

- Each ACTION LEARNING report is authored by a CPDP practitioner and reflects their unique perspective, grounded in direct engagement with CVA activities.
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Cash Practitioner Development Programme (CPDP) participants share key insights and lessons learned from the implementation of Cash and Voucher Assistance (CVA), both within their own National Societies and through experiences gained during learning deployments.

These **Action Learning** projects capture operational and strategic reflections, linking technical, professional, and organisational learning to real-world CVA practice. The insights generated are valuable for others working in similar humanitarian contexts

“Provision of Cash and Voucher Assistance (CVA) to Afghan Refugees in Tajikistan”

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Introduction

The 2021 Afghan refugee crisis in Tajikistan posed significant humanitarian challenges, marked by regional instability, the displacement of vulnerable populations, and limited access to basic services. The Red Crescent Society of Tajikistan (RCST), in collaboration with key stakeholders such as IFRC, the Afghan diaspora, the Ministry of Internal Affairs (MIA), and UNHCR, implemented a Cash and Voucher Assistance (CVA) project to address the immediate needs of Afghan refugees. This initiative, one of the largest cash-based interventions conducted by RCST, sought to empower refugee households through multipurpose cash grants (cash in hand), facilitating access to essential resources such as food, shelter, and healthcare. The intervention targeted key regions, including Vahdat, Rudaki, Hisor, and Dushanbe, making it a significant case study in the implementation of CVA in emergency contexts.

Main Findings

The implementation of the CVA project revealed several challenges and innovations that provide valuable lessons for future interventions. One of the primary challenges was the lack of readiness among financial service providers (FSPs) to facilitate electronic cash transfers. Despite numerous meetings with various FSPs, regulatory constraints hindered the ability to provide cash electronically. This necessitated an alternative approach, where cash was distributed manually in envelopes. This method, while effective in ensuring timely support, required heightened security measures to protect both the staff and the cash during distributions.

RCST, in close coordination with the IFRC Regional Office in Budapest, implemented a structured approach to cash distribution to Afghan refugee households. To ensure transparency and accountability, RCST developed Standard Operating Procedures (SOPs) specifically for Cash-in-Hand distributions and conducted a thorough risk analysis to identify and mitigate potential challenges. As part of these measures, internal controls were established, including multiple verification points before and during distribution, strict documentation procedures, and post-distribution monitoring. Fortunately, no major risks,

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including fraud or bribery, were encountered throughout the process. This success was largely attributed to detailed planning, stakeholder coordination, and adherence to risk management analysis. Compared to global trends, where cash-based interventions often report minor losses due to fraud or operational challenges, the RCST's strong oversight mechanisms contributed to a smooth and secure implementation.

The regulatory environment also lacked the flexibility needed to adapt to emergency cash assistance needs, highlighting a significant gap in the preparedness of financial systems to support humanitarian interventions. Despite these setbacks, RCST's persistence in engaging FSPs paved the way for future dialogue and potential policy adjustments to better accommodate cash-based responses in emergencies. Preparedness issues were another significant challenge that impacted the efficiency of the project. While RCST developed critical documentation and tools during the implementation phase, including SOPs, Community Engagement and Accountability (CEA) feedback mechanisms, and Protection, Gender, and Inclusion (PGI) documentation, many of these efforts could have been initiated prior to the crisis. The absence of pre-established processes led to delays in the rollout of cash distributions and placed additional pressure on staff and volunteers who had to balance training with operational demands. For instance, volunteer training on digital tools like Kobo Toolbox and data collection processes was conducted during the project rather than beforehand. Similarly, establishing secure cash-handling protocols and distribution site planning took valuable time that could have been allocated to addressing beneficiaries' immediate needs. The lack of a pre-existing framework for beneficiary communication also created challenges in managing expectations and addressing questions effectively at the onset of the intervention. These preparedness gaps serve as critical lessons learned.

Future interventions can benefit from investing in robust pre-crisis planning, including the development of comprehensive operational guidelines, pre-training of volunteers and staff, and engaging with key stakeholders to establish adaptable financial systems that can respond to emergencies effectively. Recommendations for addressing these challenges include conducting regular preparedness drills, strengthening partnerships with FSPs to explore innovative cash transfer solutions, and ensuring that all tools and mechanisms are tested and



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ready for deployment before crises occur. Preparedness played a critical role in overcoming challenges during the implementation phase.

RCST collaborated extensively with colleagues from the International Federation of Red Cross and Red Crescent Societies (IFRC) over several months to develop comprehensive documentation. Detailed Question and Answer (Q&A) sheets for Afghan refugee households were also created to address potential concerns and enhance communication. These preparatory efforts ensured that the organization was equipped to handle the complexities of cash support effectively. Developing these materials required a significant investment of time and resources but laid the foundation for a well-structured and accountable intervention. The process of preparedness was inclusive, involving regular consultation with key stakeholders to ensure that all documentation and tools were contextually appropriate. Training sessions for RCST staff and volunteers were conducted in phases, focusing on equipping them with the skills needed to implement CEA practices effectively and address the diverse needs of beneficiaries. This comprehensive approach to preparedness underscored the importance of meticulous planning in ensuring the success of CVA interventions.

In response to these challenges, RCST adopted several strategies to enhance the project's effectiveness. Tailored SOPs were developed to guide cash distribution processes, including site planning and beneficiary communication. Volunteers were trained in data collection tools like Kobo Toolbox and equipped with skills in Community Engagement and Accountability (CEA), enabling them to manage feedback mechanisms and address beneficiary concerns effectively. RCST's phased approach to vulnerability assessments allowed for a more targeted distribution of resources. The first phase focused on identifying the most vulnerable households based on predefined criteria, while the second phase included updates to the assessment tools to capture additional socio-economic indicators. This process ensured that assistance was directed to those who needed it most, minimizing the risk of exclusion or duplication. Regular monitoring and evaluation of these phases provided critical data to refine the assessment tools further and improve the efficiency of future interventions.

