

Downward Spiral:

the economic impact of Covid-19
on refugees and displaced people



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Cover photo: Venezuelans in Latin American countries are returning home to Venezuela due to the economic consequences of the corona pandemic.
Photo: Nadège Mazars/NRC

Executive summary

The economic impact of public health measures to prevent the spread of the Covid-19 pandemic is having a devastating effect on communities affected by conflict and displacement. Compounding numerous existing crises and challenges, Covid-19 related travel restrictions, the closure of markets and businesses, and the general economic downturn are causing these communities to lose work and income. This, in turn, makes it even harder for them to feed their families, keep a roof over their heads, and send their children to school.

This report is based on a survey of 1,400 people affected by conflict and displacement in eight countries, and more detailed surveys and needs assessment in a total of 14 countries.

The Norwegian Refugee Council (NRC) research found that these communities have suffered widespread loss of income since the pandemic started. In NRC's survey, 77 per cent responded that they had lost a job or income from work, temporarily or permanently since March.

The pandemic has also impacted other sources of income. Sixty-two per cent of respondents who had previously received remittances from family members abroad said they were receiving less than before the pandemic. As a result of these drops in income, 30 per cent said that they had to borrow more money now than before the pandemic.

The loss of income, coupled with limited access to social safety nets, a drop in remittances, limited saving potential and increased debt, is having profound combined knock-on effects on these communities.

One affected area is access to food. Seventy per cent of survey respondents said that they had to cut the number of meals for their household since the pandemic broke out. Zayno, a Syrian refugee father of five living in Lebanon, explained to NRC the terrible choices this crisis requires families to make, and the stress it causes: "Our children haven't had meat or fruit for months. It breaks my heart as a parent to know I can't improve their living conditions or provide for their needs. I would sacrifice my life for them, but I can't give them enough. The financial support we receive barely covers the rent and electricity bills. It's even harder to afford basic products like rice and oil."

Loss of income is also affecting access to other basic services:

- Seventy-one per cent of respondents said that they had difficulty paying rent or other basic housing costs and many reported they had been evicted since March.
- Seventy-three per cent of respondents who had children said that they were less likely to send them to school because of the current economic situation.
- Seventy-seven per cent of respondents said that they had to cut medical expenses.

Refugees and internally displaced people (IDPs) are among the most vulnerable people in the world and were already facing multiple crises before Covid-19. They have been forced to flee their homes, have limited access to work and education opportunities for their children, often the result of insecure legal status, and in some cases they are faced with continuing violence, or hazards such as locusts threatening their crops. The pandemic and governments' responses to it have tipped many people into a downward spiral that will be difficult to reverse.

The likely economic impact on crisis-affected people has been recognized by the United Nations (UN), World Bank and leaders of the G20 since the start of the pandemic. The World Bank and other international financial institutions have taken important action and humanitarian and development donors and organisations have scaled up operations.

But the scaled-up support has not been nearly enough. The UN's 2020 humanitarian appeals are only 25 per cent funded as of September. There are also other problems with the response: Funds have so far been slow to reach people in need, and initial donor commitments have prioritised the health response over programmes to address the economic impact. In NRC's survey, 28 per cent said that they had received less humanitarian assistance compared to before the Covid-19 outbreak. Only seven per cent said that they had received more.

Even a fully-funded humanitarian response plan, or action by the World Bank and other international financial institutions, would not be able to meet the scale of the challenge. Quick and decisive action is required to stem the growing catastrophe that crisis-affected communities are facing. This will require political leadership and will, prioritising the lives and livelihoods of world's conflict affected people in international and national economic responses to the Covid-19 pandemic.

Key recommendations

The G20 should:

- Commit to fully-fund the UN's appeals for both 2020 and 2021 at the meeting of its leaders in November.
- Commit to a dramatic scale up and rapid disbursement of bilateral assistance and a comprehensive plan for debt relief to countries with large numbers of internally displaced and refugees and call for the extension of social protection benefits to these vulnerable communities.

The World Bank and other international financial institutions should:

- Encourage the inclusion of displaced people in economic stimulus plans and national social protection plans, including extending working rights to refugees where these are limited, and the suspension of evictions;

National governments should:

- Include refugees and other displaced people in national economic stimulus plans, including removing restrictions on the right to work for refugees, even if temporarily.
- Expand national safety net and social protection programmes to the extent possible, including to refugees, displaced people and other vulnerable groups in these programmes;
- Order a moratorium on evictions, with mechanisms to ensure effective implementation, for the duration of public health measures to address the pandemic.

Humanitarian and development organisations should:

- Work with national authorities, private sector and multilateral development banks to scale up responses to protect vulnerable people's livelihoods and income. This should include support to food producers, small, medium and micro businesses, and cash assistance to vulnerable households.

Methodology and sources for this report

This report draws on primary research, information and analysis from 14 NRC country programmes across its regions of operation, including both refugee-hosting countries and conflict-affected countries with significant numbers of IDPs. This includes a multi-country survey of 1,431 refugees, IDPs and host communities in Afghanistan, Colombia, Iraq, Kenya, Libya, Mali, Uganda and Venezuela, conducted in late August 2020 by telephone.

The survey asked ten questions related to the impact of measures related to the Covid-19 pandemic on income, work and coping mechanisms and what further impact this would have on food security, housing and the education. The survey is of NRC beneficiaries – refugees, internally displaced people and others in need of humanitarian assistance. It is not a representative sample of these communities. In addition, NRC does not have control samples for others in these countries which are not displaced or otherwise affected by conflict, to enable a comparative analysis with overall national trends or other population groups.

Since the start of the Covid-19 pandemic, NRC has also conducted needs assessments, surveys and focus group discussions, and held in-depth interviews with those affected economically by Covid-19. These research initiatives included the countries where NRC conducted the multi-country survey (allowing the organization to cross check and validate survey results), as well as Somalia, DR Congo, Lebanon, Jordan, Burkina Faso and Yemen, which are included in the analysis.

In preparing this report NRC also conducted a literature review and drew on content from the UN, World Bank and other international humanitarian and development organisations.

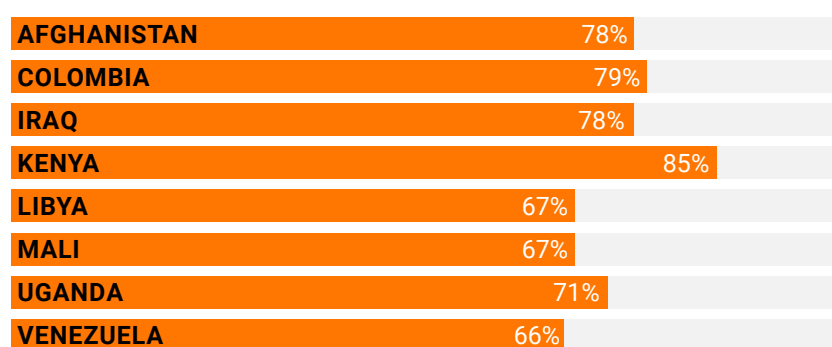
SECTION 1:

Loss of income and work due to Covid-19

A universal downturn, with regional and local impacts varying

NRC's research shows that nearly all displaced, refugees and host communities have been profoundly affected economically by national lockdowns, public health measures, disruptions to trade and commerce, and the knock-on effects of the global economic crash resulting from the Covid-19 pandemic. Seventy-seven per cent of displaced and conflict affected people surveyed by NRC across eight countries said they had lost a job or income from work, either temporarily or permanently, since March.

Percentage of respondents who answered that they had lost a job or income from work since March



More than **three out of four** displaced people surveyed by NRC had lost a job or income from work.

