

Adapting livelihood programmes in the face of COVID-19

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ENDING
EXTREME POVERTY
WHATEVER
IT TAKES

Livelihoods - *The means of making a living*

This document is not a standalone piece and, due to the nature of the COVID-19 pandemic, should be considered alongside Health and WASH guidance and government regulation. This document addresses livelihood activities in general as well as touching on off-farm livelihood activities, for on-farm livelihoods or agricultural activities please refer to the agricultural guidance [document](#) and webinar recording.

Whilst COVID-19 is a health pandemic the virus, and measures designed to reduce its transmission, are already having an effect on people's ability to make a living and will have significant and lasting socio-economic impacts. Though we do not know how severe these impacts will be, we do know that the longer interventions such as social distancing, social isolation or lockdown last the greater the impact is likely to be. The largest impact for the people we serve will likely be food insecurity linked to a reduction in local crop production, loss of cash income but also a loss of productive assets due to distress sale or inability to look after them (e.g. in the case of livestock). There will also likely be migrant workers returning to rural villages from urban centres, further increasing economic strain and food insecurity within households.

Across Concerns programmes, we implement many different types of activities that are designed to support individuals and communities meet their basic needs, build human capital, make and sustain a living. These activities include the provision of social transfers (cash/in-kind), technical and vocational education and training (TVET), business skills training, coaching/case management (on graduation programmes) and facilitating access to financial services, including supporting community-led savings groups. In the case of our graduation programmes, we provide a comprehensive package of all of these activities.

This document, which draws on internal experience and global literature, is intended to provide colleagues with guidance on how to adapt livelihoods programmes in the face of the COVID-19 health pandemic. It considers both the immediate response (saving lives and safeguarding livelihoods) as well as starting to look at livelihood recovery.

The features and success of the recovery phase will largely depend on the success of the immediate response and the actions we take to help people meet their basic needs and avoid negative coping strategies, including the distress sale of productive assets and engaging in high-risk income generation (child/early marriage, sex work). Where possible we should attempt to support individuals and communities maintain productivity and help people to re-start livelihood activities as soon as it is safe to do so – recognising that livelihood options may have changed and that different livelihood pathways (on-farm, off-farm and employment) are likely to need different support.

Remember!

There are four ways in which we can all help reduce the transmission of the virus, these should be adhered to when planning or conducting any activities:

- Social distancing (i.e. keeping at least 1-2 meters away from other people)
- Covering sneezes and coughs
- Handwashing with soap and water
- Cleaning/disinfecting high-risk surfaces

Impacts¹

The impact that the COVID-19 virus, and measures put in place to prevent its transmission, will have on people's livelihoods will be highly variable. Whilst in many countries we have seen restrictions on peoples' movement and closure of non-essential businesses, we have also seen the production, processing and movement of essential items (food, medicine) being prioritised.

Economic impacts

When thinking about livelihood impacts it can be useful to think about the whole market system (the supply chain, key infrastructure and actors) and whether the impacts are related to the supply of, or demand for, goods, services or labour. The COVID-19 virus and public health measures designed to prevent its transmission will lead to disruption in market systems. The economic impacts – and severity of these impacts – will be determined by where in the system the disruption occurs and how well the market is able to respond. A list of potential economic impacts of COVID-19 is shown in table one below.

Table 1: Potential economic impacts of COVID-19 and the public health response on livelihoods

