

# Emergency cash assistance

Making it work for migrants



# Contents

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<b>1. Executive summary</b>	<b>3</b>
<b>2. Methodology and objectives</b>	<b>5</b>
<b>3. How and why does the Movement use cash in emergencies?</b>	<b>6</b>
<b>4. How can migrants access cash in emergencies?</b>	<b>8</b>
Samuel's journey	9
<b>5. Key challenges and lessons learned</b>	<b>11</b>
Challenges for migrants	11
Challenges for National Societies	13
Case studies: examples of inclusive cash assistance programmes for migrants	16
<b>6. Recommendations</b>	<b>18</b>
Migrant-centred cash in emergencies: steps for success	18
<b>7. Conclusion</b>	<b>20</b>
<b>8. Bibliography</b>	<b>21</b>
Web resources	21
Strategic documents	21
Training	21
Reports	21
<b>Acknowledgements</b>	<b>23</b>

**Cover image:** In Khartoum and White Nile State, Sudan, 1,242 vulnerable families received direct cash assistance thanks to the collaborative efforts of the Sudanese Red Crescent Society, Danish Red Cross and British Red Cross. Photo © Sudanese Red Crescent Society.

# 1. Executive summary

**Globally, emergencies are increasing in frequency and severity. People living in the most vulnerable situations are often hit the hardest, and in many cases, are forced to leave their homes and flee to seek safety. Across the world, when an emergency hits, the International Red Cross and Red Crescent Movement is ready to respond.**

Cash assistance is usually the Movement's preferred way of delivering aid. Cash can reach people quickly and efficiently, while empowering communities and individuals to choose what they need and supporting local markets.<sup>1</sup> Communities, including migrants, have consistently stated that they prefer cash assistance. Cash supports people to rebuild their lives with dignity, according to their own priorities, and is portable, meaning migrants can carry it with them on their journey. However, migrants face additional challenges in accessing cash and essential services, particularly during emergencies.

The British Red Cross (BRC) International Strategy sets out an ambition to empower National Societies (NS) to respond effectively in crises, with a strong emphasis on strengthening their cash preparedness and delivery.

To truly deliver on the BRC and Movement commitment to leaving no-one behind and supporting dignity and equity for all, ensuring migrants can access cash assistance during emergencies is essential.

## This report:

- **Highlights some of the additional challenges migrants face** in accessing cash in emergency and non-emergency settings due to political will, documentation requirements, digital access and language barriers.
- **Outlines the challenges National Societies may face** in safely and effectively providing cash assistance to migrants.
- **Shares real examples of National Societies using cash assistance to support migrants in emergencies**, offering practical insights and opportunities for shared learning.
- **Provides key recommendations for migrant-centred cash responses** across the preparedness, assessment, planning, implementation and evaluation phases of a response, in line with the Movement's Cash in Emergencies toolkit.<sup>2</sup>

Ensuring all people affected by a crisis, including migrants, can access cash when a crisis hits gives them the power to recover on their own terms. This report outlines the steps to making this a reality.

<sup>1</sup> CALP Network: [Benefits of cash and voucher assistance](#)

<sup>2</sup> IFRC and British Red Cross: [Cash Hub, Cash in Emergencies Toolkit](#)

## 1. Executive summary (continued)

### Did you know?



The Movement's definition of a migrant, as used in this report, is deliberately broad. It covers all migrants and displaced people, including people seeking asylum, refugees, internally displaced people, migrant workers, stateless people and others. As a Movement we provide assistance and protection to people wherever they are on their journey, regardless of their legal status, and based solely on their humanitarian needs.



Teams in Sudan worked hand-in-hand with community leaders to identify the areas most in need and complete registration for selected households. Post distribution monitoring showed that cash support had a huge positive impact on people's mental health, with 83% reporting that cash lowered stress levels and enhanced their overall wellbeing.

## 2. Methodology and objectives

### This report draws on:

- A desk review of existing literature, including a wealth of primary research with migrants on the use of cash in emergencies. For example, BRC's 2023 research in the Sahel interviewed over 400 migrants in transit and community members as well as more than 20 practitioners, and the IFRC's 2022 research surveyed over 300 migrants.<sup>3</sup>
- 8 Key Informant Interviews (KIIs) with BRC and IFRC personnel with expertise in emergency response, humanitarian diplomacy, migration, monitoring, accountability, evaluation and learning (MEAL) and cash, both at headquarters and regional level, including those with experience of being deployed to respond to emergencies.