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Strategies:

Vulnerability and socio-economic criteria for beneficiary selection included:

- Female-headed households.
- Elderly persons-headed households (60+).
- Households with pregnant women or lactating mothers. Households with children under 5 years.
- Households with more than 5 children (<16).
- Households with people with disabilities.
- Households with people living with chronic diseases.
- Basic socio-economic needs.

Coordination and Stakeholder Engagement

The Red Crescent Society of Tajikistan first obtained a list of beneficiaries from the Afghan diaspora. This list was then cross-checked with RCVC (Refugee, Children and Vulnerable Citizens), a local organization working with Afghan refugees and an implementing partner of UNHCR. For security reasons, the list was also reviewed by the Ministry of Interior.

Following this verification process, RCST conducted a vulnerability identification assessment to further verify Afghan refugee households and ensure that assistance was directed to those in greatest need. These multiple layers of verification served as a crucial check and balance system, minimizing the risk of exclusion errors and reinforcing accountability. The involvement of local authorities further strengthened the project's implementation. Their insights were invaluable in identifying eligible beneficiaries and ensuring cultural appropriateness in the delivery of assistance.

Lessons Learned

The CVA project highlighted several key lessons:

First, the importance of community engagement cannot be overstated. Collaborating with the Afghan diaspora improved the accuracy of beneficiary identification and fostered trust within

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refugee communities. This collaboration also highlighted the potential for leveraging diaspora networks in future humanitarian interventions.

Second, preparedness is a critical factor in successful CVA implementation. Developing SOPs and training volunteers in advance would have mitigated many of the challenges encountered during the project. This includes pre-crisis training on digital tools and data management to enhance operational efficiency.

Third, flexibility and adaptability are essential in complex humanitarian settings. The decision to distribute cash manually, despite logistical challenges, ensured that assistance reached beneficiaries in a timely manner. This adaptability underscores the need for contingency planning in CVA interventions.

Lastly, strong stakeholder coordination is pivotal. Regular meetings with partners enabled the alignment of objectives and efficient resource utilization, underscoring the value of inter-agency collaboration. These collaborations also enhanced the credibility and transparency of the project, fostering greater trust among beneficiaries and stakeholders alike.

6. Core Humanitarian Standards (CHS) in Practice

Continuous Improvement Standard: RCST demonstrated a commitment to continuous improvement by refining its processes throughout the project. The development of SOPs and the iterative approach to vulnerability assessments are examples of this standard in action. Regular evaluations and feedback mechanisms further reinforced this commitment, enabling the organization to identify and address gaps in real time.

Community Engagement and Technical Standards: Community engagement was central to the project's success. The use of feedback mechanisms and adherence to recognized technical standards ensured that interventions were contextually appropriate and responsive to beneficiary needs. These standards also guided the design and implementation of the cash distribution process, ensuring transparency and accountability.

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7. Next Steps

Building on the lessons learned, the following steps are proposed to enhance future

CVA projects:

1. Develop comprehensive SOPs that encompass all aspects of CVA implementation, from beneficiary selection to feedback management. These SOPs should include contingency plans to address potential challenges such as logistical constraints and regulatory hurdles.
2. Conduct regular training sessions for volunteers and staff to build capacity in digital tools, community engagement, and humanitarian principles. This training should be complemented by practical simulations to prepare teams for real-world scenarios.
3. Strengthen partnerships with FSPs to advocate for regulatory flexibility and explore innovative cash transfer modalities. Collaborative pilot projects could be initiated to test electronic transfer solutions in controlled environments.
4. Expand inter-agency collaboration to include private sector actors and international donors, broadening the resource base for CVA initiatives. This expansion should focus on creating synergies between humanitarian and development efforts to maximize impact.
5. Advocacy efforts with the Tajikistan government remain crucial in strengthening policies that support CVA implementation. While RCST and partners continue to engage in dialogue, policy changes depend largely on government authorities. Additionally, the transient nature of the Afghan refugee population—many of whom use Tajikistan as a transit point before relocating to third countries like Canada and European nations—adds complexity to long-term planning. Strengthening inter-agency collaboration can enhance advocacy efforts, ensuring that humanitarian cash assistance policies remain flexible and responsive to evolving needs.

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Recommendations

To improve the effectiveness and accountability of Cash and Voucher Assistance (CVA) interventions, it is crucial to allocate resources for pre-crisis training and the development of clear operational guidelines. This investment will significantly enhance the organization's capacity to respond swiftly and efficiently when emergencies arise, ensuring a more seamless and effective response.

Additionally, adopting digital tools for data collection and monitoring will help streamline processes, improve transparency, and allow for better decision-making. Organizations should establish dedicated channels for beneficiaries to provide feedback ensuring that their concerns are heard and addressed. Regular evaluations of the program's effectiveness should be conducted to assess the impact of interventions and make necessary adjustments to improve outcomes. Data sharing agreements between relevant stakeholders should be conducted for more effective cooperation. These steps will help create a more responsive, transparent, and accountable approach to CVA interventions, benefiting both the beneficiaries and the organizations involved.

Conclusion

The implementation of the CVA project for Afghan refugees in Tajikistan underscores the complexities of delivering humanitarian assistance in challenging contexts. By addressing key challenges and leveraging the lessons learned, RCST has laid a strong foundation for future CVA interventions. This project not only provided critical support to vulnerable populations but also highlighted the importance of preparedness, community engagement, and continuous improvement in humanitarian practice.