Supply (of goods, services or labour)	Demand (for goods, services or labour)
<ul style="list-style-type: none"> Reduction in available labour (persons) due to ill-health, restrictions in movement or care-giving responsibilities. 	<ul style="list-style-type: none"> Reduction in the availability of labour opportunities or reduced working hours due to restrictions in movement, closure of non-essential businesses.
<ul style="list-style-type: none"> Reduced availability of productive inputs (e.g. seeds, tools fertiliser) and/or access to these inputs – physical/financial 	<ul style="list-style-type: none"> Reduction in household income due to a reduction in work opportunities, working hours or wages combined with increased health costs and reduced access financial services (e.g. obtain loans from community saving and loan associations)
<ul style="list-style-type: none"> Reduction in production level (due to labour or input shortages) particularly agricultural productions which is labour-intensive. 	<ul style="list-style-type: none"> Initial increased demand due to panic buying behaviour.
<ul style="list-style-type: none"> Reduction in extension visits and technical support due to ill-health or restrictions on movement 	<ul style="list-style-type: none"> Reduced demand due to reduced income, inability to access markets (physical/financial), aversion behaviour – fear of contagion leading to reduce visits to physical markets.
<ul style="list-style-type: none"> Increased emphasis on the production of cash crops vs. local nutritious food. 	<ul style="list-style-type: none"> Changes in dietary patterns (preference for staples)
<ul style="list-style-type: none"> Reduced availability of goods due to restrictions on movement, closure of non-essential businesses, physical market closures, reduced importation or other supply chain disruptions. 	
<ul style="list-style-type: none"> Transport restrictions and quarantine, likely to impede producers, processors, marketing, storage and trading. 	
<ul style="list-style-type: none"> Food loss and waste (particularly fresh food) 	

Finally, the COVID-19 pandemic risks exacerbating the impact of, and restricting the ability to respond, to pre-existing and on-going crisis such as the Locust outbreak in East Africa. In addition, whilst many donors are allowing

¹ For further information on the impact that public health measures related to COVID-19 are impacting informal workers, please see the following rapid assessment undertaken by WIEGO <https://www.wiego.org/resources/impact-public-health-measures-informal-workers-livelihoods-rapid-assessment>

organisations to divert existing funding to COVID-19 response, which is good for the immediate response, this may lead to funding gaps for livelihood recovery. It is recommended that discussions with fundraising teams and donors happen now.

Social impacts

In addition to economic impacts, we also need to be able to reflect, identify and mitigate any negative social impacts including the exacerbation of any pre-existing gender inequalities. Social impacts could include:

- The extreme poor are often marginalised and lack social networks. Social distancing, isolation and lock down could lead to increased social exclusion of the extreme poor.
- Financial stress due to a loss of income or personal stress due to restrictions on movement can lead to an increased tension within households and therefore risk of domestic violence, including gender-based violence.
- Women make up the majority of front-line health workers and therefore are at higher risk of contracting the disease.
- Women tend to be responsible for care-giving at home and it is likely that this workload will increase due to ill-health of family members or closure of education facilities.
- Women make up a higher proportion of the informal sector in urban areas (street/market traders, domestic work, cleaners etc.) and therefore are likely to feel economic impacts more severely.
- Countries with high levels of informality tend to have low coverage or inadequate social protection provision. This could lead to people resorting to negative coping strategies, including high-risk income generation (child/early marriage or sex work) in order to earn money. This is likely to affect disproportionately women and girls.

Response

How we respond will depend on the package of public health measures put in place and the potential or realised impact. We have set out three different stages in terms of our livelihood response, **1) saving lives, 2) safeguarding livelihoods** and **3) livelihood recovery**. What we do practically during these stages will depend on the context. We would recommend colleagues consider the natural environment (rural/urban), what livelihood activities people are engaged in, their gender, their capacity and capability (including whether or not households have been affected by sickness) and the operational space (especially in the case of full or partial lockdown).

1. Saving lives

The largest impact for the people we serve will likely be food insecurity linked to a reduction in local crop production, loss of cash income and a loss of productive assets due to distress sale or inability to look after them (e.g. in the case of livestock). Our immediate priority is to save lives through ensuring basic incomes and access to essential goods and services.

Many governments have scaled up national social protection provision² either through non-contributory social transfers (cash and in-kind transfers) and labour market interventions (wage subsidies and business grants). As of April 23, 2020, a total of 151 countries have planned, introduced or adapted 684 social protection measures in response to COVID-19 - adaptation includes both vertical expansion (an increase in transfer value) and horizontal expansion (increase in coverage).