This report is for Movement staff and volunteers to guide them, through actionable recommendations, on how to include migrants in cash assistance during emergencies.

### This report has two main objectives:

- 1. Promote inclusion and equity** by ensuring migrants are not left behind when cash is delivered in emergency humanitarian responses.
- 2. Equip Movement staff and volunteers with evidence to influence humanitarian dialogue and donor engagement** to increase acceptance and funding for cash assistance for migrants.

“ [Cash] is effective because I spent it on my immediate needs. I bought food that I needed and paid school fees.

**Woman resident of Kakuma Camp in Kenya, IFRC, 2022**

### Did you know?



The Movement uses the terms *CVA (Cash and Voucher Assistance)* and cash to refer to cash assistance. The term *CVA* is now used less frequently as the Movement encourages the use of cash over vouchers, as it is often more efficient and effective.



Ahmad, a cash assistance programme recipient, talks with Disaster Managers of the Lebanese Red Cross in Beirut's Southern Suburb of Dahieh.

Photo © Tamara Saade/BRC

<sup>3</sup> British Red Cross (2023): *Onward bound: Evaluating Cash and Voucher Assistance for migrants on Sahel's migration trail – Research and learnings from the Sahel region*, IFRC (2022): *Dignifying, diverse and desired: Cash and vouchers as humanitarian assistance for migrants*

### 3. How and why does the Movement use cash in emergencies?

**The Movement is tackling an unprecedented number of crises worldwide, with over 100 Disaster Relief Emergency Fund (DREF) operations and active emergency appeals in any given period, reaching tens of millions of people. This trend reflects the complexity and frequency of disasters, from climate shocks to protracted conflicts.<sup>4</sup>**

Cash is often the preferred modality of assistance in emergencies as it ensures help reaches those who need it as quickly as possible in the immediate aftermath of a disaster.

The Movement's CVA Strategic Framework to 2030 outlines a vision to substantially increase the use of cash, based on strong evidence of its efficiency, effectiveness, and positive impact on local economies, as well as the dignity and choice it provides for affected communities.<sup>5</sup>

The IFRC also emphasises that cash must be considered in every emergency where feasible, embedding it across its Cash in Emergencies Toolkit, the Cash Hub (hosted by BRC), and Surge deployment model for capacity building and rapid response preparedness.<sup>6</sup>

This is reflected in BRC's new International Strategy 2025-2030 and Corporate Strategy 2030, which outline as a target:

“ All National Society partners should have rapid access to funding to take action within 24 hours of a crisis, and people facing crisis should receive cash assistance to address their urgent needs within 72 hours.

Together, these commitments position cash not just as an alternative tool, but as a **core, principled approach** to delivering humanitarian aid at scale, anchored in choice, community engagement, and market impact.

#### Did you know?



The Cash Hub offers tools, data, research, case studies and technical advice to support National Society staff and volunteers to strengthen their capacity in cash assistance.

<sup>4</sup> IFRC: [GO platform](#)

<sup>5</sup> IFRC and ICRC (2023): [Movement Cash and Voucher Assistance strategic framework](#)

<sup>6</sup> IFRC and British Red Cross: [Cash Hub, Cash in Emergencies Toolkit, IFRC: Go platform: Surge – Cash and Voucher Assistance](#)

### 3. How and why does the Movement use cash in emergencies? (continued)

The Cash in Emergencies toolkit, hosted on the Cash Hub, lays out the process National Societies should follow in an emergency to provide cash to the people affected.