These overall findings of a dramatic drop in income of crisis-affected people is validated by other more detailed NRC studies and assessments across the organisation's countries of operation. In Yemen, an NRC assessment found that 47 per cent of all respondents saw their income drop by half or more during the pandemic, and a quarter (24 per cent) saw their incomes stop completely¹. Of the small percentage who had a job before Covid-19, over a third (40 per cent) have now lost it.

In Lebanon, the Covid-19 crisis worsened an economy already in serious difficulty as a result of last year's financial crisis and associated political unrest. The crisis has been further compounded by the massive explosion in Beirut in August. Nearly 90 per cent of Syrian refugees and almost 80 per cent of Palestinians, who were amongst the poorest and most vulnerable in Lebanon prior to the pandemic, have either lost their income-generating possibilities or have had their salaries reduced compared to the previous year.² An NRC survey found that only 28 per cent earned an income prior to Covid-19, and 94 per cent of those said they had since been impacted by losing their job, businesses closing or fear of infection.³ The negative impact is also being felt by Lebanese, with 70 per cent having lost their jobs or had their salaries reduced.⁴ In Jordan, which hosts over 650,000 refugees from Syria, an NRC survey of 364 households in June found that 55 per cent had lost income and 33 per cent of those working prior to the pandemic had lost their job.⁵

In DR Congo, lockdowns, suspension of inter-provincial travel, and the reliance of the local economy in the east of the country on exports of ore and timber are having a major impact. In Kindu town, which has a small number of recorded cases of Covid-19, people were very concerned about the economic impact of the pandemic.⁶ One religious leader told NRC, "We are prisoners of Covid- 19. We are isolated from other provinces and cities.» In the northeast, women small traders in particular face a vicious cycle of a local economic crisis due to markets closing and disruption to supply chains.

Loss of irregular sources of income are having a major impact. Amina Mohamed, 41, from Somalia's Lower Shabelle region, was forced to flee conflict with her five children a year ago to a camp outside Mogadishu. She told NRC that she "used to go into the town looking for casual work, washing clothes and earning a small amount of money. This has stopped since the arrival of coronavirus. People are saying there's no work, don't come to us, there's this virus, stay in your home... We don't have a source of income. We don't have money to buy anything."

The economic impact is not uniform, within or across countries, and will ebb and flow as public health measures, the international situation of each country's economy⁷ and government policy affect access to the labour market. There is evidence, for example in Uganda, that poor people in urban areas are more negatively affected, while livelihoods in rural areas are less so.⁸ In Iraq, humanitarian assessments by NRC showed that aspects of life appeared to have somewhat stabilised or improved between April and May.⁹ However, in the past three months community transmission spread to most parts of the country, bringing with it a proliferation of local curfews and restrictions on humanitarian access. These issues, combined with an overall economic downturn caused by falling oil prices, are negatively affecting access to livelihoods and inflating the cost of the average food basket.¹⁰

While not uniform, the impact on already vulnerable people is almost universally negative.

Gul Bibi, 30, is originally from Maidan Wardak Province in Afghanistan. After several years of living as a refugee in Iran, she returned to Afghanistan with her brothers when her parents died two years ago. Back in Afghanistan, she started making textiles to support herself and her family.



“I found another 32 women who were willing to work with me on hand-woven clothes. They were mostly like me, female-headed households who were desperate to find food and support their family. I found people in the market for our products and started doing business with many of them.”

Previously, they made most of their money during Afghan New Year in March and two Muslim Eid festivals, but this year she and her group had no income.

“We ate all we had saved before the pandemic and also had to go through personal loans to feed [our families]. I hope things get back to normal soon,” she told NRC.

Existing fragility, limited coping mechanisms, meagre support

The economic impact is exacerbating existing fragility. Countries which host large numbers of refugees and displaced people, including those which have faced decades of conflict such as Afghanistan, Somalia and DR Congo, were among the most challenged economically even prior to the outbreak of the Covid-19 pandemic. Many of these countries already had high unemployment rates and high concentrations of extreme poverty. In the past decade the World Bank has increasingly recognized this fact, and in early 2020 launched its five-year strategy for Fragility Conflict and Violence.¹¹ It has increased support available to countries that host over 25,000 refugees in the last two replenishments of the International Development Association (IDA), the part of the World Bank that distributed grants, as opposed to loans, based on contributions of its richer members.¹²

Within these countries, internally displaced people, refugees and host communities are often the most vulnerable. Refugees face particular structural barriers: UNHCR estimates that 70 per cent of refugees live in countries with restricted or no right to work, and refugees are already among the most vulnerable groups in the labour market¹³. By some estimates refugees are 60 per cent more likely to be working in sectors most negatively affected by Covid-19 related restrictions,¹⁴ such as retail and manufacturing.

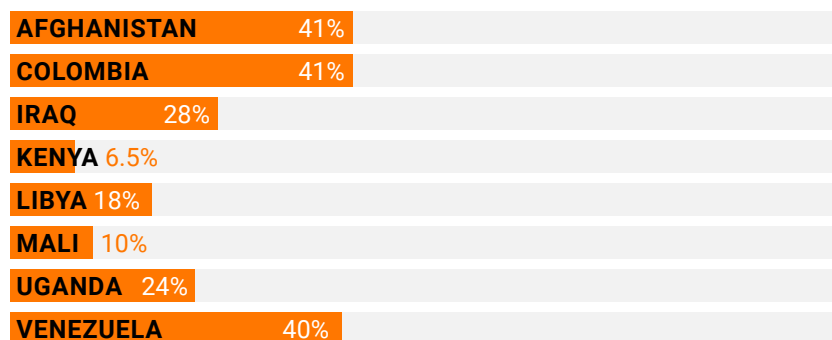
Internal displacement impacts “health, livelihoods, security, housing and access to infrastructure, as well as to education, social life and the environment” and has devastating economic impacts, with higher impact in low income countries.¹⁵ IDPs are likely to be more economically vulnerable.¹⁶

Refugees, displaced people and vulnerable host communities are far more likely to work in informal sectors of the economy, if they have access to work at all. In addition, refugees and displaced people often have fewer savings or access to other coping mechanisms and have limited access to government social safety nets.

Increased debt

Against this backdrop, NRC’s survey found that nearly one third (30 per cent) respondents had to borrow more money than before the pandemic. Respondents in Afghanistan and Colombia reported the highest levels of increased borrowing (41 per cent), with those in Venezuela reporting 40 per cent. Increased borrowing was significant in Iraq (28 per cent) and Uganda (24 per cent).

Percentage of respondents who had to borrow money to cover food, education or rent



Almost **one out of three** displaced people surveyed by NRC had increased their debt since the pandemic started.

Samer, a refugee from Syria in Lebanon, told NRC that “I used to work at a restaurant but lost my job as the pandemic hit. Now, I’m not able to provide for my family anymore. We are friends with our neighbours and we used to help each other out. But everyone’s conditions have worsened so no one is able to look after anyone else anymore. People can only think about their own families now.” Samer said that his wife cannot afford the medicine she needs because of price increases: “We are surviving by borrowing money.”

