

COVID-19 Cash and Vouchers Activities Tipsheet



This tipsheet is intended to support Country Teams and partners in implementing Cash and Vouchers Activities (CVA) during the Covid-19 outbreak.

What does not change:

- Understand beneficiaries' needs
- Carry out market assessments
- Conduct risk analysis
- Adjust grant size and frequency according to project objectives
- Select appropriate delivery method/s
- Coordinate with Cash Working Groups and other agencies working in your area
- Work with third parties to deliver cash
- Be flexible and ready to change modality

Who to target:

- Households directly affected by the virus
- Households whose income-generating opportunities are affected by the Covid-19 outbreak
- Small vendors whose income-generating opportunities are affected by the Covid-19 outbreak
- Discuss selection criteria with the community and update them over time

How to adjust the distribution site in case of physical cash distribution:

- Pass relevant information through **phone, radio, word of mouth**
- Avoid mass gatherings
- Isolate the distribution site with ropes/strings/tapes
- Install handwashing points with soap at the entrance and exit of distribution site
- Familiarise the community on good hygiene practices
- Increase number of distribution days/moments during the day to reduce the number

of people at distribution point at one time

- Limit number of people at distribution point (only 3 at a time)
- Mark spaces on the ground with chalk to respect social distancing measures.
- Ask people to queue 2 metres apart from each other

What we can do differently:

- Encourage the use of Mobile Money and Bank Transfers
- Update Financial Service Provider Agreements: they might update their own procedures (i.e. [Mpesa](#), [Emergency Measures to facilitate Mobile Money Transaction](#) from Kenyan Government)
- Encourage use of vouchers/e-vouchers, controlling access to shop (only few customers at the time allowed in the shop, and others to line up)
- Encourage and support selected vendors through grants to restock, ensuring continuous supplies of goods
- Support businesses to innovate on how they can reach their customers and provide their products/services safely
- Use cash grants or vouchers to guarantee access to health care
- Use cash grants to support livelihood activities
- Use existing channels as social welfare schemes to inject cash

How to conduct remote market assessment:

- Select relevant markets to assess
- Note the date, the location and the surveyor
- Note who is giving you the information (vendor/customer/other)

Question	What does it tell you
Is the market functioning? Are shops open most days? Has this changed due to the crisis?	If the market is not functioning, or is not reliable, Cash Transfer Programming (CTP) is probably not appropriate here. But do people travel to use another market easily? Refer to needs assessment
Can all groups of people get to and use the market? Where do they come from? Is it risky? Who can't use the market and why? How does it differ by gender, age, political or religious affiliation?	If some groups can't get to or use the market, alternative assistance may have to be provided for them. Make sure we understand diversity differences. People may cross dangerous places because they have no choice, but we shouldn't encourage this.
Can traders get items from outside the local area?	If goods or services can be brought from outside

What restrictions and risks are there?	then inflation due to increased demand is less likely. Watch out for seasonal changes like flooded roads.
From the Needs Analysis, what are the 3 key goods or services people say they need? Which 3 goods or services are in high demand and to be used as indicative 'samples' in the market?	If prices are too high then people might not be able to afford them, even with CVA support. CVA may not deliver value for money compared to an in-kind intervention.
Could vendors increase supply of these 3 goods or services if demand were to increase? Do they have enough money?	If they can't increase supply, it's important to know what the problem is. Knowing what the problem is may support a market intervention project. CTP projects should be small scale (relative to the market size) to avoid inflation.
How do people transfer money here? What ID is needed? Who cannot use these services and why? How does it differ by gender, age, political or religious affiliation?	As well as showing possible transfer modalities for the project, this will help you understand who is excluded from services. If IDs are missing or risky to use, how do people work around this?

This session is extracted from [The remote cash program guidelines and toolkit - NRC](#)

Where you can find more information:

- Cash Learning Platform (CaLP) Covid-19 dedicated [webpage](#)

Contact paola.castiat@tearfund.org