

CVA and COVID-19: Stepping up to current needs and future crisis



RUDES. Nepal. Ms. Sunnari Laward reading the fund transfer confirmation SMS on her phone.

THEMES

COVID-19, Adaptive Programs, Multi-purpose Cash Assistance (MPCA), Social Protection, Partnerships and Local Humanitarian Leadership (LHL), Digital and Remote Systems, Innovation

COUNTRIES

Nepal, Kenya, Philippines, Vanuatu, South Sudan, Yemen, Iraq, Lebanon, Liberia

RESPONDING NOW AND IN THE FUTURE

COVID-19 has thrown the world into lockdown and taken a tremendous toll on the health, social, and economic status of vulnerable communities, households, and individuals. Limitations on daily activities and an overarching health crisis, restrictions on movement, closures of schools and businesses have had severe economic and social implications for everyone, particularly those who are already coping with crisis and poverty. In response to this pandemic, Oxfam and partners have adapted and innovated to continue to deliver life-saving assistance. Oxfam is committed to learning from program adaptations in the context of COVID-19 and explore how changes have allowed us to respond better and to improve the way we deliver humanitarian response not just now but in the future.

This brief provides a few examples of how Oxfam and partners have designed and

adapted Cash and Voucher (CVA) initiatives responding to COVID-19 crisis. These illustrate positive shifts occurring in the delivery of humanitarian assistance and will inform the way we work long past the pandemic by setting the foundations for more effective and accountable responses. The Oxfam programs highlighted in this brief focus on shifts in:

1. Working in **equitable partnership with local and national actors**
2. **Flexible and adaptable programs** for direct and remote distributions
3. Directly working with and in support of national **social protection** systems
4. **Digital delivery systems**, including registration, transfer, and monitoring systems
5. **Innovative approaches** improving the aid recipients' journey through the project



Equitable Partnerships

Philippines

When cases of COVID-19 steadily increased in many communities, Oxfam in the Philippines and partner PDRRN quickly adapted the B-READY pre-emptive cash transfer program to strengthen disaster preparedness of communities even within the context of the pandemic. The Building Resilient Adaptive and Disaster Ready Communities (B-READY) Project uses electronic prepaid cards to deliver humanitarian cash directly to households prior to a disaster. Due to strict quarantine regulations imposed by the government, community gathering and face-to-face activities working in partnership for the delivery of digital cash transfers has been an essential and effective approach that can be managed remotely and in real-time. Oxfam and partners were able to co-develop and adopt context-specific cash transfer and safety protocols for COVID-19 to ensure that BREADY over-all program activities could be safely delivered and comply with local and national regulations in the context of the pandemic.

Liberia

Oxfam Liberia is working with community-based women's rights organizations (WRO), Community Healthcare Initiative and West Point Women for Health & Development, to deliver multi-purpose cash transfers to highly vulnerable women to support their ability to safely access food and basic needs through the COVID-19. Many of the livelihoods of the women targeted through the program have been lost due to restrictions to access markets in response to the crisis. This program introduced mobile transfers using to safely transfer assistance to women and also provided mobile phones to about 50% of the program participants. The mobile transfers have required Oxfam, WROs partners and participating communities to integrate mobile and digital literacy basics into the program. As a result, the project is a step toward reducing gender divides in the community on the use of mobile and digital technology with plans to scale up the project moving forward.



Community Healthcare Initiative. Liberia. Project participants displaying mobile phones distributed as part of the multi-purpose cash assistance (MPCA) program to support access to basic needs and livelihood recovery.



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How COVID-19 is facilitating a transition to more accountable and better CVA responses for crisis affected populations

1	Equitable partnerships with local and national actors that support local and national capacity to respond quickly, effectively, and accountably to crisis.
2	Flexible and adaptable programming that can quickly work with communities and local stakeholders to revise program design, delivery and monitoring to adjust to a rapidly changing context.
3	Strengthening linkages to social protection systems and delivering assistance tailored to support social assistance interventions in an inclusive social protection system.
4	Digital delivery that uses electronic and contactless systems to deliver assistance and facilitates a reduction in gender gaps in mobile, digital, and financial technology.
5	Innovations driven by a context of remote and digital programming that improve the user journey for aid recipients, build resilience and facilitate integrated programs.

Flexible and Adaptable Programs

South Sudan

In the absence of reliable financial service provider (FSP) options, Oxfam South Sudan is continuing the provision of cash transfers by revising the cash distribution protocols to 1) reduce the number of households receiving transfers at each distribution, 2) organize households with specific payout units (payams) and without mixing households from different units, 3) install handwashing stations 4) set up social distancing parameters and spaces, including an area to count money receive at a distance of three meters from the admin unit and 5) use the distributions to provide information and awareness on COVID-19 prevention. The team shifted to Multi-purpose cash assistance for the first time in recognition of the diverse needs



Kenya. Mr. Omamo, Kibera Nairobi. Cash Transfer Project Hand Washing Station

of households, including the need to access essential items for preventing the spread of COVID. The cash transfer value was also increased (from 45USD to 75USD) to reflect higher prices in the market. For monthly cash transfers, the team grouped transfers into larger transfers to reduce the need for exposure to communities and community-facing staff.

