

## **CVA in COVID-19 contexts: guidance from the CaLP network**

**This guidance document is intended to help organisations understand and prepare for likely impacts of COVID-19 on their work, consider whether CVA is right for the contexts in which they operate and - if so - the considerations at each stage of the programme cycle for how to deliver safely and effectively.**

**It is a summary of the key points from the many resources you shared on CVA and COVID through [this document](#). This is a living document and we will continue to update this summary as new resources are added.**

### Table of contents

<b>I. What might COVID-19 mean for the settings in which we work?</b>	<b>2</b>
<b>II. Delivering CVA in COVID-19 settings: considerations around the programme cycle</b>	<b>4</b>
<b>1. Preparedness</b>	<b>4</b>
<b>2. Situation Analysis</b>	<b>6</b>
Needs assessment	6
Market assessment	8
Financial Service Provider (FSP) assessment	10
Working with Social Protection systems and other financial flows	10
Risk and opportunity assessment	12
Coordination	13
<b>3. Response Analysis</b>	<b>15</b>
Market Analysis	15
Vulnerability Analysis	16
CVA Appropriateness and Feasibility Analysis	18
<b>4. Programme design</b>	<b>23</b>
Business continuity considerations for implementing organizations	23
Targeting	25
Selection of the delivery mechanism	26
Transfer value, frequency and duration	27
Selection/developing project indicators	29
<b>5. Implementation</b>	<b>29</b>
Registration and data protection	29
Delivery	30

Communication and accountability	32
<b>6. Monitoring</b>	33
Process and output monitoring, Market monitoring, Outcome monitoring	33
<b>ANNEX 1: List of resources</b>	35

## **I. What might COVID-19 mean for the settings in which we work?**

**The global economic impacts of COVID-19 will be devastating and could have long-lasting impacts, in particular in low income countries and crisis contexts, if not mitigated in a timely and well-targeted way.** The impacts on the world’s most vulnerable are already starting to bite, with an estimated 130 million additional people facing acute food insecurity by the end of 2020<sup>1</sup>. Researchers estimate that up to half a billion people will be pushed into poverty, reversing development gains by up to 30 years<sup>2</sup>. The recommendations - stay home, keep your distance, stock up on food and basic items - aren’t broadly applicable in most humanitarian contexts. Social policy and government advice will need to look different in these settings. Large-scale business closures and movement restrictions in many countries have disproportionately affected the livelihoods of the most vulnerable people<sup>3</sup>.

**We are preparing for significant needs, now.** There is consensus that as COVID-19 starts to spread in low income settings, densely populated areas (including camps), lack of facilities for hand-washing and weak health systems will contribute to more rapid spread and likely higher fatality rate than we have seen elsewhere. “Poverty can fuel contagion, but contagion can also create or deepen impoverishment<sup>4</sup>.”

**Containment measures and their economic fallout are likely to hurt more than the disease itself, and for longer.** Unfortunately, the better we are at slowing down the spread with the preventive measures, the longer the economic impact will last (from individual to company levels). The broader economic impacts will be harder to grasp and are likely to last over a long period of time. As we saw in the West Africa Ebola epidemic, the economic impact was much more severe than the sanitary crisis itself. Broad layoffs, restrictions on movement and market access will affect many households’ income and coping strategies, including households who were relatively well off before the pandemic. “The COVID-19 pandemic will have devastating consequences on people’s livelihoods and employment, especially in post-fragile, crisis and post-crisis

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<sup>1</sup> [WFP Chief warns of hunger pandemic as COVID-19 spreads, statement at the UN Security Council, 21 April 2020](#)

<sup>2</sup> UNU-WIDER, [Working Paper: Estimates of the impact of COVID-19 on Global poverty, April 2020](#)

<sup>3</sup> From REACH market monitoring across 12 crisis contexts

<sup>4</sup> [ODI Blog From Poverty to Pandemic implications](#)

environments”<sup>5</sup>. As well as short term support we need to consider how to provide support to those affected over the longer term.

**Delivery through cash can effectively meet needs and promote recovery at scale and within the timeline** required to mitigate the worst impacts of the pandemic. **CVA is seen by some as a safer option for providing rapid relief where conditions allow.** We are seeing some organisations switch from in kind assistance to CVA which allows more remote delivery, less clustering at distribution sites and can reduce transmission risk. Cash transfers are already being delivered at scale, by government and humanitarian actors, in most of the contexts at greatest risk from the impacts of COVID-19. A cash-based response will help meet basic needs while also supporting markets and local economies to recover, saving lives and protecting livelihoods at the same time. Humanitarian actors urgently need to strengthen their capacities to quickly deliver CVA at scale through different mechanisms to better address immediate needs and prevent an even worse impact on livelihoods<sup>6</sup>. See the programme considerations below to understand whether CVA is right for the settings in which you work and how to deliver it in ways which minimise risk.

**Working with and alongside social protection systems can be a good way to mitigate the economic impacts of COVID-19 on the most vulnerable.** “Countries with viable social protection systems may be able to extend them temporarily to take account of this new threat. Where systems do not exist, this is an opportunity to develop them. Finally, limited safety nets in low-income countries reinforce the need for decent employment standards to offer protection for the most vulnerable workers. Measures targeted at informal workers can be effective in increasing the number of women and men able to sustain escapes from poverty”<sup>7</sup>. We see an expansion of government-led social transfers to mitigate the impacts of COVID-19. Efforts are already under way to mobilise massive investment in cushioning the economic impact in the world’s poorest countries<sup>8</sup>. Domestic stimulus and relief efforts to date have used direct cash transfers as a significant part of the response<sup>9</sup>. Social protection responses to COVID-19, in the form of new programmes or increases in coverage and increases in transfer value, benefit an estimated total of 1.4 billion people<sup>10</sup>. Coverage of existing cash transfer programmes has more than doubled<sup>11</sup>. As of 12 June 2020, 195 countries have planned, introduced or adapted 1,024 social protection measures in response to COVID-19<sup>12</sup>. Cash transfer programs tend to be of short duration and relatively generous in size, and 58 percent of the total of cash transfers are new ones<sup>13</sup>.

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<sup>5</sup> Global Humanitarian Response Plan, p.13, <https://www.unocha.org/sites/unocha/files/Global-Humanitarian-Response-Plan-COVID-19.pdf>

<sup>6</sup> [Regional inter-sector coordination group \(r-iscg\), Humanitarian impacts of covid-19 in West and Central Africa](#), 29 April 2020

<sup>7</sup> Global Humanitarian Response Plan, <https://www.unocha.org/sites/unocha/files/Global-Humanitarian-Response-Plan-COVID-19.pdf>

<sup>8</sup> UNSG, [Note to correspondents: Letter from the Secretary General to G-20 Members, 23 March 2020](#)

<sup>9</sup> [Devex, Cash transfers lead the social assistance response to COVID-19, 14 April 2020](#)

<sup>10</sup> [Ibid](#)

<sup>11</sup> [Ibid](#)

<sup>12</sup> Beazley and Barca [blog](#) on Building on existing data, information systems and registration capacity to scale up social protection for COVID-19 response and Ugo Gentilini’s [living paper](#), June 2020

<sup>13</sup> Gentilini Ugo, [Social Protection and Jobs Responses to COVID-19, A real time review of country measures, 12 June 2020](#)

“If no action is taken now, with sufficient resources, the crisis will cost many more lives, devastate communities”<sup>14</sup>.

## II. Delivering CVA in COVID-19 settings: considerations around the programme cycle<sup>15</sup>

### 1. Preparedness

- Make contingency plans/preparedness plans, already think through what the pandemics and its implications may mean for:
  - (1) ongoing programmes with CVA;
  - (2) programmes with CVA that were in the feasibility or design phase;
  - (3) whether some programmes could require a shift of transfer modality to CVA or the other way around depending on how the situation would evolve; and
  - (4) whether CVA could be a good response option for future programmes, or not.
- A few weeks can be very useful in making the right preparations, especially as the situation unfolds at a variable pace, with variable implications but often with similar Government measures between the different contexts we work in.
- Make sure **CVA feasibility and risk assessments and market assessment/monitoring** are in place.
- **Reach out to the cash working group (CWG)** in the country to see whether they are already gathering knowledge on the topic.
- **Reach out to the clusters/sectors** (or make sure CWG does) as this crisis has a significant multi-sectoral dimension.
- “Work fast through your networks and known stakeholders to compile potential beneficiary lists now”<sup>16</sup>
- “Need for pre-positioned contracting of Mobile Network Operators (MNOs), strong multi-stakeholder framework agreements, e.g. as facilitated by private sector partners such as GSMA. It goes beyond advocating for but concerted multi-stakeholder approaches to providing mobile wallets, to enable and encourage related and critical services from mobile/digital literacy, mobile savings' groups to the required basics of improved connectivity, access to relevant mobile network infrastructure/ equipment.”<sup>17</sup>

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<sup>14</sup> [Regional inter-sector coordination group \(r-iscg\), Humanitarian impacts of covid-19 in West and Central Africa](#), 29 April 2020

<sup>15</sup> Based on the [CaLP Programme Quality Toolbox](#)

<sup>16</sup> [Mercy Corps COVID and CVA tipsheet, 17 March 2020](#)

<sup>17</sup> Kathryn Taetzsch, WVI, D-group post, March 2020

- **“Start conversations with your FSPs now.** No matter type: bank, hawala, mobile operator, etc. Have their official responses on hand and keep updated, in order to communicate with participants, donors, and whoever else. **Contingency planning** with existing FSPs is priority. Understand from FSPs:
  - Immediate changes to services (e.g. sanitization of ATMs/cash out points, reduced hours, access to certain geographic zones, etc.), less service points? Increased service rates?
  - How will your current contract be affected? (i.e. potential inability to fulfil)
  - If working with formal FSPs, force majeure clauses may be enacted. Revisit and clarify those terms with your provider just in case.
  - Have you considered scenarios if your FSP’s liquidity is suddenly limited? If capital controls are put into place? Or banks are closed?
  - What are their contingency plans if client movement is limited? (i.e. limited access to cash out points, KYC checks/enrolment points, etc.)
  - What are the triggers - if any - to relax KYC? What are alternative forms of accepted verification besides physical verification?”<sup>18</sup>
- Your ability to verify individuals for the opening of new accounts or enroll into your programming may be limited. Think through this scenario with your payment provider as soon as you can<sup>19</sup>.
- Conduct outreach with Internet Service Providers to ensure increased demand for network traffic can be facilitated.
- Conduct outreach with MNOs to negotiate reduced or waived data bundle fees.
- “Critical step is to facilitate, in collaboration with regulators (e.g. Central Banks) and the private sector, an increasing use of mobile money at discounted or waived transaction costs (not only in country contexts where this has already been practised)<sup>20</sup>”
- “Undertake an updated mapping and analysis of Financial Service Providers: There is a need for actors to work together to undertake constant mapping and analysis of risk in the FSP system and identify any measures or advocacy that may be needed”<sup>21</sup>.
- See the West Africa Regional Cash Working Group mapping of FSPs as per early April for reference on how FSPs were listed, with their capacity, prices, etc at the onset of the spread of COVID-19 in that part of the world<sup>22</sup>.
- **Preventive cash transfers might be considered** at a stage where lockdowns and other restrictive measures have not yet been imposed, for vulnerable households to be able to stock up on some basic items, and to help them prepare for medium to longer periods without, or with reduced, income.

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<sup>18</sup> [Mercy Corps COVID-19 CVA Payments and Digital Data management, 19 March 2020](#)

<sup>19</sup> [ibid](#)

<sup>20</sup> Kathryn Taetzsch, WVI, D-group post, March 2020

<sup>21</sup> [The Cash Consortium of Yemen \(CCY\): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020](#)

<sup>22</sup> [FSPs mapping for West Africa](#), by the Regional CWG, as of 6 April 2020.

- As the lead of the Cash Working Group for the BAY states in Nigeria stressed “as soon as a case is recorded we can expect the same response we have seen elsewhere in the country: markets and banks closed, flights grounded and land borders closed.”<sup>23</sup>
- **Readiness to rapidly review of the Minimum Expenditure Basket (MEB) or Survival MEB (SMEB) and the recommended cash transfer amounts**<sup>24</sup>.