#### Cash in emergencies: toolkit overview

Preparedness	Assessment	Response analysis	Implementation	Monitoring and evaluation
<ul style="list-style-type: none"> <li>- Leadership commitment</li> <li>- Processes, systems and tools</li> <li>- Financial and human resources and capacities</li> <li>- CEA, coordination and partnership</li> <li>- Test, learn and improve</li> </ul>	<ul style="list-style-type: none"> <li>- Plan and prepare</li> <li>- Community</li> <li>- Rapid market assessment</li> <li>- Service providers, organisational capacity and risk analysis</li> </ul>	<ul style="list-style-type: none"> <li>- Feasibility, modality and mechanism</li> <li>- Transfer value</li> <li>- Targeting</li> </ul>	<ul style="list-style-type: none"> <li>- Setup</li> <li>- Beneficiary communication and accountability</li> <li>- Service provider</li> <li>- Registration</li> <li>- Distribution</li> </ul>	<ul style="list-style-type: none"> <li>- M&amp;E planning</li> <li>- Programme monitoring</li> <li>- Market monitoring</li> <li>- CTP evaluation</li> </ul>

#### Did you know?



Emergency contexts can increase the vulnerability of migrants, particularly those living in camps or informal settlements, who may live far from or face challenges accessing infrastructure and services.

Emergencies can displace people, making it more difficult for them to access support, particularly when they have to cross international borders. These challenges can include having to travel through areas where migrants are not welcome, with inadequate infrastructure or services, and a lack of identity documents (ID) to access support where it is available.

## 4. How can migrants access cash in emergencies?

Solara Red Cross (a fictional National Society) is responding to a flood which occurred a few months after a significant number of people had crossed from the neighbouring country of Tomasia due to an escalation in the conflict there.

Samuel is among those who fled. He had to cross the border in a hurry and does not have any identification documents with him. He paid someone to take him across the border unofficially and did not register with the Solaran authorities, so he is living as an undocumented person in Solara. Samuel is afraid to share information about himself with anyone in case it is reported to the authorities. He fears for his life if he is returned to Tomasia.