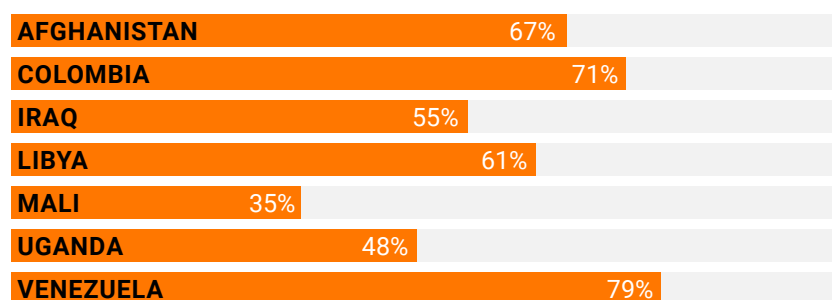
Surveys in Iraq by NRC in April in May show that the economic impacts are mounting over time, with an increase in those unable to pay rent and an increase in respondents saying they would be unable to repay debts they have accumulated.¹⁷

Drop in remittances

Remittances – money transfers from diaspora members who often live in wealthier countries sending a portion of their wages home – have been a lifeline for people living in conflict-affected countries.¹⁸ With large-scale job losses across all countries, including developed economies, this lifeline has been drying up. The World Bank estimates that remittance flows will fall by one-fifth in 2020, down by US\$109 billion from US \$554 billion last year.¹⁹ Regions such as Africa are likely to be hardest hit, with an estimated drop of 23 per cent. Fragile and conflict-affected states across the globe, which host the largest number of displaced people, will be most impacted given the relative importance of remittances to their economies.²⁰

This predicted impact is already being profoundly felt by those surveyed. Of those that said they had previously received money from family members abroad, nearly two thirds (62 per cent) said they were now receiving less than before the pandemic.

Percentage of respondents who previously received remittances who answered that this was less than before the pandemic



Almost **two out of three** displaced people received fewer remittances.

These findings are generally consistent with other studies. In Somalia, a representative study by the Ministry of Health conducted by the organisation Nexus in June and July found that 48 per cent of those who received remittances reported a substantial decrease compared to the same time period a year ago.²¹

Cuts in regular remittances, even small amounts in individual cases, can push vulnerable people to destitution. Chool, 29, from South Sudan with six children, spoke to NRC two days after her landlord had evicted her over \$555 for four months' rent arrears. Her family previously relied mainly on remittances from friends and family members abroad, which have stopped because of Covid-19. "My husband's brother who lives in Australia used to send us money to pay for the house but stopped when coronavirus hit. Every time we call him asking for assistance, he tells us there's no money," said Chool. "We told him that we were being evicted and he just cried."

No scale up in assistance

Less than seven per cent of respondents to NRC's multi-country survey stated that they had received more assistance from non-governmental organisations or governments since the outbreak of the Covid-19 pandemic, while over 28 per cent reported receiving less, likely because of government shutdowns and restrictions on humanitarian operations over this period.²²

While governments in developed economies have dramatically expanded social assistance to people affected by lockdown or unemployment, as well as support to businesses, these policy responses in low and middle income countries have been limited or unavailable.²³ Even where services are expanded, conflict affected communities and displaced people face particular barriers in accessing them.

Milagros Lira, 28, has just received face masks from NRC in Colombia. She and her partner are returning to their home country Venezuela from Peru because of lack of income. *Photo: Nadège Mazars/NRC*



Country case study: Burkina Faso

Government restrictions in Burkina Faso to curb the spread of Covid-19 have included a 7pm to 5am curfew; the closure of the airport, borders, schools, restaurants, churches and mosques; and a quarantine of affected areas.

Covid-19 restrictions have had a severe impact on the movement of fresh produce, agricultural production and livestock, and have led to a reduction in income. Combined with low rainfall and armed violence, which has caused more than one million people to flee their homes²⁴, the pandemic is worsening a critical humanitarian situation.

Hunger levels are rising dangerously in the country. More than 2.1 million people do not have enough food to eat, equivalent to over one in ten people in the country. This is a dramatic increase of 213 per cent compared to last year.

At least 372,000 children under 5 years old, and 88,500 pregnant or breastfeeding women and girls, are acutely malnourished in the Sahel, Centre-Nord, Est, Centre-Est, Nord, Boucle du Mouhoun and Centre-Ouest regions.



Augustin, 44, is a resident of Barsalogho village, where more than 90,000 displaced people sought shelter after fleeing hostilities. He is hosting more than 40 people in his yard.

“Most of the displaced were farmers and shepherds. But with Covid-19, everything stopped, the markets were closed. People who had food stocks raised prices. The sorghum dish, which used to cost 250 CFA francs, has since gone up to 500 francs... When you go to the health centre, you see a lot of malnourished children,” Augustin told NRC.

Augustin also highlighted a problem for many displaced people that NRC assists who are expected to continue their children’s schooling from home. He asked, “how can you help a child revise the work if you yourself are not educated, or if you can’t afford to hire a teacher to supervise it at home?”

SECTION 2:

Knock on effects: hunger, evictions and education at risk

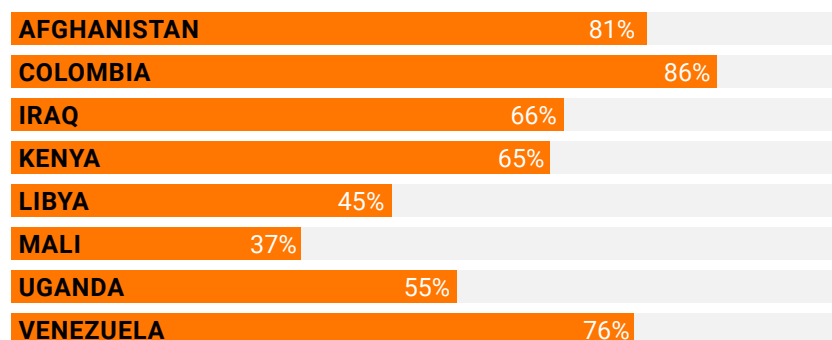
The loss of income and work described above is having profound knock-on effects on conflict and displacement affected communities. It is not only exacerbating pre-existing high poverty levels and economic vulnerability, but worsening already worrying levels of hunger, and access to housing and education.

Hunger

Even prior to the Covid-19 crisis, refugees, internally displaced people and host communities faced worrying levels of food insecurity. East Africa was one of the most food insecure regions of the world. In the same month the World Health Organisation declared Covid-19 a pandemic, the World Food Programme warned that growing swarms of desert locusts would make the food security situation “the worst in 25 years in Ethiopia and Somalia, and the worst in 70 years in Kenya.”²⁵ Yemen has long been on the brink of famine,²⁶ and increased displacement in the Sahel had contributed to a tripling of food insecure people by the beginning of this year.²⁷

NRC’s multi-country survey found that nearly three quarters (73 per cent) of respondents have cut the number of meals for their household since the Covid-19 pandemic started.

Percentage of respondents who answered that they had cut the number of meals for their household since the start of the pandemic



Nearly **three out of four** displaced people surveyed by NRC had cut meals since the pandemic started.

The economic impact of the Covid-19 pandemic overlaps with existing causes of food insecurity, leading massive numbers of people to become so food insecure that they will require humanitarian assistance. The Intergovernmental Authority on Development estimates that if urgent action is not taken the “triple crisis” East Africa is facing will see the number in need of assistance rise from 28 million to over 50 million in 2020, nearly 20 per cent of the population.²⁸

In West Africa, the food security situation has also deteriorated significantly compared to 2019. UNICEF estimates the number of children in the region suffering from acute malnutrition will jump by over 1.5 million, again a 20 per cent increase, and over half a million more will suffer from severe acute malnutrition.²⁹ Some countries are in a worse situation than even these overall regional trends would indicate.

Mali is facing intensified conflict and insecurity as well as the economic impacts of Covid-19. This insecurity had already led to major internal displacement and a dramatic decrease in cultivated areas by 25 per cent as compared to 2017. The number of people in need of assistance has more than doubled compared to 2019.³⁰

Aissata Sagara, 25, from Dori village in Mali, fled to Bankass with her three children when armed men attacked her village. She told NRC she “managed to survive by doing housework in host communities. I would work for them and get food in exchange. This allowed me to feed my children, as my husband, a farmer, does not have access to his land to cultivate anymore.” She has been unable to do this work since the pandemic started. She said the host community are afraid, “they don’t want people from the outside to come. They don’t want to get the virus. I myself am afraid to go out to them.”

