



# CASH AND VOUCHER ASSISTANCE FOR PROTECTION OF CHILDREN AND ADULTS WITH DISABILITIES

**Bulgarian Red Cross**

**CASE STUDY**

Photo description: Ukrainian family applying for assistance for school vouchers through Bulgarian Red Cross community center in Sofia  
Photo credit: Bulgarian Red Cross

[ifrc.org](https://ifrc.org)

## Background

The international armed conflict between Russia and Ukraine has resulted in widespread displacement of people from Ukraine since February 2022, with some seeking refuge in Bulgaria. This has led to a total 2.3 million people displaced from Ukraine entering the territory of Bulgaria over the period between 2022 and 2025. With more than 200,000 displaced individuals registering for temporary protection status during this same period.

One of the main modalities of support that Bulgarian Red Cross (BRC) delivered, was provided through Cash and Voucher Assistance programs. With over 5 million Swiss Francs being distributed through multi-purpose cash grant payments, reimbursement grants for medical expenses, targeted support for winter costs, and Cash for Protection grants and education vouchers.

## Who was Supported and How

### Winter support

As the conflict in Ukraine approached its second winter, the BRC began to design a program that would provide targeted support to help households manage the additional costs associated with winter heating and clothing. Based on a needs assessment conducted by UNHCR in August 2023, 26.4% percent of Ukrainians arriving in Bulgaria possessed some form of disability. With this information, and in coordination with the Cash Working Group in country, the BRC decided to specifically target the winter support program for Ukrainian households that had at least one member with an identified disability. With the final value of €280 one-time cash grant being determined by matching the “aid for heating” that vulnerable individuals from the host community receive from the Ministry of Labour and Social Policy.

BRC provided over CHF 4,740,174.00 through this modality, which equates to 32% of all IFRC funds provided to Bulgaria.

Winter support grants 2022/2023	2,910,440.00
Vulnerable Host Community – 2023	649,870.00
Winter support grants 2023/2024 (people with disability)	330,825.00
Winter support grants 2024/2025 (Ukrainians arriving after 1/1/24)	415,525.00
Cash for Protection	35,000.00
Cash for Health	362,439.00
Education Vouchers	17,100.00
Pilot testing of BRC SOPs	18,975.00
<b>Total</b>	<b>4,740,174.00</b>

### Eligibility

The main eligibility criterion for the programme was that at least one member of the household had to provide a copy of an officially issued disability document, which was then verified by BRC social workers. The disability document could be issued either by the Ukrainian or Bulgarian state authorities. The majority of applicants submitted documents issued by the Ukrainian authorities during the application process.

The following additional criteria was also used to identify and select the most vulnerable households:

- Household with at least one specific medical condition
- Individuals or couples aged 60 years without any other adult family members
- Pregnant woman

- Single caregiver with one or more dependents
- Household with more than four people

#### Registration process

The CVA programme used [AccessRC](#) as the main tool for households to register for support, which was further supported by the Greenline helpline and four Ukrainian speaking operators. Additional support for the registration process was also available through the regional branches for people who were unable to navigate the self-registration process.

#### **Cash for Protection**

In May 2024, the Refugee and Migration Unit (RMU) of the BRC launched a Cash for Protection, financial assistance programme, aimed at supporting refugees and migrants from the most vulnerable situations (96% displaced people from Ukraine, 3% third country nationals and 1% host community) residing in Bulgaria.

#### Eligibility

The Cash for Protection programme was designed to provide immediate cash assistance to affected people, in particular those in the following situations:

- Households with a disability, serious illness or diagnosed mental disorder
- Victims of gender-based or other type of violence
- Victims of human trafficking
- Other vulnerabilities subject to prior written BRC's approval

#### Registration process

People in need were able to request support for this service through any of the 28 BRC regional branches, national headquarter (HQ), Community Centre in Sofia and Refugee Reception Centres in Haskovo and Harmanli that have a BRC presence. In addition to this, partner organisations and other non-governmental organisation (NGOs) in Bulgaria were also able to refer cases to the RMU for their review.

Individuals applying to the Cash for Protection programme were required to fill out a needs assessment questionnaire outlining their situation, their request for support and their existing vulnerabilities. The submissions were then reviewed by the BRC social workers and generally included an interview to gain a better understanding of the circumstances and challenges they were facing.

#### **Education vouchers**

To support the integration of Ukrainian children into schools, the BRC introduced education vouchers to assist families with the purchase of school supplies.

#### Selection process

In order to apply for this support, families were required to provide documentation confirming that their child or children were enrolled in a school in Bulgaria. A BRC social worker then conducted a household visit and completed a vulnerability assessment form, which was reviewed by the RMU program manager for approval.

## Successes

### Winter support

#### Cash distribution

A total of 1,139 households with at least one member living with a disability received a one-time cash grant. The assistance could be accessed either through a direct bank transfer or, if preferred, through cash pick up at a MoneyGram office.

The value of the one-time cash grant was set at EUR 280 (CHF 256), aligned with the “heating assistance” provided by the Ministry of Labour and Social Policy of Bulgaria to vulnerable individuals within the host community.