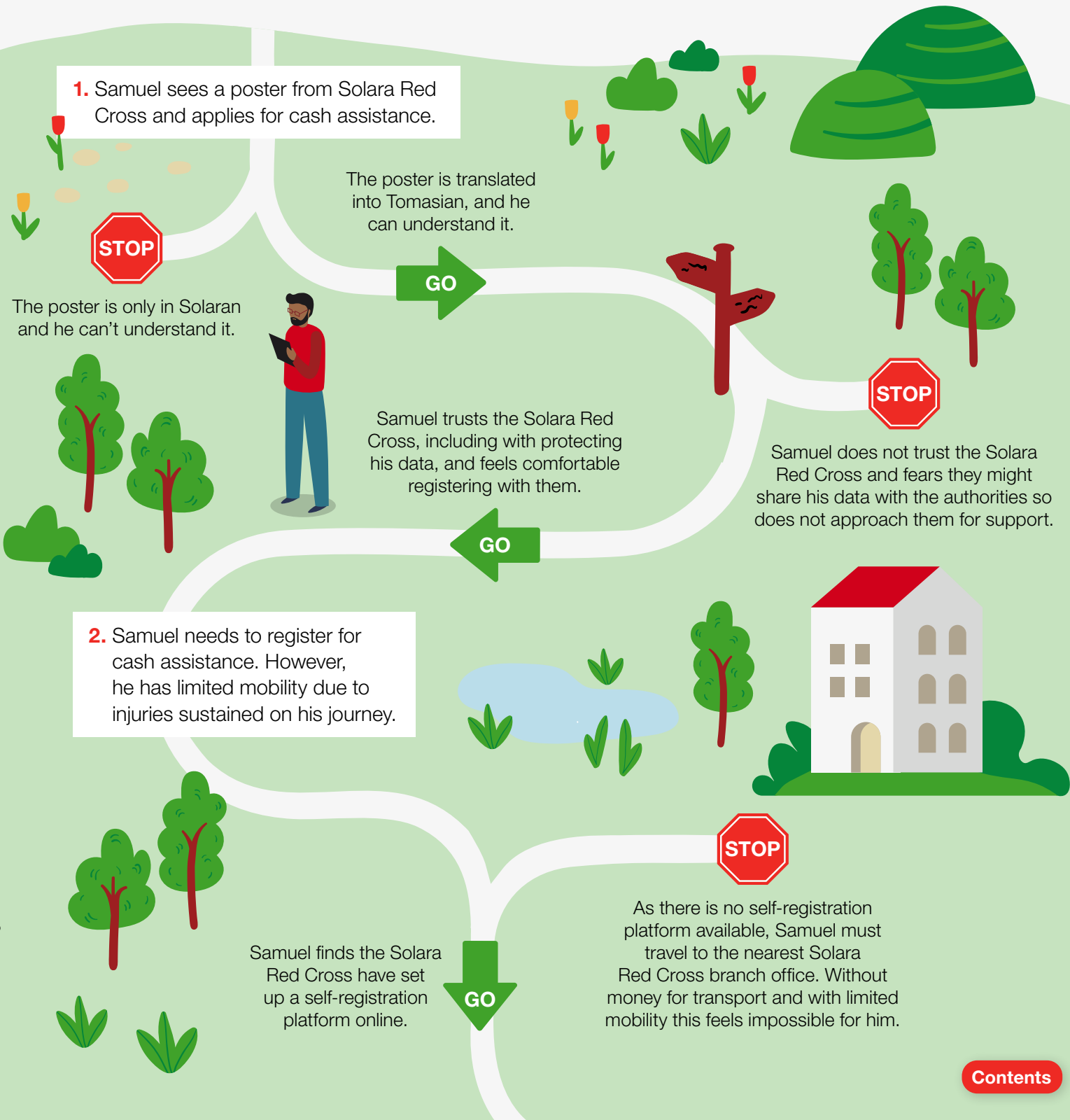
Photo © Sudanese Red Crescent Society

## 4. How can migrants access cash in emergencies? (continued)

### Samuel's journey

How can the Solara Red Cross be guided by the Movement's Fundamental Principles and ensure migrants who need their assistance, like Samuel, can access cash?

Follow Samuel's journey below to find out.



## 4. How can migrants access cash in emergencies? (continued)



## 5. Key challenges and lessons learned

### This next section explores:

- **The challenges migrants face in accessing cash assistance.** These are not limited to emergencies, but become more severe during rapid-onset crises, when there is little time to register people for assistance and explore alternative solutions.
- **The challenges National Societies encounter when delivering cash assistance in emergencies,** including factors that can unintentionally exclude migrants from their responses.

The section concludes with case studies that illustrate how National Societies have addressed these issues.

### Challenges for migrants



**Migration status.** The Movement supports migrants based on humanitarian need, not legal status. However, a person's migration status can impact their ability to access services or specific forms of assistance. Authorities or donors can limit who receives cash assistance, such as excluding people who are not citizens of their country, or limiting the amount they can receive. In some countries, regulations explicitly exclude people based on their migration status from social protection or humanitarian cash programmes.<sup>7</sup>



**Lack of official documentation.** A common barrier which prevents migrants from accessing cash assistance is that they do not have identification documents. Migrants' documents may be lost on their journey or destroyed or damaged in emergencies. Without recognised ID, migrants may be unable to register for cash assistance programmes if these require official documentation, proof of address, or a bank account.



**Communication barriers.** Migrants might not be aware of or trust the Movement or know how to seek help and support. In an emergency, they might not receive information on available assistance or be excluded from receiving it if it is in a language or format they don't understand.

<sup>7</sup> IFRC (2022): *Dignifying, diverse and desired: Cash and vouchers as humanitarian assistance for migrants*

## 5. Key challenges and lessons learned (continued)

“ We place people on the move in this...incapable box and say they can't be helped and...we have to do it for them.

**Key Informant, discussing the impact of not using cash on migrants' dignity and independence**



**Trust.** Migrants who are undocumented and living in a country without legal authorisation may avoid registering for or using cash assistance because they fear their data could be shared with authorities. Even if they do have legal migration status, they might have had negative experiences with the authorities previously, which could impact their confidence in registering for assistance. For this reason, it is imperative to explain clearly to migrants how their data will be used, whether it will be shared and why, and to obtain their informed consent in a language they understand.



**Limited digital access and literacy.** Migrants might have limited access to technology and connectivity. In some cases, they could also have low levels of digital literacy, excluding them from online communication by National Societies and accessing cash through online banking systems or mobile money, including vouchers. In Kenya, migrants reported challenges in accessing cash due to forgotten login details and PINs – these difficulties are even more pronounced in an emergency, when banking and mobile service can be disrupted.<sup>8</sup>



**Inclusion and protection risks.** Migrants are not a homogenous group and can face different challenges around access. For example, older people, people with disabilities and unaccompanied minors may face additional barriers to registering for, accessing and using cash assistance. These obstacles are compounded by heightened protection risks, particularly in times of emergency when access to legal recourse for any violation of rights can be more difficult and people may rely on others to access cash, making them more susceptible to exploitation, coercion and trafficking.