This fear of hunger among conflict-affected communities is widespread. In DR Congo, during five community assessments people told NRC they were concerned about their livelihoods and feared famine. Most families have no buffer in terms of food stock and live off what they earn in a day.³¹

In other countries, such as Afghanistan, there has been a dramatic increase in food insecurity among children. The first half of the year saw an increase of over 13 per cent of children below five years old suffering from life threatening malnutrition, from 690,000 in January to 780,000 in May. In total, 12.4 million people - approximately 30 per cent of the population – are in ‘crisis’ and ‘emergency’ levels of food insecurity.³²



Aissata Sagara, 25, is internally displaced in Mali. She used to do housework and receive food in exchange, but since the pandemic broke out, she has not been able to continue working. Photo: Vinabé Mounkoro/NRC

Shayista Gul, 60, lives in a settlement for IDPs outside Kabul. Fifteen people are living in a two-room makeshift home, including Shayista's daughter and her children.



"The price of food has doubled. I went to a nearby shop this morning to buy soap and detergents, but I could not afford it as the price had already increased... We have to collect scraps to feed our children. If not, we die of hunger," she told NRC. "If the coronavirus does not kill us, hunger definitely will."

In June, NRC and six other international NGOs warned that the economic effects of Covid-19 were combining with other economic shocks and the cumulative impact of nine years of conflict and massive displacement on Syrians to create an "overall rise of 42 per cent in the number of Syrians facing food insecurity since last year," 9.3 million people in total.

Although often the result of local factors, price spikes for food and other essential items are combining with loss of income and work to further undermine the food security of already vulnerable people.

In Afghanistan almost all main food commodity prices increased compared to the period prior to Covid-19, including wheat flour (12 per cent), wheat (13 per cent), cooking oil (33 per cent) and sugar (22 per cent). This was occurring just as "the purchasing power of casual laborers and pastoralists deteriorated by 5 per cent and 10 per cent respectively, mainly due to increased wheat prices."³³ A study in which NRC participated in Iraq also found significant price increases for rice, wheat flour and lentils compared to pre-Covid-19 levels.³⁴

In Yemen, 94 per cent of people surveyed by NRC reported that prices for food, water and other basic items have gone up since Covid-19³⁵. Market monitoring confirms the cost of the minimum food basket has risen by as much as 35 per cent in some areas since the start of the pandemic, linked to the dramatic drop in the value of Yemeni riyal. This has contributed to the number of households without enough to eat jumping from 29 per cent in May to 36 per cent in June. As with Afghanistan and DR Congo, this is even worse for areas experiencing high conflict or isolated areas, where it jumps as high as 42 per cent. Abdulrahman, a fisherman before the war, told NRC that "the price of food is increasing

and the chances of work are disappearing, so I can't provide my family with vegetables, fruits, or meat."

In Somalia, reduced imports of rice, wheat flour and pasta between March and May, due to Covid-19 restrictions in Dubai, resulted in price rises of up to 40 per cent in some markets.³⁶ Madey Aliyow, an older displaced man in Mogadishu, told NRC, "We have so many problems already; we have been displaced from our homes, and we don't have any of our possessions or resources. [Now] we have no food, water, we don't have enough toilets. Our problems have increased since this disease has arrived in Somalia."

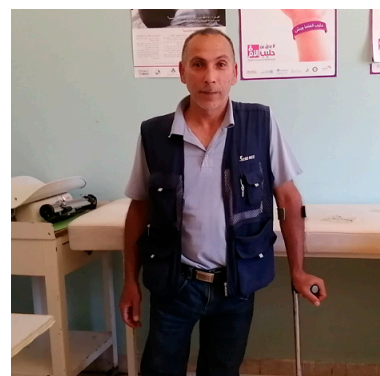
Even when food prices have decreased, due to increased availability of seasonal produce for example, disrupted supply lines and an increase in demand mean that prices for other key products have continued to rise, such as fuel, soap and bleach, the latter particularly important for sanitation to help prevent the spread of Covid-19, have continued to rise.³⁷

Zayno, a Syrian refugee father of five living in Lebanon, explained to NRC the terrible choices this situation requires families to make, and the stress it causes: "Our children haven't had meat or fruit for months. It breaks my heart as a parent to know I can't improve their living conditions or provide for their needs. I would sacrifice my life for them, but I can't give them enough. The financial support we receive barely covers the rent and electricity bills. It's even harder to afford basic products like rice and oil. If it wasn't for the cash assistance we receive, we would barely be able to cover our needs."

Fear and uncertainty – the psychological impact of an economic crisis

The economic downturn is causing considerable distress to people affected. Ahmed Ali Muqbel Ali is a father of eight children in Yemen. He is displaced from his home, jobless and struggling to provide his family with enough food amid the spread of Covid-19. In the last two months, he has seen the cost of flour go up by 40 per cent, and other food prices rising too. "We are more scared of food prices than of corona," he told NRC.

In Iraq, 59 per cent of calls received by the Iraq Information Centre were about loss of employment or livelihood opportunities due to Covid-19 movement restrictions.³⁸ Loss of livelihoods and fear of hunger are contributing to what the UN has termed a "mental health crisis" associated with the pandemic.³⁹



"Our children haven't had meat or fruit for months. It breaks my heart as a parent to know I can't improve their living conditions or provide for their needs." Syrian refugee and father of five Zayno, 48, lives in Lebanon. He has been left in a difficult financial situation and can barely cover their rent and electricity bills. Photo: Khalid Wehbi/NRC

Evictions

Loss of livelihoods and income is having a massive impact on available housing for vulnerable people. Refugees, displaced people and host communities often live in substandard, overcrowded accommodation. Inadequate shelter and overcrowding, including in camps, has led to concerns people will be at greater risk of contracting Covid-19 given the inability to effectively social distance, and the lack of proper water and sanitation facilities. NRC's research shows that adequate housing is increasingly unavailable to conflict-affected people. As their access to livelihoods has been limited, 71 per cent of respondents to NRC's survey stated they have had difficulty paying rent or other basic housing costs, and 68 per cent said they were likely to move because of a lack of work or income.

A substantial 47 per cent followed this up to say that they had been evicted since the start of the pandemic. Although there was an unusually high number of respondents from Afghanistan reporting eviction (69 per cent) and significant variation across countries, eviction and fear of eviction due to Covid-19 related drops in income is a clear trend.⁴⁰

Javier David Mendez Salcedo, 28, fled to Colombia from Venezuela, where he was a network technician. In Bogota, he sells sweets on buses, and rents a room for himself, his wife and two children. He told NRC that his drop in income had led to him be threatened with eviction several times: "Before Covid... I was not happy but I had enough to pay for a room, at least to have a plate of food for my children every day. At this moment, the truth, well... if I have breakfast, I will not have lunch. If I have lunch, I will not have breakfast."

Chool, 29, from South Sudan lives in Uganda as a refugee with her six children. She was evicted by her landlord when she couldn't pay the rent. Her family used to rely on remittances from friends and family members abroad, but these stopped because of the pandemic. *Photo: Henry Bongye/NRC.*



Fear of eviction, and the number of people actually evicted, has been growing since the start of the pandemic. In Kandahar, Afghanistan, an NRC survey in May found that 83 per cent of people interviewed said they had been threatened with eviction should they not pay the rent on time.⁴¹ In Yemen, 42 per cent of households told NRC they were afraid of eviction.

Internally displaced people and refugees are more vulnerable to insecure tenure due to informal rental agreements in places of displacement, and the loss of their housing land and property documentation. This can put them at an even greater risk of eviction. Recent research by NRC in Iraq showed that this is a particular risk for women who own or rent property. An assessment in May found that 90 per cent of women said that they expect to be evicted, far higher than male headed households (55 per cent).⁴² In July, the Iraq Protection Cluster found 73 per cent of respondents who lived outside of IDP camps cited inability or difficulty in paying rent as the main socio-economic impact of Covid-19.⁴³

There is also evidence that urban refugees are more vulnerable than those living in rural areas. In Uganda, NRC has found disruption to the informal and insecure livelihoods of refugees in the capital Kampala has led to a lack of ability to pay rent. When coupled with lack of tenancy agreements due to lack of knowledge and legal documentation, is leading to evictions and homelessness.

