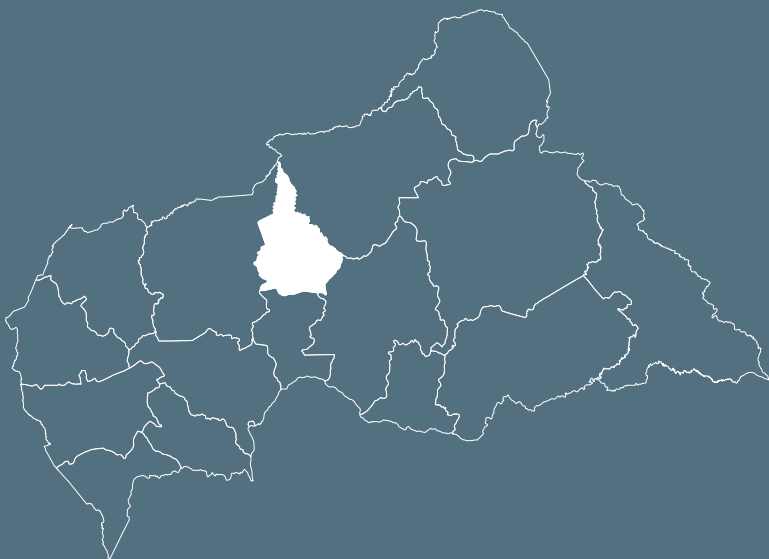


Cash or vouchers? Or just good implementation?

What aid recipients in Kaga-Bandoro want

Cash Barometer • Central African Republic • July 2023



GROUND TRUTH
SOLUTIONS

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For a French version of this report, visit our [website](#).

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Introduction

Ground Truth Solutions has been amplifying the views of cash and voucher assistance (CVA) recipients through its Cash Barometer project since 2019. In 2022, we talked to nearly 1,500 recipients in the three subprefectures of the Central African Republic (CAR) where the largest number of CVA recipients for 2021 were located: Bangui, Kaga-Bandoro, and Paoua.¹

In Paoua and Bangui, most people preferred to receive unrestricted cash but, in Kaga-Bandoro, the majority favoured vouchers (55%), with only 32% choosing cash. Similarly, in REACH's 2022 multisectoral needs assessment, cash was not the top choice of aid recipients across CAR; most people preferred in-kind assistance.²

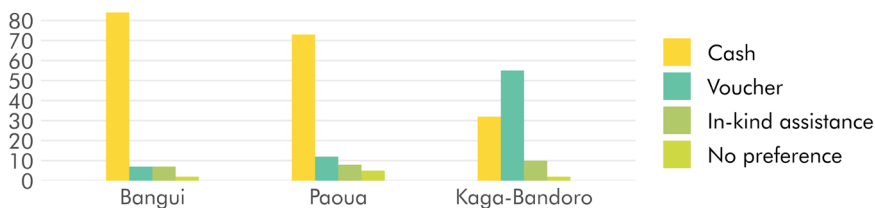


Figure 1 - Aid preference by subprefecture, in %. Source: 2022 GTS survey

Intrigued by the disparity between regions and curious as to why people would prefer a more restrictive form of assistance over flexible cash, we, together with the data collection agency, returned to Kaga-Bandoro in April 2023 to meet with people who had received CVA in the previous six months. Through in-depth individual interviews and focus-group discussions at the Lazare camp for internally displaced persons (IDPs) and in the Abdallah neighbourhood, the team sought to uncover the preferred methods of receiving assistance and the underlying factors that influence these preferences.

In each location, we conducted 10 interviews and two focus-group discussions, one with men and one with women. More details can be found in our [Methodology](#) section. After completion of the interviews, we facilitated a workshop in Kaga-Bandoro, with the support of OCHA's sub-office, to discuss the findings with CVA practitioners operating in the area. The dialogue helped us to gain a deeper understanding of the context, and provided an opportunity to exchange views on good practices as well as the roadblocks practitioners face in improving people's experience with CVA.

Who we spoke to

Individual interviews

Location

📍 Lazare IDP camp:
10 CVA recipients

📍 Abdallah neighbourhood:
10 CVA recipients

Gender

👩 11 women
👨 9 men

Status

🏠 12 IDPs
🏠 6 returnees
🏠 2 members of the host community

Age

👥 2 persons aged 18-30 years
👥 9 persons aged 31-50 years
👥 9 persons aged 51+ years

Focus group discussions

Lazare IDP camp

👥 **Group 1:** eight displaced women, of whom seven received vouchers and one received in-kind assistance. Aged between 18 and 65.