Despite these global efforts, the scale of need is great and the coverage of social protection in many low-income countries is still low and provision inadequate. There are also challenges to expanding existing programmes – whilst it is often easy to reach those already enrolled in programmes, it is harder to reach those who are not. This is of particular concern for informal workers (smallholder farmers, street vendors, waste collectors/recyclers, transport workers, domestic workers, construction workers etc.) who are often not covered by social protection systems.

² For anyone interested, the World Bank has published a 'live' directory which can be accessed: http://www.ugogentilini.net/wp-content/uploads/2020/04/Country-SP-COVID-responses_April23-1.pdf

In terms of our activities, where we are already providing consumption support to programme participants we should try to continue this and consider extending the period of support or increasing the value of support in line with market information (price, availability etc.). We should also consider scaling up (increasing the coverage) of provision for a period of time to help a greater number of people meet their basic needs in the immediate term and avoid negative coping strategies (e.g. distress sale of productive assets, high-risk income generating activities). Where we are providing social transfers we should take heed of guidance on cash transfers as well as the guidance on distributions.

2. Safeguarding livelihoods

Whilst humanitarian assistance to save lives is vital, we also need to be thinking longer-term and support people to avoid negative coping strategies (e.g. distress sale of assets or engaging in high-risk income generating activities). It is recommended that colleagues review the coping strategies dashboard developed by PALU. It analyses country strategy data from countries taken in 2019 and will help to identify what strategies people tend to revert to in time of crisis and therefore may be a good starting point for us to consider how to best safeguard livelihoods.

What we are able to do in terms of livelihood programming depends on the context and what public health measures have been put in place to prevent transmission of the virus. Where possible we should aim to maintain existing activities and adapt to ensure it is safe to do so. [Annex one](#) contains a table of potential adaptation measures for existing livelihood activities. Across these, there are several commonalities to consider:

- **Adapting delivery mechanisms** and reducing physical interactions.
- **Livelihood diversification**, using market information to support people to continue to earn an income.
- **Livelihood innovation**, supporting people to overcome specific barriers they face in accessing markets.
- **Supporting market-based solutions**, such as supporting aggregators to scale up services and bring them closer to communities.
- **Addressing the needs of different societal groups** (men, women, boys, girls, people living with disabilities, other minority groups) and,
- **Leveraging community facilitators** whilst making sure that we provide them not only with the necessary resources and support to carry out their duties safely but that we compensate them.

Finally, throughout our interactions with people we should communicate the importance of transmission prevention measures (social distancing, catching sneezes and coughs and washing hands). Where there are changes in programme implementation we should communicate this early and recommended that people minimise face-to-face interactions, avoid public transport and crowded markets.

Remember!

Adapt programme to the current context and be ready to further adapt as the situation evolves.

3. Economic recovery

The features and success of the recovery phase will largely depend on the outcome of the earlier stages but, even when public health measures are lifted, it will not be business as usual. During the pandemic there is likely to have been changes in household characteristics including intra-household roles and responsibilities, access to resources and decision-making, as well as socio-economic status. Whilst the impacts of the virus are likely to be felt more deeply by the extreme poor, households who had previously been classed as middle income or better off may now find themselves in poverty and extremely vulnerable.

A livelihood assessment, taking into account different societal groups (men, women, boys, girls, persons living with disabilities and other minority groups), will need to be undertaken alongside a market assessment to identify viable income generating activities. We need to recognise that livelihood options are likely to have changed and that there may need to be adaptation to existing programme design and that different livelihood pathways (on-farm, off-farm and employment) require different support.

In terms of activities. Capital transfers to households or community-based saving and loan associations could help people to invest in productive assets whilst financial assistance to small or medium-sized business could support recovery of the market system and have knock-on effects for the extreme poor – in terms of market access and labour potential. We should look to reinstate community training activities as soon as it is safe to do so, bearing in mind that the nature of training may need to be adapted depending on the findings of the livelihood assessment.

We can also look to the [Minimum Economic Recovery Standards](https://seepnetwork.org/Resource-Post/MERS-Guidance-in-Response-to-COVID-19) (MERS)³ for some guidance here. For specific guidance on how the MERS standards can help you to adapt current programmes in light of the COVID-19 pandemic please see: <https://seepnetwork.org/Resource-Post/MERS-Guidance-in-Response-to-COVID-19>. Whilst all of the MERS remain relevant, some have taken on new meaning or need adaptation to the new context. If you only have time to look at three standards, please see those below.

