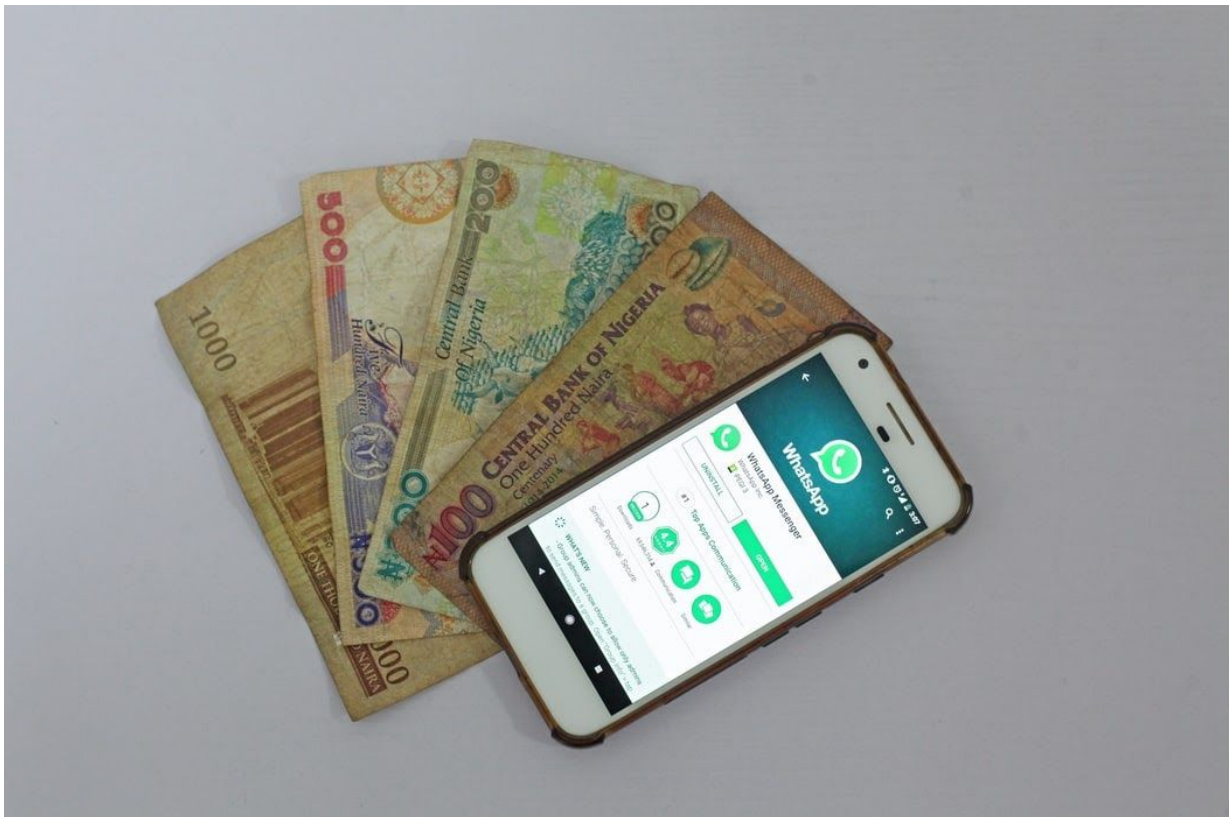




COVID-19 GUIDANCE

Providing cash and voucher assistance electronically

Electronic money transfer reduces the risk of exposure to the Covid-19 virus, and therefore such transfers are to be encouraged wherever possible. This guidance sheet has been designed for those using electronic money transfers. For additional guidance on mobile transfers, please refer to Mercy Corps' advice sheet on cash and voucher assistance (CVA) payments and digital data management [available to view here](#).



Cash and mobile device. Photo: Benjamin Dada/Unsplash

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Guidance that remains unchanged

Continue to respect the key stages in the design of cash transfer interventions.

These stages are:

- needs assessment
- context analysis
- protection risk analysis
- market assessment
- feasibility study

Design phase: things to keep in mind

- Research into how safe markets are at the moment should include an assessment of a market's ability to uphold good hygiene standards and practice and to prevent the spread of Covid-19.

If additional steps need to be taken in order to reduce the risks that markets present (eg making water and soap accessible, raising market traders' awareness of public health messages), these should be integrated into project activities.

- Limit the frequency and proximity of contact between people, particularly within the beneficiary population.
- Consider collecting data remotely or using secondary data to inform project design.
- Ensure that information (eg lists of beneficiaries) is shared among key humanitarian actors to avoid duplication of assessments.
- Decide on a process to ensure continued assistance for beneficiaries who may need to isolate themselves, and also for those who cannot reach the distribution site or market/trader.
- If research shows that the risks associated with markets etc are high, consider using electronic cash transfer to minimise the risk of infection. Consider assistance in-kind where needed.
- Plan distributions to reduce the number of people arriving at the same time on collection days (to limit the number of people congregating in one space at the same time).

Both safety and hygiene need to be considered in planning a distribution. This is to ensure that people can collect from a distribution point safely, and that good hygiene facilities limit the risk of spreading the virus.

- For electronic money transfers (mobile money or electronic coupons), spread transfers over a few days to avoid lots of people collecting from agents or suppliers at the same time.
- Plan fairs when cash or coupons will be collected, and plan when electronic transfers will be made, to limit congestion at markets. Generally, most recipients start spending their money on the day they receive it.

- Consider a top-up to enable people to access WASH products.
- Offer clear communications on good hygiene and physical distancing practices, which are particularly important at distribution sites and collection points (eg for agents).

Implementation phase: things to keep in mind

- Ensure that cash points are supplied with sufficient handwashing stations, and that a clear system is set up so people can adhere to the physical distancing protocol of 2 metres between each person.
- Work with health professionals to set up a designated body-temperature check area, usually at the entrance to the site.
 - Create a separate space where people showing symptoms of the virus (particularly a fever) can be checked. This space must be covered and must also adhere to physical distancing protocols.
- Make sure that people with symptoms receive cash/voucher assistance. Covid-19 should not mean people are discriminated against.
- Communicate clearly to beneficiaries and financial service providers and explain the procedures to be observed at cash points.
- Establish ways of communicating information about how to maintain good hygiene and prevent the spread of Covid-19 at cash points, markets etc.

Monitoring and evaluation phase: things to keep in mind

- Monitor market prices closely (remotely where possible).
 - Doing this regularly will highlight any need to adjust the amount of cash and voucher assistance needed if prices are fluctuating.
- Strengthen the collaboration between humanitarian actors involved in market monitoring.
- Maintain post-distribution monitoring (remotely where possible). This ensures that necessary adjustments and changes are made to ensure that serious issues are avoided. (Addressing issues around protecting people's health are of particular importance during the pandemic.)

Adapted from [RDC : Assistance monétaire dans le contexte COVID-19 Note d'orientation](#)