (Institute of Development Studies: Brighton, UK, 2019); and Enfield, S., *Gender Roles and Inequalities in the Nigerian Labour Market*, K4D Helpdesk Report (Institute of Development Studies: Brighton, UK, 2019).

Activities aim to restore livelihoods and strengthen the resilience of crisis-affected women and men. They are implemented in collaboration with state institutions and local communities. This TOC particularly addresses the participation of intended beneficiaries in vocational training and income-generating activities, with a focus on making markets accessible for women. Furthermore, even though resilience building is not a direct objective of Strategic Outcome 1 (see box 2.1), the findings show that CBT intended beneficiaries under Strategic Outcome 1 also engaged in small savings and investments in businesses on an individual level.

## Analysis

*Regular, unrestricted CBTs allow some intended beneficiaries to build up a level of financial and economic security, helping to enhance the resilience of communities to shocks that risk a relapse into violent conflict*

Recipients of unrestricted CBTs gain some ability to control their own finances and make decisions over how they use the resources, even if only in the short term. This has the potential to contribute to longer term personal, financial and economic security, and to enhance resilience to future shocks.<sup>99</sup> Digital cash transfers give recipients this control, especially the most flexible, unrestricted modalities that allow recipients to choose when, where and how to use the funds and that encourage short-term savings.<sup>101</sup>

In addition to the contributory savings scheme, Adashe, some CBT intended beneficiaries reported saving a small part of their monthly unrestricted transfers to invest in small businesses:<sup>100</sup> ‘I’ve received CBT for two years through mobile money. Through this money my family and I can now eat good food three times a day. I also save and invest some of the money in a small business. I have a wheelbarrow that I use to sell firewood and water. This brings additional income’.<sup>101</sup> Furthermore, the training provided to CBT intended beneficiaries—on how, for instance, to care for fish and livestock—has allowed people involved in fish farming and livestock raising to prevent disease and the premature death of their animals, which has resulted in increased turnover and made businesses more profitable.<sup>102</sup>

While these are individual anecdotes, the reports are frequent enough to conclude that these sorts of savings and investments occur regularly. Even though only 13 (2 per cent) of the 567 CBT intended beneficiaries indicated in the household survey that they had money remaining from the last distribution (all mobile money recipients), 82 participants (14 per cent) indicated that they were able to save money from their transfers. In addition, 27 per cent (n=12) of those receiving bank transfers (using pre-paid cards) reported being able to save, while fewer people proportionally indicated they were able to save using mobile money or e-vouchers: 16 per cent (n=7) and 13 per cent (n=63), respectively (see figure 5.1).

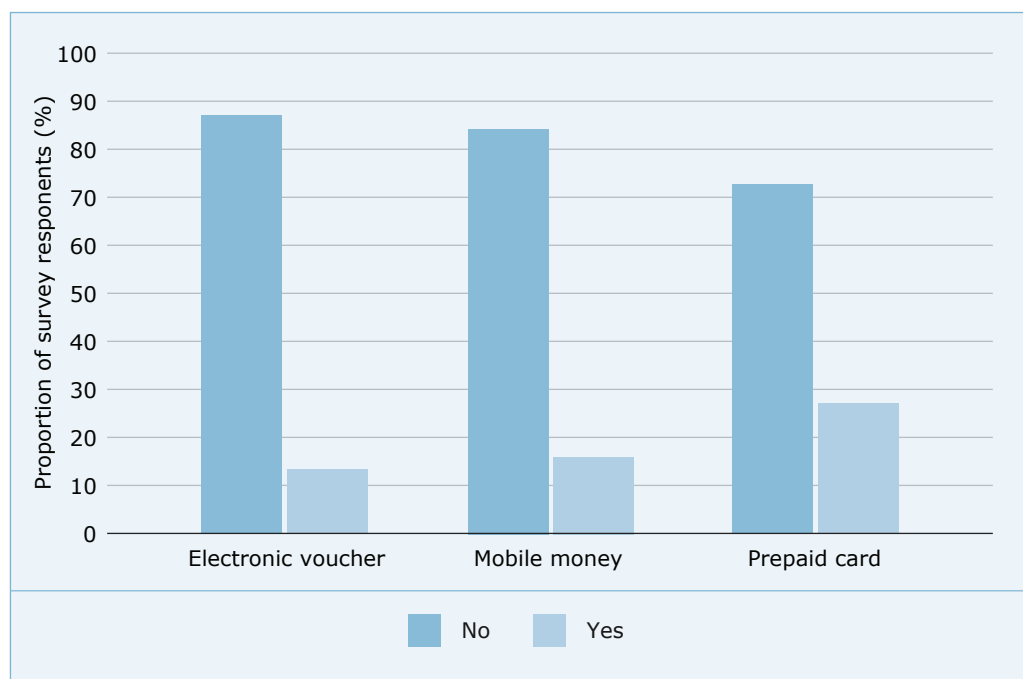
The assets and livelihood opportunities created and training provided to intended beneficiaries under Strategic Outcome 2, activity 3 (see box 2.1), have helped people to recover from past conflict-induced shocks. The CBTs have made it possible for people

