## Summary Note on Cash Working Group (CWG) Meeting

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<tr>
<th>Date/ Time &amp; Venue</th>
<th>20 April 2023, 10:00AM – 12:00 PM (via Zoom)</th>
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<tbody>
<tr>
<td>Chair</td>
<td>Thin Thin Aye (WFP)</td>
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<tr>
<td>Participants</td>
<td>50 participants. Attendance record stored by OCHA.</td>
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### Agenda items and summary of discussion

#### 1. Sub-national CWG updates

**Kachin**

One of the partners in Kachin reported that they were encountering delays during the bank process in cash distribution for Kachin State IDP camps. Another cash distribution process for April is about to start in 100 camps located in common control area.

Under the relief response, electronic cash transfer has resumed at 29 camps located in Myit Kyi Na and Wine Maw started in March. E cash transfer system will continue to be used in April as well. There were a few minor issues, but they were solved. Since camp closures and returning are happening, transitional solution packages are expected to be distributed in Kachin State (ongoing process). It was also informed that the upcoming meeting on 23 April will be postponed.

**Rakhine**

The price of rice has been increasing since the start of the year as discussed in previous years. WFP increased the distribution rate from 22,000 to 27,000 for the beneficiaries starting from April. The prices of other commodities have also been increasing due to Thingyan Festival (hopefully it will be short-term).

**Southeast**

Southeast CWG meeting was on 5 April 2023. The members mainly discussed cash-related activities, planning target and market updates of each organization. Members also reviewed the SME related announcement by National Cash Working Group (no feedback yet). SECWG invited HAWG to present the humanitarian access situation in Southeast. On top of that, members used voting system to decide prioritization of the urgent needs within the areas for upcoming Myanmar Humanitarian Funding allocation. In the next meeting, the areas with urgent needs and gaps will be discussed as a priority.

SE CWG held two bilateral meetings to discuss technical needs of cash distribution. The working group coordinator is also discussing with M-Pitesan which is starting their operations again. During the next meeting, the financial providers will be invited to present at the meeting.

#### 2. Market price monitoring

WFP presented the market price monitoring updates for March 2023 with the data collected from over 80 townships/ 150 markets across the country.

Compared to February 2023, prices of basic food basket, Palm oil, rice and chickpeas saw 6% to 8% increase, with mixed oil, salt and eggs prices being stable. The prices of tomatoes and onions went down by 8% due to seasonal availability. Compared to the last month, fuel prices decreased about 4%. Among key factors driving price changes are lower production and import of rice while having high demands from international trade, transport cost and fuel price, disruption of transportation route due to insecurity subsequently affecting the trade flows. For more details on WFP market price monitoring, please refer to attached presentation and visit [Market Monitoring Dashboard](https://example.com).
3. **Pilot Disability Top-Up Cash-Based Transfer**

WFP presented a brief overview of the top-up cash-based transfer. According to the post-distribution monitoring (Disaggregated analysis PDM data): households with persons with disabilities have worse food consumption scores (FCS) and less nutrients (such as heme-iron) than others. These households have higher costs and lower income due to the lack of full-time/part-time working family members. Also, during the coup, job opportunities decreased which affected the households with persons with disabilities more compared to others. Currently, the pilot program is being implemented in Kachin and Northern Shan. At the same time, WFP is working on broader disability assessment in several locations such as Kachin, Northern Shan, Rakhine, Central Rakhine, Kayah, Yangon, etc. which will help us get deeper understanding.

Disability top-up for CBT aims to improve food consumption score (FCS) for HH-PWD by reducing diversion from food expenses to disability and/or improving health and reducing medical costs. WFP has implemented top-up pilot in Kachin (1,208 HH-PWD) and Northern Shan (222 HH-PWD) from June to December 2022, increasing one additional ration (average 22,500 MMK) per HH-PWD. 99% of the other HHs understood and accepted that HHs with PWD receive additional ration. WFT has completed 108 baseline interviews and 97 endline interviews with PWD in Kachin/Northern Shan and/or their carers or other HH representative (65-68% women, 19% older people, 33-36% female-headed households).

Vulnerability of respondent HH-PWD evident, and need FCS improved between baseline and endline, helping them meet essential needs in a safe and dignified manner, although it is insufficient to cover all requirements. All the interviewees requested to continue the top-up and to increase the amount.

From Q2 of this year when the disability assessment results came out, WFP will plan to broaden the project in Rakhine. WFP is working on helping the PWD HHs refer to local OPDs and relevant/available service providers for HH needing separate/distinctive support beyond what top up can cover.

4. **CARE post-distribution monitoring (PDM) key findings**

CARE International provided an overview on key findings of post-distribution monitoring of GRO (Generating Rubber Opportunities Project) Humanitarian Response in Mon from July to October 2022. CARE partnered up with NwayHtwetawYinKwin to distribute cash in envelopes with authorized financial service provider (Ongoing). The project covered 1634 households, 5077 beneficiaries (Female - 3408, Male – 1669) in Paung, Mudon, Thaton, Thanbyuzayat, Kyeikmaraw, Chaungzon and Mawlamyine. In terms of data collection method, In-person interviews were carried out from 18 to 22 October using KOBO. The cash distribution was made 100% exclusively to women and but when the PDM was conducted some female beneficiaries were not available then the male HH member responded on their behalf.