## 2. Situation Analysis

### Needs assessment

#### When assessing needs, keep in mind that:

- This crisis has many unknowns. We will need to **maintain flexibility to learn and adapt as we go** – while we can take lessons from other epidemics, there are many dimensions we might not be able to foresee at this stage.
- This is a crisis of unknown duration that will certainly have **long-lasting impacts** – we should prepare for sustained responses and for regular re-assessing of the situation and needs.
- It is a crisis that might come in waves, hence the importance to also think in the longer-term (sustainable approaches, building capacities, etc).
- This is a **fast-evolving** crisis, the situation changes every day, and so do decisions by employers/measures imposed by different governments/etc, altering people’s realities immensely. Those who might not be in need today, might find themselves in need later due to a sudden loss of income or livelihoods for instance.
- **Assess the financial barriers** that people are facing due to the pandemic (costs related to healthcare, loss of income, etc). Understand the impact of increased health needs coupled with the general trend of income loss which can lead to increased financial barriers<sup>25</sup>.
- With regards to **health-related expenditures**: “it is likely that patients will still have formal or informal expenditures related to COVID-19 treatment or for essential health services, be it in a health facility or at home, or related to indirect costs”. While part of the treatment may be covered, the patients might be “charged for other admission costs, still leading to catastrophic expenditures”. “Health expenditures can also be related to indirect costs, such as non-medical hospitalization costs, transport or costs for a caretaker who accompanies the patient. Asking families to care for COVID-19 patients at home will lead to income loss”<sup>26</sup>.

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<sup>23</sup> [CaLP and CashCap blog: “Covid 19 and CVA how are operational actors responding”, 30 March 2020](#)

<sup>24</sup> [The Cash Consortium of Yemen \(CCY\): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020](#)

<sup>25</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>26</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic](#)



- Assess the **implications of lockdowns** in “high density areas, refugee camps, for day laborers, for seasonal agriculturalists, for domestic workers or for those who depend on active and consuming middle and high income classes for their livelihoods”, “Populations that could previously just get by are losing their livelihoods as businesses shut down and movement is restricted”, “stockpiling of essential commodities is a distant dream for the majority of the population that lives from day to day”<sup>27</sup>
- “Unlike most humanitarian crises, assets and infrastructure have not been lost; (...) What have been (and will continue to be) devastated are incomes, livelihoods and the rhythms of normal life”.<sup>28</sup>
- “It is a hammer blow for millions more who can only eat if they earn a wage”.<sup>29</sup>
- “WFP analysis shows that, due to the Coronavirus, an *additional* 130 million people could be pushed to the brink of starvation by the end of 2020”<sup>30</sup>.
- **Assess how people typically access cash and whether this may change** with the characteristics of this crisis (e.g. limitation of movement) and whether they are familiar with potentially more appropriate transfer mechanisms such as e-payments.
- **Assess how complementary financial flows may be affected** e.g. saving groups<sup>31</sup>. Importance to look at the possible provision of CVA “within the broader landscape of financial assistance, including remittances, social transfers, and person-to-person giving, which reach people affected by crisis”<sup>32</sup>
- Monitor the possible reduction of flow in remittances due to economic standstill in countries where remittance flows are emitted (e.g. expected significant reduction in remittances flows to Yemen). “Global remittances are projected to decline sharply by about 20 percent in 2020 due to the economic crisis induced by the COVID-19 pandemic and shutdown. The projected fall, which would be the sharpest decline in recent history, is largely due to a fall in the wages and employment of migrant workers, who tend to be more vulnerable to loss of employment and wages during an economic crisis in a host country.”<sup>33</sup> “This will likely have a direct impact upon the most vulnerable households, removing a critical support system”<sup>34</sup>. E.g. Roughly half of all Somali households rely on remittances to cover basic needs.<sup>35</sup>

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<sup>27</sup> CaLP blog [“Impossible choices: questioning assumptions behind lockdown in low income and fragile contexts”](#), 8 April 2020.

<sup>28</sup> [MiC Statement COVID-19, 16 April 2020](#)

<sup>29</sup> WFP Senior economist, Arif Husain, [BBC article World Risks ‘Biblical famines’ due to pandemic, 22 April 2020](#)

<sup>30</sup> [2020 Global report on food crises](#), April 2020

<sup>31</sup> [SEEP, Saving Groups and COVID-19](#), April 2020

<sup>32</sup> [CaLP/IARAN Future of Financial Assistance report](#)

<sup>33</sup> [World Bank Predicts Sharpest Decline of Remittances in Recent History](#), 22 April 2020

<sup>34</sup> [The Cash Consortium of Yemen \(CCY\): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020](#)

<sup>35</sup> [Somali communities face dropping remittances and wider economic impact amid COVID-19 crisis](#) A warning from activists, aid workers & academia

- “Scale back to remote data collection wherever possible to limit the frequency, proximity, and quantity of person-to-person contact”<sup>36</sup>. Consider ways to ensure that remote data collection and management do not undermine programme quality.<sup>37</sup>

## Market assessment

### Consider the following when assessing market functionality and access:

- Markets for basic goods may find themselves **under pressure**, assess the functioning of the supply chain.
- Supply chains for markets or services (e.g. food, medicine, etc): is there a dependency on supplies from countries that stop production due to the pandemic? Will logistics companies stop working? Will merchants, health workers and other key workers be barred from or stop coming to work?
- “Prices, stocks, supply chains of key commodities and services (**in countries already affected** by chronic inflation such as Venezuela, Libya, South Sudan and Yemen, such market monitoring is critical)”<sup>38</sup>.
- “The combination of the increased health needs related to the epidemic, combined with the public health measures to mitigate or contain the epidemic may lead to significant disruption in production, and reduced access to goods and services”<sup>39</sup>.
- **Access of people to markets and services**: people may be less willing or less able to get to crowded markets in pandemic settings. Ensure CVA programmes will not contribute to increased transmission by necessitating recipients to use crowded markets.
- In case of total movement limitations, with no access to markets, assess whether **alternative systems** are emerging (e.g. home deliveries, community shopping groups).
- Access, and access needs, need to be closely assessed, and this may change over time e.g. as more countries go into lockdown, limiting movement, and people go into quarantine.
- Understand whether alternative supply lines are created, e.g. by a Government.
- Assess whether the **informal market** or services are more, or less, impacted by the crisis (e.g. if the formal market or services shut, but also informal markets may be less connected, be less able to absorb risk, and have less ability to obtain exemptions<sup>40</sup>
- Look at “**Urban VS rural areas**. Levels of liquidities in remote locations and monetization of local economy”<sup>41</sup> It seems that “Urban consumers and workers are at the forefront of impacted groups”<sup>42</sup>.

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<sup>36</sup> [Mercy Corps tip sheet, 17 March 2020](#)

<sup>37</sup> [NRC Cash transfers in remote emergency programming, August 2016](#)

<sup>38</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>39</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>40</sup> Mercy Corps, [Covid-19 Rapid Market Impact Report](#), May 2020

<sup>41</sup> [CaLP Lessons learnt from Ebola](#) in West Africa, 2018

<sup>42</sup> Mercy Corps, [Covid-19 Rapid Market Impact Report](#), May 2020



- “Impact and causes of impact of the epidemics on markets systems (price but also access to markets) and livelihoods”<sup>43</sup>.
- “smallest businesses tend to rely on face-to-face interactions, they are the most likely to suffer a loss of customers and income, which can have ramifications on food security as well as access to other basic needs such as cleaning products and clean water”<sup>44</sup>.
- “COVID-19-related **restrictions on both cross-border and internal movement** have produced shortages of key commodities in many humanitarian crises, which have in turn led to short-term availability issues and price increases at all levels of the supply chain. Affected commodities can include staple foods, hygiene items, fuel, and other items indispensable to vulnerable households. These issues have had corresponding effects on prices and therefore the cost of living in many countries”<sup>45</sup>.
- As a very specific country example, in Colombia, in the weeks following the start of imposition of restrictions, 72 percent of traders interviewed in five departments (at or close to the border with Venezuela) said they were encountering scarcity for the supply of some basic products and this was leading to a price spike. And 69 percent of the traders informed that the covid-19 government restrictions was having a negative impact on their business. However, 67 percent of the traders thought that the market still had the capacity to respond to the current demand. Among buyers, 45 percent reported going to the market with less frequency due to the fear of catching the virus<sup>46</sup>.
- The Market in Crisis (MiC) Steering Committee has produced a list of key guidance, assessments and other resources to help us understand and support markets during the COVID-19 pandemic, [here](#). This includes sector-specific guidance as well as context-specific guidance.

#### Markets of services more specifically:

- Assess whether essential health services are maintained during the COVID-19 epidemic<sup>47</sup>.

#### Collection of information on markets:

- Collection of information may have to be done in a more remote way.
- “Leverage your networks, and gather information about important markets, using phones or other remote means, even on an informal basis”<sup>48</sup>.
- “Gather existing market data from multiple relevant sources, determine data gaps” and “Identify opportunities for shared data gathering with other organizations”<sup>49</sup>.

<sup>43</sup> [CaLP Lessons learnt from Ebola](#) in West Africa, 2018

<sup>44</sup> [MERS Guidance in Response to COVID-19, 30 March 2020](#)

<sup>45</sup> MiCs and REACH inputs to CaLP’s work

<sup>46</sup> REACH, Colombia: [Evaluación Rápida del Impacto Socioeconómico de COVID-19 en los Mercados Locales en Colombia](#), April 2020

<sup>47</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>48</sup> [MERS Guidance in Response to COVID-19, 10 April 2020](#)

<sup>49</sup> [MERS Guidance in Response to COVID-19, 10 April 2020](#)

## Financial Service Provider (FSP) assessment

### When mapping your FSP options, give extra thought to:

- **Business continuity capabilities** in an environment where services are being discontinued as a preventive measure against further spread of the virus (in addition to solid presence and reach, availability, ability to operate partly remotely, good network, cash out points, etc).
- **Assess the “Flexibility and will of service providers to continue or open services in affected areas”<sup>50</sup>** e.g. In Iraq, multiple Hawala agents cannot fulfil demand due to the reduction in cross border remittances and general disruption to the banking system<sup>51</sup>.
- **Ability to provide a service that requires less contact** between the provider and the beneficiary e.g. electronic or mobile transfer options, contactless payments, etc.
- **Or ability to provide guarantees for safer distribution or retrieval of cash transfers** e.g. more retrieval points, ability to sequence payments on longer periods, etc, to prevent large crowds; ensuring availability of hand sanitizing at ATMs, etc.
- “Anticipate increased caseloads and potential adjustments to transfer dates/amounts”.
- “Remember that access and regulation may change along as the crisis evolves”<sup>52</sup>.
- “Keep up-to-date on shifting government regulations or mandates coming from Ministries of ICT or Central Banks - as this may affect KYC requirements, promotion of cashless payments, adjusting transaction limits, etc. These are indications that infrastructure AND regulatory environments are shifting to become more favourable for digital payment options, including mobile money and new digital financial services”<sup>53</sup>
- “Talk to the FSP at capital and payout locations, as this may vary by location”<sup>54</sup>.
- **“Coordination** is critical to facilitate discussions with the private sector. This means strong connection between CWG/Government, CWG/HCT, HCT/Government, and donors also have a key role to play”<sup>55</sup>.

## Working with Social Protection systems and other financial flows

- In most crisis contexts, humanitarian funding represents a tiny proportion of overall financial flows<sup>56</sup>. Understand what types of financial assistance people have access to and how humanitarian CVA could work with or alongside these for greater impact<sup>57</sup>.

