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*Working document***CVA and COVID-19: Key Resources**

This crowd sourcing document aims at collecting resources on the implications of the COVID-19 pandemic on CVA programming and on how to ensure CVA is not contributing to the spread of disease and is mitigating its impacts on the most vulnerable. This approach was recommended by the CaLP Technical Advisory Group (meeting of 16 March) to capture the significant work going on within organisations and make it accessible to all.

We invite you to share useful resources and a description below, as well as identifying any gaps and key questions:

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Note: CaLP has produced a [summary guidance](#) with the key considerations from many of the below listed documents, organized along the programme cycle, aimed to help organizations quickly identify what may be needed when designing, expanding, adapting their programmes with CVA in COVID-19 contexts. This summary guidance is updated on a weekly basis.

1) COVID-specific guidance and SOPs on CVA

Tip sheets/guidance on adapting programmes and safe delivery of CVA:

- [WFP guidance for CVA in COVID-affected contexts](#)
- IRC CVA and COVID resources: [English](#), [French](#), [Spanish](#)
- [Mercycorps COVID and CVA tipsheet](#)
- [WVI Covid-19 and Cash/Voucher Programming Response Summary Guidance](#)
- [Cash Consortium for Iraq \(CCI\) Initial Guidance for MPCA Programming \[Working Document\]](#)
- [Cash Consortium for Iraq \(CCI\) Minimum Standards for Multi-Purpose Cash Assistance Distributions](#)
- [MercyCorps: CVA payments and digital data management in COVID settings](#)
- [CARE TIP Sheet cash and voucher assistance during COVID-19:](#)
 - [Español](#),
 - [Français](#)
 - [Arabic](#)
- [ICRC Tip sheet on CVA and COVID-19](#), 21 March 2020, also available in [French](#)
- [Save the Children's COVID-19 Program Framework and Guidance and Companion Pieces \(see the sections on CVA, MEAL, and distributions\)](#)
- [Plan International, Covid-19 adaptations to CVA interventions](#)
- [Global Health Cluster guidance note on the role of CVA in response to COVID-19 pandemics](#)
- [UNHCR Cash assistance and COVID-19: Emerging field practices](#)
- [CaLP and CashCap blog, COVID-19 and CVA, how are operational actors responding](#), 30 March 2020
- [South Sudan CWG Risk Matrix for CVA in COVID-19 situation, April 2020](#)
- Adapting programming in pandemics: [Lessons from Ebola \(CaLP\)](#)

- [CaLP Blog, Impossible choices, questioning assumptions behind lockdown in low income and fragile contexts](#), 8 April 2020
- Tips for safe delivery of CVA in response to COVID-19: Danish Refugee Council [presentation at West Africa Regional CWG meeting on 1 April 2020](#)
- Tearfund library bookmark for [COVID-19 and Cash resources](#)
- [Tearfund COVID-19 Cash and Vouchers Activities Tipsheet](#), April 2020, and [webinar](#)
- Tearfund, [COVID-19: Safe distribution of food, cash and non-food items \(En\)](#), also available in (Ar) (Es) (Fr) (Pt) (Sw), 29 April
- Gaza CWG, [CVA and COVID19 TipSheet](#), April 2020
- [Guidance for CVA Response Plan for the COVID-19 Pandemic](#), by the Damascus CWG
- [Cash and Voucher Assistance and the Covid-19 Outbreak, Syria](#), by the Damascus CWG, 26 March 2020
- CaLP Blog, [COVID-19 and Cash Transfers in MENA: What's Possible?](#), 3 May 2020
- CNBC Africa, Coronavirus – [South Sudan: Cash and Voucher Assistance and the Covid-19 Outbreak. South Sudan, guidance and advice on how to best adapt CVA programming during the current Covid-19 outbreak](#), 30 March 2020
- [Donor Cash Forum: Humanitarian Cash Transfers in the Response to COVID-19](#), 6 May 2020 (*link hopefully reactivated soon*)
- RCRC Movement Cash & Markets and COVID-19 Webinar, 6 May 2020, Webinar recording [link](#) here, 6 May 2020
- [CWG SouthSudan Tipsheet: Protection from COVID-19 during cash distribution \(PPE\)](#), by Ali Mansoor, May 2020 [Mercy Corps' Tipsheet: Evidence-based Selection and Targeting](#), 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 (**new**)
- [Cash Assistance and COVID-19, Emerging Field Practices II](#), by UNHCR (**new**)
- CaLP [Micro-learning video: CVA and COVID-19, Adapting delivery mechanisms](#), 8 June 2020 (**new**)