<sup>99</sup> Ford, E., ‘The potential of digital cash transfers to strengthen the link between humanitarian assistance and social protection’, *Bath Papers in International Development and Wellbeing* (no. 54), Bath: University of Bath, 2017.

<sup>100</sup> Interview, Female IDP CBT intended beneficiary (mobile money), Maiduguri; Interview, female CBT intended beneficiary (bank transfer), Mafa; Interview, female IDP CBT intended beneficiary (mobile money), Mafa; Interview, INGO, Maiduguri; FGD, male CBT intended beneficiaries (bank transfer), Nayinawa; Interview, local organization, Mafa; Interview, male CBT intended beneficiary (bank transfer), Malkohi; and Interview, male CBT intended beneficiary (mobile money), Damaturu.

<sup>101</sup> Interview, female IDP CBT intended beneficiary (mobile money), Maiduguri.

<sup>102</sup> Interview, female IDP CBT intended beneficiary (mobile money), Mafa; and Interview, male CBT intended beneficiary (mobile money), Mafa.



**Figure 5.1.** Perceptions of intended beneficiaries on whether they are able to save money, by delivery method

*Note:* Prepaid card refers to a bank account held by WFP with sub-accounts (and linked debit cards) allocated to each intended beneficiary.

*Source:* World Food Programme, Food Security Outcome Monitoring survey, June 2021.

to further invest in their businesses and other livelihood activities. Whether this strengthens existing individual or community capacities to withstand future shocks is less clear and difficult to measure. Furthermore, it is important to note that these people were able to save and invest because of the CBTs provided to meet their basic needs, and the savings and investments should not be seen as evidence that they have gone beyond needing such support.<sup>103</sup>

The CBTs, however, are part of the essential task of ensuring that people have savings to cover acute needs as they arise, which will need to be monitored and evaluated over time. Where the CBT is provided through mobile money and bank accounts, people receive access to financial services, often for the first time, which is key to financial inclusion. Gaining control over their own finances or choices over how they use their resources has the potential to contribute to longer-term personal financial security and wider financial inclusion, thereby enhancing resilience against future shocks.<sup>104</sup> For many of the CBT intended beneficiaries who receive bank transfers, this was the first time they had opened a bank account. People indicated that bank transfers felt very safe and reliable, and that they ‘encouraged thrift and the ability to plan’.<sup>105</sup> WFP’s CBT intervention using bank transfers and mobile money supports the government’s financial inclusion strategy, which aims to achieve 95 per cent financial inclusion by 2024. This is an ambitious goal given that 54 per cent of the adult population in north-east Nigeria is currently financially excluded.<sup>106</sup> There are many obstacles to

<sup>103</sup> Kelly, L., *Evidence on Resilience Approaches in Fragile and Conflict-affected States and Protracted Contexts*, K4D Helpdesk Report no. 824 (Institute of Development Studies: Brighton, UK, 2020).

<sup>104</sup> Ford (note 99).

<sup>105</sup> Interview, female CBT intended beneficiary (bank transfer), Malkohi; FGD, female CBT intended beneficiaries (bank transfer), Damaturu; Interview, female CBT intended beneficiary (bank transfer), Malkohi; and Remote interview, WFP Nigeria staff member, 1 Mar. 2021.