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<sup>50</sup> [CaLP Lessons learnt from Ebola](#) in West Africa, 2018

<sup>51</sup> [The Cash Consortium of Yemen \(CCY\): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020](#)

<sup>52</sup> [CARE TIP Sheet cash and voucher assistance during COVID-19 available in Spanish, French, and Arabic](#)

<sup>53</sup> [Mercy Corps COVID-19 CVA Payments and Digital Data management, 19 March 2020](#)

<sup>54</sup> [CARE Tip Sheet CVA during COVID-19, available in Spanish, French, and Arabic](#)

<sup>55</sup> Nathalie Klein, West Africa Ebola, Lessons learnt

<sup>56</sup> ODI blog, [Tip of the iceberg: why 99 percent of humanitarian resources in crises are ignored, November 2019](#)

<sup>57</sup> CaLP/ IARAN: [Future of Financial Assistance](#)

- **Assess** whether (1) there is a social protection system that provides sufficient cover for healthcare needs and loss of employment, whether (2) it has been put in place or expanded for COVID-19, and who is covered (as many Governments are currently doing<sup>58</sup>) or will be put in place soon, or could be put in place soon, or whether (3) there is nothing of that sort that the Government can or will do, and people will stay uncovered.
- Applying the five lessons from Universal Basic Income programmes may be useful in working with new or expanded government social protection schemes: (i) they do not tend to result in inflation, (ii) strength of delivery systems is key, (iii) communication is critical, (iv) needs to fit with existing schemes, (v) crises expose gaps in social protection systems. In addition, (vi) consider how government systems are being affected.
- “Social safety nets are expanded for the most vulnerable to the pandemic” is cited as an enabling factor in the fight against the impact of the pandemic on deterioration of human assets and right by the Global Humanitarian Response Plan<sup>59</sup>.
- “Particular attention should be paid to existing social safety nets which could be supported”<sup>60</sup>.
- **Where government social safety nets exist:** humanitarian CVA could be used for specific groups/top-ups.
- **Where social safety nets are nascent or non-existing:** humanitarian CVA could be used for delivery and coverage expansion<sup>61</sup>.
- “Act in the short-term and think in the medium/long-term”<sup>62</sup>.

**Where Governments are responding with an expansion of their social protection programmes:**

- As a humanitarian actor, and as a community of humanitarian actors, **be ready to adapt to their ways of working**. Governments’ “cash transfers often differ from the programmes we administer. The differences are neither huge nor insurmountable, however. They range from targeting systems and selection criteria, payment providers, degree of conditionality, and monitoring frameworks. Some governments may require that we harmonise with some combination of these specifications, or outright adopt their programme design to the extent that this is possible to ensure consistency and uniform impact”<sup>63</sup>.
- Readiness of humanitarian actors to adapt and be consistent with Government programmes to ensure harmonization: “Governments may require that aid agencies align with their own programme designs and specifications to ensure that service provision is consistent and properly regulated”. We need to be ready if and when that does occur, especially if you envision operating at scale<sup>64</sup>.

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<sup>58</sup> Gentilini Ugo, [Lessons for using universal basic income during a pandemic, 13 March 2020](#)

<sup>59</sup> Global Humanitarian Response Plan, <https://www.unocha.org/sites/unocha/files/Global-Humanitarian-Response-Plan-COVID-19.pdf>

<sup>60</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>61</sup> CaLP and Grand-Bargain sub group on [linking social protection and humanitarian cash series](#) webinar of 16 April, on lessons learned and opportunities in a pandemic, [recording](#) and [slide presentation](#).

<sup>62</sup> Ibid

<sup>63</sup> [Mercy Corps, Tip sheet on CVA and Social Protection systems during COVID-19](#), 31 March 2020.

<sup>64</sup> [Mercy Corps, Tip sheet on CVA and Social Protection systems during COVID-19](#), 31 March 2020.

- “As a principle, agencies implementing cash and in-kind transfers should support and seek to align with government social protection response to COVID-19 as far as possible, where feasible and appropriate”<sup>65</sup>. When preparing to adapt your programmes, bear in mind the following usual characteristics of Governments’ cash transfers: (1) “Outside of South America, most governments typically prefer unconditional cash transfers”; (2) “The transfer values that governments use are often lower than or very different to the transfer values that aid agencies provide”; (3) “The way that governments target may also differ substantially from the community focused way you and your team typically conduct participant selection”, there may be opportunities to fill in gaps; (4) you may be asked to work in areas different than the ones you’ve been working in; (5) “Identify what FSP/payment provider/transfer mechanism(s) the government has prepared for SSN payments”<sup>66</sup>.
- In some countries, Governments are expanding their social safety nets, with the use of beneficiary data, to “past beneficiaries, some that had been put on waiting lists, those who were eligible but had been rejected for different reasons”<sup>67</sup>. Thereby humanitarians really need to understand how this expansion is being done to make sure they can best fill remaining coverage gaps or advocate for these to be covered.
- In Latin America, regional and national platforms are advocating with Governments to include refugees and migrants from Venezuela as part of their social protection and livelihoods response to COVID-19<sup>68</sup>.
- For such a public health crisis, it is vital to ensure harmonization with the Government’s lead. Humanitarian actors should align their standard operating procedures to those of the Government which is centralizing the response. Humanitarian actors will still advocate for humanitarian access, can influence, etc. This is also an opportunity for joint work<sup>69</sup>.
- It doesn’t mean that it’s easy: “Even where robust systems exist, rapid vertical and horizontal expansion is challenging”. “In most high-risk contexts, social protection systems will need to be complemented and backed up by other systems, including those of development and humanitarian actors”<sup>70</sup>.

## Risk and opportunity assessment

- Assess the **risks for your own staff**.

### **Contextual, Programmatic, Institutional and Market-related risks:**

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<sup>65</sup> [CCD Social Protection Working Group: Advocacy in Response to COVID-19, April 2020](#)

<sup>66</sup> [Mercy Corps, Tip sheet on CVA and Social Protection systems during COVID-19](#), 31 March 2020.

<sup>67</sup> Beazley and Barca [blog](#) on Building on existing data, information systems and registration capacity to scale up social protection for COVID-19 response, 1 June 2020

<sup>68</sup> [Revisión del Plan de Respuesta para Refugiados y Migrantes de Venezuela y la respuesta ante la crisis del COVID-19, 2020 Foco operacional](#), by Grupo Regional de Transferencias Monetarias R4V

<sup>69</sup> Nathalie Klein, Ebola Lessons learnt, interview in April 2020.

<sup>70</sup> CaLP Blog, [“the 90 Bn question, can we reach 700 million people in response to covid-19”](#), 5 May 2020

- Context: Assess the “Acceptance of the modality by government and communities in the specific context, considering analysis of social risks or opportunities created by the use of CVA”<sup>71</sup>
- CWG in South Sudan published a useful Risk Matrix for CVA in COVID-19<sup>72</sup>.

### Protection risks and benefits for the beneficiaries:

- Assess the “**Impact of the epidemics on different groups** and need assessments for different target groups: children and their caregivers, orphans, gender analysis, survivors, affected families”<sup>73</sup>.
- “Conduct a protection analysis on security for the beneficiaries.”<sup>74</sup>
- Think through the implications of the pandemic on gender dynamics (e.g. women may be exposed to greater health risks as the ones nursing sick family members or as the majority of healthcare workers), and see how this may be addressed in your programme, e.g. targeting cash transfers at women may be more effective if intended primarily for healthcare.<sup>75</sup>
- The **pressures specific to this crisis**, and the confinement, may exacerbate GBV.<sup>76</sup> Assess whether cash transfers/the injection of a source of money in the household could help reduce such risks.
- “At context-specific levels, make sure you understand how to use a **gender-sensitive** approach to CVA to address challenges and take advantage of opportunities during the evolution of the crisis” “Remember that women in isolation will be more prone to violence”<sup>77</sup>. “Use the CVA and GBV Compendium”<sup>78</sup>
- **Protection risks:** “The pandemic is anticipated to increase child protection risks such as violence, abuse, neglect and exploitation” “Economic poverty is one of the key drivers of child protection risks. In order to meet basic needs, very poor households may be forced to resort to negative/harmful coping strategies”<sup>79</sup>

### Coordination

- Coordination will be key throughout; from the preparedness phase to monitoring, evaluating and re-adapting.
- “The far reach of this epidemic means that resources will be stretched beyond anything we have previously experienced. It is essential that aid and development organizations

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<sup>71</sup> [CaLP Lessons learnt from Ebola](#) in West Africa

<sup>72</sup> [South Sudan CWG Risk Matrix for CVA in COVID-19](#), 13 April 2020

<sup>73</sup> [CaLP Lessons learnt from Ebola](#) in West Africa, 2018

<sup>74</sup> [CaLP Lessons learnt from Ebola](#) in West Africa, 2018

<sup>75</sup> [Gender Implications of Covid-19 Outbreaks in Development and Humanitarian Settings](#)

<sup>76</sup> [Addressing Gender-Based Violence Risks in COVID-19](#)

<sup>77</sup> [CARE Tip Sheet CVA during COVID-19](#)

<sup>78</sup> [CVA and GBV Compendium](#) also available in French, Spanish and Arabic.

<sup>79</sup> Save the Children, “[The 3 things to know about Integrated Cash and Voucher Assistance \(CVA\) and Child Protection \(CP\) during the COVID-19 Pandemic](#)”, also available in French and Spanish

share information and coordinate efforts at a higher level than seen previously in order to preserve resources”<sup>80</sup>.

- “The **nature and scale of this challenge requires us to shift our approaches to more collective action**”<sup>81</sup>.

#### **Active role of CWG and key importance of bridging with clusters most engaged/impacted by pandemic:**

- Crisis has very **strong cross-sector features** (Health, WASH, Protection, Logistics/Supply, etc) together with an overall heavy impact on economics/livelihoods.
- Strong recommendations for CWGs to reach out to all relevant clusters/sectors and vice-versa, and work together, including on joint advocacy.
- Delivering CVA to mitigate negative impacts on household income and livelihoods “requires cluster partners to consider whether current or planned CVA needs to be adapted to the new COVID-19 context, and how CVA can help delivering future programmes to address the COVID-19 pandemic and its consequences. As CVA cuts across sectors and can help deliver outcomes in a majority of them, it is **necessary to work across sectors and together with the CWG** for optimal results”<sup>82</sup>.
- “To address the barriers that vulnerable people, including refugees and migrants, to access essential good and services during the COVID-19 crisis, the sectors and CWGs will be working closer together”<sup>83</sup>

#### **Market data and analysis:**

- “working with governments; as well as gathering harmonized data on market context and **sharing** widely so that appropriate market-based interventions can take place safely”.<sup>84</sup>
- Establish systems and forums now to enable the sharing of market data: There is a need to put in place systems and resources now to enable transparency and information sharing on the functionality of key supply chains (regular sharing of VAM and FAO reports, data collected by the logistic cluster on prepositioning of key commodities)”.<sup>85</sup>

#### **Linking with Governments, with social protection systems, and development actors:**

- “Coordination can be an important entry point and opportunity to **strengthen partnership** with the national lead for response”<sup>86</sup>.
- “New opportunity to improve ways of working together, as humanitarian and development actors, to learn how to link humanitarian response to social protection systems and to

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<sup>80</sup> [MERS Guidance in Response to COVID-19, 10 April 2020](#)

<sup>81</sup> CaLP Blog, “[the 90 Bn question, can we reach 700 million people in response to covid-19](#)”, 5 May 2020

<sup>82</sup> [COVID-19 Implications for Programming of Cash and Voucher Assistance for Education in Emergencies, April 2020](#)

<sup>83</sup> [Revisión del Plan de Respuesta para Refugiados y Migrantes de Venezuela y la respuesta ante la crisis del COVID-19, 2020 Foco operacional](#), by Grupo Regional de Transferencias Monetarias R4V

<sup>84</sup> [MERS Guidance in Response to COVID-19, 10 April 2020](#)

<sup>85</sup> [The Cash Consortium of Yemen \(CCY\): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020](#)

<sup>86</sup> CaLP and Grand-Bargain sub group on [linking social protection and humanitarian cash series](#) webinar of 16 April, on lessons learned and opportunities in a pandemic, [recording](#) and [slide presentation](#).



contribute to the **strengthening of the shock responsive element of social protection systems**".<sup>87</sup>

- "Explore how humanitarian and development actors can coordinate now and in the future to better assist those affected by co-variate shocks"<sup>88</sup>.