Yemen

Similarly, Oxfam Yemen has revised distribution protocols, increased the number of cash distribution centers, and launched information and awareness campaigns to communicate safe practices to people supported through Oxfam's programs, volunteers, partners and Oxfam staff. Simple measures such as setting up hand washing stations, wearing masks, and limiting the number of people permitted to enter the distribution center at a time (maximum of 4) allowed for the continuous distribution of assistance without increasing the risks of exposure to the virus. Coordination with the local government and authorities on mitigation measures in line with restrictions on movement and physical distancing has been critical and used to inform program adaptations.



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PDRRN, Philippines. BREADY Project Staff conducted financial literacy and card users' education.

Iraq

As part of the Cash Consortium of Iraq (CCI), Oxfam quickly revised the standard multi-purpose cash assistance (MPCA) response from a multi-month transfer to a one-off cash transfer of a lump sum equal to two months of transfers. Jointly with the CCI, Oxfam developed standard operating procedures (SOPs) specific to the context of Covid-19 and worked with local authorities on approved measures for safely continuing cash transfers during the lockdown. At the same time, Oxfam Iraq ensured continuation of all its cash interventions through remote data collection and management for beneficiaries' registration.

Integrating Social Protection

Kenya

Oxfam Kenya, the EU Delegation and partners (Kenya Red Cross Society, Concern, ACTED, IMPACT Initiatives, the Center for Rights Education and Awareness, and the Wangu Kanja Foundation) recognized an opportunity as a result of the Covid crisis to work more effectively in support of the social protection system and launched a Covid-19 Social Safety Nets initiative targeting vulnerable households living in informal settlements of Nairobi. This project targets 17,550 households with three monthly cash transfers that cover 50% of the MEB as agreed with the Kenya Cash Working Group. This program includes a top up to existing social protection transfers and provides the full amount to vulnerable households not included in existing social protection schemes. This project targets explicitly the socio-

economic and gender-based implications of COVID-19 and addresses safe programming risks through mobile transfers, limiting direct contact for verification and monitoring. In addition to verifying the lists of households enrolled in the National Social Protection system, the coordination with the Ministry of Labour and Social Protection, coordination with social protection actors is on-going with the aim of including identified vulnerable households' into the National Single Registry.

Digital Delivery

Nepal

Oxfam in Nepal and partner RUDES developed a cash transfer program for informal migrant worker families impacted by the loss of economic opportunities in the context of Covid-19. In response to safe programming risks, the program uses contactless (digital) cash transfers in partnership with the financial service provider, Prabhu Management. Leveraging on Prabhu's network of local cooperatives spread across the community, the cash assistance is directly transferred to the recipient cooperative's accounts. For recipients without cooperative accounts, they are first linked to the cooperatives to open their accounts remotely. A comprehensive feedback and complaints handling mechanism (including toll-free numbers & fund transfer confirmation SMS) provides real-time avenues to voice any issues or concerns about the project. This program is initiated in close coordination with the local government and mirrors the monetary value of the government in-kind food package.



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Innovation

Vanuatu

Oxfam Vanuatu and partners¹ have committed to using the blockchain technology piloted as part of the '[Unblocked Cash Project](#)' to respond to Covid-19. Although Vanuatu is currently COVID-free, nearly 70% of the economy relies on tourism, and borders have been closed, resulting in significant socio-economic impacts across the formal and informal economies. A Vulnerable Livelihoods and Income Impact Mobile Survey conducted by Oxfam indicated income loss of up to 30% in weekly income across vulnerable groups. The blockchain-based voucher platform delivers e-vouchers and a common cash approach for the Pacific region. As the technical lead for a consortium of INGO, local and private sector partners, Oxfam is supporting the delivery of vouchers to 6000 households across islands (spread across 500km), via a network of 370 local vendors. The payment app uses contactless cards (tap and pay) and smartphones issued to vendors; all transactions are hosted in detail on a live dashboard monitored centrally by Oxfam. The same system is being piloted in Papua New Guinea as a preparedness measure as COVID-19 cases rise across the nation. Having a quick-deployment, user-friendly cash delivery system has demonstrated how advanced technology can be leveraged to convene partners with limited capacity and experience and enable learning through the automation of complex processes.

Lebanon

Oxfam and partners NRC and Solidarités International lead the CAMEALEON consortium in Lebanon. The CAMEALEON project provides independent MEAL, research, and analysis of the ground-breaking World Food Program (WFP) approach to delivering large scale humanitarian cash assistance to Syrian refugees in Lebanon. In response to the COVID-19 and restrictions on movement and lockdown, CAMEALEON was able to utilize its flexible resources to launch new monitoring activities, with an emphasis on aid recipient experiences of program adaptations and the ability to access and spend cash assistance safely. The rapid survey findings resulted in adaptations to the WFP program, including recommendations directly from aid recipients themselves.

Building on Covid-19 CVA Responses

These trends illustrate a broader strategic shift occurring within Oxfam aimed at ensuring all cash is delivered in ways that improve future response capacities of local responders and strengthen the resilience of crisis-affected communities. Oxfam now has a framework for applying a social protection lens to all its humanitarian work. Moving forward, Oxfam will build on the foundations set through Covid-19 response and to enhance, learn, and revise our approaches and respond more effectively and accountably in the future.



Oxfam Kenya. Mrs Robina Kwamboka, cash transfer recipient, at her food stall

¹Vanuatu Christian Council, ADRA, World Vision, Save the Children, Vanuatu Red Cross, Vanuatu Society for People with Disabilities, Vanuatu Disability Promotion & Advocacy Association, ViewPX, Vanuatu Business Resilience Council, Digicel, Barrett & Partners and National Bank of Vanuatu