<sup>106</sup> Sterk, A. and Issaka, F., *Better Assistance in Crises (BASIC) Report, Mapping Linkages of Humanitarian Cash Transfers and Social Protection in Borno, Adamawa and Yobe (BAY) States, North East Nigeria*, Cash Working Group, Oct 2019.

further financial inclusion in the area, not least inadequate infrastructure. Financial service providers are reluctant to keep cash in branches in north-east Nigeria due to the high levels of conflict and instability, as well as high levels of poverty, low incomes, low levels of financial and digital literacy, the lack of a national identity document to satisfy KYC checks and a lack of trust in financial services among potential users.<sup>107</sup> WFP Nigeria aims to support the expansion of financial services in remote areas by engaging with and supporting financial service providers to offer bank or mobile money accounts in the form of pro-poor products and services, thereby supporting financial inclusion. WFP also supports the provision of targeted financial literacy and inclusive decision-making training for CBT recipients.<sup>108</sup> Financial inclusion can strengthen people's ability to cope with shocks and thereby strengthen their resilience, for example by making it easier for them to make and receive payments, get access to loans and save more effectively.<sup>109</sup> Financial inclusion helps recipients to manage economic shocks, deploy their skills and competencies and rebuild their livelihoods, which can contribute to the economic development of the wider community and boost resilience and stability not just for the individual, but for the local market and local communities.<sup>110</sup>

The concept of resilience also involves 'the internal capacity of societies to cope with crises, with the emphasis on the development of self-organization and internal capacities and capabilities rather than the external provision of aid, resources or policy solutions'.<sup>111</sup> In conflict-affected countries, a focus on enhancing resilience can help to prevent the outbreak, continuation, escalation or recurrence of violent conflict, and to address the root causes and drivers of conflict.<sup>112</sup> A focus on enhancing resilience is needed to address the root causes and drivers of conflict 'due to increasing concerns over the inadequacy of recurring humanitarian responses to address underlying vulnerabilities and the need to shift thinking towards achieving lasting impact'.<sup>113</sup> Furthermore, by focusing on self-organization and the internal capacities of communities, an approach focused on enhancing resilience prioritizes the human-centred perspective found in the UN concept of 'sustaining peace', which focuses on identifying and strengthening the political and social capacities that sustain peace at the local level.<sup>114</sup> Through the pathways outlined in this section, such as investing in more sustainable livelihoods and in financial inclusion that strengthens people's ability to cope with shocks, CBTs help to build and strengthen self-organizing capacities that support a community's ability to withstand shocks that could lead to a lapse or relapse into violent conflict.<sup>115</sup>

Resilience is therefore a form of governance 'from below' that decentralizes power by including all levels of governance, from the national to the local. It enhances people's ability to cope with crises and withstand violent conflict. However, governance

<sup>107</sup> Raji, R., 'Digital financial inclusion: Kenya and Nigeria case studies', *African Business*, 31 July 2020; WFP (note 28); and MercyCorps, *Payment Services in Nigeria: A Humanitarian Perspective*, A payment mechanisms perspective on behalf of the ERC Consortium (MercyCorps: Portland, OR, 2017).

<sup>108</sup> WFP (note 28).

<sup>109</sup> International Committee of the Red Cross (ICRC), *Cash Transfer Programming in Armed Conflict: The ICRC's Experience* (ICRC: Geneva, 2018).

<sup>110</sup> German Federal Ministry for Economic Cooperation and Development (BMZ), *Financial Inclusion of Forcibly Displaced Persons: Priorities for G20 Action*, GPF Policy Paper (BMZ: Berlin, 2017).