#### Collective advocacy:

- **Advocate together to the Government** as a humanitarian community **on reducing the impacts of the restrictions** on the delivery of assistance through CVA e.g. permission to reach a cash-out for beneficiaries, ensuring FSPs can access targeted geographical locations, "Exemption of movement restrictions of household beneficiaries to access cash points", "on essential financial service providers" and on humanitarian agencies.<sup>89</sup>
- Advocate together as a humanitarian community to the Government to **"facilitate the financial transaction environment and infrastructure"** and for "FSPs that are critical to humanitarian cash assistance efforts to be granted exemptions from the curfew to enable access to cash reserves"<sup>90</sup>.
- Advocate together as a humanitarian community **to donors** for them to "increase funding and expand CVA programming". This includes the (1) "flexibility (...) for greater coverage of populations and areas not currently targeted, and to adjust activities to address potential risks and challenges"<sup>91</sup>; for their (2) understanding of programmes that require adaptation, those who need more resources, those which are being de-prioritized; and for (3) prioritization of "urgent new funding to enable humanitarian actors to deliver MPCA at scale"<sup>92</sup>.

### 3. Response Analysis

#### Market Analysis

- **"Where possible, remotely conduct/revise market functionality/assessment** to make well informed decisions on modality and mechanism changes. Review your market assessment and monitoring set up and make sure your latest market information – including prices - is available, updatable remotely"<sup>93</sup>
- Include consideration of **alternate markets** that may have emerged (e.g. home delivery systems, community shopping groups, etc)

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<sup>87</sup> CaLP Blog "[Impossible choices: questioning assumptions behind lockdown in low income and fragile contexts](#)", 8 April 2020.

<sup>88</sup> CaLP Blog "[Impossible choices: questioning assumptions behind lockdown in low income and fragile contexts](#)", 8 April 2020.

<sup>89</sup> Position paper on access to banks and Financial service providers in Iraq.

<sup>90</sup> Position paper on access to banks and Financial service providers in Iraq.

<sup>91</sup> CaLP Blog on [COVID-19 Cash and Challenges in MENA](#), 3 May 2020

<sup>92</sup> [Cash Consortium for Iraq \(CCI\) Cash as a Core Component of the COVID-19 Response in Iraq](#), 16 April 2020

<sup>93</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

- “Start **identifying actors upstream** in the retail supply chain (e.g. distributors, wholesalers) that can either maintain the flow of goods or even be used to replace existing retailers in case their operations are disrupted”<sup>94</sup>
- “Ensure solid links and exchange of information with relevant national authorities on imports, prices, supply chain, etc”<sup>95</sup>
- “All humanitarian programs should consult technical staff who can provide livelihoods and market advice”<sup>96</sup>

## Vulnerability Analysis

- People who were already vulnerable, in fragile contexts, might face **increased vulnerabilities**.
- “We are still learning about how COVID-2019 affects people, (...) it is not yet clear how it will affect people with HIV and children with acute malnutrition”<sup>97</sup>.
- “The effect of these measures will be felt greatly by households that are already vulnerable, including the refugee and IDP communities, where many families rely on cash income from various informal sources including labour employment outside camps. These communities will not have the means to prepare or stock up before the lockdowns”<sup>98</sup> “Living conditions for many refugees make them more susceptible to the spread of COVID-19” In Turkey, among the beneficiaries of the Emergency Social Safety Net (ESSN), while “81 percent of households reported no difficulty of access to markets, 69 percent reported a loss in employment due to COVID-19, 78 percent reported an increase in expenses and 82 percent reported increased debts”<sup>99</sup>.
- Restrictions may affect more those not part of the formal workforce e.g. in Syria only 31 percent of households are part of the formal workforce<sup>100</sup>.
- Rural versus urban: “The vast majority of the rural poor are not covered by health insurance or income protections” “the rural poorest and most vulnerable tend to hold jobs and occupations that cannot be performed remotely”<sup>101</sup>
- (working with existing or emerging social safety net programmes was mentioned above, but) “In low income countries prior to this crisis only 20% of the poorest were covered by safety net programmes”<sup>102</sup>.
- Understand what other COVID-19 related needs people are facing, in addition to cash.

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<sup>94</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

<sup>95</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

<sup>96</sup> [MERS Guidance in Response to COVID-19, 10 April 2020](#) (Core Standard 1)

<sup>97</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>98</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>99</sup> [The Impact of the COVID-19 Development on Beneficiaries of Emergency Social Safety Net \(ESSN\) Program](#), by Turkish Red Crescent – Kızılaykart, 3 June 2020

<sup>100</sup> [MENA Guidance for CVA RESPONSE PLAN for THE COVID-19 PANDEMIC, 28 April 2020](#)

<sup>101</sup> FAO, [Social protection and COVID-19 response in rural areas](#), 8 April 2020

<sup>102</sup> CaLP Blog, [“the 90 Bn question, can we reach 700 million people in response to covid-19”](#), 5 May 2020

- Vulnerable people affected by COVID-19 or in quarantine may not be able to leave their homes (e.g. to retrieve cash, or make payments) or maybe stigmatized. There is need to adapt programming around this. “It is important for inclusive cash transfer programming that **beneficiaries with restricted mobility are adequately accounted for**”<sup>103</sup>.
- “this disease is exposing how vulnerable the elderly and chronically ill population are not only to the disease but to accessing goods and services vital for them to survive whilst isolated”<sup>104</sup>. The Turkish Red Crescent ESSN survey showed that 61 percent of people with special needs had their access to health care hindered and data indicated requests for financial support to buy medication<sup>105</sup>.
- “The West and Central African Region will simultaneously face reduced income sources, increased market prices, decline in remittances from developed and intermediary countries, and limited government financing capacity for social protection provoking use of severe coping strategies for numerous households”. “Vulnerable groups in the region such as refugees, IDPs, migrants, transhumant herders, small producers, women-headed households, workers of the informal sectors and others will face strong difficulties to access food in the coming months, in a very large proportion”<sup>106</sup>.
- “This crisis impacts women, men, girls, and boys differently. CVA response analysis must reflect overlapping and unique needs, priorities, and capacities”<sup>107</sup>.
- “Adapt vulnerability criteria based on shifting vulnerabilities and protection risks during the COVID19 crisis”<sup>108</sup>
- “Going forward, hot spots for economic vulnerability and food insecurity are likely to be in locations that are both dependent on trade and highly informal”<sup>109</sup>.

#### Identification during COVID-19:

- “Explore potential for **alternate methods** for beneficiary identification, such as: (1) Advertise/send SMS/other forms of community outreach with basic criteria, and instructions for people to call for Vulnerability Assessment by phone; (2) One team member goes door-to-door and collects phone numbers in target neighborhood for follow-up Vulnerability Assessments by phone”<sup>110</sup>
- “Train field teams within organizations to **identify the households among your current beneficiary caseload who are particularly at risk of contracting COVID-19** because of their age and pre-existing health conditions”<sup>111</sup>.

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<sup>103</sup> CaLP West Africa Ebola learning and [outcome analysis, April 2018](#)

<sup>104</sup> [MERS Guidance in Response to COVID-19, March 2020](#)

<sup>105</sup> [The Impact of the COVID-19 Development on Beneficiaries of Emergency Social Safety Net \(ESSN\) Program](#), by Turkish Red Crescent – Kızılaykart, 3 June 2020

<sup>106</sup> Regional inter-sector coordination group (r-iscg), [Humanitarian impacts of covid-19 in West and Central Africa](#), 29 April 2020

<sup>107</sup> Grand Bargain Cash Workstream’s Subgroup on Gender and Cash, The Importance of Acting on Grand Bargain Commitments for a Meaningful Focus on Gender in Cash and Voucher Assistance Responses to the Covid-19 Pandemic, May 2020

<sup>108</sup> GPC Task Team on Cash for Protection, COVID-19 Pandemic Cash and Voucher Assistance for Protection Considerations, in [English](#) and [French](#)

<sup>109</sup> Mercy Corps, [Covid-19 Rapid Market Impact Report](#), May 2020

<sup>110</sup> [CCI Guidance on Minimum Standards for MPCA during COVID-19 working document](#)

<sup>111</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

- “Maintain an approach to conduct assessments outside of homes, at a distance (approx 2 m)”<sup>112</sup>
- In Iran “UNHCR will assist refugee households with a member having contracted COVID-19, those at specific risk (those with underlying conditions, elder) and those with immediate income loss combined with specific protection vulnerabilities” (...) with cash “to address the negative economic impact of COVID-19 due to mandatory social distancing for a prolonged period and cover basic shelter, nutritional and hygiene needs”<sup>113</sup>.

## CVA Appropriateness and Feasibility Analysis

- CVA can **address the financial barriers** faced by affected households (be they to cover costs for access to healthcare, cost of basic living supplies, make up for a loss of income, etc).
- CVA can be particularly appropriate to **support livelihoods and support quarantined households**<sup>114</sup>.
- The mortality rate and the rate of contagion are important factors to inform response option analysis and CVA appropriateness. If strict quarantine measures are in place, and access to markets is limited, CVA use may be very limited, though helpful on some specific outcomes as shared before (to limit impact on livelihoods or negative coping strategies, pay rent, and support access to services that could still run without encouraging close contacts).<sup>115</sup>
- “Multi-purpose cash transfers to **meet basic needs for vulnerable households that have lost income due to lockdown measures**, or because they are quarantined and/or otherwise caring for a sick household member, will improve their ability to access health services.” “However, additional measures will have to be put in place to reduce catastrophic health expenditures, often related to admission”.<sup>116</sup>
- “Unconditional punctual cash/voucher transfers equivalent to the minimum expenditures a household has to make to survive in the context of Covid-19 (purchase food, pay rent, hygiene products). These transfers could target new households and/or (for existing CVA programs) top up existing transfer amounts to cover additional costs triggered by Covid-19 (increased costs of food/non-food items; increase in expenditures in hygiene products and water consumption; payment of health or transportation services)”<sup>117</sup>
- Scale-up of social assistance systems, and cash transfer programmes with complementary livelihood assistance (including adaptations for remote digital trade/marketing), particularly for rural crop and livestock workers and producers, small/medium businesses, refugees, IDPs, migrants and host populations, and other food-

<sup>112</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>113</sup> [UNHCR Cash assistance and COVID-19: Emerging field practices](#), April 2020

<sup>114</sup> CaLP West Africa Ebola learning and [outcome analysis, April 2018](#)

<sup>115</sup> CaLP West Africa Ebola learning and [outcome analysis, April 2018](#)

<sup>116</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>117</sup> Save the Children, “[The 3 things to know about Integrated Cash and Voucher Assistance \(CVA\) and Child Protection \(CP\) during the COVID-19 Pandemic](#)”, also available in French and Spanish

insecure population groups<sup>118</sup> cited by the Global Humanitarian Response Plan as what needs to be accelerated to prevent (1) the deterioration of human assets and rights, social cohesion and livelihoods; and (2) protect, assist and advocate for refugees, IDPs, migrants and host communities particularly vulnerable to the pandemic.

- “CVA is seen by many as well placed to **mitigate the negative impact of the COVID-19 pandemic on household income and livelihoods, as well as a safer option** than in-kind for providing rapid relief during the pandemic where conditions allow<sup>119</sup>.
- Cash transfers, vouchers or in-kind may also need to be provided for measures that require households to **purchase products such as for disinfecting surfaces and hand hygiene**.
- If implementing a programme with health outcomes “**Financing options to anticipate and/or compensate the loss of revenue and cope with increased expenditures** include front-loading budgets and pre-fund/pay public and private providers. This can also be done through contracting and reimbursement mechanisms, including health emergency equity funds or voucher systems. These can be complemented by targeted cash assistance to patients and caretakers for indirect health care related costs<sup>120</sup>.
- **Top-ups to multi-purpose cash** can be considered to **cover for specific sectoral needs that have been exacerbated by the pandemic** e.g. “considering delivery of education-related top-ups of MPC, to cover new education expenses incurred because of new methods of remote learning, or related to resuming education after the lockdown ends” as “when the lockdown will be lifted, it is likely that more households will be under the poverty line than before<sup>121</sup>.
- Some of the following applications of CVA were used for the Ebola response<sup>122</sup> in West Africa: (1) support for transport to health facilities; (2) Support for families of those affected during treatment of COVID-19 affected member and for the affected member when resettling; (3) Rent payment; (4) Support to increase livelihood opportunities; (5) Support to affected households’ recovery and decrease stigmatization; (6) cash-like interventions for payment/incentives to health workers, including mobilizers working on case management and body management; and (7) revitalization of markets and local economy. These are merely examples, cash and voucher transfers could be used in many other ways depending on the specific needs identified.
- **CVA as replacement for school feeding**: “If it is feasible and appropriate, provide CVA in replacement of school feeding, if possible through collaboration with a social safety net<sup>123</sup>.