<sup>8</sup> IFRC and Kenya Red Cross Society (2022): *Cash and voucher assistance in migration context: Voices of migrants in Kenya*

## 5. Key challenges and lessons learned (continued)

### Challenges for National Societies



**Inclusive and cross-sectoral cash preparedness.** The challenges migrants face in accessing cash can be addressed by National Societies, but they require inclusive and cross-sectoral preparedness. In the context of rapid-onset emergencies, there is not always enough time for negotiations, for instance with national authorities or Financial Service Providers (FSPs), building relationships with key actors or strengthening NS capacity, if processes and relationships have not been established in advance.

“Movement staff and volunteers working in emergencies often don’t understand population movement or how to support migrants.

#### Key Informant



**Limited migration capacity and understanding.** When an emergency strikes, the Disaster Response Unit of a National Society typically leads the response. Staff and volunteers on the front line are highly skilled in emergency operations, such as search and rescue, shelter, and health services, but they may lack specific knowledge about migration dynamics, not be able to speak relevant languages or lack experience working with people from different cultures, limiting their access to communities. These gaps can impact the effectiveness of their response as highlighted in the Movement’s Operational Handbook for Population Movement Operations.<sup>9</sup> The Handbook also highlights that existing knowledge and expertise can be underutilised, which combined with high staff turnover and funding cuts when emergency appeals finish, can mean that knowledge is not capitalised on or is lost. It is important to ensure that staff and volunteers understand the reasons for using cash, how the Movement works to support migrants and how to ensure they are working in a principled way in designing and delivering a cash response.

<sup>9</sup> IFRC (2025): [Operational handbook for population movement operations](#)

## 5. Key challenges and lessons learned (continued)



### Humanitarian diplomacy and stakeholder management.

Authorities, donors and communities themselves can perceive the provision of cash to migrants in emergencies as encouraging people to migrate to access assistance or as enabling them to continue their journey, indirectly supporting smuggling networks or exposing migrants to greater risks. These concerns have led some countries' authorities to restrict the provision of cash to migrants.<sup>10</sup> If migrants receive financial assistance of greater value than host communities can access through social protection mechanisms, this can also increase community tensions. Working with and engaging external actors, such as other humanitarian organisations, communities and governments, provides an opportunity for public influencing on a principled humanitarian approach to supporting all people in need, regardless of their migration status, with cash in emergencies.

“In the Americas, donors are often hesitant to fund CVA as they are often from migration destination countries and worry that CVA might incentivise migration to their countries.

**CALP Network, 2023**



**Analysis of needs.** National Societies must understand and be able to anticipate the needs of migrants in their context and how they will respond to them in an emergency. Many migrants live in settlements or camps in remote areas, where it can be difficult for them to access the services they need, such as banking or money transfers. Although cash assistance provides an opportunity to reach migrants living far from National Society offices who might not be able to collect in-kind assistance, depending on the type of cash assistance provided, migrants can still experience challenges in accessing banks or shops, and security risks that can lead to their exclusion from cash assistance programmes based on location.

<sup>10</sup> British Red Cross (2023): [Onward bound: Evaluating Cash and Voucher Assistance for migrants on Sahel's migration trail – Research and learnings from the Sahel region](#), Red Cross of Chad (2025): [Feasibility assessment for the use of cash as humanitarian assistance modality for migrants in transit through Chad](#), IFRC (2022): [Dignifying, diverse and desired: Cash and vouchers as humanitarian assistance for migrants](#)

## 5. Key challenges and lessons learned (continued)



**Coordination, cooperation and collaboration.** The Operational Handbook points to the gaps in the Movement's collaboration with the UN and other actors. This is particularly important when establishing cash transfer values (how much cash people will receive), especially for migrants who might lie outside of government social protection schemes as it requires working together efficiently to ensure that no one who needs support is overlooked. National Societies should work with other stakeholders through, for instance, Cash and Disaster Working Groups or other coordination mechanisms. Additionally, as people might cross borders to seek protection in other countries, cross-border cooperation and principled data sharing between National Societies can improve assistance to migrants, guaranteeing continuity of care.