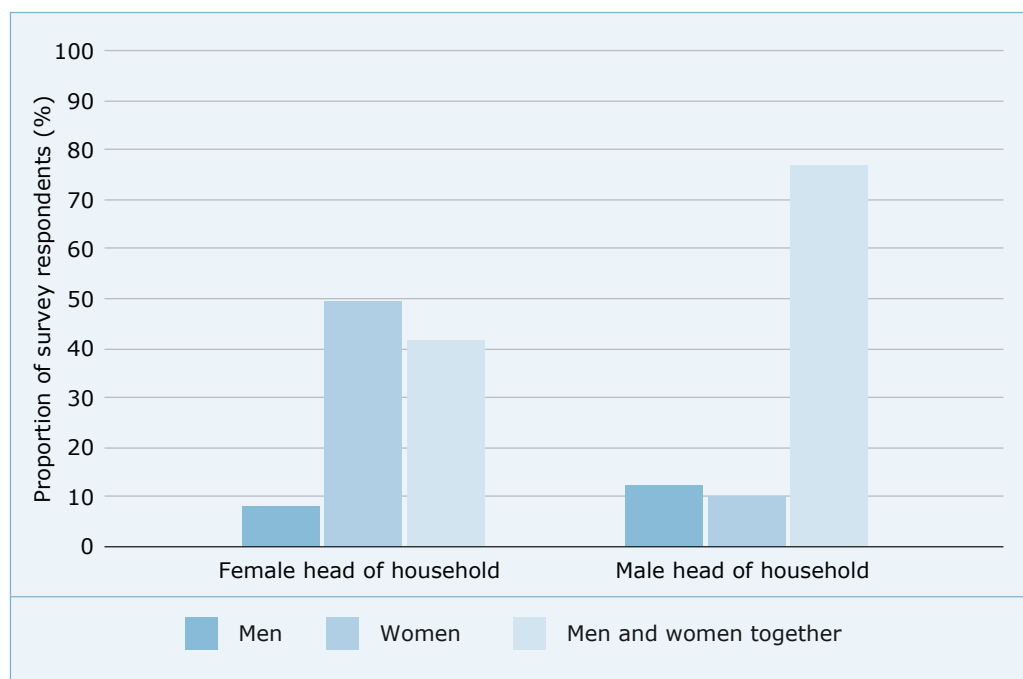
<sup>111</sup> Chandler, D., 'Rethinking the conflict-poverty nexus: From securitising intervention to resilience', *Stability: International Journal of Security and Development*, vol. 4, no. 1 (2015), pp. 1–14.

<sup>112</sup> United Nations, *United Nations Common Guidance on Helping Build Resilient Societies* (UN: New York, NY, 2020).

<sup>113</sup> UK Department for International Development (DFID), *What is Resilience?* (DFID: London, 2016).

<sup>114</sup> United Nations, Security Council Resolution 2282, 27 Apr. 2016, S/RES/2282; United Nations, General Assembly Resolution 70/262, 27 Apr. 2016, A/RES/70/262 (2016); De Coning, C., 'From peacebuilding to sustaining peace: Implications of complexity for resilience and sustainability', *Resilience* vol. 4, no. 3 (2016), pp. 166–81; and Juncos, A. E. and Joseph, J., 'Resilient peace: Exploring the theory and practice of resilience in peacebuilding interventions', *Journal of Intervention and Statebuilding*, vol. 14, no. 3 (2020), pp. 289–302.

<sup>115</sup> De Coning (note 114).



**Figure 5.2.** Perceptions of intended beneficiaries on their involvement in decision making about the assistance provided by WFP, by sex of head of household

Source: World Food Programme, Food Security Outcome Monitoring survey, June 2021.

from below that decentralizes the state's governance functions risks blurring and minimizing the responsibility of government to protect its citizens by placing the burden on individuals and communities at the local level, and in this way becoming a politics of abandonment.<sup>116</sup> A hybrid approach to peacebuilding that involves all actors from the local to the national, regional and international levels will be essential as many drivers of conflict, such as inequality, are structural and need structural solutions.

*CBTs provided to women on a regular basis help to increase their access to and control over economic resources, allow some to free themselves from abusive and exploitative relationships and pave the way for women's inclusion in post-war recovery and the wider conflict transformation and recovery processes required to sustain peace.*

Capacity building is about development at different societal levels, and includes institutional, community and individual development.<sup>117</sup> It aims to build and strengthen 'people's ability to make strategic life choices in a context where this ability was previously denied to them'.<sup>118</sup> CBTs are crucial to enabling people affected by conflict to manage their needs. For more transformative, sustainable change and gains targeted at women's capacity development, immediate support needs to be complemented by skills development, such as vocational training and courses on economic decision making, to increase women's decision-making power in the household and community. Access to economic resources and skills is a first step to accessing meaningful and appropriate economic opportunities, but control over the

<sup>116</sup> Hillhorst, D., 'Classical humanitarianism and resilience humanitarianism: Making sense of two brands of humanitarian action', *Humanitarian Action*, vol. 3, no. 15 (2018); Tierney, K., 'Resilience and the neoliberal project: Discourses, critiques, practices—and Katrina', *American Behavioral Scientist*, vol. 59, no. 10 (2018), pp. 1327–42; and Blackburn, S., 'What does transformation look like? Post-disaster politics and the case of progressive rehabilitation', *Sustainability*, vol. 10, no. 7 (2018), p. 2317.

