Introduction
The first Terms of Reference of the Cash Working Group (CWG) in Myanmar were adopted in 2013. Since then, and especially over the past few years, agencies, including the Government of Myanmar, are increasingly incorporating Cash Based Transfers (CBT) interventions within Humanitarian Aid and Social Protection programs in Myanmar. In Myanmar, CBTs can be an appropriate and effective tool for delivering support to people throughout Myanmar in a way that maintains dignity and choice for beneficiaries while stimulating local economies and markets.

WFP, who chairs the national CWG, has supported establishing CWGs at the sub-national level; there are CWGs in Kachin (Myitkyina) and Rakhine (Sittwe). The CWGs keep in regular relations at their local or national levels with other coordination structures such as the Inter-Cluster Coordination Group, Clusters and thematic working groups.

In humanitarian contexts, CBTs are often provided in the IDP contexts such as in protracted displacement in Kachin, Northern Shan and Rakhine, as well as other circumstances such as post-flood responses or support to returning migrants. Cash for work is also used in areas to support improved livelihoods and promote community resilience. CBTs are used in agricultural activities throughout the country. CBTs were historically confined to the food security sector have become increasingly used as mechanisms to reach goals in a variety of socio-economic context.

Multipurpose Cash Assistance especially cuts across the traditional sector approach and requires effective coordination and harmonization of standards and approaches. The CWG is a sub-group of the ICCG providing technical advice to the sector/cluster coordinators on CBTs.

In the social protection space, the Government of Myanmar, implemented through the Department of Social Welfare (DSW) of the Ministry of Social Welfare Relief and Resettlement (MoSWRR), has launched multiple CBT programmes including the Mother and Child Cash Transfers (MCCT).

The need for closer, better-integrated CBT approaches, improved joint capacity, complementary resources, protection and conflict-sensitive strategic planning have been increasingly felt by stakeholders. Thus ensuring CBT interventions coordinated and follow a common rationale and approach. The Cash Working Group currently is as sub-group of the Inter Cluster/Sector Coordination Group (ICCG) and reports to the Humanitarian Country Team (HCT)

These ToRs refer to the national CWG and sub-national CWGs.

Objectives
The overall objective of the group is to contribute to strengthening the coherence and quality of CBTs in Myanmar. This involves active participation in coordination, information sharing and advocacy at National and at local levels. This naturally implies close cooperation and exchanges of learning with Myanmar non-profit Organizations, the Private Sector and of course the Government and Local Authorities.
The CWG includes both technical functions that focus on process (such as sharing lessons learnt, harmonizing approaches to delivering cash, developing guidelines, share information and develop common analyses on the feasibility of using cash) and strategic functions (such as avoiding gaps and duplications, advocacy to promote appropriate use of CBT and influence policy, supporting response options analysis processes of the Inter-Cluster/Sector Coordination Group).

The overall purpose is to contribute to increased effectiveness and efficiency of humanitarian assistance while also contributing to longer term Social Protection policies.

The CWG will also be proactively involved in providing technical and methodological support to policies and operations related to Shock Resilient Social Services, Preparedness and Response as well as bridging the Humanitarian-Development Nexus.

The specific objectives of the CWG are to:

**Objective 1: Consolidate, harmonize and promote the use of appropriate and efficient CBT mechanisms through coordination, information sharing and dissemination.**

- Enhance collaboration and build consensus among humanitarian and development actors regarding CBT to address the needs of the most vulnerable households in Myanmar.
- Support a coherent approach to the use of CBT, including a common understanding of cash feasibility and appropriateness nationally.
- Identify opportunities, technical challenges, risks and strengths for undertaking cash-based responses. Through the exchange CBT programming information, needs assessment, market analysis, methodologies and best practices, building on the technical expertise of the different organizations in Myanmar and in the region.
- Support cross-sectorial coordination in line with the ICCG for CBTs and standardize information collection within sectors/clusters for cash information (including linkages with IDP/returnees contexts), in line with existing sectoral reporting.
- Work to ensure that interventions do not overlap or negatively impact one another through coordination and mapping of cash and voucher programming based on sector/cluster information and CWG collected data.
- Foster the use of joint assessments and response options analyses leading to joint programming of adapted delivery mechanisms. This entails supporting the response options analysis taking place at sector/cluster level, at the ICCG as part of the Humanitarian Response Plan process.
- Ensure linkages and transparency with the sub-national CWG (currently in Myitkyina and Sittwe) and national and local authorities.
- Support the implementation of the Steering Committee’s recommendations.