Core standard 1: <i>Humanitarian programs are market-aware</i>	All humanitarian programs should think about how to respond to the crisis in a way that respects people’s (<i>women, men, elderly, youth, persons’ living with disabilities</i>) need to earn an income in the short and long term.	Immediate action: All humanitarian programs should consult technical staff who can provide livelihoods and market advice. Potential future action: Identify where market actors are already making positive changes and find ways to reinforce this behaviour.
Enterprise and market systems standard 3: <i>Be adaptive and risk aware</i>	Call for us to look at our program with new eyes.	Immediate action: Review programs using MERS to identify areas where adaptation is necessary or possible. Potential future action: Ensure programmes are able to adapt in response to changing circumstances and emerging data.
Enterprise and market systems standard 4: <i>Work with existing market actors and use facilitation approaches</i>	Local knowledge and networks will be critical for meeting needs and adapting approaches. Consider new ways to build capacity and new partners and networks that might not be traditional responders, i.e. farmers’ cooperatives for maintaining food supplier. How can we support them to keep themselves and customers safe?	Immediate action: Make a list of networks that may be able to help with various adaption activities and note any capacity building needs. Long-term action: Develop the facilitation skills of local actors and groups in order to strengthen recovery and resilience

Adapted from: Minimum Economic Recovery Standards Third Edition: MERS Guidance in Response to COVID-19 https://seepnetwork.org/files/galleries/MERS_COVID19.pdf

Finally, it is important to highlight that a lot of donors have diverted existing funds to COVID-19 response so there may be a funding gap. This is something we should be discussing with donors now.

A specific note on groups

Community groups are likely to play a significant role in responding to this crisis, both in terms of disseminating messages but also in terms of providing informal social protection. Community-based saving and loan associations could be a source of social solidarity, a safety net for vulnerable households and a significant engine for economic recovery. Groups themselves are often resilient and at the forefront of local response crisis. In terms of livelihood response, we recommend identifying how best to support groups’ and group members during the crisis and how to support groups’ as leaders of community-level response efforts.

³ For those who are not familiar with the MERS, these offer tools for humanitarian agencies (amongst others) to enhance the effectiveness and quality of economic assistance offered. The standards are designed to be used pre-crisis, in the earliest days of response, through recovery to the beginning of longer-term development. They are helpful anytime you are interacting with a market. They can be used for any market and also for programmes where economic or livelihood outcomes are not the primary focus of the activities.

A specific note on youth populations

Youth populations could play a key role in both the immediate response but also in the economic recovery from COVID-19. If, as global data suggests, older populations are more susceptible to experiencing more severe symptoms of the virus then it is likely that the responsibility for livelihood activities (both on- and off-farm) may pass to younger generations. These groups will have different needs, skills, capacities, viewpoints and technological habits than older generations which we will need to take into account in the design of responses and programmes. Activities could include:

- Engaging youth populations (virtually) to help pass along critical messages important for their families and communities.
- Supporting young people to connect with market and value chains where they have assumed market responsibilities for older family members,
- During livelihood recovery, support youths to access apprenticeship programmes by creating partnerships with local employers/business owners.

Whilst, youth could play a key positive role in responding to the economic impacts of COVID-19 there are important protection needs we need to take into account as youth populations are at an increased risk of exploitation when seeking income/revenue (child marriage, trafficking etc.)