2) COVID-19 and Markets/Market based programming

- [MERS Guidance in Response to COVID-19](#), 30 March 2020
- [MERS Guidance in Response to COVID-19, 10 April 2020](#)
- Markets in Crisis, [MiC Statement COVID-19, 16 April 2020](#)
- Preventive measures for businesses: Tearfund, [COVID-19: A guide for small businesses](#), April 2020
- REACH Guidelines: <https://www.reachresourcecentre.info/toolkit/cash/>
- REACH Overview: <https://www.reach-initiative.org/what-we-do/news/updates-on-ongoing-research-and-activities-linked-to-covid-19-pandemic/>
- REACH, Colombia: [Evaluación Rápida del Impacto Socioeconómico de COVID-19 en los Mercados Locales en Colombia](#), April 2020 (**new**)

- Market in Crisis (MiC) Steering Committee [list of key guidance on market assessments, functioning and support](#), updated regularly **(new)**
- Mercy Corps, [COVID-19 RAPID MARKET IMPACT REPORT](#), May 2020 **(new)**

3) COVID-19, FSPs and delivery mechanisms

- [Mapping of FSPs capacities in West Africa](#), by the Regional CWG with the country CWGs, April 2020.
- [Mercy Corps COVID-19 CVA Payments and Digital Data management](#), 19 March 2020
- [ECHO Preliminary Market Consultation on Cash Transfer Mechanisms Globally](#), 2017
- [Kenya Emergency Measures to Facilitate Mobile Money Transactions](#)
- [NYC article on the above](#)
- Cash as a transfer modality and risks of transmission:
<https://www.aidessentials.org/2020/03/02/can-cash-kill/> (James S-Barron)
- [Kenya turns to M-Pesa mobile-money to stem the spread of COVID-19](#)
- Thomson Reuters [“Coronavirus seen as trigger for mobile money growth in West Africa”](#), 1 April 2020.
- Cash at ATM, Tearfund, [COVID-19 Withdrawing cash at ATMs: what to do and what to avoid](#), April 2020
- Fin tech Pay - link not working
<https://www.heavychef.com/blog/2020/1/29/how-fintech-paycode-is-enabling-smooth-social-grant-s-payment-in-rural-africa>
- West Africa Ebola pandemic: [Save the Children and Mobile Money in Liberia Lessons Learned](#)
- West Africa Ebola pandemic: [Harnessing digital technology for cash transfer programming in the Ebola response \(USAID/CaLP\)](#)
- Cash at ATM, Tearfund, [COVID-19 Withdrawing cash at ATMs: what to do and what to avoid](#), April 2020
- Tearfund, [Providing cash and voucher assistance electronically](#), April 2020
- [Distributing relief in a pandemic: Lessons learned about digital cash transfers during Covid-19](#), 14 May 2020
- CaLP and NRC Blog, [“COVID-19, sanctions, counterterrorist financing and CVA”](#), 18 May 2020
- [Unity card](#), 18 May 2020
- Crown Agent Bank and Segovia, [“Rapid Cash deployment, Best Practices”](#), May 2020
- CaLP [Micro-learning video: CVA and COVID-19, Adapting delivery mechanisms](#), 8 June 2020 **(new)**