**Data protection.** National Societies often collect or process data to support people to access cash, for example through setting up bank accounts, or comparing data with the authorities and other actors to complement existing support and social protection registers. Migrants face unique risks around the exposure of their data. Many are fleeing persecution and fear sharing personal information due to potential discrimination or access to their data by the authorities, which can mean they don't register for assistance.<sup>11</sup> National Societies should assess their digital capacity to avoid exposing migrants to greater risks by ensuring data protection processes are in place and that migrants are aware of them, and that the authorities understand their need to operate independently and to protect the people they support.



Working hand-in-hand with community leaders, teams in Sudan identified the areas most in need and completed registration for the selected households.

Photo © Sudanese Red Crescent Society

<sup>11</sup> Global Migration Lab (2023): *Migrants' perspectives: Building trust in humanitarian action – Briefing Paper 2: Implications of migrants' legal status*

## 5. Key challenges and lessons learned (continued)

### Case studies: examples of inclusive cash assistance programmes for migrants

#### Case study: Sri Lanka

Severe floods struck Sri Lanka's Gampaha district, significantly impacting migrant workers and their families living in informal settings. The **Sri Lanka Red Cross Society** used funds from the IFRC's Disaster Relief Emergency Fund to provide unconditional cash grants to 180 flood-affected migrants and their families, who were identified as some of the most vulnerable members of the community, partnering with the National Fisheries Solidarity Movement. The cash allowed migrant households to meet their urgent needs and the National Society focused on awareness of feedback mechanisms and building links with trusted local members of the community to disseminate information, using multiple communication channels to support inclusion.<sup>12</sup>



Photo © JJ (Muhamad Fadzil bin Saadul Baharim)/IFRC

#### Case study: Chad

The **Red Cross of Chad** began systematically working to improve their CVA preparedness in 2020. They trained their staff and volunteers and signed framework agreements with three FSPs. They also engaged with the national Cash Working Group and other forums to learn from other stakeholders. They worked with their government and other actors to improve preparedness and capacity and enable more effective CVA distribution. Through coordination between migration and cash teams, the Red Cross of Chad continues to provide cash assistance for health and basic needs through their Humanitarian Service Points and focuses on social protection.<sup>13</sup>



Photo © Alyona Synenko/ICRC

<sup>12</sup> Sri Lanka Red Cross Society (2025): *Sri Lanka Red Cross Society supports flood-affected migrants with cash grants.*; IFRC. (2025). *DREF Final Report: Sri Lanka Inter-monsoon Flood 2024*

<sup>13</sup> Red Cross of Chad (2025): *Feasibility assessment for the use of cash as humanitarian assistance modality for migrants in transit through Chad*

## 5. Key challenges and lessons learned (continued)

### Case study: The Netherlands

The **Netherlands Red Cross** worked with people with lived experience to co-design a programme to support undocumented migrants during the COVID-19 pandemic.<sup>14</sup> They developed an aid package combining CEA and CVA, including a digital supermarket voucher. By using vouchers, they navigated the “Know Your Customer” requirement for ID. They also used the 121 platform, meaning migrants could self-register in multiple languages and receive information on how their data would be used.<sup>15</sup> Migrants could then use their phone to pay in the supermarket with their voucher. In the first year of this programme, the Netherlands Red Cross distributed almost 25,000 digital vouchers, supporting 1,000+ undocumented migrants.



Photo © The Netherlands Red Cross/Arie Kievit

### Did you know?



“Know Your Customer” anti-money laundering legislation does not allow digital cash for people who do not have a valid ID, which can be a barrier for some migrants in accessing cash assistance.

