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

<table>
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<tr>
<th>Date/ Time &amp; Venue</th>
<th>9 December 2021, 10.00 – 12.00 (via MS Teams)</th>
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<tbody>
<tr>
<td>Chair / Co-chair</td>
<td><strong>Mercy Corps</strong> (John Nelson), <strong>WFP</strong> (Thin Thin Aye and <strong>MRCS</strong> (Moe Thida Win))</td>
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### Agenda items and summary of discussion

1. **Sub-National CWGs and Partner Updates**

#### Kachin

In Kachin, private banks resumed at normal capacity, but partners have to give high cash-out and delivery fees for cash withdrawal varying from 5.8% to 6.3% of the total cash value. There is a need to conduct rapid assessment of the capacity of financial service providers to assess the potential to resume cash interventions at large scale. Partner organisations are in the process of reviewing operation costs due to increase in transport charges of commodities. The price change will be expected for early 2022 as the new crops available in market. Security concerns for field staff persists as the clashes continue to happen in some areas.

#### Rakhine

Situation in Central Rakhine remains unchanged, with liquidity challenges and withdrawal limitation in place, resulting in e-cash activities still on pause. Basic commodities prices remain high along with increased transport cost due to high fuel prices, however, the supply chain remains viable in most areas. Market situation is thriving due to cash intervention from WFP although the confidence in banking sector remains relatively low. Fuel price monitoring will be included in market analysis going forward. WFP cash distribution is resumed and is expected to complete delivery to 183,000 beneficiaries by the end of December. WFP also reviewed the cash entitlement in nine townships of Rakhine including Kyauk Taw depending on market prices. Partners are pushing for travel authorization and access grant based on food security assessment noting that many people affected by COVID-19 is in need of either direct cash, in-kind or other forms of assistance.

#### Southeast

The set-up for sub-national cash working group in Southeast and the feasibility were explored by CWG co-chair and members and recognized that there were no specific organization taking leadership role. The option to embed the cash coordination in cluster coordination structure once activated is thus recommended. CWG will be working closely with OCHA Southeast secretariat, national food security cluster and relevant partners to implement the coordination structure in coming month.

#### Updates from Partners

- **TGH** completed the cash envelope distribution with minimum amount in Paletwa township in Chin state despite challenges around cash transfers and disbursement.
- Mercy Corps is conducting pilot cash intervention in Loikaw and the preferred modality is identified as cash disbursement. Transfer value will be calculated based on family size.
- CARE distributed 1,111 cash grants for the purpose of early recovery through KMSS partner in Kayah State and 350 cash assistance for food through Nway Htwe Thaw Yin Khwin Partner in Mon State. This cash grants distribution is ongoing up to targeted over 5000 households.
planned to do cash distribution for food in northern Shan State through its Meikswe Myanmar partner in January 2022.

UNICEF partnering with TDH continues humanitarian cash assistance to around 5,400 pregnant women and mothers with children under two years of age in Hlaing Thar Yar. Around 10% of program participants changed their phone number due to complex social and political issues and thus the payment became challenging for partner staff to handle. Some families are moving back to other adjacent townships or back to native towns considering recent eviction.

### 2. Market Updates

**WFP market price report update (October 2021):** WFP updated on latest price developments. Compared to October 2021, mixed oil, cooking oil, eggs and salt prices were quite stable, while prices of tomatoes (+36.1%) and other pulses (13%) increased. Among the key factors driving up commodity price changes are transportation challenges, worsening exchange rate and global price rise. The price of rice, chickpeas and onions had seen decreases at -3.9%, -1.4% and -2.8% respectively.

Overall, prices have significantly increased compared to October 2020 and pre-crisis. The price of rice has particularly increased compared to last year in Shan (+31%), Kachin (+30%), Chin (+27%) and Mon (+18%). For cooking oil, the increases are most significant with prices more than doubled in Kayah, Magway, Tanintharyi and Rakhine while other areas saw +55% to +92% increases. Mixed oil prices have significantly increased in Kachin (+94%) and Shan (+90%) while other areas have more than doubled price increase (+97-127%). Overall price of onion declined compared to last year with -15% to -25% in Rakhine, Sagaing Magway and more than -25% declines in Kayin and Tanintharyi region whereas +28% increase in Shan. Fuel prices dropped when compared to last month, at -9% for diesel, -10% for premium diesel, and -8% for octane 92 and -6% for octane 95, with -8% overall average decreasing from October price trend. For more details, please see the Market Monitoring Dashboard.

