

## Livelihoods Short Guidance on COVID-19 Response

UNHCR's primary objective in this crisis is to protect refugees who are exposed to COVID-19 and to protect the livelihoods of refugees during the crisis. Below are points that could be taken into consideration during the response:

1. In line with previous strategic directions and the High Commissioner's video message of March 2020, operations are encouraged to advocate for the inclusion of refugees in national responses to COVID-19 and to support national efforts. This includes the inclusion of refugees in health responses, special social protection programmes such as cash transfers and distribution programmes, specific programmes for entrepreneurs and disseminating information through existing outreach channels so refugees are made aware of such opportunities.
2. It might be necessary to put on hold some livelihoods interventions in cases where they require the physical presence of refugees. In such cases, it is recommended to reallocate livelihoods budgets to be used to leverage cash-based interventions. Transferring cash stipends during the emergency will not only support refugees to meet their basic needs but also help them protect their assets, avoid falling in negative coping mechanisms, foster protection and enhance their resilience and post-crisis recovery capacity.
3. New opportunities such as employment in agrobusiness, delivery and logistics may emerge as a result of COVID-19. Before engaging in promoting these opportunities, UNHCR should ensure that refugees will not be exposed to additional protection risks.
4. Many educational institutions, including those specialized in Business Development Services and adult education, have increased their remote learning opportunities. Some of these opportunities are free of charge and could be considered an important opportunity for refugees. UNHCR can promote and disseminate through existing outreach channels (WhatsApp, SMS, etc.) available and affordable remote learning opportunities. Some of these opportunities are listed in the resources below.
5. Where possible, UNHCR can engage with employers to promote training on prevention, encourage home-based work, and advocate for non-discrimination in applying health prevention measures.
6. For multiple reasons, some refugees will continue to be exposed to COVID-19 and will not be able to exercise distancing. UNHCR should support national efforts and contribute to the dissemination of prevention information among refugees who are still working in essential or non-essential businesses.
7. Some refugees are clients of microfinance institutions and might be active borrowers. UNHCR operations which have established partnerships with microfinance institutions can enquire what policies these institutions are adopting to support refugee borrowers during these difficult times (such as restructuring loans, refinancing loans, putting on hold repayment, suspension of operations, promoting digital services, etc.).

For any additional support please contact: [livelihoods@unhcr.org](mailto:livelihoods@unhcr.org)

## Resources

- [COVID-19 and the world of work: Impact and policy responses \(ILO\)](#)
- [Supporting people and companies to deal with the Covid-19 \(OECD\)](#)
- [COVID-19 Crisis Management Resources \(Miller Center for Social Entrepreneurship\)](#)
- [Guidance in Response to COVID -19 \(MERS\)](#)
- [Microfinance Disasters and Conflict: FAQs \(CGAP\)](#)
- [Covid-19 & Inclusive Finance: Lessons from Past Crises \(CGAP\)](#)
- [Extensive List of Online Learning Resources](#)