<sup>117</sup> Garba, G. K., 'Building women's capacity for peace building in Nigeria', *Review of History and Political Science*, vol. 4, no.1 (June 2016), pp. 31–46.

<sup>118</sup> Kabeer, N., 'Reflections on the measurement of women's empowerment', ed. A. Sisask, *Discussing Women's Empowerment: Theory and Practice*. Sida Studies no. 3. (Novum Grafiska AB: Stockholm, 2001), pp. 17–57.

benefits of their economic employment is essential to expanding women's ability to make strategic choices.<sup>119</sup>

Where WFP targets CBTs at women, and where at least half of all participants in WFP's Food Assistance for Assets and skills development activities are women, there have been positive results on access to and control over economic resources. This has enabled some women to make economic decisions within their own households and to avoid having to ask their husbands for money. As a result, some women have reported a reduction in incidents of SGBV:<sup>120</sup> 'my mother now has a say in our house. She is the second wife of my father. My father is very violent but that has stopped now. Partly because of the money [CBT] and partly because he can be reported to the police. My mother is healthier now';<sup>121</sup> and 'I receive NGN 18,000 (\$40) monthly. The money has saved me from constant abuse from my husband. My husband is an alcoholic but never abused any of his wives, but since we arrived here [as IDPs] his attitude has changed. If you ask for money to buy food, it is trouble. Since I started receiving this money [CBT], I stopped asking him and not one day has he raised a finger against me because I don't disturb [him]'.<sup>122</sup> In this sense, economic capacity building and empowerment are important means for women to free themselves from abusive and exploitative relationships that are partly sustained by women's economic dependence on their partners.<sup>123</sup>

Furthermore, the increased access to and control over economic resources has led to greater decision-making power for women within the household. Women reported being able to decide how to divide the money they receive as part of the CBT and that, for example, 'the decision to enrol children in school was mine'.<sup>124</sup> From the household survey, it became clear that in households with a male head of household, respondents indicated that decisions on how to use WFP CBT were taken: together (77 per cent), by the man (13 per cent) or by the woman (10 per cent). In female-headed households, decisions were taken by the woman (50 per cent), together (42 per cent) or by a male (8 per cent) (see figure 5.2).

Moreover, receiving and controlling a CBT enabled some women to invest in their own small business, driving economic independence.<sup>125</sup> In one instance, the decision-making power gained was even seen to permeate from the household level into the wider community as 'it improved my self-esteem'. Although there were some instances where women felt that their empowered attitude appeared to challenge men, it did not deter community leaders from recognizing their efforts. As a result, women were selected to be part of decision-making committees on humanitarian and development activities. Such committees are made up of community members who reflect the diversity of crisis-affected peoples by age, gender, language and special needs and abilities. They support the participatory process that informs WFP food assistance. Local committee members and cooperating partners worked collaboratively with WFP to prioritize the needs of the most vulnerable. Their participation opened up

<sup>119</sup> Ruiz Abril, M. E., *Women's Economic Empowerment in Conflict and Post-conflict Countries* (SIDA Policy: Stockholm, May 2009); and Women for Women International, *Economic Empowerment for Women Affected by Conflict*, Hamburg.

<sup>120</sup> Remote interview, WFP Nigeria staff member, 25 Feb. 2021; Interview, male IDP youth, Maiduguri; Interview, female IDP CBT intended beneficiary, Maiduguri; and Interview, camp official, Maiduguri.

<sup>121</sup> Interview, male IDP, Maiduguri.

<sup>122</sup> Interview, female IDP CBT intended beneficiary, Maiduguri.

<sup>123</sup> Ruiz Abril (note 119).

