



LESSONS LEARNED WORKSHOP REPORT

**Cash and Voucher Assistance (CVA) Programme
in Response to Ukraine and Impacted Countries
Crisis Emergency Appeal**

Red Cross of Montenegro



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“My son is going through some challenges as he adapts at a sensitive age. Encouraging him to learn the local language is crucial for his integration into the community. Additionally, I encountered challenges in affording essentials for my son, such as clothes and food. The support from the Red Cross of Montenegro was immensely valuable. Cash and voucher assistance helped us overcome those challenges. I am grateful that the Red Cross of Montenegro also offered activities like corrective gymnastic, which have positively contributed to my son's physical activity and well-being.”

Irina from Ukraine residing in Budva, Montenegro

“The self-registration feature on AccessRC is a much more convenient option compared to visiting the office to receive cash assistance. It has saved me time and effort.”

Julia from Ukraine residing in Budva, Montenegro

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OVERVIEW OF THE CASH AND VOUCHER ASSISTANCE (CVA) IN MONTENEGRO

Since the escalation of the conflict in Ukraine at the end of February 2022, approximately one-third of people from Ukraine have been displaced, leading to one of the largest displacement crises in the world. From the period of 24 February 2022 until 20 November 2023, 182,047 displaced people from Ukraine entered Montenegro and 10,069 people applied for temporary protection.¹

To meet the needs of displaced people from Ukraine, the Red Cross of Montenegro (the RCM) in cooperation with the International Federation of Red Cross and Red Crescent Societies (IFRC) is providing assistance to those in need from Ukraine residing in Montenegro, particularly in the sectors of basic needs, seasonal assistance for winters, health care, mental health and psychosocial support and protection, gender and inclusion.

Based on the [results](#) of the multi-sectoral needs assessment conducted by the RCM at the beginning of 2023, it was evident that the needs of displaced people from Ukraine differed widely. The most effective solution to address to their needs was identified to be the provision of Multipurpose Cash (MPC) which is in alignment with the IFRC's strategy for the Ukraine crisis. This strategy emphasizes Cash and Voucher Assistance (CVA) as the preferred modality for providing immediate assistance to meet basic needs and supporting sectoral outcomes in shelter and livelihoods in the short, mid, and long term. The focus is on vulnerable groups, including women with children, pregnant women, single parents, and older individuals, especially those with health issues or traveling alone.

Register with the Red Cross Of Montenegro For Cash Assistance

If you left Ukraine because of the current crisis and need support, we can help you.



With the support of the IFRC, the RCM piloted a Multipurpose Cash (MPC) through post office in March 2023. Cash assistance was provided to 281 families, reaching a total of 670 individuals. The program was designed to test this modality and assess the capacities of financial service providers. Results from Post-Distribution Monitoring (PDM) showed that beneficiaries were highly satisfied with this kind of assistance and expressed their desire to continue receiving financial assistance.

Following this pilot project to enhance preparedness and enable quick and efficient crisis response, the RCM signed a Framework Agreement with the Post of Montenegro as financial service provider. The Agreement is initially set for one year with the possibility of extension. This Agreement has been legally approved by the IFRC, enabling direct disbursement of assistance in the amount of CHF 2,000,000 without additional procedures for selecting a financial provider. Utilizing this Agreement, the RCM, as part of the IFRC's Emergency Appeal, implemented the pilot project for sectoral cash, specifically cash for education for school-aged children in Montenegro. The program involved disbursement in two parts, providing support for 256 children through this initiative. This program also included 20% of the local population aiming to foster harmony and understanding between the local community and the target group.

As part of the Ukraine and impacted countries crisis Emergency Appeal, the RCM initiated a financial support program through self-registration, known as AccessRC. This program enables the provision of financial assistance to 3,000 of the most vulnerable individuals through a self-enrolment approach. Apart from this approach, the RCM provided direct assistance to people in need to ensure that everyone is included and supported. As a result, the project has achieved notable success. In the first round of disbursements, assistance was provided to 1,337 individuals from Ukraine who met the qualifications. Since the beginning of the pilot project, the RCM provided support to a total of 2,225 individuals with the amount of EUR 209,130.²

¹ Source: [Ministry of the Interior of Montenegro](#)

² At the time of drafting this report, the Red Cross of Montenegro is already in the planning phase for the second round of winterisation support.