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<sup>118</sup> Global Humanitarian Response Plan, <https://www.unocha.org/sites/unocha/files/Global-Humanitarian-Response-Plan-COVID-19.pdf>

<sup>119</sup> [COVID-19 Implications for Programming of Cash and Voucher Assistance for Education in Emergencies, April 2020](#)

<sup>120</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>121</sup> [COVID-19 Implications for Programming of Cash and Voucher Assistance for Education in Emergencies, April 2020](#)

<sup>122</sup> [CaLP Lessons learnt from Ebola](#) in West Africa, 2018

<sup>123</sup> [WFP, FAO, UNICEF interim guidance note on Mitigating the Effects of the COVID-19 Pandemic on Food and Nutrition of Schoolchildren, 7 April 2020](#)



- **CVA for GBV and sexual and reproductive health (SRH):** “Women and girls affected by the COVID-19 pandemic in crisis and displacement contexts may face increased risk of GBV as well as increased financial barriers to accessing SHR care and services. CVA can address certain financial barriers to access SRH and GBV services or purchase necessary items even during movement restrictions”.<sup>124</sup>
- **CVA to mitigate/reduce protection risks:** (1) Supporting individuals who have disclosed incidents of violence and have experienced protection risks derived from COVID-19 to recover, including accessing essential services; (2) Supporting individuals/families whose primary income earner(s) are self-isolating/social distancing and/or have lost their livelihoods and/or income generating activities and are at heightened risk of negative coping mechanisms (such as child labor, transactional sex, etc.) or may face increased risks of or threat of eviction; (3) Supporting a response to increased risk of violence within the home due to heightened economic, social and mental health stressors due to the current COVID-19 crisis and associated movement restrictions; (4) Supporting families who are hosting additional dependents, including children, in their household due to family separation; (5) Maintaining social networks and support systems --access to which reduces risks of violence for marginalized individuals, such as access to communication (such as CVA to purchase communication devices or phone credit) between isolated family members (for example where caregivers are separated from children), and to support the protection of humanitarian frontline staff, such as protection case workers, or health actors<sup>125</sup>.
- “In Mexico, UNHCR is expanding its multipurpose cash assistance to **1) enable people to make necessary payments for rent, food and/ or other basic needs; 2) mitigate some of the negative socioeconomic impacts of COVID-19 on families and communities; and 3) deliver targeted assistance for persons of concern facing protection risks.** UNHCR has expanded the targeted population to 80% of the eligible asylum-seekers to minimize the risk that they descend into poverty and adopt negative response mechanisms”<sup>126</sup>.
- **After quarantine/restrictions:** “Unconditional monthly CVA covering a portion of households’ basic needs for a period of time that is sufficient for them to find new sources of income and repay their debt (min. 3 to 6 months)”<sup>127</sup>.
- “In cases where there is a loss of the primary income generator or caregiver, longer and higher assistance might be needed”<sup>128</sup>.
- “More than 65 UNHCR operations have now launched new cash initiatives and/or expanded existing cash assistance as an efficient means of getting assistance to people

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<sup>124</sup> UNFPA, [Humanitarian Cash and Voucher Assistance \(CVA\) Tip Sheet: CVA and COVID-19, 14 May 2020](#)

<sup>125</sup> GPC Task Team on Cash for Protection, COVID-19 Pandemic Cash and Voucher Assistance for Protection Considerations, in [English](#) and [French](#)

<sup>126</sup> [UNHCR Cash Assistance and COVID-19, Emerging Field Practices II](#), May 2020 2020

<sup>127</sup> Save the Children, “[The 3 things to know about Integrated Cash and Voucher Assistance \(CVA\) and Child Protection \(CP\) during the COVID-19 Pandemic](#)”, also available in French and Spanish

<sup>128</sup> Ibid



fast, empowering families to meet their basic needs, mitigating some of the negative socio-economic impacts of COVID-19<sup>129</sup>.

### To make CVA possible in case of market vulnerability/Market support:

- **“Market support interventions** (eg: preventing the shortage of life-saving commodities) should be considered as they can contribute to limiting the spread of COVID-19, and at a later stage, cushion the impact of the pandemic on affected households and systems<sup>130</sup>.
- “we should now, more than ever, be **framing these responses within a markets lens**”<sup>131</sup>
- “The focus should be a market-based strategy that can support in the times where supply chains are under pressure”<sup>132</sup>
- **“Support businesses to innovate on how they can reach their customers** and provide their products/services safely and minimise the cost of doing so” and “work with local market actors and government to support suppliers in new ways to distribute stock safely and ensure replenishment in the supply chains”<sup>133134</sup>.
- “Encourage and support selected vendors through **grants to restock**, ensuring continuous supplies of goods”<sup>135</sup>
- “Identify **where market actors are already making positive changes** and find ways to reinforce this behavior”<sup>136</sup>
- The market approach should follow *Do No Harm* principles. With monitoring of market functioning and prices, the right market impact questions should be asked around the transfer modalities used in each location and moment of the response. “Humanitarian action at this time should **not make it harder for traders to resume operations or for small businesses to reopen**”. E.g. with in-kind food aid being delivered that could “lengthen the impact of the economic crisis”.
- **“Disrupted markets are not a reason to quickly assume that then in-kind is the only option.** No market statuses are static and in times where markets are disrupted, practitioners should aim to understand what kind of markets support could stimulate market recovery”<sup>137</sup>

### Some things you could keep in mind are the following:

- When possible, **opt for simple transfer modalities** (no overburdening with components that will be difficult to put in place and increase risks e.g. vouchers, or difficult to verify down the lines, e.g. conditionalities).

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<sup>129</sup> [UNHCR Cash Assistance and COVID-19, Emerging Field Practices II](#), May 2020

<sup>130</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>131</sup> [MiC Statement COVID-19, 16 April 2020](#)

<sup>132</sup> Damascus CWG, [CVA and the COVID 19 outbreak in Syria](#), 26 March 2020

<sup>133</sup> [MERS Guidance in Response to COVID-19, March 2020](#) (Standards 4 and 5)

<sup>134</sup> [Tearfund COVID-19 Cash and Vouchers Activities Tipsheet](#), April 2020

<sup>135</sup> [MERS Guidance in Response to COVID-19, March 2020](#) (Standards 4 and 5)

<sup>136</sup> [MERS Guidance in Response to COVID-19, 10 April 2020](#) (Core Standard 1)

<sup>137</sup> Damascus CWG, [CVA and the COVID 19 outbreak in Syria](#), 26 March 2020

- “Conditionalities for cash transfers, particularly those that involve gatherings of beneficiaries should not be introduced or maintained, unless deemed essential or directly related to reducing the spread of COVID-19”<sup>138</sup>.
- Rely on “systems and approaches you are confident will work. Avoid introducing new pilots, systems, technologies or approaches unless a clearly identified need cannot be met any other way. The context is fluid; when there is uncertainty in a community, people want to use dependable services they know and trust”<sup>139</sup> Recipients themselves need to be central to the design and implementation of any cash transfer programme.
- “When there is uncertainty in a community, people want to use services they know and trust. Introducing new tools requires sensitization, capacity building, and (often) additional procurement, which you may not be able to conduct as usual”<sup>140</sup>.
- However, also note that crises often represent opportunities for new ways of working, for progress on certain fronts. Where feasible it may be an opportunity to expand use of digital payments, for instance if FSPs increase coverage, etc. In the case of the Ebola response in West Africa, deliveries through digital payments were minor, but the willingness and steps to use such mechanisms left a sustainable path for increased use in the following years and up to now<sup>141</sup>.

#### Considerations in selecting the delivery mechanism:

- As stressed throughout the Global Health guidance<sup>142</sup>, what is key for any delivery mechanism is **making sure that the health/sanitary preventive measures to reduce COVID-19 transmission** are being applied.
- “Recognize that physical currency can play a role in the chain of virus transmission (...) Make sure all staff regularly wash their hands with soap and clean water (or with hand-sanitizers) when handling paper money, cards and vouchers. Ask FSPs, and other partners, to use new banknotes or disinfect the ones they are using in our cash distributions”<sup>143</sup>.
- Consider mobile or electronic transfer mechanisms that most reduce the contact the beneficiary needs to have to receive and use its transfer (while ensuring that this doesn’t create further exclusion for groups that are already more vulnerable like the elderly or disabled persons). “Switch to digital solutions, including the use of mobile money and mobile banking, to manage the risk of the transmission of the virus”<sup>144</sup>. E.g. In Yemen, ICRC has switched to mobile money from cash to reduce the risk that money could be the vector of transmission<sup>145</sup>.

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<sup>138</sup> [Donor Cash Forum: Humanitarian Cash Transfers in the Response to COVID-19, 6 May 2020](#)

<sup>139</sup> [Mercy Corps tip sheet, 17 March 2020](#)

<sup>140</sup> [ICRC Tip sheet on CVA and COVID-19, 21 March 2020](#), also available in [French](#)

<sup>141</sup> Nathalie Klein, West Africa Ebola Lessons Learnt, interview in April 2020.

<sup>142</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>143</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>144</sup> [Donor Cash Forum: Humanitarian Cash Transfers in the Response to COVID-19, 6 May 2020](#)

<sup>145</sup> [RCRC Movement Cash & Markets and COVID-19 Webinar, recording link here, 6 May 2020](#)

- “Where feasible use mobile or electronic contact less payments”<sup>146</sup>. These types of payments can help avoid “distribution”-like settings at the moment when the cash is being handed out, can give more flexibility to recipients and can help stagger more easily the retrieval/payment process.
- Learning from the West Africa Ebola response: “With inadequate facilities and a limited number of service providers, the potential for e-transfers was in fact very limited and not a viable mechanism for reaching most beneficiaries. Consequently, direct cash was used as the delivery mechanism for 93 percent of the unconditional cash transfers across Liberia and Sierra Leone”<sup>147</sup> However the steps set for digital cash deliveries during the crisis response allowed for an increased use of such transfer mechanisms in the region in the following years.
- In Rwanda, “moving toward a total close down, UNHCR is in discussion with the FSP to increase the amount of point of sales devices in the camps to promote the use of digital cash, with no extra cost to the beneficiaries. It is also exploring making the cards contactless during the pandemic to further minimize contact”<sup>148</sup>.
- “Governments around the world have worked with FSPs to vastly increase the adoption of digital payments over cash. Two of the primary tools governments and operators have deployed to encourage the use of digital payments are reduced fees and increased transaction/wallet limits” “allowing individuals to receive larger transfer amounts and/or to maintain greater balances”<sup>149</sup>.
- Furthermore, “Increased acceptance of digital currency by merchants, suppliers, government entities and others minimizes the need to “cash out” mobile wallet balances”, reducing the strain in liquidity for agents in communities<sup>150</sup>.

## 4. Programme design

### Business continuity considerations for implementing organizations

- Where project staff movement is constrained, **remote management** and delivery options and techniques should be considered<sup>151</sup>
- “Identify aspects of your programme which are difficult to conduct remotely or with limited mobility, and consult with donors to scrap them. This may include in-person verification, verification writ large, or detailed complaints monitoring. You may be constrained by lack of staff, or intermittent connectivity, for instance. Focus on the core aspects of your programme and do those as best you can”<sup>152</sup>

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<sup>146</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>147</sup> [CaLP/USAID Harnessing Digital Technology for Cash Transfer Programming in the Ebola Response, September 2017](#)

<sup>148</sup> [UNHCR Cash assistance and COVID-19: Emerging field practices](#), April 2020

<sup>149</sup> Crown Agent Bank and Segovia, “[Rapid Cash deployment, Best Practices](#)”, May 2020

<sup>150</sup> Ibid

<sup>151</sup> [NRC Cash Transfers in Remote Emergency Programming, August 2016](#)

<sup>152</sup> [Mercy Corps tip sheet, 17 March 2020](#)

- **“Assess the criticality of your programmes and conduct a prioritization” “Adjust ongoing programmes and design new ones”<sup>153</sup>.**
- “In general, and when possible, introduce remote programming and/or shift modalities to minimize person-to-person contact. **Concentrate on the core aspects of your programme** and do those as best you can. Look for alternatives for those aspects of your programme, which are difficult to conduct remotely or with limited mobility and reduce or cancel non-critical activities<sup>154</sup>”.
- On remote management, and conducting parts of the programming remotely (e.g. assessments, monitoring, etc) “Collective approaches and systems should be used where possible”<sup>155</sup>.