<sup>124</sup> Interview, female IDP CBT intended beneficiary, Maiduguri; Interview, female IDP CBT intended beneficiary (mobile money), Mafa; and interview, female CBT intended beneficiary (bank transfer), Mafa.

<sup>125</sup> Interview, female CBT intended beneficiary (bank transfer), Myalakiri; Interview, female CBT intended beneficiary (mobile money), Myalakiri; Interview, female CBT intended beneficiary, Maiduguri; FGD, female CBT intended beneficiaries (mobile money), Myalakiri; and Interview, female CBT intended beneficiary (bank transfer), Malkohi.

opportunities for women: ‘to directly speak to camp officials to raise our views and concerns through their voices’.<sup>126</sup> This example is not an isolated one. While the majority of respondents to the household survey (55 per cent) did not know that some members of the committee leadership were female, 34 per cent knew there were female members. Thus, there is evidence that the control over economic resources gained by some women, facilitated by humanitarian and development actors such as WFP and partly through CBTs, has reduced the impact of cultural values and norms that have previously posed barriers to women’s participation in community life. However, women’s involvement in decision-making structures in the humanitarian space does not automatically translate into the meaningful inclusion of women in other spheres.

It remains unclear how transformative and widespread these positive developments are. Even though there was agreement among many women that they could do the same work as men and have legitimate businesses, ‘we [have to] do our own [work] inside the house, not outside. How would we do? I have my machines and everything inside and bring out the finished goods’.<sup>127</sup> In north-east Nigeria, there are cultural limitations on meaningful and equal women’s economic engagement. This has resulted, for instance, in two female retailers dropping out of WFP’s contract for e-vouchers because they did not have the same access to facilities, credit and other essentials for business as their male counterparts.<sup>128</sup> Obstacles to access to and control over economic resources include female illiteracy, women’s lack of access to information and often low levels of critical social capital (e.g. business networks). Furthermore, gender discriminatory norms prevent women from accessing and/or owning land, there is no enabling environment for women’s businesses. Finally, women’s domestic work and or women’s diminished health as a result of gender-based violence, among other things, make meaningful and equal economic participation difficult.<sup>129</sup>

The marginalization of women’s economic activity is a major barrier to women’s inclusion in post-war recovery and to the wider conflict transformation and recovery processes necessary for sustaining peace.<sup>130</sup> Thus, the economic opportunities for women in north-east Nigeria created and shaped by CBT interventions need to be leveraged and built on to garner more sustainable and transformative change that can promote peace. Initiatives are needed that go beyond micro-economic or small-scale interventions to deal with structural inequalities. This is not an individual women’s issue that can be resolved by individual women but an issue of economic, social, cultural and political structures at all governance levels.<sup>131</sup> The Nigerian government’s economic policy interests mainly focus on the formal sector. However, women tend to be employed in informal sectors, particularly in the agricultural sector where women provide 60–80 per cent of all labour. They, however, enjoy little access to resources and decision-making power over their plots, keeping women in low-paid occupations and small household enterprises that have low levels of productivity and little potential to grow, adapt and change.<sup>132</sup> WFP’s livelihoods interventions focused on skills training, asset creation, increased livelihoods opportunities, making markets accessible to

<sup>126</sup> Interview, female IDP CBT intended beneficiary, Maiduguri.

<sup>127</sup> Interview, female CBT intended beneficiary (bank transfer), Mafa; and Interview, female IDP CBT intended beneficiary (mobile money), Mafa.

<sup>128</sup> Remote Interview, WFP Nigeria staff member, 1 Mar. 2021.

<sup>129</sup> Ruiz Abril (note 119).

<sup>130</sup> United Nations Security Council, Women and Peace and Security: Report of the Secretary-General (S/2019/800), 9 Oct. 2019; and UN General Assembly and UN Security Council, ‘Peacebuilding and Sustaining Peace’, Report of the Secretary-General, A/73/890–S/2019/448, 30 May 2019.

<sup>131</sup> Ryan, C., ‘Women, peace and security: Women’s post-war economic empowerment’, *Joint Brief Series: New Insights on Women, Peace and Security for the Next Decade* (Stockholm: Folke Bernadotte Academy, PRIO and UN Women, 2020); and United Nations Security Council, Women and Peace and Security, Report of the Secretary-General, S/2020/946, 2020.