In response to the evolving needs of beneficiaries, the RCM implemented a comprehensive approach to enhance good communication and transparency during its cash assistance interventions. Various communication channels, including website, social media, Viber, Telegram, informational material, face-to-face information sharing were employed to ensure transparency and prevent the spread of misinformation. Local branches served as Humanitarian Service Points (HSP), providing information and handling questions and complaints. Key staff of the RCM maintained regular contact with beneficiaries to ensure effective implementation as well as monitoring and Post-Distribution Monitoring (PDM). Additionally, the RCM established the first free Call Centre for Ukrainians in Montenegro, which provides information about rights, temporary protection, education, the health system and activities and services of the RCM, including financial interventions. All information is available in three languages: Ukrainian, English and Montenegrin.

METHODOLOGY AND GUIDING QUESTIONS

For the purpose of showcasing the successful implementation of the CVA and Community Engagement and Accountability (CEA) in the Ukraine response operation in Montenegro as well as identifying areas for improvement, the RCM organized a two-day Lessons Learned Workshop in Budva on 28 and 29 November 2023. The workshop was facilitated by the RCM with participation of 25 people.³ In addition to members from the RCM Secretariat and local branches, the participants were key focal persons from the Red Cross of Republic of North Macedonia, Croatian Red Cross, Bulgarian Red Cross and Lithuanian Red Cross. The workshop was also supported by the operational and technical teams from the IFRC Regional Office for Europe (ROE) and the Country Cluster Delegation of the Central and South-Eastern Europe (CCD CSEE). The workshop involved a retrospective analysis of the CVA program's outcomes across various Red Cross branches on the first day. The second day centred on forward-thinking discussions to identify challenges, strengths and areas for improvement, aiming for better outcomes in future humanitarian efforts. The methodology involved different approaches to improve future initiatives by incorporating practical experiences and feedback.

- PowerPoint presentations from the RCM and its local branches offered comprehensive insights and strategic actions plans.
- PowerPoint presentations from other National Societies through interactive discussions.
- Success stories shared by two displaced persons from Ukraine residing in Montenegro.
- Focus Group Discussion with a sample of beneficiaries were held prior to the workshop to maintain confidentiality. The findings were shared during the workshop.
- Working groups with participants discussed challenges, solutions and recommended actions for future improvements and plans.
- Field visit to the local Red Cross branch in Budva allowed operational and technical staff to discuss difficulties and highlight the remarkable achievements and success.

³ [List of Participants](#)



This comprehensive approach aimed to improve future initiatives by incorporating practical experiences and feedback. Its goal was to provide significant recommendations for enhanced program implementation and informed decision-making.⁴

The main guiding questions of the working groups during the Lessons Learned Workshop are listed below:

1. Can you briefly explain what your role during the cash implementation was?
2. What worked well/ What were the successes and achievements?
 - a. CVA targeting, program details and structure.
 - b. CEA, communication with people, answering their questions.
 - c. Capacity building to NS/ Could you reach enough technical information?
 - d. Engagement with NS/Branches.
 - e. Roles and responsibilities for both RCM and IFRC.
3. What were the challenges? How have we overcome these challenges?
 - a. CVA targeting, program details and structure.
 - b. CEA, communication with people, answering their questions.
 - c. Capacity building to NS/ Could you reach enough technical information?
 - d. Engagement with NS/Branches.
 - e. Roles and responsibilities for both RBM and IFRC.
4. What needs to be improved and how? What are your recommendations?
5. Recommended actions for future programming.



RCM representatives presenting their activities at the Lessons Learned Workshop. Photo: RCM



Field visit to the local Red Cross branch in Budva. Participants discussing various aspects of the branch's operations. Photo: IFRC

⁴ [The Agenda of the Lessons Learned Workshop](#)



ACHIEVEMENTS AND SUCCESSES

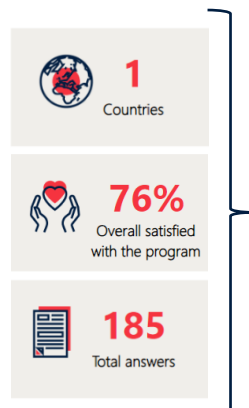


CASH AND VOUCHER ASSISTANCE (CVA)