👥 **Group 2:** eight displaced men, of whom seven received vouchers and one received in-kind assistance. Aged between 25 and 62.

Abdallah neighbourhood

👥 **Group 3:** Seven displaced women and one host community member, of whom five received vouchers and three received in-kind assistance. Aged between 19 and 70.

👥 **Group 4:** Seven men from the host community and one displaced man, of whom five received in-kind assistance and three received vouchers. Aged between 25 and 83.

¹ GTS. December 2022. "With the stakes so high, is Cash and Voucher Assistance the lifeline it's meant to be?", p.7.

² REACH. September 2022. "Multi-sector Needs Assessment in Central African Republic."

Summary

Contrary to previous quantitative research results, the people we spoke to in Kaga-Bandoro **overwhelmingly prefer cash**. The reasons they gave range from the ability to control how the cash is spent, to the opportunity to save for future needs; but their preference also stems from negative experiences with voucher assistance.

“I really appreciate the cash option, the physical money, because I’m the one in control. It allows me to buy the things at the market that I want.”
– woman in Lazare IDP camp, 47 years old

Past experiences play a significant role in shaping people’s aid modality preferences, regardless of whether those experiences were positive or negative. Issues that relate to the broader experience of a humanitarian programme, such as the reliability of aid providers and security, affect people’s experiences with the modality they receive. As such, individuals who had encountered difficulties with vouchers tended to express a preference for cash or in-kind aid in the qualitative discussions.

“We have suffered a lot from vouchers. That’s why I have chosen cash.”
– woman in Lazare IDP camp, 47 years old

Experiences with voucher assistance are predominantly negative. The people we spoke with highlighted ongoing issues with the conduct of vendors. In addition, unannounced cancellations or unexpected schedule changes in voucher distributions **led some individuals to take on debt to meet their immediate needs**.

“I prefer cash over other forms because with coupons it’s the vendor who determines the value of the voucher and informs the recipient. Sometimes there is no truth in what the vendor says.”
– person in Lazare IDP camp, 57 years old, with a disability

Some people feel **discouraged and not entitled to express their preferences**, stating that their individual wishes are of little importance as aid is seen as a gift. This points to a need for greater empowerment and inclusion in decision-making processes.

“When someone gives you something for free, you cannot refuse. We have no preference.”
– man in Abdallah neighbourhood, 65 years old, returnee

As cash is important to people, its use should be prioritised whenever feasible and appropriate. However, when vouchers are the most appropriate option, aid providers should address ongoing issues with voucher programmes raised by recipients, and value their input into decision-making processes.

Community members need to have a say in what is the most feasible and appropriate solution to provide assistance in their area. They need clear information about the options and to be able to share their views in trusted, in-depth discussions. As such, community members can identify solutions that truly reflect their preferences.

1. Quality implementation shapes aid modality preferences

Most people we spoke to prefer cash assistance over vouchers or other types of assistance. They appreciate its flexibility, which allows them to prioritise their spending based on their own assessment of their most pressing needs. They have the freedom to decide how and when to use the money.

Several people highlighted that cash gives them the opportunity to make small savings for the future, or to invest in an activity or livelihood that allows more self-reliance in the long term. Focus-group discussions showed that, besides cash, people appreciate training and community support in agriculture and livestock farming to help them build autonomy and resilience.

Extract from a discussion with aid recipients (men) in Abdallah neighbourhood

Facilitator: What do you think humanitarian workers can do to help you become more self-reliant?

Participant 1: We would appreciate professional training, such as soap-making, carpentry, masonry, and many others. These are forms of assistance that can have a long-term impact.

Participant 2: I prefer livestock farming. With livestock, you can sell them and use the funds to cultivate a large field. I would like to raise pigs or goats.

Participant 3: Personally, I prefer community groups to support people in agriculture, by providing seeds, for example.

In addition to citing the well-known virtues of cash, however, many people mentioned negative experiences with vouchers as a main reason for preferring cash. When asked why she prefers cash, a young woman living in Lazare IDP camp explained: "Oh, that is simple. With the bad memories of vouchers, I can easily choose cash over vouchers."