**Objective 2: Establish standards and common approaches to ensure effective and complementary approaches to CBTs**

- In consultation with Government, donors, UN and NGO partners, private sector/financial service providers, and others, develop context specific guidelines and best practices for cash/voucher transfer implementation, legal framework, accountability, protection, conflict
mitigation and disseminate these best practices in Myanmar including linkages with social protection and development actors.

- Explore the possibility of enhancing the efficiency and effectiveness of cash-based interventions through mapping e-payment mechanisms.
- Provide technical inputs/feedback on cash and voucher tools, training manuals, guidelines and standards.
- Support the development of compatible and comparable datasets used in monitoring and evaluation tools. This should be a consequence of improved exchange of information during the planning phase of operations (addressing the definition of outcome indicators). This will help to inform evidence-based improvements to cash and voucher programs.
- Promotion of gender-specific and protection specific considerations and strategies for mitigating risks in cash programming with considerations for non-discrimination and Accountability to Affected Populations.

**Objective 3: Capacity Building – Promote knowledge management and learning amongst CWG Members.**

- Promote knowledge management, learning and capacity building. Promote cash capacity building efforts at a national and local level.
- Identify capacity and training needs on CBT programming in Myanmar in coordination with the regional CWG teams.
- Facilitation of learning across different contexts in Myanmar.
- Ensure training opportunities and tools are provided to CWG members in order to enable high quality implementation of tools, guidelines and minimum standards.

**Objective 4: Develop evidence-based positions on CBT to strengthen advocacy, lobbying and influencing of key national and international stakeholders.**

- Develop joint advocacy with donors, government bodies, and other stakeholders for common positions on CBT programming.
- Identify linkages between humanitarian cash and Social Protection Programs such as mapping of humanitarian and social protection activities (to ensure there are no gaps or overlaps), compare and harmonize targeting and transfer rates or explore potential of the national systems to channel humanitarian assistance in the longer-term.
- Develop an evidence base of CBT programming that is grounded in assessments and feasibility studies, drawing upon lessons learned and examples of good practice. Develop these learnings further to support improved preparedness for rapid and appropriate response.
- Convene steering committee and technical task teams as needed.
- Encourage combined negotiations by volunteering member agencies with service providers at the national level, i.e. financial, cell phone and insurance providers for effective cash and voucher program delivery.
Based on these objectives, the specific deliverables of the CWG-Yangon will be articulated in an agreed workplan. The workplan will include key deliverables, focal points and timelines based on operational priorities of the CWG members and the ICCG. The ICCG will sign off on the proposed plan of the CWG.

Membership

- The group is an inclusive platform of humanitarian and development actors in Myanmar. The group is open to International and National NGOs, the Red Cross Movement, UN Agencies, formally registered Community Based Organizations, financial service providers and relevant Government agencies as well as other interested parties, such as donors.

- There is no limit on the number of members and organizations. Consistency of representation for each participating member is appreciated. An updated list of members will be maintained by the Secretariat.

- The Members are the organizations represented by their formally appointed staff. The management of Member organization should therefor provide the name and function of their organization’s representatives to the Chair (or to the Secretariat) of the CWG.

Governance structure

1. Leadership

- WFP as Chair of the CWG is responsible for:
  - Capitalize on member expertise when providing technical inputs into taskforce outputs
  - Provide strategic and technical support and direction to the CWG
  - Maintain appropriate links and dialogue with all sectors/clusters and ICCG
  - In rotation with the co-lead chair the steering committee.
  - Ensure TOR is updated as necessary.

- The Myanmar Red Cross Society and Mercy Corps as co-Chairs of the CWG is responsible for:
  - Provide technical inputs on member CBT programs and participation in briefing/orientation of new members in collaboration with the Chair.
  - Establish regular technical exchange with CWG members with a view to promote and inclusive and transparent decision-making process.
  - Link with sector/cluster coordinators to understand specific technical issues and facilitate increased learning.
  - Contribute to the production of CWG documents (policies, strategies, workplans, advocacy briefs) on behalf of the NGO community
  - Provide information management capacity for the CWG
  - Act as chair of the Steering Committee on behalf of the chair as necessary.

- OCHA as the Secretariat of the CWG is responsible for:
- Ensuring the linkages with the ICCG by supporting that relevant issues discussed in the CWG are raised at the ICCG level and support the ICCG identification of key issues that the CWG to be tasked with.
- Consulting with Members and lead/co-lead on the draft agenda for meeting three days in advance.
- Drafting the minutes of meetings and circulating within five working days of the meeting.
- Tracking all action points from the meeting in an action point tracking matrix. Action points agreed to at the meeting will indicate deadlines and the organization or individual responsible for implementation. Action points will be reviewed at the beginning of each meeting.
- CWG members will contribute resources to a knowledge sharing platform. A repository of CBT materials. Materials will be submitted for the secretariat for review and uploading.