- The RCM demonstrated **full ownership**, ensuring the timely and effective implementation of the CVA intervention.
- The RCM extended assistance to a large number of beneficiaries across various locations utilizing more inclusive registration process. Targeting vulnerable groups through deploying mobile offices in rural areas showcased remarkable success, ensuring wider coverage and accessibility for those in need. The focus remained on assisting the most vulnerable among the displaced people from Ukraine, prioritizing dignity and well-being by addressing critical needs through cash assistance.
- Implementing self-registration through AccessRC resulted in a more **efficient and effective delivery of support**, allowing the RCM staff to swiftly address the needs of displaced people from Ukraine. The results of beneficiaries satisfaction and Post-Monitoring Distribution (PDM) can be accessed [here](#).
- RCM supported individuals with limited technology experience, by offering **timely and direct assistance** to improve their IT literacy. This focused effort was especially targeted at older people and those without mobile phones, ensuring their inclusion and access to the necessary support.
- **Effective communication** between the RCM Headquarters (HQ) and branches, particularly highlighted at the local Red Cross branch in Budva, was facilitated through a dedicated Viber group, ensuring prompt communication. Positive interactions were observed between the RCM and displaced people from Ukraine, both internally and externally.
- RCM ensured financial oversight during the payment and verification process, ensuring a robust system of **financial control and accountability**. The RCM's collaboration with the post office as a financial service provider was notably smooth because of their previous cooperation. A framework agreement, technically endorsed and approved by IFRC Logistics and Procurement Department, has been signed with the post office, ensuring swift implementation of CVA interventions. The Montenegro Post's capability to distribute money to home addresses empowers the Red Cross of Montenegro to provide assistance to those in the greatest need, ensuring that no one is excluded from the support system. This approach enhances accessibility and inclusivity in delivering aid, contributing to the effectiveness and fairness of relief efforts.



RCM Mobile Office supporting vulnerable people with AccessRC registration. Photo: RCM



Overall CVA Satisfaction



● 1. Very satisfied ● 2. Satisfied ● 3. Neutral ● 4. Dissatisfied ● 5. Very dissatisfied

Satisfaction with the self-registration process



● 1. Very satisfied ● 2. Satisfied ● 3. Neutral ● 4. Dissatisfied ● 5. Very dissatisfied



COMMUNITY ENGAGEMENT AND ACCOUNTABILITY (CEA) IN CVA

- Pioneering a significant initiative, the **first Call Centre exclusively for displaced people from Ukraine** has been established in Montenegro. Operating Monday to Friday from 10am to 4pm, the centre is available in three languages: English, Ukrainian and Montenegrin. The centre is staffed with professionals trained in receiving and managing sensitive feedback, prioritizing a supportive and empathetic approach. The Call Centre offers specialized contact details for services like SGBV and child protection, accompanied by a Code of Conduct for all personnel involved. Communication channels are streamlined with the ESPO CRM system, ensuring seamless and efficient interactions for those seeking assistance or information.
- The CEA team in the RCM provided **detailed explanations to cash recipients** pre-distribution: covering the distribution process, selection criteria, allocated amount and duration, as well as methods and timing for accessing the cash. Additional time was allocated to clarify selection criteria to non-recipients to prevent dissemination of misinformation and potential disruption.
- The effective use of **trusted communication channels** significantly contributed to the success of disseminating crucial information to the community both before and during distribution, ensuring transparency and minimizing the spread of rumours or misinformation.
- The RCM's local branches operated as **Humanitarian Service Points (HSP)**, featuring information desks equipped with structured procedures for addressing various inquiries, complaints and feedback. Additionally, mobile teams were deployed to expand coverage of locations.
- The RCM is the only National Society in the cluster that has a **Framework Agreement with a Financial Service Provider (FSP)**. This agreement eliminates the need for procurement and enables instant implementation of the entire CVA process.

90%

Of **beneficiaries** were satisfied with the **amount of information** shared before receiving cash assistance



Who Can Apply?

Cash assistance is available to people who:

1. Left Ukraine after 24th February 2022 due to the conflict, AND
2. Are currently located in Montenegro, AND
3. Not receiving financial assistance from another organization, AND
4. Posses Montenegrin Temporary protection document or confirmation that Temporary Protection request has been submitted
5. Be one of these categories:
 - Household with a member who is under 18 years old
 - Household with a member who is over age 60
 - Household with a member with disability or chronic illness
 - Household with a member who is pregnant or nursing
 - Women travelling alone unaccompanied

Details on eligibility for the financial assistance program available to displaced people from Ukraine residing in Montenegro



Leaflet information about financial assistance program for displaced people from Ukraine staying in Montenegro

CHALLENGES FACED DURING INTERVENTION'S IMPLEMENTATION

DISSATISFACTION AMONG THE LOCAL POPULATION

The extensive support provided by the RCM to displaced people from Ukraine faced challenges as it was not well-received by the local population. Negative feedback and criticism, particularly from marginalized individuals living in extreme poverty, put considerable pressure on the RCM staff and volunteers.