Frustration with voucher programmes is high. People reported that they had received inadequate quantities of aid or poor-quality goods, experienced irregular or chaotic distributions, and faced disrespectful behaviour from vendors contracted by humanitarian organisations. Most of the negative experiences people told us about were not due to the restrictive nature of vouchers; instead, they related to poor service and lack of accountability in the implementation process.

From our discussions, it is clear that a well-implemented programme will garner support for a renewal, while negative experiences will prompt a desire for alternatives (see [Chapter 2](#)). The type of aid an organisation chooses to provide is important and should be guided by communities' preferences. Nevertheless, the overall quality of humanitarian work significantly influences community satisfaction. High-quality work means that aid is delivered in a timely manner, reaches the right people and addresses their most important needs effectively.

Extract from a discussion with a woman in Lazare IDP camp

Facilitator: Of the different forms of assistance you received in the past, which aid helped you the most?

Participant 1: The assistance in the form of food vouchers.

Facilitator: Why?

Participant 1: It's because we received the same amount on a regular basis, every month.

“

The food voucher is what helps us the most. The cash distribution didn't last long. It was only for a few months, and then it was over.

— man in Abdallah neighbourhood, 43 years old, displaced

“

In my opinion, in-kind assistance is better than vouchers, because the distribution happens more regularly.

— woman in Lazare IDP camp, 18 years old

2. People are frustrated with voucher services

Vouchers are the dominant form of CVA programming in Kaga-Bandoro. In 2022, of the 461 CVA recipients we surveyed in Kaga-Bandoro, 93% said they received aid via vouchers.³ However, despite the dominance of vouchers in the CVA landscape of Kaga-Bandoro, a lingering sense of discontent towards this form of aid persists among the recipients.

CVA recipients in Kaga-Bandoro were much more likely to feel that aid is provided unfairly, as compared to the other areas surveyed (see Figure 2). When we asked people about what came to mind when they answered this question, many of them spoke about the negative behaviour of voucher vendors. In this study, the vast majority of participants who shared negative experiences with vouchers highlighted the issue of vendor malpractice, a concern that was addressed in GTS' previous report.⁴

After obtaining the vouchers, people go to the local market to exchange them for food. However, they are obligated to go to the stores run by vendors hired by the aid agency to partake in the voucher programme. Vendors are aware of their monopoly, with few or no alternatives where aid recipients can redeem their vouchers. This power imbalance can lead to arbitrary price increases, poor food quality, and rude behaviour.

Do you think aid is provided in a fair way in your community?

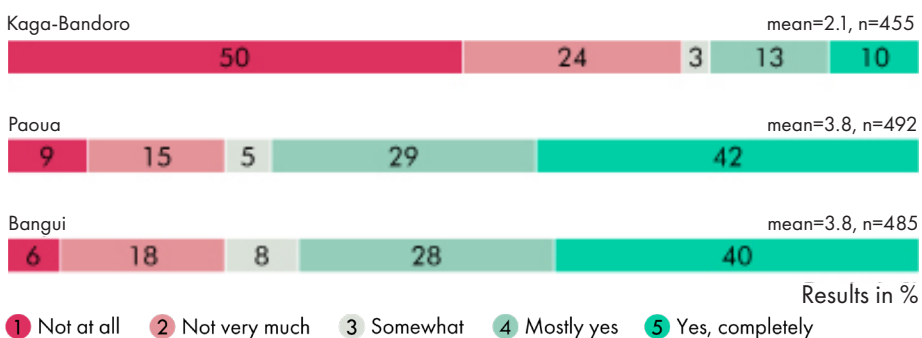


Figure 2: Fairness perception in Kaga-Bandoro compared to Paoua and Bangui. Source: 2022 GTS survey.

Aid organisations are aware of these unfair conditions and try to mitigate them. In the post-study workshop with CVA providers in Kaga-Bandoro, one person explained that it is now standard practice to conduct a pre-distribution market assessment to prevent price inflation. Based on the findings of the assessment, a fair price for each food item is determined in cooperation with community leaders, such as heads of villages, site chiefs, members of complaint committees, and vendors. Fixed prices are displayed in front of the vendors' stores.

In addition, market monitoring agents ("agents de suivi du marché") accompany certain voucher recipients, especially those who face literacy challenges. These agents, often daily wage workers from the community, make sure that the most vulnerable individuals, such as pregnant women and older persons, are prioritised at the vendors' stores, and that fixed prices are respected. They also conduct quality checks to ensure that the food items sold meet quality standards, and prevent the distribution of expired items, among other responsibilities.