PDM findings: regarding the type of disability, disability in mobility is the highest in both male (15%) and female (12.8%). Care noted that they were not able to use Washington Group Short Set but will be used in future. In terms of distribution dates and places, most people receive the information from village administrators (47%) and then followings were CSO/CBO with (26%) and Care/partners with (15%). After being informed about the distribution, 96% of the people said there was enough time but 3.4% disagreed. Most of the cash assistance was received at the distribution point (98%). 91% preferred cash assistance and 27% preferred food/items. 44% of the people took less than 15 minutes; another 44% took 15-30 minutes; 11% took 30-60 minutes; 0.9% took more than 60 minutes to get to the distribution point and 0.9% received their assistance at home. Out of the people who had to reach the distribution point, 55% of them did not have enough expenses (average 2000 MMK) to get to the point. However, the majority (97%) felt safe enough to get to the point. It has been more than 4 weeks for (45%), 3 weeks for

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**# CARE** International to share the full report with members.
(48%), 2 weeks for (7%) and 1 week for (0.6%) since they have received the cash assistance (one
time 200,000 MMK for 2 months) and everyone was satisfied over the behaviour of provider
during the distribution. The major usages of cash assistance were to buy food for family (94%),
to use it for health (55%), for social affairs (26%), for investing (25%), to pay debt (18%), for
savings (16%), for education (16%), to buy children’s food (16%) and for shelters/accommodation
(10%). In the matter of using cash assistance, 96% of people decided by themselves, only 3.4% of
people let the parents/ parents in law decide and 0.6% let other family members decide. While
managing the cash assistance, only a small percent of people had conflicts between family
members (0.3%) and conflicts among community members (5.8%). After receiving the assistance,
majority of the people were satisfied and happy as they were able to access markets/shops
and were able to buy basic food/ hygiene items they needed.

5. CRS R2R presentation

Catholic Relief Services (CRS) presented and provided a brief on Ready to Respond ( Cash
Readiness Project). CRS in Myanmar has been undertaking cash readiness activities as CRS
directly as well as with partners KMSS-Bhamo. CRS Myanmar Country Program staff and Partner
KMSS-Bhamo had the chance to put learning, tools, and knowledge into action via a cash pilot
program. The cash distribution pilot was initially planned to carry out in Hakha and Bhamo with
partner KMSS-Hakha and KMSS-Bhamo. Due to current fragile condition and FSP inaccessibility
in the regions where KMSS-Hakha operates, R2R Cash pilot was focused only in Bhamo and
Moemauk Townships where KMSS-Bhamo is covering.

A Rapid Market Study was conducted in December of 2022 with selected communities and
vendors. Then, CRS and KMSS coordinated with other humanitarian actors in Bhamo for
humanitarian support to prevent duplication and adhere to the Do No Harm and Conflict
Sensitivity principles. And beneficiary orientation was conducted according to the guideline,
explaining the process of cash distribution and beneficiary registration was carried out through
the CommCare platform. The beneficiary list was shared with FSP, to generate Beneficiary unique
ID number, and print beneficiary card with QR code. Beneficiary identification cards were
provided and transportation arrangements for beneficiaries who withdraw cash from the agent
counter were managed. Door-to-door distribution was conducted in Moemauk on February 9,
2023, while cash-from-agent-counter distribution was conducted in Bhamo on February 9 and
10, 2023. (4 IDP camps from Moemauk and 2 camps from Bhamo).

On MPCA transfer value and delivery mechanism, The amount of the transfer value is determined
based on CWG SMEB April 2022. Cash assistance of 130,000 MMK (per family) were
delivered to 300 IDP families (134 IDP HHs from Bhamo and 166 HHs from Moemauk) through ONGO.

At the end of the R2R initiative, an After Action Review (AAR) was carried out. The use of FSP was
analyzed in relation to the use of cash in envelopes and how and where they may be utilized in
the future during AAR. The alternative delivery mechanism options might also be considered in
the future.

Lessons learned were noted as below.

- Each project or location should develop a localized SOP that accounts for FSP availability
  and the security context. A participatory workshop with CRS and KMSS partners is a
  productive and participatory way to develop SOP. Provide training to KMSS on CVA SOP
development.
- Using a national FSP like ONGO was a first for CRS Myanmar and provided an opportunity
to understand the benefits – such as reduced risk to staff, the option for cash-out service,
  door-to-door distribution – as well as drawbacks – such as limited areas of coverage.
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  opportunity to understand the benefits – such as reduced risk to staff, the option for
cash-out service, door-to-door distribution – as well as drawbacks – such as limited areas of coverage.

- Discuss KYC regulations and requirement clearly with FSPs and understand alternative options, such as unique beneficiary IDs created by CRS.

CRS encouraged the members to reach out to them bilaterally for any questions.

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<th>6. CWG workstream updates</th>
<th>#CWG to share the workstream updates with monthly updates</th>
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<tr>
<td>CWG will include the workstream updates in CWG monthly updates.</td>
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<td>Next meeting will be tentatively on Friday 5 May 10am-12pm.</td>
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### Useful links

- [Cash Programming page on MIMU Website](#)
- [Mercy Corps MAU market price report dashboard](#)
- [WFP market monitoring dashboard](#)
- [Myanmar: Cash Working Group (CWG) on MIMU Page](#)

Next CWG meeting: Thursday 10:00 – 12:00, 5 May 2023