Chairs, Co-chairs and the Secretariat must be ready and able to dedicate the necessary time and resources to achieve the goals set in the Work Plans defined and approved by the Group. Depending on external circumstances, such as emergencies, this dedicated workload can vary from 1 day per month to several days per month.

2. Steering Committee and Task-Forces

- **Main Cash Working Group Membership**
  - Meetings are open to all members
  - Primary aim to share information and support the actions of the workplan.

- **Steering Committee**
  - On-going group that will provide guidance and support. Small forum of approximately five representatives who are nominated by their agencies and approved by the CWG. The steering committee will play a technical advisory role by providing cross-sectional representation, support the substantive work of CWG, and ensure that high standards and field linkages are maintained. The membership will be revised regularly.

- **Taskforces**
  - Established as needed to accomplish tasks of the workplan, with a set timeframe to meet a specific output.
  - Tasked with producing outputs or recommendations to the wider CWG on topics that call for specialist knowledge, technical expertise, experience, guidance and standards. For example, targeting and vulnerability, market monitoring, MEB etc..

Additional Co-chairs can be appointed for a well-defined time period in order to lead sub-groups to address specific technical or coordination issues if required.

**Interface with Coordination Mechanisms**

- The chair/co-chair of the CWG-Yangon will represent the group at regular ICCG meetings and will attend as many relevant cluster meetings as possible (upon agreement with the cluster
coordinators) to ensure linkages and support. The national CWG will also support active engagement and participation from the clusters in working groups meetings.

- The chair/co-chair of the CWG-Yangon will liaise and exchange regularly, at least monthly, with their peers at Regional CWG (Myitkyina and Sittwe, to date)
- The chair/co-chair of the CWG-Yangon will maintain regular communication and linkage with the Regional Cash Working Group, based in Bangkok, Thailand

**Operating Modalities**

- The CWG monthly meetings will take place during the first week of the month, usually Thursdays, from 10 – 12 AM at WFP/OCHA office in Yangon. Should the meeting change due to exceptional circumstances, the Secretariat will ensure all partners are informed in advance.
- Decision making is based on consensual agreement among members, allowing for exceptions or non-participation of members wishing not to be included in a given process.
- Based on needs and interest training activities will be organized by the CWG.
- Every six months these TOR can be reviewed or amended, if the members deem necessary or helpful.

In order to make sure all CWG members are speaking about the same things in discussions we suggest adopting the short list of CBT basic definitions below

**Glossary**

<table>
<thead>
<tr>
<th>Multipurpose cash (also called Unrestricted cash)</th>
<th>There are no restrictions nor conditions on what the recipient can buy or do with the grant in any shop or private transaction. This is the recommended default option in most circumstances</th>
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</thead>
<tbody>
<tr>
<td>Restricted cash (often Vouchers)</td>
<td>The recipient can only purchase (or redeem) from a list of pre-defined items available at pre-defined points or shops</td>
</tr>
<tr>
<td>Conditional cash</td>
<td>To be a recipient, the person will need to fulfil a pre-defined task or to satisfy a pre-defined condition. For example: Cash For Work or Cash for Training.</td>
</tr>
<tr>
<td>Unconditional cash</td>
<td>There is no condition to be satisfied to receive the assistance (as long as the person is on a beneficiary list corresponding to a pre-defined target-group or criteria).</td>
</tr>
<tr>
<td>Minimum Expenditure Basket MEB</td>
<td>This is the total value of a list of items (food and/or non-food) that one intends the beneficiary to be able to purchase in his/her market area. In the case of Multipurpose (ie. Unrestricted) cash, the value of the MEB is a formal tool to justify the amount distributed: the beneficiary is free to purchase other items or pay for other services (eg: education, health... etc) not included in the MEB.</td>
</tr>
<tr>
<td>Survival Minimum Expenditure Basket (SMEB)</td>
<td>As the name implies: a MEB that takes into account the minimum amount required to maintain existence and cover lifesaving needs.</td>
</tr>
<tr>
<td><strong>Joint Cash (or Unified Cash)</strong></td>
<td>Two or more Organization using the same simultaneous delivery mechanism to distribute cash jointly, adding-up their respective grants, resulting in improved efficiency and possibly effectiveness. For example: Organizations making use of WFP Unified Cash Platform</td>
</tr>
<tr>
<td><strong>Delivery Mechanism</strong></td>
<td>The way in which the cash (or Vouchers) ends-up in the hands of the beneficiary. For example: Cash in Envelope or Electronic Voucher (smart card) or Mobile Money Cash over the Counter or Mobile Money Electronic Wallet or Debit Cards, etc</td>
</tr>
</tbody>
</table>

Glossary to be expanded and updated regularly