“

It is true that vouchers can be helpful, but the vendors have greatly discouraged us with their practices of raising the prices of goods.

— woman in Lazare IDP camp, 30 years old

“

[I received] food vouchers. But the problem is that this assistance goes through intermediaries – the vendors – who increase the price of goods, and we end up losing out.

— woman in Lazare IDP camp, 18 years old

“

The goods we exchange for our vouchers are not of good quality. There is rotten manioc with rotten peanuts. Sometimes children get sick from consuming these products.

— woman in Lazare IDP camp, 47 years old

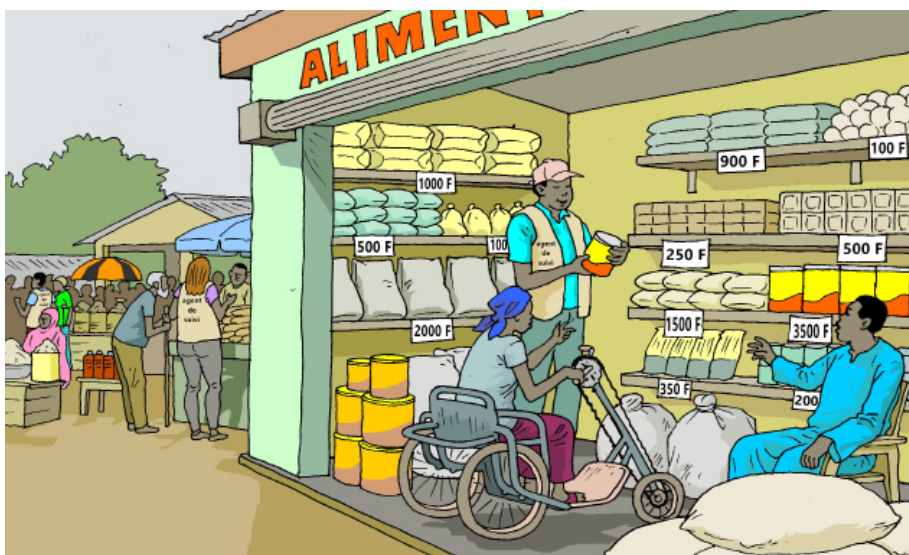
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There is no fixed schedule for the recharge of our vouchers. This means that when the recharge happens suddenly, beneficiaries get confused, and we rush around to go to the vendors, creating chaos.

— man in Lazare IDP camp, 60 years old

³ Ground Truth Solutions. December 2022. "With the stakes so high, is Cash and Voucher Assistance the lifeline it's meant to be?"

⁴ Ibid.



Market monitoring agents accompany voucher recipients to the market to make sure they are treated in a fair way.

All these steps are helpful and should be included systematically across the humanitarian response. But more is needed. People want regular vendor evaluation and further community involvement in project design and monitoring. One humanitarian workshop participant affirmed that strict follow-ups with potential consequences for vendors in case of malpractice are necessary to fix what has become a systemic issue in voucher assistance. Another explained that, since his organisation is the implementing partner, the power to instigate changes is minimal because vendor selection falls under the responsibility of the funding partner. As such, a closer collaboration between both parties is needed to effectively influence and shape the necessary changes.

A second frustration stems from schedule irregularities. People complain about inconsistencies in distribution times and the lack of information about how long the aid programme is scheduled, or about cancellations or delays. Workshop participants highlighted the logistical challenges they face when implementing programmes in CAR, mostly linked to inaccessible roads.⁵ As a consequence, when rumours spread that new e-voucher credit has come through, people rush to the reloading stations, creating turmoil that sometimes endangers certain aid recipients – mostly elderly people or those with disabilities. Similar scenes are reported in marketplaces, with people running to exchange their vouchers for goods.

Delays and scheduling changes create additional vulnerability as people take on debt to fill the financial gap caused by unexpected distribution delays. They borrow from vendors or fellow community members, promising to repay them with future voucher distributions. When these distributions fail to occur, individuals struggle to honour their debt, leading to conflicts within the community. Even if vouchers are eventually provided, individuals are compelled by the vendor to exchange them for an amount of cash that is significantly less than the vouchers' actual value. This is done to repay their accumulated debts.



If you receive a voucher in January, you have to wait for two or three months to receive another one. But since aid is free, we cannot make complaints. Still, the frequency is not regular. If the one-month frequency would be upheld, voucher aid would help us. But since it is delayed, we go into debt to survive, and when it's time to receive the voucher, we are forced to pay back the debts, so we do not fully benefit from the assistance we just received.