A note on protection

A loss of livelihoods and household income is likely to lead to increase tension and stress at a household and community level. Levels of domestic violence (in particular gender-based violence) has already increased during the COVID-19 pandemic and this risk needs to be factored into our livelihood responses. We need to ensure that teams are equipped with basic information if they are engaging with communities and are aware of referral pathways in a given context – are there organisations providing support to victims of domestic violence? Or are there organisations providing basic psychosocial support? It is recommended that country management familiarise themselves with three documents in particular and made sure that field teams have basic skills and know how to deal with someone disclosing a case to them, including a list of available support services:

- IFRC Guidelines on Remote Psychological First Aid during COVID-19 outbreak⁴
- GBV Pocket Guide⁵
- CWW COVID-19 Equality Guidance (contains guidance on what to do if people are showing signs of stress and redistribution of work that may be typically considered as female)

A specific note on markets

Markets play a critical role in how people survive, as well as being physical places where people meet to buy and sell goods. The COVID-19 virus, and public health measures designed to prevent or reduce its transmission (social distancing, temporary shutdown of venues, border closures, restrictions on movement) will disrupt the normal functioning of these market systems. Market assessment and monitoring will be crucial to understanding this disruption and how best we can respond to meet the humanitarian need, safeguard livelihoods and support longer-term recovery. Once again, a market systems approach which not only considers the supply chain but the key infrastructure and actors will help us in designing better responses.

Rapid market assessment (RMA)

During the immediate response, we need to understand the effect that the crisis has had/is having on market prices, item availability and market functionality. A rapid market assessment is designed to provide a quick and basic snapshot of how key markets are operating immediately after a shock (in this case, lockdowns, widespread business closures, and/or border closures as a result of COVID-19), as well as to support initial decisions on the feasibility of different response options (cash vs. in-kind vs. direct market interventions). We already have a RMA tool available on the DDG but this will likely need to be adapted to the current context as well as consider livelihood

⁴ <https://pscentre.org/?resource=remote-psychological-first-aid-during-the-covid-19-outbreak-interim-guidance-march-2020>

⁵ <https://gbvguidelines.org/en/pocketguide/>

inputs (e.g. seeds, tools, fertiliser) and outputs (are people able to sell and at what price). Our internal RMA is based on [ICRC's Rapid Assessment for Markets](#) (which is also a good match for the current situation) so it is recommended you familiarise yourself with this methodology.

Market monitoring

Given the evolving situation, we also need to monitor markets for disruptions and to assess market-based responses or needs. It is recommended that teams undertaking COVID-19 market monitoring should create stripped down tools that cover 8-10 key commodities, mostly drawn from the national-level Minimum Expenditure Basket (MEB), with the potential to add some items like handwashing soap, water trucking costs etc. that are particularly relevant to COVID-19. We should collect the basic information on market prices, availability, and restocking timelines for each as well as a handful of indicators on market functionality. The list of items to be monitored will need to balance the need for diversity of items with the need for a rapid pace. Teams should consider monitoring commodities from each of the following categories – and focus monitoring on larger traders that carry as many of these items as possible.

- Domestically produced staple foods, particularly grains
- Fresh produce *(vegetables or fruit)
- Least expensive commonly consumed meats
- Key hygiene NFIs ((handwashing soap, water, bleach – UNICEF suggested items)
- Commodities that are generally imported cross-border
- Labour market (particularly in urban contexts where we support employment generation)

Where possible, we should refer to secondary data (FEWSNET; [WFP Market Monitor](#)) and coordinate with other actors such as the REACH Joint Market Monitoring Initiative (JMIMI). N.B. REACH are adapting and upscaling their programming to support the COVID-19 response⁶ REACH have also published further advice on market assessment and monitoring as part of the COVID-19 response which can be found here:

<https://reliefweb.int/sites/reliefweb.int/files/resources/Guidance%20document%20-%20REACH%20cash%20and%20markets%20support%20for%20the%20COVID-19%20response.pdf>

Data collection

There will be a need to switch from in-person to remote data collection methodologies for example, conducting surveys of the over phone, skype, WhatsApp or even via SMS. Factors to consider when deciding upon data collection methods will be:

- Mobile connectivity.
- Problems with unit measurement - remote data collection will require stricter data cleaning processes to ensure the quality of any data collected, and
- Ensuring that data is being collected from women and men (at a minimum) and ideally disaggregated by age and people living with disabilities.

Where we are collecting market data please share brief reports and trends with us centrally.