Mitigation:

- **Discreet communication about the CVA program:** To reduce negative feedback from local people, the RCM communicated the program through less visible channels. Automatic messages in Ukrainian language were sent to Ukrainian groups on Viber, Telegram and posted at the RCM website.
- **Supporting the local population as part of the program:** To demonstrate that the RCM is concerned also about the well-being of the local population, 10% of the total in-kind assistance provided through the program was allocated to marginalized local population. This helped enhance the program's reputation and mitigate criticism regarding the selection of beneficiaries. In addition, 20% of the total cash for education assistance was provided to local population. This also helped enhance the program's reputation and mitigate criticism regarding the selection of beneficiaries.

DIFFICULTIES IN REGISTRATION

The RCM faced challenges in the registration process due to beneficiaries' limited access to mobile communication, lack of suitable mobile equipment, insufficient IT knowledge, lack of awareness about deadline and language barriers.

Mitigation:

- **Home visits by the RCM volunteers:** To support individuals with limited IT knowledge or equipment, the RCM conducted home visits and specifically visited people with disabilities. As a result, 98% of applicants from Ukraine successfully registered through the mobile application.
- **Informational workshops:** Workshops were organized to train the RCM's focal points in registering and navigating the application process from the beginning, as well as how they can support individuals in their community.
- **Video tutorial:** RCM offering video guidance for beneficiaries on the registration and application process.



- **HSP in local branches and mobile office:** Dissemination of information and provision of assistance in HSP and mobile offices at various locations to ensure essential IT equipment and support for those living in rural areas.
- **Call centre operator:** Available 6 hours per day to provide support for the registration process.

MISSED APPLICATION DEADLINES

Individuals may not have been aware of the available humanitarian financial assistance programs due to limited access to information or communication channels.

Mitigation:

- **Dissemination of information:** Detailed information in Ukrainian language was disseminated through relevant communication channels, Call Centre, the RCM's website, social media and informational materials to ensure that people were fully aware of the deadlines, as well as other important information related to the CVA. To ensure that people were aware of the registration deadline, information was also added at the top of the registration application.
- **Missed deadline list:** To prevent individuals from missing the application deadline, the RCM compiled a list of those who did not apply initially, intending to provide timely reminders for the next deadline.

ERRORS IN APPLICATIONS

The most common challenge during registration was errors in the spelling of names, requiring beneficiaries to seek assistance at branch offices for corrections, leading to time-consuming processes for both RC staff and beneficiaries.

Mitigation:

- **Editing of registration application:** Issues related to name registration and other common issues were resolved by registering individuals in the ESPO CRM through the Call Centre with necessary corrections promptly implemented in the system.
- **Tutoring by RC staff and volunteers:** The RCM provided extensive registration support through its branch offices (acting as HSPs) and Call Centre, drawing special attention to the importance of correct registration of names.
- **Mobile Teams:** The RCM Mobile Teams visited vulnerable people who could not visit branches and who needed extensive help with registration. The Mobile Teams continued to provide support after the CVA distribution, ensuring that they received needed assistance, including medical support.
- **Ensuring completion of applications:** In cases where people did not complete the registration it would mean that an application had not been submitted. To raise beneficiaries' awareness of this problem, it was clearly addressed as part of information provided in RCM flyers and website navigating applicants through every step of the registration process. Viber and Telegram were also extensively used to disseminate information on the registration process, as well as direct calls from Call Centre operator.
- **Insufficient notifications of successful submission of application:** Many of people reached out to the RCM Call Centre to confirm the accuracy of their submissions and ensure the successful receipt of their applications. This issue was addressed and now applicants receive notifications of successful submission of their applications.

CASH PICK-UPS IN POST OFFICE

The payment process faced delays due to challenges in identifying people's names, leading to extended waiting times at post offices for cash pick-ups. This situation was especially challenging for older individuals and those with young children.

Mitigation (at the branch level):

- **Notification of selection:** To prevent long queues, people are assigned different pick-up hours as soon as they are notified of their selection, allowing them to visit the post office accordingly.



- **Aligning disbursement dates:** Disbursing humanitarian aid at times when there are no other payments at the Montenegro Post to avoid waiting time and crowds.