In Lebanon, Syrian families living in collective shelters are most at risk, with 81 per cent reporting they are unable to pay rent.⁴⁴ A UNHCR survey found that for people with specific needs, including disabilities, the difficulty in paying rent is the second most frequently cited impact of Covid-19 after difficulty buying food.⁴⁵

Moratoriums on evictions and implementation

As in many prosperous countries,⁴⁶ a number of governments and local authorities in conflict-affected and refugee-hosting countries have ordered a moratorium on evictions. On 16 April the Minister of Lands, Housing and Urban Departments in Uganda issued an order banning all residential evictions for the duration of the lockdown, and mandated that there be no collection of annual nominal ground rent during this period.

This directive, a welcome policy initiative, was not adhered to or enforced, however. NRC is responding to over 400 reported cases of rent-related evictions among urban refugees. Forced evictions remain a major challenge as approximately 30 per cent of refugees report having been unlawfully evicted or facing threats of forced eviction.⁴⁷ Refugees in Uganda also need to pay rent arrears, as is the case in other countries.

One Congolese refugee from Katwe told NRC that she had to pay three month's rent arrears, saying "I am scared I will be evicted very soon as I don't have money to pay for the arrears and I still need to pay for this new month."

Somalia saw a drop in evictions compared to last year, when more than 260,000 people were forcibly evicted from their homes, including over 150,000 in Mogadishu alone. However, the numbers are still very high. NRC has found that 102,311 people have already been evicted in 2020, including 65,677 in Mogadishu.⁴⁸ On 30 April the Baidoa District Administration in Bay region issued an official directive suspending evictions during "the Covid-19 period" and the mayor of Baidoa issued a

warning of legal action for landowners who disobeyed it.⁴⁹ Despite these welcome moves, in the Bay region there have been 21,120 evictions so far this year, compared with only 25,000 overall in 2019.⁵⁰

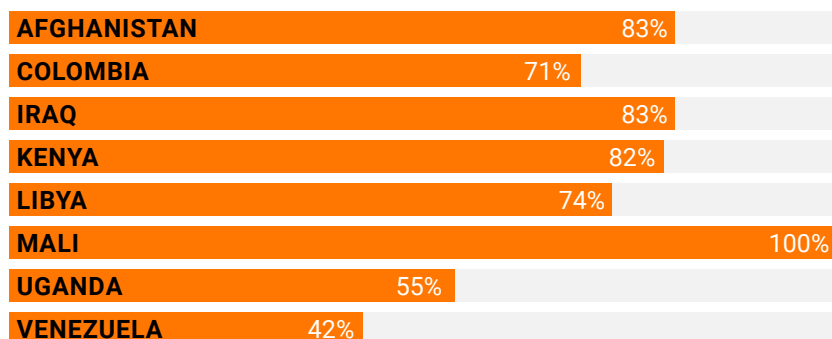
Evictions moratoriums are welcome but need to take into consideration the ability for landlords to pay their mortgages, land rates or taxes on rental income. Landlords in Lebanon told NRC that while they were sympathetic to tenants who could not pay rent and had waived or reduced rent, this was their only source of income. They indicated that they would ask tenants to leave if new ones who could afford rent could be found. Where these costs are not suspended and there have not been any government incentives to cushion landlords from economic impacts of not receiving rent, high levels of evictions will likely continue, even when positive policies are adopted by local and national authorities.

Education at risk

Lockdowns and school closures in response to the Covid-19 pandemic have led to the largest disruption of education in history, affecting nearly 1.6 billion learners in over 190 countries, according to the UN. This has had particular effects on “those living in poor or rural areas, girls, refugees, persons with disabilities and forcibly displaced persons.”⁵¹ This is echoed by NRC’s experience in conflict-affected countries. In Afghanistan, for example, NRC found that children from already poor communities have limited access to remote learning capacities such as internet, smart phones, or even electricity to access education programmes on television.⁵²

Moreover, NRC research shows that the economic impacts of Covid-19 and the strain on family income, make it more likely that these children will not return to school.⁵³ Of those surveyed who had children, three quarters said that because of their economic situation they were less likely to send them to school.

Percentage of respondents who answered they were less likely to send their children to school because of their economic situation



Three out of four displaced people surveyed by NRC said they were less likely to send their children to school.

Lack of access to school is having a major psychological impact on children who are already living in conflict and displacement affected contexts. An NRC survey in June in countries in the Middle East found that 42 per cent of children spent their time looking after their siblings and a further 9 per cent were either working to earn money or doing domestic work (6 and 3 per cent respectively).⁵⁴ Sadiq Mohamud Botan, a 48-year-old teacher in Mogadishu, Somalia told NRC he is frequently contacted by girl students asking about school reopening. He said girls “always stay close with their mothers, and they support them... I feel sorry for them.”

School closures are themselves affecting teacher’s livelihoods. Souleymane Guindo, 29, is a teacher from Dori, Mali, who was himself displaced by fighting in the country. He used to give private lessons to families until schools were closed and gatherings banned because of the pandemic. “Not only are the children no longer going to school, but I am no longer working,” he told NRC, noting that “everyone is afraid of contracting the disease.” He said that he doesn’t now have enough money for food for himself.

Children who are not enjoying their right to education are not only experiencing greater levels of psychological distress, but school closures create a negative cycle of worsening food security. The children do not access school meals, while the long-term economic benefit of an educated population is lost. The UN estimates that for “the first time since its conception, the Human Development Index, of which the education dimension accounts for a third, will show a striking decline.”⁵⁵

Lack of income and livelihoods may also undermine efforts to fight the pandemic itself. Seventy-seven per cent of respondents in NRC’s multi-country survey stated that they had to cut medical expenses for their household as a result of loss of income since the start of the pandemic.

Impact on women

The secondary impacts of Covid-19 are not felt equally for women, girls, boys and men. This is the case in all countries of the world and especially so in humanitarian contexts where “women are not only more likely than men to work in precarious, informal jobs, but they also shoulder a greater share of unpaid care, adding to their burden.”⁵⁶ The UN has also noted that “a loss of income for women in abusive situations makes it even harder for them to escape.”⁵⁷

NRC’s research also shows that women and girls are facing the worst impacts and greater risks as a result of the loss of livelihoods and work caused by the pandemic. For example, in Iraq an NRC assessment in May found that 52 per cent of women had lost their jobs permanently, compared with 34 per cent of men. NRC also found that female-headed households, adolescent girls, under-age mothers, and families perceived to be affiliated to extremist groups, were among the top four vulnerable groups at risk of the increase in gender-based violence since Covid-19 restrictions were imposed. Ninety-four per cent of respondents reported financial constraints, including lack or loss of livelihood or income, as one of the main reasons for reported increase of domestic violence incidents.⁵⁸

SECTION 2:

The international response

From the beginning of the pandemic the UN warned that Covid-19 would “have devastating consequences on people’s livelihoods and employment, especially in post-fragile, crisis and post-crisis environments.”⁵⁹ The latest update to the UN-led Global Humanitarian Response Plan (HRP) in July warned that “the socio-economic impact of the pandemic is also becoming increasingly clear” and estimated that an additional \$90 billion would be required to protect and assist the most vulnerable ten per cent of the world’s population.⁶⁰

The threats to vulnerable and displaced people and refugees have been recognised widely. The G20, in a communique issued after the leaders of these countries met virtually on 26 March, recognised not only that poor nations would be most impacted by the economic fall-out caused by the pandemic, but also the “particular risk faced by refugees and displaced persons” and stated it was “ready to mobilize development and humanitarian financing.”⁶¹