A note on engagement

Throughout our response we need to ensure that we coordinate and collaborate with relevant ministries, e.g. Ministry of Social Welfare, Ministry of Trade, Ministry of Agriculture, and engage in relevant networks (e.g. UN cluster system, national Food Security Cluster and Cash Working Group). We also need to work with local market

⁶ For more information on this please see: <https://www.impact-initiatives.org/what-we-do/news/proposition-to-adapt-and-upscale-its-reach-programming-to-support-an-evidence-based-response/>

actors to facilitate continued replenishment in supply chains and help to identify new labour market (employment) opportunities.

We also need to continue to prioritise community engagement and the active participation of all-affected people in our responses. This includes ensuring two-way communication with communities and encouraging feedback and complaints to guarantee the appropriateness and adequacy of our response and to enable us to fulfil our commitment to accountability and act on any safeguarding issues.

A note on advocacy

While many governments are beginning to take measures to address loss of income, more measures will be needed. In order to safeguard livelihoods, we should advocate:

National level:

- Governments to mitigate the burden on small and medium businesses by **reducing or delaying tax and social insurance premium bills and lowering their rents**.
- Governments for the **expansion of existing social protection provisions** to prevent the distress sale of productive assets to meet basic needs.
 - Vertical - increasing the benefit value or introduction of extraordinary payments/transfers.
 - Horizontal - adding beneficiaries to existing programmes based on scale of need.
- Governments for, or provide, **employment services to those at risk of losing their employment** or who have already lost their employment (e.g. providing information on available local jobs to migrant workers if borders close, or people currently involved in apprenticeship schemes).
- Governments for the **protection of livelihood infrastructure** to support livelihood recovery once restrictions have lifted (e.g. physical infrastructure, trading spaces occupied by informal workers such as street traders).
- Governments to **ease movement/access restrictions for response teams** to allow for programme continuity.
- Governments and market actors to **ensure that markets remain accessible** at some level but are organised in such a way as to be heedful of social distancing and other critical measures.
- Governments and market actors to **enforce restrictions on unfair trading practices or consumer buying habits** (stockpiling, panic buying etc.)
- Governments and financial service providers to **reduce taxes on remittances and make available low interest loans to small and medium enterprises**.
- Financial service and communication technology providers to **reduce transfer charges** (e.g. for making electronic cash transfers)

Global level:

- International donors to **act in mitigating the secondary impact of Covid-19 on livelihoods** and the ensuing potentially disastrous impact on food and nutrition security. This will require **ensuring that ongoing programmes continue to be funded**, and to reflect the potential increase in target populations as the “new vulnerable” emerge. (To be conducted simultaneously with donors’ in-country).
- Advocate in **collaboration with various networks and platforms**, in lending our voice to collective asks.
- Be proactive in **ensuring that livelihood-related concerns are reflected in Global Response Plans**, and that those plans allocate increased funding towards NGOs. This advocacy, targeted at UN mechanisms, can be conducted through NGO networks and platforms

Remember!

- The importance of welcoming and addressing feedback and complaints.
- The importance of adhering to Concern’s Code of Conduct and associated policies.
- The importance of keeping Complaint Response Mechanisms functional and accessible during the COVID-19 response.
- The importance of promoting COVID-19 transmission prevented messaging.

Annex One: potential adaptations to existing livelihood activities

The table below sets out potential activities to consider both during the immediate response and during recovery. Within the immediate response we consider both preparedness activities and programme adaptation.