— man in Lazare IDP camp, 55 years old

⁵ The provision of CVA in the Central African Republic is marked by numerous challenges. These include difficulties in supplying markets due to price hikes, customs formalities, poor road conditions, insecurity and unavailability of means of transport and fuel shortages; large physical distances to markets; very limited presence of financial service providers, low confidence of the population in these providers and little knowledge of how the services work; and security situations limiting access by humanitarian workers to populations in need. According to the Humanitarian Need Overview, in 2022, three-quarters of the population had difficulty accessing functional markets due to high market prices (60%), poor food supplies (28%) and distance (24%). UN OCHA. November 2022. "Humanitarian Need Overview 2023." p. 35.

Extract from a discussion with women in the Lazare IDP camp

Participant 1: I prefer cash because, with the voucher, vendors often cheat us. For example, if you have a 32,000 CFA [Central African franc] voucher, the vendor will deduct 5,000 CFA for themselves before giving you the rest.

Participant 2: What [Participant 1] just said is true. In my case, I was supposed to get voucher aid worth 32,000 CFA but the vendor only gave me food worth 20,000 CFA. So, I want cash to make my own purchases.

Facilitator: You mentioned that you had a voucher worth 32,000 CFA but that you were given 20,000 CFA. What does that mean exactly? Did the vendor provide you with goods worth 20,000 CFA despite the higher voucher value? Or did you ask for cash and the vendor gave you only 20,000 CFA? Please explain.

Participant 1: Since the voucher distribution is irregular, we sometimes take up debts to bridge the gap before the next voucher distribution. That's why, in addition to the goods we take, we ask to redeem our voucher for a little cash to pay off the debts. Cash is better.

Participant 3: I agree with [Participant 1].

Participant 4: What the others said is true.

“

My wife fell ill recently. I borrowed 2,000 CFA from a vendor to cover medical fees. When the voucher distribution started in January, the vendor kept the 2,000 CFA voucher and demanded extra money for the interest rate.

— man in Lazare IDP camp, 55 years old

“

I have also ended up in debt with vendors while waiting for the voucher distribution.

— woman in Abdallah neighbourhood, 40 years old, displaced

3. Why are vouchers still preferred by some?

If people are frustrated with vouchers, why the high scores in Kaga-Bandoro in favour of them, as revealed in the 2022 GTS survey? Our findings show that many factors play into people's decision-making.

Security

Some people are more risk averse than others, prioritising what they see as a "sure thing" over flexibility or respectful treatment by vendors. When asked why he thinks a majority of people said they prefer voucher-based aid in the GTS survey in Kaga-Bandoro, one resident of the Lazare IDP camp responded: "At a time when there was insecurity, if you were given money, armed groups would follow you to rob you of that money. That is why people chose vouchers."

When we spoke to CVA providers operating in Kaga-Bandoro about this risk, they said security concerns limit their options. Voucher-based aid, particularly through e-voucher systems, presents a more secure modality due to features such as tracking, customisation, and the ability to block a voucher card in cases of loss or theft.

Social pressure

Some aid recipients we spoke with feel pressure to say they prefer vouchers. They are aware that vouchers are widespread in their region and, in the words of an elderly resident from Lazare IDP camp, "Truth is, people will always 'prefer' [vouchers] here because they have no choice." This sentiment was echoed by another resident, who confirmed that "they chose vouchers because that's what is available." People might declare vouchers as their preferred aid modality out of fear of being excluded from future considerations if their preference does not align with the available options.

Perception of aid as a gift

A number of respondents explained that they had no preference or showed reluctance to express one. This sentiment stems from their perception of aid as a gift; they believe it would be impolite to impose expectations or make demands on how the assistance should be tailored to their preferences. The prevailing notion was that the act of receiving aid should be approached with gratitude and acceptance, with no regard for personal preferences. If people are not informed about their rights and do not have complete information about aid programmes, it is very difficult for them to state a meaningful preference; instead, they favour the status quo.



Voicing preferences is believed to be impolite. Aid is perceived as a gift.

“

Since these people came to help us for free, we cannot impose anything on them. But yes, among ourselves, we complain about vouchers.