#### Localization:

- Increased importance of strengthening partnerships with local partners and NGOs, building on the capacity, experience and knowledge, in crisis-affected areas.
- Increased demand may put pressure on partners and staff in country. It will be easier for organizations where investments have been made in capacity-building at country level (and now, increased importance of access to resources and e-learning tools).
- This is an opportunity to **make breakthroughs in a number of long overdue areas:** shifting power, capacity and resources to local actors and making accountability to recipients a central part of every programme.
- **“Local and national civil society organisations have important roles to play here** e.g. to identify which households to prioritise, in distributing cash grants, and helping small, indebted producers and workers renegotiate their debt with lenders, and where needed, provide legal assistance”<sup>156</sup>.
- “Localization is inevitable now, also due of the travel restriction”. “This all the more so because drastically reduced international travel and supply lines make large scale international mobilization impossible”. “However, this localization should reflect the real spirit of partnership and complementarity instead of transferring the risk to local humanitarian workers”<sup>157</sup>.
- “COVID-19 must be seen as an opportunity to force investment in localization”. “Now is the time to invest in local organizations such as the National Societies who are auxiliaries to their government”. The IFRC is supporting 192 National Societies for their readiness to deliver CVA<sup>158</sup>.

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<sup>153</sup> Danish Refugee Council [presentation at West Africa Regional CWG meeting on 1 April 2020](#).

<sup>154</sup> Damascus CWG, [CVA and the COVID 19 outbreak in Syria](#), 26 March 2020

<sup>155</sup> [Donor Cash Forum: Humanitarian Cash Transfers in the Response to COVID-19](#), 6 May 2020

<sup>156</sup> [A4EP COVID-19 Position paper, April 2020](#)

<sup>157</sup> [A4EP COVID-19 Position paper, April 2020](#)

<sup>158</sup> [RCRC Movement Cash & Markets and COVID-19 Webinar, 6 May 2020, Webinar recording link here, 6 May 2020](#)

## Targeting

- **Current caseloads in humanitarian contexts likely to remain or be made more vulnerable** by the economic situation (loss of casual labor opportunities, loss of income related to small businesses, etc)
- In locations that are very crowded, urban settings or refugee camps, the most vulnerable are likely to fall ill to COVID-19 and have less access to healthcare and other types of support.
- **New caseloads might arise** including: (1) those that were just above the poverty threshold that find themselves with a loss of income, and thereby start adopting negative coping mechanisms until falling in a situation of high vulnerability; (2) those that may be victims of consequences of the pandemic (civil unrest, etc).
- Need to support those who can't afford to stay without income for a long time.
- But “Do not frame targeting only as a way to help those who have recently lost their jobs and income sources; the risk of exclusion with this approach runs extremely high. Instead, **include loss of income as one of several eligibility criteria you would typically use**”<sup>159</sup>.
- **Targeting made more difficult** by limitations on movement of project staff and implementing partners. Verifying beneficiary lists remotely is a challenge.
- “Assume that you will lose in-person access to the information sources you used to obtain participant data normally. In anticipation of this, (...) be sure to obtain contact information for as many sources that have phones/internet as you can, so you can maintain communication”<sup>160</sup>.
- “Triangulate the information on potential participants provided from diverse sources” and “Conduct eligibility surveys remotely if in-person surveys are not feasible”. For more details on how to conduct targeting during COVID-19 please consult the Mercy Corps tip sheet on Targeting<sup>161</sup>.
- Reminder to “Target based on need alone. Support to those already receiving assistance should be maintained and targeting should be based on impartial needs assessments across sectors. Disease status is not necessarily correlated with a need for cash and targeting on this basis may create stigma”<sup>162</sup>.
- “Any CVA start-up or expansion should be consulted with the CWG to avoid recipients duplication”<sup>163</sup>.
- Remember that “**how you decide who is eligible for assistance based on vulnerability, and who isn't, is the most important aspect of your programme**”<sup>164</sup>.
- And finally, remember: “The error of exclusion in this crisis can be a lot more costly than the error of inclusion”<sup>165</sup>.

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<sup>159</sup> [Mercy Corps Tipsheet: Evidence-based Selection and Targeting](#), April 2020

<sup>160</sup> Ibid

<sup>161</sup> [Mercy Corps Tipsheet: Evidence-based Selection and Targeting](#), April 2020

<sup>162</sup> [Donor Cash Forum: Humanitarian Cash Transfers in the Response to COVID-19, 6 May 2020](#)

<sup>163</sup> Damascus CWG, [CVA and the COVID\\_19 outbreak in Syria](#), 26 March 2020

<sup>164</sup> [Mercy Corps Tipsheet: Evidence-based Selection and Targeting](#), April 2020

<sup>165</sup> CaLP/WVI Blog, [CVA response – COVID-19, privacy, carrots and open banking](#), 26 May 2020

## Selection of the delivery mechanism

- As mentioned in the section above, prioritize delivery mechanisms that allow for the least contact where possible.
- “Assess the **potentiality of diversifying transfer mechanisms** within the same modality (...) to reduce pressure on certain outlets, or vice versa”<sup>166</sup>
- Consider a “Mix of modalities, and mix of mechanisms within each modality” to: “1) avoid gathering and crowds, 2) reach the most vulnerable with more suitable methodologies, 3) reduce the impact of restrictions by diversifying the options” (e.g. of table with pros and cons of different modalities and mechanisms in the referenced Gaza CWG tip sheet)<sup>167</sup>.
- “Where contextually feasible, quickly assess and contract additional service providers to allow beneficiaries **shorter transit time and more options for locations to redeem their assistance** (e.g. adding cash out agents, banks, mobile network operator cash points, retailers etc)”<sup>168</sup> “Build on the existing relationships with your FSP to explore possibilities of adapting, adjusting and scaling up systems to ensure time and **safe delivery of assistance**”<sup>169</sup>.
- “Stagger delivery of CVA to reduce individual mobility, and congestion in market places and stores. (...) If doing card-based payments, then stagger distributions to cohorts over several days. Research has shown that transfers are put to use on the day of the transfer”<sup>170</sup>
- “CVA delivery should reduce the need for affected persons to leave their homes to collect and use CVA; **older persons, persons with disabilities and individuals with underlying health conditions will be at increased risk** of illness and mortality if they have to travel to collect and use CVA. Door-to-door distributions that adhere to a survivor-centered approach, maintain anonymity and confidentiality should be prioritized. Delivery mechanisms, such as mobile money, which reduce proximity, should be used wherever possible”<sup>171</sup>.

### Ensure safe practices to prevent contagion:

- “**Integrate access to information on COVID-19 into your CVA process:** during registration, distributions and monitoring; text message alerts that promote behavior change. Use marketplaces, shops and vendors to share sensitization messages on how the virus spreads and how the risk of infection can be mitigated, realizing that some of the WHO recommended measures might be difficult to implement in some contexts”<sup>172</sup>.

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<sup>166</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

<sup>167</sup> Gaza, oPt, [CVA and COVID19 TipSheet April 2020](#), April 2020

<sup>168</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

<sup>169</sup> Gaza, oPt, [CVA and COVID19 TipSheet April 2020](#), April 2020

<sup>170</sup> [Mercy Corps tip sheet, 17 March 2020](#)

<sup>171</sup> GPC Task Team on Cash for Protection, COVID-19 Pandemic Cash and Voucher Assistance for Protection Considerations, in [English](#) and [French](#)

<sup>172</sup> [Mercy Corps tip sheet, 17 March 2020](#)



Promote “public health messages to slow or stop the spread of the virus”<sup>173</sup>. For examples of messaging to beneficiaries see resources 1 and 2 used by the Cash Consortium for Iraq<sup>174</sup>.

- Influence/request FSPs/small businesses to adopt preventive measures e.g. for them to have “separate opening hours for those more vulnerable to infection”<sup>175</sup>.
- Ensure the least and safest contact between the provider and the beneficiary (e.g. providers wearing masks and gloves and practicing basic hygiene behaviors like handwashing).
- All involved in the delivery of CVA are “expected to implement the basic preventive measures to reduce the risk of transmission”<sup>176</sup>.
- Make sure that “beneficiaries can access items safely”.<sup>177</sup>
- Reduce queuing and clustering at distribution sites, cash retrieval points or payment points, and ensure adequate distancing. Stress that “only one person should attend (present themselves) for the household”<sup>178</sup>
- Clean contact surfaces, eg ATM keypads, between each use. “contact surfaces of ATM machines should be regularly disinfected and ensure that users keep 1.5 meter distance between them”.<sup>179</sup>
- Encourage and facilitate hand-washing at distribution points, cash retrieval points or payment points.
- Plan for the implementation of such preventive measures to cause delays in your processes (compared to your regular ways of working) as it requires additional set-ups and time from all involved.<sup>180</sup>

## Transfer value, frequency and duration

- **Transfer value:** “Increase the frequency of price monitoring surveys focusing on basic goods included in your (S)MEB. You may need to adjust your transfer values if there is significant and consistent price change”<sup>181</sup> The pandemic might cause a price rise for certain items or services.

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<sup>173</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>174</sup> [Cash Consortium for Iraq \(CCI\) Minimum Standards for Multi-Purpose Cash Assistance Distributions](#), 13 April 2020

<sup>175</sup> Tearfund, [COVID-19: A guide for small businesses](#), April 2020

<sup>176</sup> [Cash Consortium for Iraq \(CCI\) Minimum Standards for Multi-Purpose Cash Assistance Distributions](#), 13 April 2020

<sup>177</sup> Ibid

<sup>178</sup> [Cash Consortium for Iraq \(CCI\) Minimum Standards for Multi-Purpose Cash Assistance Distributions](#), 13 April 2020

<sup>179</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>180</sup> Danish Refugee Council [presentation at West Africa Regional CWG meeting on 1 April 2020](#).

<sup>181</sup> [Mercy Corps tip sheet, 17 March 2020](#)

- Multi-purpose cash transfers may allow to prepare the most vulnerable households to prepare for medium/long periods without, or with reduced, income.
- MEB for Multi-purpose cash transfers: “Coordinate with cash working group and sectors to **work with the existing or adapt the MEB value** for Covid-19 crisis”<sup>182</sup> e.g. “Considering the inclusion or revision of education-related expenses in the MEB”<sup>183</sup>
- “UNHCR Ethiopia is adjusting the transfer value for cash assistance to refugees in urban settings to cover for additional soap, sanitizer and water in light of COVID-19. The transfer will include a two-month advance payment with a top-up coupled with information campaigns to ensure that refugee cash recipients are aware of the COVID-related impacts and can plan accordingly”<sup>184</sup>.
- **Frequency:** “If your context allows for limited mobility of individuals and regular food supplies, regular monthly transfer schedules can continue. However, if you expect more stringent mobility restrictions to come into effect, consider conducting lump-sum transfers instead, which will allow households to purchase goods while they can still access markets with relative ease. This would involve **collapsing monthly transfers into a single up-front transfer**”<sup>185</sup> “Consider cumulating two monthly transfers into one if no additional funding is available to provide families with additional cashflow in the short term”<sup>186</sup>
- You may even need to consider an **upfront/”preventive” transfer** before limitations of movement, issues with liquidity, or restrictions in cash out and purchases.
- “if you expect more stringent mobility restrictions to come into effect, consider conducting lump-sum transfers instead, which will allow households to purchase goods while they can still access markets with relative ease. This would involve combining monthly transfers into a single up-front transfer”<sup>187</sup>.
- “Cluster different payments for different months in **fewer instalments** to reduce beneficiaries/staff movements, exposure to the virus, and workload of organizations”<sup>188</sup>
- “The response is very context-specific. We are pursuing a range of approaches from increasing the transfer value, frontloading of payments (...) to testing of new technology such as contactless biometrics”<sup>189</sup>
- Some operational actors are also planning changes in frequency from monthly transfers to transfers covering for two months.<sup>190</sup>
- If changes in the frequency are made, ensure effective communication about the period the transfer is intended to cover.