STAKEHOLDERS COORDINATION

Upon the conflict in Ukraine and arrival of displaced people to Montenegro, different NGOs were providing assistance without comprehensive coordination and communication with other stakeholders. This lack of information exchange resulted in some minor challenges related to targeting and attempts to prevent duplications in efforts.

Mitigation:

- **Coordination mechanisms:** The RCM made efforts to inform all humanitarian actors and ensure that information about financial interventions was adequately collected through the established coordination mechanisms, in order to prevent duplications and address gaps and discrepancies in the assistance provided to displaced people from Ukraine.
- **CVA working group:** Establishment of Cash and Voucher Assistance (CVA) working group at the national level in the future would further contribute to the success of this program and provide more effective support in the future.

VERIFICATION PROCESS

It is rarely possible to completely prevent people who do not meet the selection criteria from registering and receiving assistance. To ensure that the assistance goes to those who are most in need of help, the self-registration system has many inbuilt controls and protocols. At the same time, it is important to design the controls in a dignified way. An example of conflict between dignity and controls which was encountered during the operation was that people with disabilities were unable to turn their heads for the mandatory profile selfies that needed to be taken as part of the registration.

Mitigation:

- **Artificial Intelligence (AI) verification:** To overcome this issue, the step of live verification was skipped, but AI verification remained. As part of verifying that applicants meet the selection criteria the registration software utilizes AI processes to ensure that photos uploaded by beneficiaries for verification purposes are genuine.
- **Geofencing:** Geofencing is used to ensure that applicants are within the designated country. The system detects VPN and other tools commonly used to conceal location.⁵
- **Human interaction:** The RCM's commitment to face-to-face support at branches and during visits by Mobile Teams ensured that assistance reached the most marginalized among displaced individuals.
- **Databases:** Maintaining good records greatly improved the effectiveness of follow-up actions, keeping track of distributions, assessing needs, refining selection criteria and communication with donors.

⁵ Geofencing is used in advanced location-based services to determine when a device being tracked is within or has exited a geographic boundary.



RECOMMENDED ACTIONS FOR FUTURE PROGRAMING

LOCAL FSP	It is recommended to simplify internal procedures for both the RCM and IFRC to reach agreements with additional Financial Service Providers (FSPs) in the country, such as banks, supermarket chains and other service providers. This approach could empower the RCM to efficiently manage fund transfers through their own established structure for local population.
CAPACITY BUILDING	RCM should be further empowered in bolstering the skills and knowledge of the staff at all levels, enabling them to take greater ownership in designing and implementing other interventions funded by IFRC and other partners.
PREPAREDNESS	RCM is recommended to lead the planning for the next phase of CVA in Montenegro, collaborating closely with the IFRC Country Cluster Delegation Office. This involves assessing the needs of the communities and capacities of the national society to respond as well as investigating the additional operational and technical support required to ensure alignment with the IFRC and RCM strategy for expanded operations. It is crucial to explore comprehensive support for the Ukrainian population, not only during the cash distribution phase but also in the post-distribution period in order to create adequate and comprehensive long-term plan.
COORDINATION AND COLLABORATION	It was suggested that IFRC provide support to RCM's leadership role in coordinating and communicating CVA planning and implementation in Montenegro. Additionally, advocating for establishment of CVA working group to promote a collaborative and comprehensive response by sharing responsibilities and resources with other stakeholders. Increased partnership agreements with movement partners and other actors in the region is also essential for successful operation.
TECHNOLOGY	Enhancing IT literacy and proficiency through awareness raising and capacity-building support should be continued. Additionally, a robust promotional strategy, tailored for both national population and displaced people from Ukraine, is vital to ensure that the most vulnerable groups can easily access AccessRC and other essential services in Montenegro.
SOCIAL INCLUSION OF HOST COMMUNITY	It is suggested that the RCM together with the IFRC explore the possibility of further involvement of the vulnerable local population in programs to improve social inclusion and alleviate public tension. Securing funds through a thorough assessment of the local population and implementing inclusive programs, along with the establishment of a monitoring system, are essential steps for ongoing adaptation tailored to local needs.
NEEDS GAPS	It is suggested to explore additional solutions for bridging the gaps in meeting Ukrainian needs by increasing the distribution of relief items between the payments and expanding the number of received instalments.
FINANCIAL SUPPORT	Advocate for additional financial support to ensure the continuity and expansion of the financial assistance program for displaced people from Ukraine residing in Montenegro but also for local population in Montenegro.