— man in Lazare IDP camp, 43 years old

“

The problem is that all three types of distribution are not presented at the same time. This means that with each type of distribution, people are forced to accept that type of distribution. However, if there were a choice, for example, between food and cash, people would choose cash.

— man in Lazare IDP camp, 33 years old

“

I have no choice regarding preferences. Whatever God gives freely, you take.

— man in Abdallah neighbourhood, 35 years old

“

They choose voucher because that's what is available.

— woman in Lazare IDP camp, 47 years old

This notion was discussed in a recent GTS blog post under the topic of courtesy bias. Some people say they do not find it appropriate or polite to criticise humanitarians; others keep quiet because they are grateful. To counter this bias,⁶ humanitarian organisations must raise awareness among the targeted population that they have a right to access quality humanitarian aid in a respectful and dignified manner, and the right to complain if this is not the case. Organisations should communicate these rights regularly and systematically using various channels, such as community meetings, door-to-door campaigns, and radio broadcasts; and focus on repeated engagement and reinforcement of the message.

Feelings of powerlessness

Reluctance to express a preference may also stem from feelings of powerlessness. People think that they have no say in the type of aid they receive. Several participants in our study seemed surprised about our topic of interest, not understanding its relevance, as consultations on recipients' preferences usually do not occur or have no impact on what they end up receiving.

"We were not asked to choose between types of assistance. Instead, we were asked if we wanted food vouchers. To this question, we can only respond with 'yes' because it is better than nothing," explained a displaced elderly person in the Lazare IDP camp.

⁶ Ground Truth Solutions. January 2023. "[Modality preferences: Are uninformed choices leading us down the wrong road?](#)"

Conclusion

People's preferences with regard to aid modalities are complex and cannot reliably be captured by a simple survey question or generalised across entire regions. People have varying priorities and experiences and will, therefore, make different choices. Enabling people to make these choices requires engagement with communities and information-sharing to facilitate community participation in decision-making.

While giving people the opportunity and information to make meaningful decisions on aid modality is important, humanitarians should not let this become a distraction. How well programmes are implemented – including how informed people are, whether distributions are timely, and whether promises are kept – drives people's preferences. The focus should remain on improving programming, and not considering a change in modality as a cure-all.

From our discussions with affected people and humanitarians in Kaga-Bandoro, certain good practices and recommendations emerged:

- Prioritise cash assistance;
- Humanitarians should focus on providing a quality and reliable service, whatever the modality;
- Greater humanitarian presence during voucher distributions is necessary to improve security and satisfaction with the process;
- People want to be involved with the design and monitoring of programmes through, for example, vendor evaluations, to ensure that problems do not recur;
- Evaluation of preferences should not come from quantitative data collection alone, but from a more sustained engagement with affected people.

We will continue engaging with humanitarian actors to discuss these results and identify actions to improve the issues uncovered in our research.

Methodology

This study aimed to better understand the factors that influence aid modality preferences among CVA recipients in the Central African Republic. We conducted 20 semi-structured individual interviews (11 women, nine men)⁷ with people who had received CVA in the previous six months, as well as four focus-group discussions, two with men and two with women who had received any type of humanitarian assistance in the previous six months.

Individual interviews allowed us to gain detailed insight into personal experiences and provide a framework in which individuals could speak freely without fear of judgment from others. Focus group discussions complemented the individual interviews by allowing for dialogue on the issues and reflection on the experiences of others.

The study took place in Kaga-Bandoro, selected due to GTS survey results in 2022, which indicated an unexpected preference for vouchers over cash in only this subprefecture of CAR. It is also the subprefecture with the highest number of people who received CVA in 2022.

The study was conducted in two communities within Kaga-Bandoro subprefecture: one IDP camp and one neighbourhood. In both locations, humanitarian aid is often delivered. All members of the targeted communities were eligible to participate in this study as long as they had received CVA in the previous six months. By selecting both locations, one near the local market and the other farther away, we aimed to understand how access and distance to market potentially influence the satisfaction and preferences of CVA recipients.

Limitations

With most CVA programmes offering vouchers in Kaga-Bandoro, the research team struggled to identify cash recipients for the individual interview phase: all participants had recently obtained vouchers. Some of them had obtained cash assistance in the past and used both experiences to discuss benefits and preferences.

The sample size is limited, hampering gender, status, and age disaggregation. As such, absence of such information in this report does not mean that there are no differences in how these demographic groups experience CVA.

⁷ For more sampling data, see the [sidebar in the introduction](#) to this report.



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