Kayondo Gladays and her one-year-old child Kanira from DR Congo have been evicted in addition to being displaced by floods in Uganda. *Photo: Henry Bongye/NRC*



With this clear recognition of the economic impact on refugees, displaced and other vulnerable people, important international action has been taken. The World Bank has committed to a response exceptional in “speed, scale, and selectivity” and has scaled up loans and grants to \$74 billion for 2020.⁶² Part of this, such as the World Bank’s Window on Host Communities and Refugees, is specifically designed to help countries hosting significant numbers of refugees. Other grants and loans will provide broader benefits, such as the \$374 million extended to Jordan to support cash assistance to 270,000 vulnerable people who have lost their income as a result of Covid-19, as well as significant grants under IDA to Afghanistan and Somalia, although these do not specifically seek to assist displaced populations.⁶³

The International Monetary Fund (IMF), whose primary role is related to international financial stability and monetary cooperation, has taken action on debt relief,⁶⁴ and has doubled access to its emergency credit facilities for member nations,⁶⁵ which may indirectly provide important relief for poor and crisis-affected communities.

However, the economic challenges facing refugees, displaced and vulnerable people are creating a burgeoning humanitarian catastrophe, and the overall response is far from adequate. The UN humanitarian appeals are only 25 per cent funded overall,⁶⁶ with initial donor commitments prioritizing the health response over other sectors.⁶⁷ The specific humanitarian sectors related to the issues discussed in this report are even more poorly funded – agriculture, and housing, land and property at 0 per cent, early recovery 5.7 per cent and food security 8.8 per cent. Although there has been expansion of cash programming by UN agencies and humanitarian groups, this has not been on the scale necessary to avert the unfolding livelihood and food crises.⁶⁸

NRC and other aid organisations have long made the case that early interventions not only save more lives, but are a more efficient use of resources.⁶⁹ Making sure that the use of resources is as efficient and timely as possible is particularly relevant given both the scale of economic challenges facing the world’s most vulnerable, the impacts of which are just beginning to be felt, and the fact that economies in developed countries are shrinking at historic rates. Even the most generous donors that commit 0.7 per cent of Gross National Income to overseas development assistance⁷⁰ will see a precipitous drop off in real funds next year. This prospect is already having an impact on humanitarian action as donors readjust their budgets ahead of the next financial year.⁷¹

Even a fully funded humanitarian response plan will not address a crisis of this scale for the world’s most vulnerable. The World Bank has recognized that “financial support from IFIs [international financial institutions] alone will not suffice” and called for “much more broad-based international action.”⁷²

UN Secretary-General Antonio Guterres called for a “large-scale, coordinated and comprehensive multilateral response amounting to at least 10 per cent of global GDP.”⁷³ Following the G20 summit, a group of 165 global leaders – ex-heads of state, politicians, academics and UN leaders – called for more specific commitments, including funding UN appeals, economic stimulus, and recapitalization of the World Bank and regional development banks.⁷⁴ A rapid and long term commitment to protect the livelihoods of refugees and displaced people, and support to the governments that host them, must be part of this.

Recommendations:

Quick and decisive action is required to stem the growing catastrophe that already vulnerable refugees, internally displaced people and host communities are facing. This will require political leadership and will, and prioritization of the lives and livelihoods of the world's most vulnerable people in international responses to the Covid-19 pandemic.

The G20 should:

- Specifically discuss economic support to refugees, internally displaced people and host governments at its summit in November 2020;
- Commit to fully fund the UN's appeals for both 2020 and 2021;
- Commit to a dramatic scale-up and rapid disbursement of bilateral assistance and a comprehensive plan for debt relief to countries with large numbers of internally displaced and refugees and call for the extension of social protection benefits to these vulnerable populations.

World Bank and other international financial institutions providing loans and grants to countries which are hosting refugees and IDPs should:

- Encourage the inclusion of displaced people in economic stimulus plans and national social protection plans, including extending working rights to refugees where these are limited;
- Request governments to suspend evictions;
- Directly fund national and international NGOs to rapidly scale up cash assistance where national governments are not including refugees, displaced people or other vulnerable groups in national social protection assistance;
- Recognise that governments adopting positive policy measures, such as evictions moratoriums or extension of social protection benefits to refugees, will likely face national revenue shortfalls that may need to be unwritten by international financial institutions;
- Coordinate with local, national and international humanitarian and development organisations at country level to better understand needs and priority interventions.

National governments should work with international donors, UN and international aid organisations to:

- Include refugees and other displaced people in national economic stimulus plans, including removing restrictions on the right to work for refugees, even if temporarily;
- Expand to the extent possible national safety net and social protection programmes;
- Enable access to government services for people regardless of their legal status, and make exceptions to documentation requirements for these services;

- Facilitate the work of national, local and international organizations to provide cash transfers to all vulnerable groups in coordination with national plans and services;
- Consider livelihood, cash and education services of humanitarian partners a key service a core part of the overall Covid-19 response, and ensure this work is unhindered;
- Target financial assistance to families where children are out of school, or are at risk of dropping out;
- Consider the broader impacts on food production, incomes and livelihoods when deciding on Covid-19 containment measures; monitor and intervene if staple food prices rise, and act to prevent hoarding and panic buying;
- Order a moratorium on evictions for the duration of public health measures to address the pandemic. This should include mechanisms for ensuring that those without lease agreements be protected from eviction, and measures to incentivize landlords to respect the moratorium, including of tenants without formal rental agreements, by offering direct payments or tax incentives.

Humanitarian and development organisations, with the support of donors should:

Work with national authorities, private sector and multilateral development banks to coordinate and scale up responses to protect vulnerable people's livelihoods and income, including:

- Cash assistance to vulnerable households that have lost sources of income as a result of Covid-19 restrictions and economic downturn;
- Assistance to food producers of all sizes to increase local production in 2020 and 2021, and to reduce food losses post-harvest;
- Support to small, medium and micro businesses, particularly those which employ or are owned by refugees and displaced people.

Notes

- 1 29 June and 5 July 2020, NRC surveyed 450 households across six governorates and nine districts in northern and southern areas of Yemen. Most families (85 per cent) were from displaced communities, both in camp-like and non-camp settings, while 15 per cent were from impoverished host communities.
- 2 *Assessing the Impact of the Economic and COVID-19 Crises in Lebanon*, World Food Programme: <https://reliefweb.int/report/lebanon/assessing-impact-economic-and-covid-19-crises-lebanon-june-2020>
- 3 CAMELEON, April 2020 <https://www.nrc.no/globalassets/pdf/surveys/cameleon-rapid-field-monitoring-survey-on-the-impact-of-covid-19-on-cash-recipients/cameleon-covid-19-rapid-survey-april-2020.pdf>. In an ILO assessment the vast majority of the respondents (84 per cent) were permanently or temporarily laid-off from work due to the COVID-19 crisis, with almost twice the share of Syrians permanently laid-off than Lebanese, May 2020, rapid assessment ILO & partners https://www.ilo.org/wcmsp5/groups/public/--arabstates/--ro-beirut/documents/briefingnote/wcms_747074.pdf
- 4 *Assessing the Impact of the Economic and COVID-19 Crises in Lebanon*, World Food Programme: <https://reliefweb.int/report/lebanon/assessing-impact-economic-and-covid-19-crises-lebanon-june-2020>
- 5 The sample included a similar number of Jordanians, Syrian refugees and respondents classified as “non-Syrian” refugees comprising Iraqis, Sudanese, Somalis and Yemenis.
- 6 NRC perceptions survey Quartier de Mikelenge, Ville de Kindu, Province du Maniema
- 7 Countries heavily reliant on oil exports face particular difficulties as the price of oil dipped below zero and has remained low, for example, weakening government revenue streams and worsening debt levels. See *Coping with a Dual Shock: COVID-19 and Oil Prices*, Rabah Arezki and Ha Nguyen, World Bank, April 2020 <https://www.worldbank.org/en/region/mena/brief/coping-with-a-dual-shock-coronavirus-covid-19-and-oil-prices>
- 8 A World Bank phone survey found that farming families were least affected, while stressing that this was relative as “all prevalent income sources in Uganda were negatively affected since the Covid-19 outbreak” <https://blogs.worldbank.org/opendata/uganda-high-frequency-phone-survey-covid-19-results-round-1>
- 9 Surveys in April and May: The first survey, conducted on April 5 and 6, reached 860 households. The second survey, conducted on May 10, 11 and 12 reached 663 households.
- 10 *COVID-19 Impacts on Prices and Markets in Iraq*, The Cash Learning Partnership, 18 July 2020 <https://www.calpnetwork.org/publication/covid-19-impacts-on-prices-and-markets-in-iraq/>
- 11 The aim of the strategy is to “support countries in addressing the drivers and impacts of FCV and strengthening their resilience, especially for their most vulnerable and marginalized populations”, *World Bank Group Strategy for Fragility, Conflict, and Violence 2020–2025*, p.11 <http://documents1.worldbank.org/curated/en/832821582824032543/pdf/Executive-Summary.pdf>