4) COVID-19, CVA, Communications and accountability to affected populations

- [Community Engagement and Accountability \(CEA\) and COVID resources](#)
- IFRC, WHO and OCHA: [How to include marginalized and vulnerable people in risk communication and community engagement](#)
- Give Directly, [Recipient stories in Kenya](#), in times of COVID-19, 24 April
- 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
- Ground Truth Solutions, [Cash Barometer](#) project (Nigeria, CAR, Somalia)

5) COVID-19 and Social Protection (SP)

- Framing: role of social protection in response to shocks (and COVID) **(new)**
 - Socialprotection.org framing webinar - how can SP systems respond to the COVID-19 crisis? [here](#) and powerpoint/write-up [here](#)
 - SPIAC-B (Social Protection Inter Agency Coordinating Board - including all key donors/DPs) Joint Statement on the Role of Social Protection in Responding to the COVID-19 Pandemic [here](#) - useful framing and resources on last page
- Framing: 'nexus' and linkages across SP and humanitarian **(new)**
 - Socialprotection.org webinar framing 'linkages' [here](#) (co-hosted by CALP - Lessons learned and Opportunities: Linking SP systems to humanitarian cash in a pandemic) - access the [slide presentation](#)
 - Grand-Bargain (GB) Sub-group on Linking Humanitarian Cash and Social Protection [Call to deliver on commitment](#) to link humanitarian cash and social protection where appropriate for an effective cash response to the COVID-19 pandemic e.g. "Deliver humanitarian cash by using, linking or aligning with local and national social protection systems, where possible and appropriate"
 - [SPACE](#) (Social Protection Approaches to COVID-19) Framing Documents to support evaluation of existing delivery systems across sectors and how these can be leveraged [here](#) and to analyse competing or complementary response options(across sectors) strategically against key outcomes [here](#). More useful documents [here](#) (e.g. on Gender and Social Inclusion).
- Tracking of country experiences
 - Gentilini, et al (2020), weekly editions [here](#) with most recent edition (June 12) of Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures [here](#) - Full excel database [here](#)
 - [ILO Social Protection Responses to COVID-19 around the world](#)
 - WFP Panama LAC interactive dashboard with information on how governments are adapting/expanding national social protection systems and programmes to

- respond to this unfolding emergency, desktop view <https://bit.ly/2wDBgrL> | mobile view <https://bit.ly/2vRD5kz>
- [Socialprotection.org](#) new online community on [Social protection responses to #COVID19](#) (series of events, newsletters, etc). All past webinars - on a wide range of thematic topics - can be found [here](#)
 - Transfer Project also collecting SP and COVID-19 resources https://transfer.cpc.unc.edu/cash-transfers-covid-19/?utm_source=Transfer+Project+Newsletter&utm_campaign=df0f757bb9-
 - IMF [policy tracker](#).
 - Grand Bargain Subgroup:
 - Subgroup weekly newsletter [here](#)
 - Informal mapping of humanitarian CVA and SP across a range of countries [here](#)
 - Informal hangout taking place on Wednesdays at 8 am EST, 2 pm CET, 7 pm UTC+7, with [Cecile Cherrier](#), [Zehra Rizvi](#) for a discussion on what we're seeing and how we're interpreting it (issues and opportunities).
 - Learning along the delivery chain
 - For a wide variety of thematic resources pertaining to social protection approaches to COVID-19, produced by relevant stakeholders (equivalent of this doc for SP, with useful insights for humanitarian practitioners) see [here](#)
 - Registration/enrolment (more [here](#) in relevant section)
 - Webinar: Identification and registration of beneficiaries for SP responses in the wake of COVID-19: challenges and opportunities. Watch the recording [here](#). And a [blog](#) by Beazley and Barca on the main points **(new)**
 - SPACE [document](#) evaluating options for rapid expansion of caseloads leveraging existing data/systems/capacity where feasible
 - Payments (more [here](#) in relevant section)
 - [G2P Webinar recording on delivery mechanisms used in SP](#) looking at COVID-19 contexts, 14 April 2020.
 - Devex, [Cash transfers lead the social assistance response to COVID-19](#), 14 April 2020
 - [CGD webinar](#) recording of 16 April 2020 - Cash Transfers for COVID-19 in Low- and Middle-Income Countries
 - Accountability (more [here](#) in relevant section)
 - [COVID-19: A chance to empower citizens through social protection](#), by Sue Cant and Kathryn Taetzsch, 1 May 2020 -World Vision/CalP
 - Gender and Social Protection and COVID-19
 - <https://www.ifpri.org/blog/why-gender-sensitive-social-protection-critical-covid-19-response-low-and-middle-income>
 - Country/partner experiences/case studies