<sup>132</sup> Enfield (note 98).



women and strengthening women's role in decision-making can help to address the productivity and dynamism problem that characterizes women's economic involvement in Nigeria. However, they are unlikely to sufficiently permeate the economic, social, cultural and political root causes embedded in the power structures exercised through institutions at all levels of governance.

### **Conflict sensitivity and protection concerns**

Resilience is unlikely to evolve in a linear way from less to more resilient as continued shocks from the conflict environment in Nigeria are still possible. This is especially the case for the most vulnerable. There is a risk that those who are better connected might benefit the most from individual capacity building activities as social networks and social capital are important sources of resilience.<sup>133</sup> There is also a risk of exacerbating existing inequalities, which could lead to grievances if these dynamics are not sufficiently analysed and considered. Resilience is therefore not necessarily conflict-free and there may be serious risks to vulnerable people from resilient power structures that maintain the status quo if the status quo entails inequalities that lead to grievances. Careful analysis of capacities is therefore necessary to strengthen those that have the potential to bring about positive outcomes for peace and mitigate those that might be conflictual.<sup>134</sup>

If transfers are not reliable and if female CBT intended beneficiaries have not received CBT for long enough to build up savings, or if the transfer value is insufficient to allow intended beneficiaries to both meet their immediate needs and build savings, or even if the intended female CBT beneficiaries have not been able to build a sufficiently productive business as part of the livelihoods programmes, there is a risk of recurring SGBV due to economic dependence.<sup>135</sup> For example, a woman told how her daughter-in-law, a CBT intended beneficiary, 'abandoned her husband because she could no longer stand his abuse. She moved into my house with her six children. Unfortunately, a month after moving in with me, her monthly benefit (CBT) was interrupted due to some issue with the bank. After two months of waiting for the problem to be resolved and facing hunger, she called on some elders to plead with her husband to allow her return to the abusive home she had fled from'.<sup>136</sup>

### **Recommendations**

9. WFP should consider a governance-oriented approach that includes vertical integration and partnerships between local public and private sector actors at the household, community and systems levels. The economic inclusion of women is not primarily an individual or even a cultural matter but a political matter. Even when conflict and violence end, the structural violence that existed before the conflict often persists. This emphasizes the importance of the engagement of relevant actors during the conflict so that policies are in place that make meaningful

<sup>133</sup> Twigg, J. and Calderone, M., *Building Livelihood and Community Resilience: Lessons for Policy and Programming from Somalia and Zimbabwe*, Working paper (ODI: London, 2019); and Kelly, L., *Evidence on Resilience Approaches in Fragile and Conflict-affected States and Protracted Contexts*, K4D Helpdesk Report 824 (Institute of Development Studies: Brighton, UK, 2020).

<sup>134</sup> Juncos and Joseph (note 114); and Interpeace, 'Resilience and peacebuilding: Using resilience to build peace', Practice Brief, 2016.

<sup>135</sup> Ruiz Abril (note 119); Interview, security official, Abuja; Remote interview, local NGO, 19 Aug. 2021; and Remote interview, WFP staff member, 1 Mar. 2021.

<sup>136</sup> FGD, Female CBT intended beneficiaries, Maiduguri.

economic inclusion facilitated by CBTs possible once the violence has ended.

10. WFP should aim as far as possible to include women in its retailer network by developing their capacity and ability to access necessary facilities, credit and other essentials for business that their male counterparts often have easier access to.
11. WFP should adopt a long-term vision with regard to gender-specific resilience programmes and mobilize long-term and flexible funding from major donors to make it possible to commit the necessary time, planning and follow-up. This will enhance the reliability of CBTs, which is essential in order to make a positive impact on the reduction of gender-based violence and to make women's economic independence more durable.
12. WFP should include political economy analysis in its resilience programmes. Such analysis could provide a better understanding of local power dynamics and existing inequalities that overlap with the economic opportunities created and shaped by CBTs. Resilience interventions need thorough analysis before, during and after implementation to ensure that resilience-focused activities and strategies do not increase, redistribute or create new sources of vulnerability. Interventions should carefully consider whose resilience is being targeted, as well as the social, economic and political implications of design choices.

## About the author

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