- 12 There have been nineteen replenishments of IDA in its history, see link for more details <https://ida.worldbank.org/replenishments> The “Refugee sub-Window” of the World Bank’s IDA18 was replaced by the “Window for Host Communities and Refugees” in IDA19, which will “finance up to \$2.2 billion in operations, including a dedicated sub-window of \$1 billion for operations that respond to the impacts of COVID-19”. See link for more details <https://ida.worldbank.org/replenishments/ida19-replenishment/windows-host-communities-refugees>
- 13 *Global Trends, Forced Displacement in 2019*. UNHCR, p. 53 <https://www.unhcr.org/5ee200e37.pdf>
- 14 *Locked down and Left Behind: The Impact of COVID-19 on Refugees’ Economic Inclusion*, Centre for Global Development, Refugees International and International Rescue Committee, July 2020 <https://www.cgdev.org/sites/default/files/locked-down-and-left-behind-paper-71320.pdf>
- 15 IDMC <https://www.internal-displacement.org/sites/default/files/publications/documents/201902-economic-impact-cost-estimates.pdf>
- 16 Although comparative data on IDP poverty levels is not comprehensive, one World Bank study found that “more than 8 out of 10 IDPs in Somalia, Nigeria, South Sudan, and Sudan live below the international poverty line of US\$1.90 per person per day” <http://documents1.worldbank.org/curated/en/761091557465113541/pdf/Volume-A-Executive-Summary.pdf> P.8
- 17 Increased debt and limited savings are consistent with the findings of other organisations. A recent ILO survey in Iraq found that “only 16 per cent of the surveyed households have savings, with 85 per cent of them indicating that their savings would last for less than three months...81 per cent reported that they have taken on debts to manage their pandemic-affected financial situation” https://www.ilo.org/beirut/publications/WCMS_751209/lang-en/index.htm
- 18 Aid organization Oxfam estimates that in Somalia, for example, remittances “exceed all humanitarian and development assistance to the country and compris[e] between 25 and 40 per cent of the country’s economy”, see <https://policy-practice.oxfamamerica.org/work/in-action/remittances-to-somalia/>
- 19 *Saving Lives, Scaling-up Impact and Getting Back on Track: World Bank Group COVID-19 Crisis Response Approach Paper*, June 2020, p.8 <http://documents1.worldbank.org/curated/en/136631594937150795/pdf/World-Bank-Group-COVID-19-Crisis-Response-Approach-Paper-Saving-Lives-Scaling-up-Impact-and-Getting-Back-on-Track.pdf>
- 20 According to the World Bank “remittances in GDP terms tend to be largest in poor countries (8.9 per cent in 2019), small island developing states (7.7 per cent), and those in fragile and conflict- affected situations (9.2 per cent)” Ibid.
- 21 *The significant impacts of COVID-19 on the livelihoods and health of Somali communities: Findings from a nationally representative household survey*, Nexus with Federal Republic of Somalia Ministry of Health and Human Services, August 2020 http://nexusom.org/wp-content/uploads/2020/08/Nexus-Policy-Brief-Significant-Health-Economic-Impact-COVID19-Somali-community_AUG2020-vf.pdf A smaller number of respondents to this survey (7 per cent) said they had previously received remittances.
- 22 In the early stages of the crisis in particular, Covid-19 related lockdowns had a significant impact on NRC’s ability to deliver planned assistance. In the Middle East region alone, NRC estimated that in March it was unable to reach 300,000 vulnerable people. *Covid-19 restrictions preventing thousands from accessing lifesaving aid*, Norwegian Refugee Council, 25 March 2020 <https://www.nrc.no/news/2020/march/covid19-restrictions/>

- 23 For example, the IMF estimates that on average advanced economies committed 7.9 per cent of GDP on Covid-19 related fiscal support measures, compared to 1.4 per cent in low income countries. *COVID-19: Without Help, Low-Income Developing Countries Risk a Lost Decade*, International Monetary Fund, 27 August 2020 <https://blogs.imf.org/2020/08/27/covid-19-without-help-low-income-developing-countries-risk-a-lost-decade/>
- 24 *A record one million displaced by violence in Burkina Faso amid Covid-19*, Norwegian Refugee Council, 18 August 2020 <https://www.nrc.no/news/2020/august/burkina-faso-record-displacement/>
- 25 *Stop locusts in East Africa now or pay much more to help people later* – WFP, World Food Programme, 14 February 2020 <https://www.wfp.org/news/stop-locusts-east-africa-now-or-pay-much-more-help-people-later-wfp>
- 26 *Imminent famine in Yemen*, Norwegian Refugee Council, October 2018 <https://www.nrc.no/news/2018/october/statement-by-jan-egeland-secretary-general-of-the-norwegian-refugee-council-on-imminent-famine-in-yemen/>
- 27 *G5 Sahel summit: Civilians should be the priority in military discussions*, Norwegian Refugee Council and Oxfam, January 2020 <https://www.nrc.no/news/2020/january/g5-sahel-summit/>. For more information on NRC's work on food security see <https://www.nrc.no/what-we-do/activities-in-the-field/food-security/>
- 28 *Looming Food Insecurity Amid Triple Threat: 50.6 Million people projected to be Food Insecure by the end of 2020*, Intergovernmental Authority on Development (IGAD), 4 August 2020 <https://www.igad.int/attachments/article/2487/Press%20Release-%20IGAD%20Food%20and%20Nutrition%20Security%20Response%20Strategy%20.pdf>
- 29 Member state briefing, UNICEF. Referencing joint WFP/UNICEF joint analysis on the impact of both Food Insecurity and COVID-19 on nutrition. Prior to Covid-19, UNICEF estimated that 8.1 million children would suffer from acute malnutrition and 2.4 million of severe acute malnutrition in 2020, revising these numbers up to 9.7 million and 3 million respectively.
- 30 The March 2020 Harmonized Framework
- 31 NRC assessments in Kindu (south-Kivu), Kahembe and Ndosho in Goma (north-Kivu), and Bunia (Ituri), Eastern DR Congo, April - July 2020
- 32 *ECHO Daily Flash*, 22 July 2020 <https://erccportal.jrc.ec.europa.eu/ECHO-Flash/ECHO-Flash-List/yy/2020/mm/7>
- 33 *Afghanistan: Countrywide Weekly Market Price Bulletin, Issue 10*, World Food Programme, 22 July 2020 <https://reliefweb.int/report/afghanistan/afghanistan-countrywide-weekly-market-price-bulletin-issue-10-covering-3rd-week>
- 34 Rice, wheat flour and lentils prices rose and stayed high through June. Assessment across five governorates - Anbar, Diyala, Kirkuk, Ninewa and Salah al Din - compared to a pre Covid January baseline. *COVID-19 Impacts on Prices and Markets in Iraq*, The Cash Learning Partnership, 18 July 2020 <https://www.calpnetwork.org/publication/covid-19-impacts-on-prices-and-markets-in-iraq/>
- 35 See *Yemen Covid-19 Preparedness and Response Snapshot*, Humanitarian Country Team, 27 June 2020 https://reliefweb.int/sites/reliefweb.int/files/resources/Yemen_COVID_Weekly_Snapshot_28%20June.pdf and *Yemen: Food Security and Price Monitoring*, World Food Programme, 1-14 July
- 36 NRC: *Not Going Hungry: Food Systems (East Africa)*, Norwegian Refugee Council, August 2020 https://www.nrc.no/globalassets/pdf/position-papers/not-going-hungry-during-covid-19/not-going-hungry_nrc_position-paper-on-food-systems.pdf