	Immediate response	Recovery
Consumption support	<ul style="list-style-type: none"> • Where operational space allows continue to provide consumption support to limit the distress sale of productive assets. • Consider who the payments are made to and any risks of Gender-Based Violence. Put in place strategies to mitigate any risk of violence through clear communications with women and men about the purpose of the payments, including communications on GBV referral services • Consider extending the period of support (duration) to support recovery phase or increasing support (transfer value) in the event of food price hikes – remember the goal is to smooth consumption and allow people to focus on livelihoods • Take heed of guidance on cash transfers and look at alternative ways of making transfers (i.e. electronic payments) bearing in mind that financial services will also likely have social distancing measures in place. • Refer to cash webinar / guidance and ensure that any social assistance continues to be coordinated with/ complements provision under any national social protection system. 	<ul style="list-style-type: none"> • Consider extending the period of support (duration) to support recovery phase.
Technical and business skills training	<ul style="list-style-type: none"> • Community-based face-to-face sessions to cease. • Where operational space and resources allow, continue to provide remote training ensuring men and women have equal access to these. • Realistically the amount of training will need to be reduced and so prioritise training to be provided. • Look at alternative means of delivering existing curricular (physical materials, pictorial aids, remote training options, farmer to farmer videos, television or radio programmes, virtual demonstrations/field days). Make sure that these are appropriate and accessible to men and women given the 	<ul style="list-style-type: none"> • Reinstate community training activities as soon as able and safe to do so. • Bear in mind that the nature of training may need to be adapted depending on livelihood assessment findings.

	Immediate response	Recovery
	<p>potential increase in household workloads and caregiving responsibilities.</p> <ul style="list-style-type: none"> Facilitate peer to peer learning and create communication trees through which participants can share simple technical content, request feedback and facilitate conversation. Ensure no groups are excluded. Identify key leaders both female and male in community groups (such as Mothers Groups, Farmers Field Schools, or VSLAs) who can be responsible for cascading training and feedback to team members. Provide these individuals with adequate phone 'talk-time' for follow-up during lockdown phase. 	
<p>Case management</p>	<ul style="list-style-type: none"> Group sessions to cease but, depending on the stage of response and where operational space/resources allow, physical household visits may still be feasible. Where physical household visits are continuing, provide training on how to conduct household visits safely (taking into account social distancing and hygiene practices) and use of personal protective equipment in line with national or World Health Organisation (WHO) guidelines. Provide remote support through phone calls and SMS messaging - ensuring that all societal groups (men, women, young, elderly and people living with disabilities) have access. Increase opportunities for e-extension messaging and sharing of market information through use of mobile phones, community radio messaging and other digital tools that increase community access to and use of messages. Make sure that the range of media employed is tailored to meet the requirements of different societal groups (men, women, young, elderly and people living with disabilities) e.g. ensure radio shows are played at a time when intended recipients will be able to hear it. Depending on the impact that the virus has had on communities/households and particularly on mortality, it is 	<ul style="list-style-type: none"> Reinstate household visits as soon as able and safe to do so. In terms of graduation programmes, those initial household visits should start with reviewing and establishing new household plans (taking into account any changes that have taken place). It will not be business as usual. Depending on the impact that the virus has had on communities/households and particularly on mortality, it is likely that households may need additional psychosocial support. Whilst we do not expect case managers to provide psychosocial support directly we need to ensure that they are adequately equipped to be able to link people to essential services. They can be trained on psychological first aid. As for GBV, it is important they also know the available referral services for PSS.

	Immediate response	Recovery
	<p>likely that households may need additional psychosocial support. Whilst we do not expect case managers to provide psychosocial support directly we need to ensure that they are adequately equipped to be able to link people to essential services.</p> <ul style="list-style-type: none"> • Provide case managers with necessary training/support to help them deal with the current pandemic and questions that might arise. This could include Psychological First Aid (PFA) and basic tools to support them so that they know what to do if someone approaches them about stress or anxiety. 	
<p>Facilitating access to financial services and promoting regular saving</p> <p>Specific reference to community-based saving and loan groups (e.g. VSLA/SILCS)</p>	<ul style="list-style-type: none"> • Depending on the response phase there is the potential for some community-based saving and loan groups to continue to function. • Share scientifically based, up to date and accurate COVID-19 health and hygiene promotion information (see WASH guidance). This includes hand washing, maintaining physical distance, staying home if sick, avoiding physical greetings and physical contact and practicing good hygiene when sneezing or coughing. • Groups are highly resourceful and the model itself is highly adaptable. Help groups understand the current crisis and support groups to make a plan for what it wants to do now in response to the context and what to do when situation changes. Whilst large groups should not meet, the elected leadership should decide and communicate their plan of action to members as well as the community through alternative communications channels. • Review SEEP guidance on activities that savings groups could consider (e.g. suspending meetings without sharing out; continuing meetings (where able to do so) with modified procedures, remote meetings, transition to digital record keeping/digital money etc.) https://mangotree.org/files/galleries/SEEP_Savings-Groups-and-COVID19_20200406_FINAL.pdf 	<ul style="list-style-type: none"> • Support savings groups to prioritise loans for purchase of productive assets, and to increase social funds to support social needs in communities dealing with shocks and consequences of COVID-19 (also relevant for response phase) • Support groups to consider what support systems could help with restarting livelihood activities. • Support groups to consider what adaptations (made during response) might remain relevant moving forward. • Provide cash grants – or link community-based savings groups with social impact-orientated financial institutions - to help improve liquidity. • Consider how relationships with banks, Micro Finance Institutions etc. could support the recovery of community-based savings groups.

