

Questions and Answers - Responses to posted questions raised in the migration themed Cash Hub Webinar held on the 12 August 2020 and those posted in the registration prior to the event.

Summary of question subjects:

1. [General – Platform for information on Movement cash activities at the regional level?](#)
2. [Impact on migrant remittances related to COVID-19](#)
3. [Positive outcome/impact \(even anecdotal\) on COVID-19 impact on migration?](#)
4. [Recovery of markets - Do you have any activities to recover effected markets?](#)
5. [Financial Service Provider - Please can you explain a bit more about how it worked with ICRC being the service provider?](#)
6. [Senegal project selection criteria](#)
7. [Senegal project – FSP and data protection](#)
8. [Guinea project - Where were the migrants returning from?](#)
9. [Delivery mechanism – how did consideration of repeat payment influence your choice of delivery mechanism?](#)

Q	Question (ed. for clarity)	Response
1	Is there an online platform that we can get information based on regional (as a Movement) cash activities?	<p>David Dalgado & Stefania Imperia , Cash Hub team, British Red Cross</p> <ul style="list-style-type: none"> • RCRC Movement Cash Data is available on the Cash Maps that can be found on the Cash Hub platform (click here to access the Cash Maps). • The maps report on cash distributed globally and also by country. Data is currently available for 2017 and 2018, and the maps will be updated with 2019 data when this is available. Specifically, info available report on: Country where cash was distributed, People Reached, Project Objective (Sector), Restriction type, Delivery Mechanism, National Society/ICRC delivering cash, Year, Total Cash Delivered. • It is also possible to find more information on cash operations on the GO platform. This will be related to specific operations/ Emergency appeals. • There are also regional cash working groups within the Movement, and more information can be found by contacting the IFRC Regional CVA Coordinators. If you cannot find their contact details, you can reach out to the Cash Hub via the general mailbox contact@cash-hub.org.

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2	Can you share again the impact on migrant remittances related to COVID-19	<p>Ezekiel Simperingham – Migration & Displacement Coordinator, IFRC Kuala Lumpur</p> <ul style="list-style-type: none"> The World Bank has projected a 20 percent decline in global remittances, equivalent to approx. 109 billion USD, or to put in perspective this is equivalent to 72 percent of overseas development aid.
3	Are there any positive outcome/impact (even anecdotal) on COVID-19 impact on migration?	<p>Ezekiel Simperingham – Migration & Displacement Coordinator, IFRC Kuala Lumpur</p> <ul style="list-style-type: none"> COVID-19 has further highlighted the important role and contribution of migrants and refugees to many societies around the world - including as frontliners in this crisis, caring for the sick, looking after elderly, keeping up food supplies etc.
4	Do you have any activities to recover affected markets?	<p>Tanjona Andriamarolaza – ICRC Cash and Markets Regional Specialist</p> <p>There are various activities that can support market recovery:</p> <ul style="list-style-type: none"> If it's an access/infrastructure problem, through cash for work, it is possible to rehabilitate the access/infrastructure If it's a shortage of supply, to support the retailer during a voucher programme, by using a supply master to provide items to be distributed to the retailers. The retailer will take goods on credit from the supply master. By using voucher during your programme, this will help the market to recover as you are providing "demand" If it's a financial problem, by providing cash grants to the retailer. Normally, this is linked to another programme such as voucher programme. <p>David Dalgado Cash Hub team, British Red Cross</p> <ul style="list-style-type: none"> The Cash Hub has produced a tipsheet for national societies who are supporting safer market access during COVID-19, supporting safer market access can also assist in market recovery.
5	Please can you explain a bit more about how it worked with ICRC being the	<p>Tanjona Andriamarolaza – ICRC Cash and Markets Regional Specialist, Dakar</p> <ul style="list-style-type: none"> In Senegal due to COVID-19 and the emergency of the situation we ended up not having a contract with an financial service provider, FSP, such as a mobile money provider (for example Orange), so

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	service provider? As mentioned in the Senegal presentation.	instead as ICRC we decided to buy a normal sim card dedicated to a staff member, and we opened an account from this normal sim card and we transferred cash to this normal sim card as a working advance and so after that we have been able to undertake the transfer. Since not all recipients have a mobile money account we transfer through voucher code. After that the recipient is able to withdraw the cash from the normal mobile agent (Orange agents). However, normally we would do this through a FSP contract.
6	Senegal project selection criteria - How do you verify that the "migrant " has gone? Does your selection criteria for ECOSEC support include the household economic level or having a "disappeared migrant" is the only criteria?	<p>Edouard Delaplace – Protection Coordinator, ICRC, Dakar, Nicolas Mendy – Project Manager, Accompaniment of Families of Missing Migrants, Senegalese Red Cross, Dakar, Tafsir Seydou Tamba - EcoSec, Senegalese Red Cross, Dakar</p> <ul style="list-style-type: none"> Beneficiary families are those who made tracing requests to the National Society for their missing family members. The tracing request form includes a series of questions which allow us to understand the circumstances related to the migrant's disappearance. We also work with community leaders who confirm missing cases. The first criteria related to the selection criteria relates to having a disappeared migrant family member, but also the level of economic vulnerability of the family is assessed. This is necessary because the funds allocated to economic support cannot cover the needs of all families. So the selection of the most vulnerable is essential. Regarding the impact of COVID-19, the assistance was targeted at all our beneficiaries under the programme because the socio-economic impact of the pandemic spared no one.
7	Senegal project - Interesting to hear more about the data protection issues you had with the finance providers?	<p>Tanjona Andriamarolaza – ICRC Cash and Markets Regional Specialist, Dakar</p> <ul style="list-style-type: none"> The Finance Service Provider, FSP, which is a mobile money company did not want to accept the data protection clause that ICRC has under the contract. ICRC has a data protection framework and policy that has been released and any FSP working with us should comply with those terms, and also inform us when any breach of the data protection policy has occurred or a potential breach (such as authorities requesting information on our recipients).
8	Guinea project - Where were the migrants returning from?	<p>Brian Brady - Migration Program Delegate, Danish Red Cross, Guinea</p> <ul style="list-style-type: none"> Migrants are returning from various countries, from other Sahel countries (most notably Burkina Faso and Niger), from North Africa (such as Algeria, Morocco), but also from Europe

<p>9</p>	<p>Question to all presenters, did you intend for repeat payments in your project design and how did this influence your choice of delivery mechanism?</p>	<p>Tanjona Andriamarolaza – ICRC Cash and Markets Regional Specialist, Dakar</p> <ul style="list-style-type: none"> • ICRC has launched a tender process to identify an FSP that could deliver the same service as what we did initially, i.e. delivering the cash through a voucher code. This is because, we have seen the benefit of this delivery mechanism and the pandemic is continuing in the country. This will then allow us to make repeat payments potentially but through an FSP, rather than undertaking it directly (with ICRC undertaking the activities of an FSP as previously explained). <p>Brian Brady - Migration Program Delegate, Danish Red Cross, Guinea</p> <ul style="list-style-type: none"> • Yes, up to a maximum of 3 transfers per person over the course of 3 months to support with immediate needs upon return. This was one of the reasons we attempted to pursue mobile money as a mechanism, at it would certainly have benefits for repeat payments. Unfortunately, the mobile money system was not adapted in other ways and we resorted to bank transfers or physical cash payments instead. <p>Mohammed El-Keblawy – Project Manager, Egyptian RC, Hamed Mohamed – Field Coordinator, Egyptian RC</p> <ul style="list-style-type: none"> • Repeat payments to the same beneficiaries are undertaken on a case-by-case basis according to the need, and the same payment method of e-vouchers is used.
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