- 37 NRC's assessment in Yemen found that 46 per cent of Yemenis surveyed by NRC reported rising costs for water since Covid-19. Even more concerning, a fifth (20 per cent) report they cannot afford enough water at the moment. As in other countries, key non-food items are more expensive or not available. This was mostly reported for medical items (50 per cent) and hygiene items (41 per cent). In Afghanistan, a recent assessment by REACH stated that "traders considered Covid-19 to be the main reason for price increases of particular NFI items...and further highlight the increase in prices for hygiene items." And that "overall, prices of several other NFI items were found to have increased too, including firewood, kindling, fuel gel, and cooking fuel."
- 38 *Iraq Information Centre – Covid-19 Dashboard*, UNOPS Iraq, Reporting Period from 18 February 2020 to 4 April 2020.
- 39 *UN leads call to protect most vulnerable from mental health crisis during and after Covid-19*, UN News, 14 May 2020 <https://news.un.org/en/story/2020/05/1063882>
- 40 Respondents in other countries included in the survey reported a far lower rate Afghanistan, such as Venezuela (6 per cent) and Mali where none of the respondents reported being evicted. Other countries were lower than Afghanistan but very high: Colombia (31 per cent); Iraq (48 per cent); Kenya (46 per cent); Libya (50 per cent); and Uganda (67 per cent).
- 41 NRC evictions assessment, Kandahar, Afghanistan. A total of 315 individuals were interviewed between 12-14 May, prioritizing female-headed households (84 per cent of interviewees).
- 42 See *Broken Home: Women's housing, land and property rights in post-conflict Iraq*, Norwegian Refugee Council, May 2020 <https://www.nrc.no/globalassets/pdf/reports/broken-homes--iraq-report-may-2020/hlp-report-1.8.pdf> and NRC assessment, May 2020. Prior to the pandemic only 5 per cent of surveyed households anticipated eviction.
- 43 *Protection monitoring – Data on the risk of evictions in the midst of the COVID-19 pandemic*, Iraq Protection Cluster, July 2020.
- 44 *Protection monitoring on the impact of COVID-19 on refugees, 20 March – 28 June 2020*, UNHCR <https://data2.unhcr.org/en/documents/details/77872>
- 45 *Protection monitoring on the impact of COVID-19 on refugees, 1-28 June 2020*. UNHCR
- 46 *Summary and Analysis of Federal CARES Act Eviction Moratorium*, National Housing Law Project, April 28 2020 <https://www.nhlp.org/wp-content/uploads/2020.03.27-NHLP-CARES-Act-Eviction-Moratorium-Summary.pdf>
- 47 *Understanding the needs of urban refugees and host communities residing in vulnerable neighborhoods of Kampala* (AGORA Report)
- 48 *An Unnecessary Burden: Forced Evictions and Covid-19 in East Africa*, Norwegian Refugee Council, July 2020. https://www.nrc.no/globalassets/pdf/briefing-notes/an-unnecessary-burden-forced-evictions-and-covid-19-in-east-africa/an-unnecessary-burden_nrc-briefng-note_july-2020.pdf
- 49 *Somalia: Update 3 - Overview of COVID-19 directives*, UN OCHA, 2 May 2020 https://reliefweb.int/sites/reliefweb.int/files/resources/FGS%20FMS%20directives_Update%203%20-%20final%20eo.pdf
- 50 NRC eviction trends tracker, East Africa <http://evictions.nrcsystems.net/dashboard.php>
- 51 *Education during COVID-19 and beyond*, United Nations, August 2020 https://www.un.org/sites/un2.un.org/files/sg_policy_brief_covid-19_and_education_august_2020.pdf

- 52 An NRC assessment conducted in Kunar, Herat, Khost, Kandahar, Zabul and Kunduz provinces found that only 23 per cent of those surveyed has access to TV. None of those surveyed neither had access to and awareness about educational TV channels in their areas. None had smartphones or access to the internet either.
- 53 NRC's experience is that financial barriers, including transport and other education related costs, were already a principal reason for the high numbers of children in humanitarian crises not accessing education. See for example, *The Obstacle Course: Barriers to education for Syrian refugee children in Lebanon*, Norwegian Refugee Council, June 2020 <https://www.nrc.no/resources/reports/the-obstacle-course-barriers-to-education-for-syrian-refugee-children-in-lebanon/>
- 54 *Stressed: fear of Covid-19 and rising stress levels amongst refugee and displaced children in the Middle East*, Norwegian Refugee Council, August 2020 <https://www.nrc.no/shorthand/stories/stressed/index.html>
- 55 Ibid UN education policy brief
- 56 *Global Humanitarian Response Plan COVID-19*, United Nations Coordinated Appeal https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/global_humanitarian_response_plan_covid-19.pdf
- 57 *COVID-19 and Ending Violence Against Women and Girls*, UN Women <https://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2020/issue-brief-covid-19-and-ending-violence-against-women-and-girls-en.pdf?la=en&vs=5006>
- 58 Others main reasons cited by respondents were stress from the confinement (92 per cent) and lack of social amenities and networks (73 per cent). The Iraq Information Centre (IIC) received a higher number of calls reporting GBV incidents during the lockdown in March and April (approximately 44 per cent higher compared to the previous months). Almost all calls were about domestic violence. GBV Sub Cluster Rapid Assessment on the Impact of Covid-19 Outbreak on Gender Based Violence in Iraq
- 59 *Global Humanitarian Response Plan COVID-19*, United Nations Coordinated Appeal, p. 13 https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/global_humanitarian_response_plan_covid-19.pdf
- 60 *Global Humanitarian Response Plan COVID-19, July Update*, United Nations Coordinated Appeal, p. 7 <https://reliefweb.int/report/world/global-humanitarian-response-plan-covid-19-april-december-2020-ghrp-july-update-enar>
- 61 *Extraordinary G20 Leaders' Summit Statement on COVID-19*, G20 Leaders' Statement, 26 March 2020 [https://g20.org/en/media/Documents/G20_Extraordinary%20G20%20Leaders%E2%80%99%20Summit_Statement_EN%20\(3\).pdf](https://g20.org/en/media/Documents/G20_Extraordinary%20G20%20Leaders%E2%80%99%20Summit_Statement_EN%20(3).pdf)
- 62 *Amid Multiple Crises, World Bank Group Refocuses Programs and Increases Financing to \$74 billion in Fiscal Year 2020*. World Bank, 10 July 2020 <https://www.worldbank.org/en/news/press-release/2020/07/10/amid-multiple-crises-world-bank-group-refocuses-programs-and-increases-financing-to-74-billion-in-fiscal-year-2020>
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