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<sup>182</sup> [Plan International, Covid-19 adaptations to CVA interventions, March 2020](#)

<sup>183</sup> [COVID-19 Implications for Programming of Cash and Voucher Assistance for Education in Emergencies, April 2020](#)

<sup>184</sup> [UNHCR Cash assistance and COVID-19: Emerging field practices](#), April 2020

<sup>185</sup> [UNHCR Cash assistance and COVID-19: Emerging field practices](#), April 2020

<sup>186</sup> Save the Children, “[The 3 things to know about Integrated Cash and Voucher Assistance \(CVA\) and Child Protection \(CP\) during the COVID-19 Pandemic](#)”, also available in French and Spanish

<sup>187</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>188</sup> Gaza, oPt, [CVA and COVID19 TipSheet April 2020](#), April 2020

<sup>189</sup> [CaLP and CashCap blog, Covid 19 and CVA how are operational actors responding, 30 March 2020](#)

<sup>190</sup> [Ibid](#)

- **Duration:** difficult to assess. The recovery phase may be a long way off, with limited to non-existent options for affected populations to recover their livelihoods/sources of income.
- Advocate with the CVA Working Group or Inter-Cluster Working Group to consider at least three to six months' worth of unrestricted, unconditional cash transfers to meet households' basic needs to reduce recourse to risky coping strategies and decrease the risk of domestic violence/intimate partner violence. One-off CVA to women or households could potentially exacerbate household tension if they are not linked to broader assistance programmes for women and men, including livelihoods support<sup>191</sup>.

## Selection/developing project indicators

- Consider remote monitoring options when developing key CVA-related interventions and related indicators to monitor process, activity, output and outcome level<sup>192</sup>.

## 5. Implementation

### Registration and data protection

- Registration needs to consider issues of **preventing crowding, queuing with sufficient distance between each person and alternative methods.**
- Hand sanitizers or hand washing facilities must be made available before any contact between a person registering and a beneficiary; devices must be cleaned each time (e.g. fingerprint collector device).
- “where not absolutely critical, in contamination risk contexts, avoid biometric data collection” or in an active contamination context “avoid registration/data collection exercises all together”<sup>193</sup> “WFP has recommended not to use biometrics, as participants need to put their fingers in a terminal that scans the fingerprint. If you continue to use biometrics, ensure hand-washing and that the terminal is disinfected after each participant”<sup>194</sup>
- “UNHCR Bangladesh, Ethiopia, Zambia and Malawi have piloted contactless biometrics through a newly developed BIMS iris scanner and experimented with using it in a zero-contact way” with the advantage of “Completely reduces the risk of COVID-19 transmission through contact”<sup>195</sup>.

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<sup>191</sup> [UNFPA](#), Humanitarian Cash and Voucher Assistance (CVA) Tip Sheet: CVA and COVID-19, [14 May 2020](#)

<sup>192</sup> See for example [NRC remote cash programming guidance](#)

<sup>193</sup> [WFP guidance for CVA in COVID-affected contexts](#), March 2020

<sup>194</sup> [CWG South Sudan Tipsheet: Protection from COVID-19 during cash distribution \(PPE\)](#), by Ali Mansoor, May 2020

<sup>195</sup> [UNHCR Cash assistance and COVID-19: Emerging field practices](#), April 2020

- **Registration (...) can be done with SMS and digital forms**, but to do so requires literacy (linguistic and digital), access to a device and having a form of identity to verify you are who you say you are – neither of which all vulnerable people have”<sup>196</sup>
- “In Peru, UNHCR has entirely switched to remote registration and assessment procedures to reduce the transmission risks of COVID-19”<sup>197</sup>.
- **Know Your Customer (KYC):** There is a “need for revised donor requirements and a review of KYC requirements to facilitate rapid remote cash transfers to those in need during the response to COVID-19”<sup>198</sup> and this has already been highlighted<sup>199</sup>.
- “Mobile money operators have been working to expedite onboarding processes, including by enabling KYC review via WhatsApp (i.e., having individuals submit their documents digitally)”<sup>200</sup>.
- “In Colombia, FSPs and local authorities have been demonstrating flexibility on KYC requirements for Venezuelans by recognizing expired and alternative documents”<sup>201</sup>.

## Delivery

- **Access to distribution points, cash retrieval points or payment points may evolve rapidly** (e.g. curfews, lockdowns, quarantines, etc).
- You may need to consider [remote delivery options](#)<sup>202</sup>.
- **“If a recipient household is self-isolating**, they may not be able to reach markets and/or cash-out points. Think about if/how you can enhance your communication strategies to understand if/how a household is self-isolating, and contact them to identify if they have nominated a proxy.”<sup>203</sup>
- **Preventive measures:**
  - (1) “making awareness and prevention guidance available at all sites in the field, including registration, distribution, CVA outlets (e.g. banks, cash out points, retailers) in local languages”<sup>204</sup> Including on how to quickly assess whether the situation is safe or if it is better to come back at another time/find an alternative option (e.g. when retrieving cash at an ATM)<sup>205</sup>
  - (2) “If you conduct physical distributions, then be sure to establish and clearly communicate protocols for handwashing, social distancing and premises/equipment

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<sup>196</sup> CaLP/WVI Blog, [CVA response – COVID-19, privacy, carrots and open banking](#), 26 May 2020

<sup>197</sup> [UNHCR Cash Assistance and COVID-19, Emerging Field Practices II](#), May 2020

<sup>198</sup> CaLP and NRC Blog, [“COVID-19, sanctions, counterterrorist financing and CVA”](#), 18 May 2020

<sup>199</sup> NRC, [Practical guide, project cycle management and counterterrorism risks](#)

<sup>200</sup> Crown Agent Bank and Segovia, [“Rapid Cash deployment, Best Practices”](#), May 2020

<sup>201</sup> CaLP and NRC Blog, [“COVID-19, sanctions, counterterrorist financing and CVA”](#), 18 May 2020

<sup>202</sup> [NRC remote cash programming guidance, August 2016](#)

<sup>203</sup> [Mercy Corps tip sheet, 17 March 2020](#)

<sup>204</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

<sup>205</sup> Tearfund, [COVID-19 Withdrawing cash at ATMs: what to do and what to avoid](#), April 2020

cleaning”<sup>206</sup> (for more detailed protocols on preventive measures see the South Sudan CWG tip sheet<sup>207</sup>) and “Agree the location in collaboration with the community, community leader and in accordance to Covid-19 national legislation and guidance”<sup>208</sup>.

(3) Additional specific tips on cash and voucher handling: Cash in envelopes “cash can be sorted into envelopes and stored, untouched, for 24 hours prior to the distribution”, electronic vouchers “have the participant to wash their hands, swipe their own cards, and the vendors to disinfect the terminal after each PIN entry” and paper vouchers “Consider a contactless way for vendors to collect vouchers (e.g. drop in a bucket)”<sup>209</sup>.

(3) “make sure that all staff follow general COVID-19 guidance carefully - including hand washing, equipment cleaning, and proximity to program participants, stakeholders, and other members of staff”<sup>210</sup>

(4) Avoiding crowding and “ensure adequate space is available to keep a 1-meter distance between beneficiaries and between beneficiaries and staff from organization/partner organization/service provider”<sup>211</sup>. 1.5 to 2-meter distance may be preferable when feasible. Some organizations are sharing examples of visual signs that could be used<sup>212</sup>.

(5) “as people with symptoms pose the highest risk for transmission, beneficiaries coming to the distribution can be screened for increased temperatures (using contactless thermometers) and Respiratory Tract Infection symptoms and guided to a separate delivery point with more strict measures”<sup>213</sup>. “Allocate space for health checks (eg checking body temperature) according to the advice of health officials”<sup>214</sup>.

(6) Ensure that people with symptoms can “have a substitute to collect the assistance on their behalf, so they can stay home”<sup>215</sup>. Staying at home is equally important for staff of organizations and from FSPs who have found to have symptoms<sup>216</sup>.

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<sup>206</sup> [Mercy Corps tip sheet, 17 March 2020](#)

<sup>207</sup> [CWG South Sudan Tipsheet: Protection from COVID-19 during cash distribution \(PPE\)](#), by Ali Mansoor, May 2020

<sup>208</sup> [Tearfund COVID-19: Safe distribution of food, cash and non-food items, 29 April 2020, also available in \(Ar\)\(Es\)\(Fr\)\(Pt\)\(Sw\)](#)

<sup>209</sup> [CWG South Sudan Tipsheet: Protection from COVID-19 during cash distribution \(PPE\)](#), by Ali Mansoor, May 2020

<sup>210</sup> [Mercy Corps tip sheet, 17 March 2020](#)

<sup>211</sup> [WFP guidance for CVA in COVID-affected contexts, March 2020](#)

<sup>212</sup> [Tearfund COVID-19: Safe distribution of food, cash and non-food items, 29 April 2020, also available in \(Ar\)\(Es\)\(Fr\)\(Pt\)\(Sw\)](#)

<sup>213</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>214</sup> [Tearfund COVID-19: Safe distribution of food, cash and non-food items, 29 April 2020, also available in \(Ar\)\(Es\)\(Fr\)\(Pt\)\(Sw\)](#)

<sup>215</sup> [Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020](#)

<sup>216</sup> [CWG South Sudan Tipsheet: Protection from COVID-19 during cash distribution \(PPE\)](#), by Ali Mansoor, May 2020

(7) If measures like the above are not possible, “look at alternative transfer methods (for example block or household level distributions)”<sup>217</sup>.

(8) Additional possibility to “Encourage CVA recipients to buy items which might increase the natural body defense mechanisms (e.g. citrus fruits and vegetable)” and preventive items “(e.g. clean water and hygiene items)”<sup>218</sup>.

- In Mexico, UNHCR distributes a debit card to beneficiaries without symptoms of COVID-19 for cash assistance, outside keeping the social distancing protocol once all remote screening/registration steps have been completed. For cases with symptoms or in locations without UNHCR presence, remote delivery options are implemented (e.g. DHL, partners) with further options being explored (negotiations ongoing with Amazon/Oxxo).

## Communication and accountability

- Importance of **regular communication** with communities on the preventive measures to reduce the risk of COVID-19 transmission.
- “Sensitize households receiving cash about COVID19 prevention/mitigation measures, especially in relation to going out to spend the assistance. Avoid having cash distribution as a push factor for people to go out without considering safety behaviours”<sup>219</sup>.
- Importance of hotlines for beneficiaries to call or other similar feedback mechanisms that don’t include direct contact (but take into risk assessment the risk of not being able to do face to face follow-up/monitoring with beneficiaries)<sup>220</sup>.
- Communication, feedback, is even more important as a new delivery mechanism for CVA or new ways of working (more remote) may have been put in place.
- Importance to **indicate a channel for COVID-19 related questions**: “Indicate that if people do have specific questions on COVID-19 they can call (provision of key messages as outlined by WHO and also share contact details for relevant government hotlines)”<sup>221</sup>
- The [IFRC Community Engagement Hub](#) has useful COVID-specific resources to support communication and accountability in COVID settings.
- “Feedback mechanisms which will be essential for accountable assistance, may also help support better design of appropriate services in these new and complex operating environments”<sup>222</sup>.
- When it comes to the expansion of social safety nets/social protection programmes, “while government may do the right thing by taking immediate action to roll-out safety nets, *the way in which it is done* through increasing information and providing a platform for citizen feedback, can help ensure those who need it most are reached” – “Ensuring those

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<sup>217</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>218</sup> [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)

<sup>219</sup> Gaza, oPt, [CVA and COVID19 TipSheet April 2020](#), April 2020

<sup>220</sup> See, for example, [IFRC COVID community engagement hub](#)

<sup>221</sup> [CCI Guidance on Minimum Standards for MPCA during COVID-19 working document](#)

<sup>222</sup> [CCD Social Protection Working Group: Advocacy in Response to COVID-19, April 2020](#)



recipients of social protection have the information they need and a say in the relief and *if it is reaching them*, is both empowering, and critical to government efficiency and effectiveness in resource allocation”. As adaptations are needed on technology applications due to the lockdowns, some governments are WhatsApp<sup>223</sup>.