- [The Impact of the COVID-19 Development on Beneficiaries of Emergency Social Safety Net \(ESSN\) Program](#), by Turkish Red Crescent – Kızılaykart, 3 June 2020 **(new)**
- Webinar: Social Protection – Adapting to COVID19: The use of cash & markets in the Red Cross Red Crescent Movement. The recording of the webinar held on 3rd June can be found [here](#) **(new)**
- How a displacement crisis helped Jordan support its population in response to COVID-19
<https://blogs.unicef.org/evidence-for-action/how-responding-to-the-syrian-humanitarian-crisis-helped-jordan-support-its-population-during-covid-19/>

Pre-Covid useful resources on shock responsive social protection

- World bank (2020) [Adaptive SP: Building Resilience to Shocks](#)
- WFP (2020) [10 things you wish you'd always known about shock-responsive social protection](#)
- UNICEF (2019) [Programme Guidance: Strengthening Shock Responsive Social Protection Systems](#)
Many others linked in the Annex to the document
- SPAN (2019) [Social Protection across the Humanitarian-Development Nexus. A Game Changer in Supporting People through Crises](#)
- DFID and OPM (2018) [Shock Responsive Social Protection Systems Toolkit](#)

6) COVID-19 and larger financial flows

- [World Bank Predicts Sharpest Decline of Remittances in Recent History](#), 22 April 2020
- Saving groups: [SEEP. Saving Groups and COVID-19](#), April 2020
- Saving groups: Tearfund, [COVID-19 A Guide for self-help groups \(SHGs\) and savings groups \(SGs\)](#), April 2020
- [Somali communities face dropping remittances and wider economic impact amid COVID-19 crisis](#) A warning from activists, aid workers & academia
- CaLP Blog, [“the 90 Bn question, can we reach 700 million people in response to covid-19”](#), 5 May 2020
- TNH, [COVID-19 aid funding: The many pots and pitfalls, All the different COVID-19 aid funding streams, and how to miscount them](#), 3 June 2020 **(new)**
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7) COVID-19, CVA and Health

- Health: Link to the [webinar of 2 April 2020 on CVA for Health outcomes](#)

- Health: [Global Health Cluster guidance note on the role of CVA in response to COVID-19 pandemics](#)

8) COVID-19, CVA, Food and Nutrition

- WFP, FAO, UNICEF interim guidance note on [Pandemic on Food and Nutrition of Schoolchildren](#), 7 April
- [Cash transfers for food security in epidemics \(USAID/CaLP\)](#)
- [2020 Global report on food crises](#)
- RSC, Oxford, [CASH-BASED FOOD ASSISTANCE FOR REFUGEES: LESSONS FOR THE COVID-19 RESPONSE](#), 4 May 2020

9) COVID-19, CVA and WASH

- Recording and slides of webinar of 29 April by PRO-WASH, the Global WASH Cluster and CaLP [Introduction to Market Based Programming in Emergency WASH](#) (English), [Spanish](#), [French](#), and [Arabic](#).
- [MBP for WASH and Covid](#), GWC **(new)**