#### Findings

Information gathered through email correspondence with the BRC CVA administration address, the Greenline helpline and focus group discussions (FGDs) highlighted the following key points:

- AccessRC self-registration was a platform that people with a disability could generally access, upload required documents and generally improved people’s ability to receive support due to it being available without the need to visit a Red Cross branch.
- The Greenline helpline with four Ukrainian speaking operators was essential in providing support and guidance for people who had challenges registering via the AccessRC application.
- The AccessRC platform allowed potential participants to register from anywhere in Bulgaria and to be directed to a centralized call centre for additional support. In addition to this, the BRC was able to provide in person support when needed using its network of 28 regional branches.

### Cash for protection

#### Cash distribution

A total of 88 households (354 people) received cash grants amounting to CHF 34,797 between May 2024 and October 2025.

- 20 cash grants have been provided to vulnerable households managing people with a disability or severe injury/illness such as spinal surgery and cancer patients.
- 10 cash grants provided to single mothers with multiple dependents that were requesting support to leave their existing living arrangements.
- 5 cash grants have been provided to households with older people facing imminent loss of accommodation.
- 39 cash grants provided to vulnerable households to address issues related to the need for emergency accommodation.
- 14 cash grants have been provided to vulnerable households seeking assistance to ensure their children could continue to access schooling in Bulgaria.

#### Findings

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- AccessRC self-registration was a platform that people with a disability could generally access, upload required documents, and generally improved people’s ability to receive support due to it being available without the need to visit a Red Cross branch.

- The “Greenline” call centre with its four Ukrainian speaking operators was essential in providing support and guidance for people who had challenges registering via the AccessRC app.
- The AccessRC platform allowed potential beneficiaries to register from anywhere in Bulgaria, and to be directed to a centralized call centre for additional support. In addition to this, the BRC was able to provide in person support when needed using its network of 28 x regional branches.

## **Education vouchers**

### Voucher distribution

For the implementation of this support, the BRC partnered with a national school supplies company that shop locations through Bulgaria. The vouchers provided could be used at all shop locations, with the BRC receiving a monthly report on the items that each recipient obtained with the voucher provided. With support from the IFRC Emergency Appeal, the BRC Refugee and Migration service provided a total of 180 education vouchers, valued each at CHF 95 in 2024 and 2025.

### Findings

This support was generally provided as part of suit of other actions that BRC was able to provide such as; Bulgarian language classes (for children & adults), translation services for children to apply for school admission, group therapy activities, and cultural events aimed at helping children adapt to their new living context in Bulgaria.

## **Challenges and Difficulties**

The Cash and Voucher Assistance activities encountered some challenges. For instance:

The Cash for Protection programme did not have limited criteria for vulnerabilities and did not focus on specific target groups. This means that any person or household could apply to receive varying kinds of support, only needing to indicate their current situation and vulnerability in the application form. This lack of focus of the programme created a challenge for the implementation team in prioritising the most vulnerable households. This was further exacerbated by funding streams that provided resources sporadically, requests for support addressing different beneficiary household types, a wide variety of specific needs being supported and an application process that allowed for people to submit on a rolling basis. All this relying on the internal process for approval involving the social workers implementing the program and the director of the refugee and migration service, to address the needs as quickly as possible.

The selected store for **Education vouchers** was a supplier of school supplies, along with other items such as books, toys, and art supplies. While the supplier was selected due to its store coverage across Bulgaria, the fact that “non education” related could be purchased did create challenges for the team to try and mitigate this issue.

The BRC used the AccessRC platform to support the registration of households for the **MPCG activity** that was designed to support households with at least one person that was disabled. The AccessRC platform allowed for people to self register via their own mobile device, reducing the need for them to travel to BRC branches, and was aimed at improving the accessibility for people to access this specific form of support. While in general, this was seen as tool that benefited the majority of beneficiaries, there were several cases of elderly people with disabled family members that had challenges in accessing this support via the digital application process.

## Lessons Learned

1. **Identify a working group** that that will be responsible for reviewing the Cash for Protection files and supporting the selection process on a weekly basis. This would reduce the pressure on individual team members and allow for the applications to continue to be submitted on a rolling basis, provide space for the working group to adjust the selection criteria based upon applications being submitted, and adjust in accordance with the funding that is available.
2. While the AccessRC platform can be a tool that supports improved accessibility for people to request support, **AccessRC must combined with people to apply for services through the traditional in person methods**. It is highly recommended that staff and volunteers involved at a branch level should be well versed in how AccessRC works and the challenges that can be faced when applying. Furthermore, programs should ensure that if people choose, they can apply for the program either in person or be supported via telephone to apply through the AccessRC platform on there behalf.
3. When providing support through vouchers in order to respond to specific needs (in this case, vouchers for education materials), it is recommended to **work with the service provider to ensure that the vouchers cannot be used outside of their intended purpose**.
4. The Cash for Protection provided BRC social workers with the **flexibility to assess highly vulnerable households**, and to provide targeted support to help them address the needs they identified.
5. **Future programs could be improved through the use of the AccessRC app**, allowing for people to submit requests for review. With follow up in person interviews to be carried out via the regional branch network.