- Reach vulnerable people to understand how COVID-19 pandemic is affecting their daily life and livelihoods<sup>224</sup>. Key to understand how communities perceive the virus and the humanitarian response, capturing their questions, suggestions and capacities<sup>225</sup>.
- Even in non COVID-19 times, research shows<sup>226</sup> cash recipients can feel deep frustration with the lack of communication around many cash transfer programmes, the availability of basic information about programme duration and eligibility, and the user-friendliness and accessibility of delivery systems.

## 6. Monitoring

### Process and output monitoring, Market monitoring, Outcome monitoring

- Likelihood of having to do **remote monitoring - in part or in full** (depending on movement limitation in country, presence of staff in areas of intervention, etc). Make sure to **identify the minimum information that should be collected**.
- Given the likeliness of remote operations and adapted delivery mechanisms (more mobile money and contactless options), sufficient focus should be put on process monitoring (in addition to PDM and output/outcome monitoring) e.g. did the beneficiaries face any issues in receiving the transfer, ease of retrieving/using the transfer, did they require more support, etc.
- At a distribution or cash out point “Monitor whether attendance rate is lower than usual/ if teams are findings that households are uncomfortable to engage”<sup>227</sup>
- This crisis may require a higher capacity to adapt and adjust programmes, let monitoring continuously inform adaptiveness. Document and share lessons learned in a timely manner to the wider community of practice.
- Market monitoring: “increasing market monitoring and preparing for remote market monitoring” “There is likely going to be a need for real-time information on market prices to inform programming and ensure that cash remains an appropriate response modality in the COVID-19 response”. “(...) **there is likely a need to increase the frequency of data collection and analysis** from monthly to potentially weekly monitoring”<sup>228</sup>.

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<sup>223</sup> WVI, [COVID-19: A chance to empower citizens through social protection](#), by Sue Cant and Kathryn Taetzsch, 1 May 2020

<sup>224</sup> Give Directly, [Recipient stories in Kenya](#), in times of COVID-19, 24 April

<sup>225</sup> Communication and Community Engagement Working Group (CCEWG), [COVID-19: South Sudan rumor tracking overview - Issue #1](#), (systematically tracking COVID-19 perceptions and rumors), 27 April 2020

<sup>226</sup> [Ground Truth Solutions, User Journeys Summary Report 2018](#)

<sup>227</sup> [CCI Guidance on Minimum Standards for MPCA during COVID-19 working document](#)

<sup>228</sup> [The Cash Consortium of Yemen \(CCY\): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020](#)

- “Given the pace of events surrounding the COVID-19 pandemic and the urgency of the situation, any market monitoring undertaken in support of the response should strive to be faster and more frequent than usual”<sup>229</sup>
- “Teams undertaking COVID-19 market monitoring should create stripped-down market monitoring tools that cover only 8-10 key commodities—mostly drawn from the national-level MEB with the potential to add some items, like handwashing soap, water trucking costs, etc that are particularly relevant to COVID-19—as well as a handful of additional indicators on shocks to market functionality”<sup>230</sup>

**Please continue to share resources, tips, learning and key questions on d-groups and through the [google sheet](#).**

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<sup>229</sup> REACH [Guidance document: REACH cash and markets support for the COVID-19 response](#), v4 16 April 2020

<sup>230</sup> Ibid

## **ANNEX 1: List of resources**

A4EP COVID-19 Position paper, April 2020

BBC article World Risks 'Biblical famines' due to pandemic, 22 April 2020

Beazley and Barca [blog](#) on Building on existing data, information systems and registration capacity to scale up social protection for COVID-19 response, 1 June 2020

CaLP and Grand-Bargain sub group on [linking social protection and humanitarian cash series](#) webinar of 16 April 2020, on lessons learned and opportunities in a pandemic, [recording](#) and [slide presentation](#).

CaLP and CashCap blog: "Covid 19 and CVA how are operational actors responding", 30 March 2020

CaLP blog ["Impossible choices: questioning assumptions behind lockdown in low income and fragile contexts"](#), 8 April 2020.

CaLP blog ["COVID-19 Cash and Challenges in MENA"](#), 3 May 2020

CaLP Blog, ["the 90 Bn question, can we reach 700 million people in response to covid-19"](#), 5 May 2020

CaLP and NRC Blog, ["COVID-19, sanctions, counterterrorist financing and CVA"](#), 18 May 2020

CaLP/IARAN Future of Financial Assistance report

CaLP Lessons learnt from Ebola in West Africa, 2018

CaLP Programme Quality Toolbox

CaLP/USAID Harnessing Digital Technology for Cash Transfer Programming in the Ebola Response, September 2017

CaLP West Africa Ebola learning and outcome analysis, April 2018

CaLP/WVI Blog, [CVA response – COVID-19, privacy, carrots and open banking](#), 26 May 2020

CARE TIP Sheet cash and voucher assistance during COVID-19 [available in Spanish, French, and Arabic](#)

Cash Consortium of Yemen (CCY): Statement on likely impacts of COVID-19 on Humanitarian Cash Transfers in Yemen, April 2020

CCD Social Protection Working Group: Advocacy in Response to COVID-19, April 2020

Cash Consortium for Iraq (CCI) Minimum Standards for Multi-Purpose Cash Assistance Distributions, 13 April 2020

Cash Consortium for Iraq (CCI) Cash as a Core Component of the COVID-19 Response in Iraq, 16 April 2020

Communication and Community Engagement Working Group (CCEWG), COVID-19: South Sudan rumor tracking overview - Issue #1, (systematically tracking COVID-19 perceptions and rumors), 27 April 2020

Crown Agent Bank and Segovia, "[Rapid Cash deployment, Best Practices](#)", May 2020  
CVA and GBV Compendium also available in French, Spanish and Arabic.

[CWG South Sudan Tipsheet: Protection from COVID-19 during cash distribution \(PPE\)](#), by Ali Mansoor, May 2020

Damascus CWG, [CVA and the COVID 19 outbreak in Syria](#), 26 March 2020

Danish Refugee Council presentation at West Africa Regional CWG meeting on 1 April 2020

Devex, Cash transfers lead the social assistance response to COVID-19, 14 April 2020

[Donor Cash Forum: Humanitarian Cash Transfers in the Response to COVID-19, 6 May 2020](#)

FAO, Social protection and COVID-19 response in rural areas, 8 April 2020

FSPs mapping for West Africa, by the Regional CWG, as of 6 April 2020.

Gaza, oPt, [CVA and COVID19 TipSheet April 2020](#), April 2020

GBV, Addressing Gender-Based Violence Risks in COVID-19

Gender Implications of Covid-19 Outbreaks in Development and Humanitarian Settings

Gentilini Ugo, Lessons for using universal basic income during a pandemic, 13 March 2020

Gentilini Ugo, Weekly Social Protection Links

Gentilini Ugo, [Social Protection and Jobs Responses to COVID-19, A real time review of country measures, 12 June 2020](#)

Give Directly, Recipient stories in Kenya, in times of COVID-19, 24 April

Global Education Cluster: COVID-19 Implications for Programming of Cash and Voucher Assistance for Education in Emergencies, April 2020

Global Health Cluster Guidance note on the role of CVA to reduce financial barriers in the response to the COVID-19 pandemic, April 2020

Global Humanitarian Response Plan, <https://www.unocha.org/sites/unocha/files/Global-Humanitarian-Response-Plan-COVID-19.pdf>

GPC Task Team on Cash for Protection, COVID-19 Pandemic Cash and Voucher Assistance for Protection Considerations, in [English](#), [French](#), [Spanish](#) and [Arabic](#)

Grand Bargain Cash Workstream's Subgroup on Gender and Cash, [The Importance of Acting on Grand Bargain Commitments for a Meaningful Focus on Gender in Cash and Voucher Assistance Responses to the Covid-19 Pandemic](#), May 2020, also available in [Arabic](#), [French](#) and [Spanish](#)

Ground Truth Solutions, User Journeys Summary Report 2018

2020 Global report on food crises, April 2020

ICRC Tip sheet on CVA and COVID-19, 21 March 2020, also available in [French](#)

Mercy Corps COVID and CVA tipsheet, 17 March 2020

Mercy Corps COVID-19 CVA Payments and Digital Data management, 19 March 2020

Mercy Corps, [COVID-19 RAPID MARKET IMPACT REPORT](#), May 2020

Mercy Corps, Tip sheet on CVA and Social Protection systems during COVID-19, 31 March 2020.

[Mercy Corps Tipsheet: Evidence-based Selection and Targeting](#), April 2020

MERS Guidance in Response to COVID-19, 30 March 2020

MERS Guidance in Response to COVID-19, 10 April 2020

MiC Statement COVID-19, 16 April 2020

Market in Crisis (MiC) Steering Committee [list of key guidance on market assessments, functioning and support](#), May 2020 updated regularly.

NRC Cash transfers in remote emergency programming, August 2016

NRC, [Practical guide, project cycle management and counterterrorism risks](#)

ODI Blog, From Poverty to Pandemic implications

ODI blog, [Tip of the iceberg: why 99 percent of humanitarian resources in crises are ignored, November 2019.](#)

Plan International, Covid-19 adaptations to CVA interventions, March 2020

RCRC Movement Cash & Markets and COVID-19 Webinar, 6 May 2020, Webinar recording [link](#) here, 6 May 2020

REACH, Colombia: [Evaluación Rápida del Impacto Socioeconómico de COVID-19 en los Mercados Locales en Colombia](#), April 2020

REACH [Guidance document: REACH cash and markets support for the COVID-19 response](#), v4 16 April 2020

Regional inter-sector coordination group (r-iscg), [Humanitarian impacts of covid-19 in West and Central Africa](#), 29 April 2020

[Revisión del Plan de Respuesta para Refugiados y Migrantes de Venezuela y la respuesta ante la crisis del COVID-19, 2020 Foco operacional](#), by Grupo Regional de Transferencias Monetarias R4V

Save the Children, "[The 3 things to know about Integrated Cash and Voucher Assistance \(CVA\) and Child Protection \(CP\) during the COVID-19 Pandemic](#)", also available in French and Spanish

[SEEP, Saving Groups and COVID-19](#), April 2020

[Somali communities face dropping remittances and wider economic impact amid COVID-19 crisis](#)  
A warning from activists, aid workers & academia

[South Sudan CWG Risk Matrix for CVA in COVID-19](#), 13 April 2020

Tearfund, [COVID-19: Safe distribution of food, cash and non-food items \(En\)](#), also available in [\(Ar\)](#) [\(Es\)](#) [\(Fr\)](#) [\(Pt\)](#) [\(Sw\)](#), 29 April 2020

Turkish Red Crescent – Kızılaykart, [The Impact of the COVID-19 Development on Beneficiaries of Emergency Social Safety Net \(ESSN\) Program](#), 3 June 2020

[UNFPA](#), Humanitarian Cash and Voucher Assistance (CVA) Tip Sheet: CVA and COVID-19, [Joanna Friedman, 14 May 2020](#)

[UNHCR Cash assistance and COVID-19: Emerging field practices](#), April 2020

[UNHCR Cash Assistance and COVID-19, Emerging Field Practices II](#), May 2020

UNSG, [Note to correspondents: Letter from the Secretary General to G-20 Members, 23 March 2020](#)

UNU-WIDER, Working Paper: Estimates of the impact of COVID-19 on Global poverty, April 2020

WFP Chief warns of hunger pandemic as COVID-19 spreads, statement at the UN Security Council, 21 April 2020

[WFP guidance for CVA in COVID-affected contexts, March 2020](#)



WFP, FAO, UNICEF interim guidance note on Mitigating the Effects of the COVID-19 Pandemic on Food and Nutrition of Schoolchildren, 7 April 2020

World Bank Predicts Sharpest Decline of Remittances in Recent History, 22 April 2020

WVI, [COVID-19: A chance to empower citizens through social protection](#), by Sue Cant and Kathryn Taetzsch, 1 May 2020