10) COVID-19, CVA, Gender, and Sexual and Reproductive Health

- [Gender Implications of Covid-19 Outbreaks in Development and Humanitarian Settings](#)
- [Addressing Gender-Based Violence Risks in COVID-19](#)
- Time article <https://time.com/5803887/coronavirus-domestic-violence-victims/>
- [Gender analysis: Prevention and response to Ebola Virus Disease in the Democratic Republic of Congo](#)
- [The COVID-19 Outbreak: Potential Fallout for Sexual and Reproductive Health and Rights](#)
- [CARE Rapid Gender Analysis COVID-19 Pacific Region 26 March 2020 \[version 1\]](#)
- [Policy Brief: The Impact of COVID-19 on Women](#)
- UNFPA, [Humanitarian Cash and Voucher Assistance \(CVA\) Tip Sheet: CVA and COVID-19](#), by Joanna Friedman, 14 May 2020
- [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](#), by the Grand Bargain Cash Workstream's Subgroup on Gender and Cash, May 2020 **(new)**
- UNICEF blog, <https://blogs.unicef.org/blog/covid-19-gender-equality-5-actions/> **(new)**

11) COVID-19 and Protection

- Global Protection Cluster's Protection and COVID-19 page: <https://www.globalprotectioncluster.org/covid-19/>
- Child Protection: The Alliance [Technical Note on the Protection of Children during the Coronavirus Pandemic](#). This note is currently being translated into Korean, Italian, Persian, Chinese, Spanish, French and Arabic. Translated versions will all be available on this [Alliance webpage](#) in a few days.
- [3 things to know about ... Integrated Cash and Voucher Assistance \(CVA\) and Child Protection \(CP\) during the COVID-19 Pandemic](#), by Lauren Murray, Julia Grasset, also available in [French](#) and [Spanish](#)
- GPC Task Team on Cash for Protection, COVID-19 Pandemic Cash and Voucher Assistance for Protection Considerations, in [English](#), [French](#), [Spanish](#) and [Arabic \(new\)](#)

12) COVID-19, CVA and Education

- Education: [Global Education Cluster Note on the use of CVA for EiE in COVID-19 context](#)

13) COVID-19, CVA and Data

- [COVID-19 Security and Privacy Tracking - shared resource](#)
- European Digital Rights guidance on use of data in COVID19 response <https://edri.org/covid19-edri-coronavirus-fundamentalrights/>
- [IRC Cash M&E Toolkit](#) including [Market Price Monitoring tool adapted for COVID](#)
- <https://oxfamblogs.org/fp2p/using-graphics-to-explain-covids-complexity/>
- CaLP/WVI Blog, [CVA response – COVID-19, privacy, carrots and open banking](#), 26 May 2020
- CaLP Guest Blog [So COVID-19, there's an app for that...](#), by Alesh Brown **(new)**

14) COVID-19 and Capacity Building

- Save the Children consolidation of CB materials/courses that are pertinent to COVID-19 [Summary of the COVID-19 Learning Pathway](#)

15) Remote CVA programming

- [NRC remote cash programming guidance](#)

16) COVID-19 and Local systems/Localization

- [Localised response to COVID-19 global pandemic, A4EP Position paper](#), April 2020
- [COVID-19: A chance to empower citizens through social protection](#), by Sue Cant and Kathryn Taetzsch

17) COVID-19, CVA and Urban programming

18) The case for no regrets cash support

- No regrets cash support, as quickly as possible, can make a major difference to the resilience of those living in extreme poverty: proposal for no regrets cash support repurposing existing modalities in South Sudan and other extremely poor contexts, *ahead of* COVID19 reaching them:
<http://charliegoldsmithassociates.co.uk/how-we-are-making-sure-we-can-continue-to-deliver-for-the-poorest-in-the-world-of-covid19/>
- Stefan Dercon [No-Regret Policies for the COVID-19 Crisis in Developing Countries](#)

19) COVID-specific SOPs and guidance (general humanitarian, not specifically CVA)

- [WHO Operational Planning Guidelines to Support Country Preparedness and Response](#)
- [SPHERE standards and the coronavirus response](#) - available in multiple languages
- [WFP Food distribution SOPs in COVID settings](#)
- IFRC / UNICEF and WHO released [Key Messages and Actions for COVID-19 Prevention and Control in Schools](#)
- [IASC Interim Guidance on Scaling up COVID-19 Outbreak in Camps and Camp-Like Settings](#)
- [ALNAP covid portal](#)
- [ACAPs COVID portal](#)
- [COVIDhumanitarian.com for tools and resources](#)
- [Islamic Relief guidance on safe religious practice during the coronavirus pandemic](#)