	Immediate response	Recovery
	<ul style="list-style-type: none"> Plan and execute a system of communication between members and between the organisation and groups (communication tree) Provide guidance to field agents on acceptable VSLA practice – no group gatherings, social distancing, and safe handling of materials. 	
Capital/asset transfer	<ul style="list-style-type: none"> It is unlikely that during the immediate response people will be prioritising asset investment. Pause all pending activities until the recovery phase though undertake community sensitization around avoiding the distress sale of productive assets. Support existing and new programme participants to protect assets and avoid distress sale. Where essential – to ensure that farming seasons can go ahead – consider the provision of agricultural inputs (seeds, tools, fertiliser) and livestock in-kind. 	<ul style="list-style-type: none"> Provide or advocate for the provision of financial assistance to medium-sized businesses to support recovery of the market system Provide or advocate for the provision of financial resources to enable the purchase of inputs for livelihood recovery (depending on livelihood activities)
Income generation	<ul style="list-style-type: none"> Support people to look at diversification (short-term) based on where there is market demand. For example, producing soap or making face masks. Where people are diversifying livelihood activities, provide links to new markets Support participants with thinking through innovative ways to deliver goods/services to people if there is social isolation (home deliveries, electronic payments etc.) Provide or advocate for the provision of income-replacement programs for workers who could be forced to work while sick or who are not getting paid. 	
Overall	<ul style="list-style-type: none"> There is a need to consider expanding existing periods of support – 12 months at least. Whilst some activities can continue in part there will be a reduction. Discuss any programme impacts or delays with donors. Make sure all team members have a clear understanding of who they will be able to communicate with, when and how, and that they have appropriate resources to do so e.g. telephone credit allocations. It is also important to understand potential 	<ul style="list-style-type: none"> Depending on the impact that the virus has had on communities/households and, where there may be changes to household characteristics, there may need to be adjustments to existing programme design, main recipients etc.

Immediate response	Recovery
<p>barriers to communication (e.g. in some communities women may not have access to a mobile phone) and put in place measures to mitigate these to ensure that communication is still possible.</p> <ul style="list-style-type: none"> • Support communities and individuals to apply mitigation measures identified in participatory risk mitigation exercises (collective and individual plans) • Communicate any changes in programme delivery to participants via key female and male leaders identified during preparedness phase. • Provide financial support to, or facilitate access to credit, to local male and female traders to ensure they can keep businesses open and replenishment in supply chains. (Where we have existing relationships) • Engage with government officials and (physical) market managers and organisers to ensure markets can be kept open while applying social distancing, hand washing stations, etc. This might entail some coordination at local/ district level, etc. • Engage with governments to ease restrictions for humanitarian responses, and allow for programmes to continue, in so far as is possible. • Collect and share information on programme disruptions and successes with the international advocacy team, as well as with donor's in-country by way of regular updates, so that they can support with advocacy where required. • This is an evolving situation and one that everyone is clambering to have a voice on – our added value comes from our field experience, which donors and stakeholders have an appetite in being kept abreast of. This information needs to be shared in a timely fashion in order to have added value. 	