### Case study: Montenegro

The **Red Cross of Montenegro** piloted using voucher-based cash assistance in their Migrant Reception Centre, for migrants in transit. They distributed anonymised supermarket vouchers worth €50 for use on food and hygiene items. Migrants could then redeem the vouchers without ID and were informed, with the support of interpreters, of where and how to redeem them. 91% of recipients reported being “very satisfied” with the assistance received.<sup>16</sup>



Photo © Red Cross of Montenegro

<sup>14</sup> Red Social Innovation (2022): [The Netherlands Red Cross: Digital cash aid for undocumented migrants](#)

<sup>15</sup> IFRC and British Red Cross: [Cash Hub, 121 Platform](#)

<sup>16</sup> Red Cross of Montenegro (2025): [Review: cash vouchers for migrants – pilot project](#), IFRC (2023): [The use of cash and vouchers to assist migrants in transit in Montenegro](#)

## 6. Recommendations

### Migrant-centred cash in emergencies: steps for success

The below roadmap summarises the recommendations of this report and outlines how National Societies can implement them to ensure the inclusion of migrants at each step of an emergency cash response.

#### Preparedness

- Set up multi-sectoral teams and **ensure all staff and volunteers are trained and sensitised in the Movement's principled approach to migration**. Benefit from existing low-cost options, such as online trainings on the Movement's approach to migration and Humanitarian Service Points.<sup>17</sup>
- Identify key stakeholders, national coordination mechanisms**, such as Cash and Disaster Working Groups **and NS in neighbouring countries** to build relationships that can be activated in an emergency.
- Negotiate with authorities, financial service providers and donors** to ensure they understand the Movement's approach, auxiliary role and humanitarian imperative to support migrants, and a clear plan and agreements are in place, ready to be activated in an emergency.
- Ensure robust data protection mechanisms** are in place and that all staff and volunteers are trained in and understand them.

#### Assessment

- Monitor and analyse the needs of migrant groups**, including access to those living in remote areas or camp settings, and assess and mitigate any security risks in the delivery of cash assistance.
- Work with migrants and host communities to co-design cash responses**, including who will be eligible. Set up accessible information and feedback mechanisms in multiple languages and formats.
- Assess protection risks for marginalised groups**, including women, unaccompanied minors (people under 18), people with disabilities and older people, ensuring any emergency response is built upon the principle of "do no harm".

<sup>17</sup> IFRC and British Red Cross (2025): Introduction to the International Red Cross Red Crescent Movement's Approach to Migration, IFRC and British Red Cross (2024): [Humanitarian Service Points: Understanding, Working in, and Managing HSPs](#)

## 6. Recommendations (continued)

### Planning

- Work with communities to decide on cash delivery mechanisms.** Consider using a variety of mechanisms if needed, including using vouchers for undocumented migrants and digital solutions in multiple languages such as the 121 Platform and Access RC.
- Work with authorities and other partners** to set cash transfer values and complement existing social protection mechanisms.

### Implementation

- Deliver cash based on humanitarian need, rather than migration status, and ensure continuous learning and improvement based on feedback.** Monitor and address rumours and potential social tension between migrants and host communities.
- Provide multiple options for registration** to address digital access and literacy challenges.
- Work closely with National Societies across borders,** as well as national Cash and Disaster Working Groups **and other coordination mechanisms.**
- Communicate clearly how you are ensuring data protection. Only collect data as needed and seek informed consent, while following all local data regulations.**

### Evaluation

- Collect evidence and case studies** to support Movement-wide learning on supporting migrants with cash in emergencies as well as humanitarian diplomacy efforts to increase its acceptance.

## 7. Conclusion

**When people are faced with a crisis, they prefer to receive cash, which enables them to preserve their dignity and independence. The Movement is committed to honouring this. However, migrants, as outlined in this report, face a number of ongoing challenges in accessing cash in emergencies. Action must continue to be taken to ensure that all migrants are included and protected in emergency responses, in line with the Movement's Fundamental Principles and commitment to do no harm.**

This report has outlined the ways National Societies have navigated some of the existing obstacles to providing cash to migrants in emergencies and makes actionable recommendations to ensure this is done effectively at all stages of a response. The findings of this report will be circulated within the Movement to encourage discussion and progress towards the inclusion of migrants in cash responses in emergencies, so no one in need is left behind.



Photo © Abakar Oumar CHERIF/ICRC

Ammal, 70, is a Sudanese refugee who arrived in Adré two years ago. With cash assistance from the ICRC, she has started a small income-generating activity that allows her to provide a basic living for her grandsons.

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