- ALNAP, London School of Hygiene and Tropical Medicine, Geneva Centre for Education and Research in Humanitarian Action, [Responding to Covid-19: Guidance for Humanitarian Agencies](#)

20) COVID-19 and humanitarian impact more generally

- [Behind the Headlines: How will COVID-19 impact crisis zones?](#) The New Humanitarian, recording.
- Devex, [Opinion: COVID-19 a collective failure, an unprecedented opportunity](#)
- ODI From [pandemics to poverty: the implications of coronavirus for the furthest behind](#)
- [Global Humanitarian Response Plan COVID-19 OCHA](#)
- [Independant Think Piece, Humanitarian Advisory Group](#), March 2020
- [UNSG, Note to correspondents: Letter from the Secretary General to G-20 Members](#), 23 March 2020
- [Al Jazeera, Malawi high Court blocks coronavirus lockdown](#), 17 April 2020
- [WFP Chief warns of hunger pandemic as COVID-19 spreads, statement at the UN Security Council](#), 21 April 2020
- [BBC article World Risks 'Biblical famines' due to pandemic, 22 April 2020](#), statement from WFP
- The New York Times ['Instead of Coronavirus, the Hunger Will Kill Us.' A Global Food Crisis Looms](#), 22 April 2020
- Johns Hopkins, LSTMH and CERAH, [COVID-19 Humanitarian platform](#) (gathers, curates, analyzes and disseminates COVID-19-specific and -sensitive interventions that are being implemented in a variety of humanitarian settings)
- UN call for \$90 billion package: ABC News, [UN: \\$90 billion could protect 700 million poor in pandemic](#), 28 April 2020
- [COVID-19 Appeals and plans](#), 29 April 2020
- UNU-WIDER, [Working Paper: Estimates of the impact of COVID-19 on Global poverty](#), April 2020
- TNH, [How COVID-19 is disrupting other Health responses](#), 6 May 2020
- Regional inter-sector coordination group (r-iscg), [Humanitarian impacts of covid-19 in West and Central Africa](#), 29 April 2020
- TNH, [This global pandemic could transform humanitarianism forever. Here's how 'In humanitarian response, there will be a 'before' and 'after' COVID-19.'](#), 8 June 2020
(new)

21) Outstanding questions/gaps, comments

- What are the lessons coming now from operations that are using CVA as a modality for existing programmes/operations as well as those starting to support people directly and indirectly affected by COVID 19?
- How could better prepositioning of CVA capability at a country level have supported better response to COVID 19 where cash is used alongside other services?
- What examples are there of where CVA, linked to government social welfare, has provided critical purchasing power for vulnerable crisis affected people?
- **Answer:** There are quite a few. Have a look at the mapping that CaLP is leading on that lists examples:
<https://www.calpnetwork.org/themes/social-protection-and-humanitarian-cash-assistance/mapping-social-protection-and-cash-and-voucher-assistance/> , the webinar series that the GB cash sub group on linking SP/CVA is running:
<https://socialprotection.org/webinar-series#linking-social-protection-with-humanitarian-cash> and also the CCD has examples on their page as well:
<https://www.collaborativecash.org/social-protection-working-group>
- Are there examples of innovative humanitarian financing and early warning early actions measures (e.g. forecast based early action) that could be applied to COVID 19 and other similar future pandemics?
- What guidance can we provide with regard to monitoring, evaluation, and accountability activities? Should they be suspended in peak times of the virus spread? If not, how can we carry them out in a way that does not put families' and staff's health at risk?
 Here's a succinct blog on the topic:
<https://www.ictworks.org/mertl-tech-covid19-digital-response/#.Xo8wl257lTY>
- Are there organisations such as GSMA, Better than Cash or the OCHA private sector “connecting business initiative” that we should be engaging with to access their advocacy and coordination potential?
 - UNCDF. This is the UN team that is doing most of the UN work regarding mobile money and digital financial inclusion. They are also doing work on the digital divide in least developed countries. Unlike BTCA and GSMA they country teams in the field to do advocacy and coordination.
<https://www.uncdf.org/article/387/mobile-money-for-the-poor-mm4p-project-document>
- In what ways are organizations verifying the identity of recipients to mitigate the risk of diversion?