### 3. WFP lessons learned from cash-based transfers in Central Rakhine (2021)

WFP “lessons learned” study was conducted in 2021 using qualitative and quantitative methods to document lessons from implementation through focus group discussions with recipient IDPs as well as other stakeholders. Key lesson learnt were:

The IDP households’ needs are generally multisectoral. Therefore, expecting IDP households to use CBT assistance to only buy food would result in other needs being left unmet (e.g cooking fuel). As a prolonged displacement situation, it is likely that IDP households do have sources of cash income other than WFP-provided CBT assistance. Post-distribution monitoring indicated that agriculture and casual labour are two key sources of cash income for households.

In terms of market access and functionality, local markets have been accessible and functioned well across all IDP areas in central Rakhine. The number of shops around IDP camps has increased after the introduction of CBT, with some shops owned by IDPs. Supplies of basic goods have also increased in local markets. With prices of key food items increasing and WFP’s cash assistance often being the only source of cash income, IDPs have been requesting for an increase in the transfer value.

When it comes to spending, food remains the key priority for households receiving CBT followed by health expenses and debt repayment. No significant changes in household power dynamics due to the introduction of CBT were noted. Utilization of CBT assistance for multiple uses is indicative of the multi-sectoral needs within households.

Cash appears to be preferred by majority of men & women as the modality of assistance due to its flexibility and the accessibility of markets although inadequate amount was reported as the main reason for not preferring cash, particularly in larger families. Following 1 Feb, IDPs raised...
concerns about impact of volatile banking situation on cash assistance, as well as that of security situation on transportation if assistance were reversed back to in-kind. Recommendations were made to conduct assessment and profiling of IDP’s needs in support of advocacy for multi-sectoral response, to fulfil the needs of most vulnerable groups (people with disabilities, elderly and those with health needs), to explore different commodities given ongoing liquidity issues, to construct timely, clear and transparent messaging in case of prolonged delays of cash assistance, to monitor mobile money agents and review liquidity status, to continue market price and supply chain monitoring and protection monitoring as well as sharing relevant information in coordination with protection actors in the area.

4. CVA organizational capacity assessment
MRCS presented the CVA preparedness programme in Asia. The purpose of cash preparedness is to institutionalise and embed CVA as routine component of programming for crisis-affected populations in preparedness, response and recovery. The cash and voucher assistance approach is intended to increase movement actors’ capacity to implement scalable and timely CVA to crisis-affected populations. National society engaging in CVAP will need to invest in the five key areas and their related activities to build and sustain their CVA organisational capacity: leadership commitment, systems and tools, financial and human resources, community engagement and accountability, as well as learning and improvement. The summary results form 2021 MRCS CVA self-assessment and current progress on targeted score were also shared to members for information. MRCS will continue preparing CVA action plan for cash readiness as three-year plan as well as CVA assessment report and implement prioritized activities according to the action plan. MRCS also agreed to share the IFRC link to self-assessment tools to interested members.

5. 4Ws
Myanmar CWG 4Ws data will be collected to support coordination and mapping of CVA programs based on sector/cluster information and collected data and to report scope of cash activities in Myanmar. Data collection will be made in hybrid whereby CWG conduct annual comprehensive 4Ws in January 2022 and integrate more frequent reporting into clusters and MIMU report to the extent possible. As next step, proposed templated will be shared with CWG members for additional feedback and suggestion.

6. AOB
The brainstorming session for 2022 CWG workplan will be organized in January to discuss and propose priority activities. The date and time will be shared with small group of interested members in due course.

The current CWG mailing list will be cleaned and updated in January. Members will be contacted to confirm active subscription or request for removal.

Useful links
- [Myanmar: Cash Working Group (CWG) on MIMU Page](#)
- [Myanmar CWG final Terms of Reference (June 2020)](#)
- [Myanmar CWG 4Ws (as of 10 November 2020)](#)
- [Cash Programming page on MIMU Website](#)

Next CWG meeting: Thursday, 10:00 – 12:00, 20 January 2022 (TBC)