- How can market-based responses strengthen supply chains without increasing risks to those involved (transporters, vendors, etc)?
- Any experiences with conducting cash post distribution monitoring activities, even remotely when beneficiaries/staff health risk is not an issue? What would be some good guidance for enumerators, what feedback is it essential to capture beyond the standard questionnaire?

22) Additional comments can be added here

- Charlie Goldsmith comment: Interaction between management of pandemic spread and cash in low resource countries

Not sure which heading this should go in, but I wanted to draw people's attention to this paper from LSHTM about COVID19 control in low-resource settings: <https://www.lshtm.ac.uk/research/centres/health-humanitarian-crises-centre/news/102976>.

The proposed focused shielding of vulnerable groups has, fairly clearly, better chance in SSA than 'lockdowns' (often brutally but not helpfully applied) of:

- Achieving the public health objectives
- Avoiding containment measures and their economic fallout "hurting more than the disease itself, and for longer"

That will be all the more the case if shielding is supported by cash for the shielded - both operationally and in terms of perception/messages.

- *Open Disclosure: This is posted by Heidi Patmore, Head of Marketing at Paycode and member of the Cash Learning Partnership mailing list. I am posting this as I believe Paycode's solution could really help the current Covid19 situation and assist the world's most vulnerable people to receive cash voucher assistance.* African Fintech company, Paycode, enables cashless payments in the world's most remote areas. The technology **works offline in real time**, meaning that it can work in places where people can't use mobile money because they are not in a mobile network coverage area. The Paycode team are experts in LAST MILE DELIVERY and creating a financial ecosystem that can be deployed fast. The system is easily scaled and can support millions of e-wallets. Because we use biometric digital identity, we can guarantee PROOF OF LIFE,

and provide full transparency on payment flows to beneficiaries. More info at www.paycode.com or contact us at info@paycode.com

- In 2006, the European Center for Disease Prevention and Control issued a report that in part looked at the risk of bank notes as a potential vehicle for influenza transmission. It concluded that for the general public “handling banknotes and coins is not practically avoidable and will confer no discernible increased risk compared with handling almost any other communal object used in daily life; and compared with exposure to respiratory droplets (coughs and sneezes) and communal hard surfaces and fittings (hand rails, escalator hand belts, door handles, etc.) the ability of money to transmit influenza will pretty much pale into insignificance compared with what else is going on in society at the time. The overwhelmingly important issue will be compliance with frequent handwashing and 'no-touch-face' advice.” Individuals who frequently handle money might have an increased risk and are advised to avoid licking their fingers while counting, and not to touch their face during and after handling money."Again these risks would be significantly reduced across a wide range of occupations by compliance with hand hygiene regimens and 'no-touch-face' advice."
- **Identity and biometrics**; added by Eva Mowbray, Director of Marketing at IrisGuard:
 - Distribution of cash assistance needs to continue during lockdown and in lockdown-restricted areas, whilst ensuring Covid-19 social distancing rules are adhered to and safety of both beneficiaries and humanitarian staff are not compromised
 - We've enabled door-to-door deliveries of cash within refugee camps via our EyePay® mobile device and Zain Cash mobile wallet
 - Mobile ATMs built into vans feature iris scanners so that beneficiaries can withdraw cash assistance safely
 - They do not need to remove protective gloves or a facial mask, our iris scanning devices only need to use their iris at a safe distance from the operator, making this solution not just safe but fast with each transaction being processed in less than 3 seconds which is key for avoiding lengthy queues during social distancing.