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

**Date/ Time & Venue**  
10 September 2021, 10.00 – 12.00 (via MS Teams)

**Chair / Co-chair**  
Mercy Corps (John Nelson), WFP (Thin Thin Aye and MRCS (Moe Thida Win)

**Participants**  

<table>
<thead>
<tr>
<th>Agenda items and summary of discussion</th>
<th>Action Points</th>
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<td><strong>1. Partner Programme Updates (including sub-national clusters) “Challenges and Lesson Learnt”</strong></td>
<td># SCI to share market assessment report on South East with partners once available</td>
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<td><strong>Rakhine</strong></td>
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<td>Situation in Central Rakhine remains unchanged, with liquidity challenges and cash withdrawal limitation in place. Lack of confidence in banking system increases, as well as significant increase in basic commodity prices. Fruit prices have gone up because of unfavorable exchange rate. The fuel price trend has gone up significantly since military takeover. August market price data collection is ongoing despite volatile situation. There are concerns over announcement of NUG having adverse effect on the Rakhine supply chain due to disruption happening in Yangon and Mandalay. COVID-19 cases in Gwa region continue to increase unlike other parts of Rakhine and require monitoring.</td>
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<td><strong>Kachin</strong></td>
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<td>Regional CWG meeting was held on 24 Aug to discuss banking and liquidity issues which affected normal live-saving activities and distribution of items in both Government-Controlled Areas (GCA) and Non-government-controlled Areas (NGCA) were delayed. However, cash distribution resumed in both GCA and NGCA in the last week of August despite liquidity issues and high-risk in cash distribution. In IDP camp, there was increase in COVID-19 cases and subsequent access issues because of lockdown restrictions. Discussions ongoing with camp management and relevant local authorities for timely delivery of assistance. There are also concerns over staff members’ safety as checkpoint scrutiny is increasing.</td>
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<td><strong>Challenges and Lesson Learnt</strong></td>
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<td>SCI started manual cash distribution in Northern Shan and is preparing for distribution in Kayah, while transfers in peri-urban Yangon and Rakhine continues. True Money was used as preferred way for individual money transfer. MCCT gap-filling activities planned for Rakhine (Sittwe) and market assessment in South East (Kayah) planned to start soon.</td>
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<td>IOM managed to deliver conditional and one-time emergency cash support in South East, Chin, Mon and Northern Shan. Small-scale cash distribution was carried out in Magway and Mandalay to 81 beneficiaries as trial activity using bank transfer and K-pay.</td>
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<td>Mercy Corps managed to complete CVA in 3 villages in Maungdaw and delivered complementary food support using Cash and Voucher in 12 IDP sites. Key challenges are for vendors getting cash to get commodities and cash in hand, as well as hinderance in distribution of assistance because of COVID-19 restriction. Mercy Corps is planning cash-based intervention in South East and Southern Shan which is in starter phase and will have more update available in next CWG meeting.</td>
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WFP cash programme in Rakhine which stopped since June was resumed on 23 August and total of 155,000 beneficiaries reached so far. TA approved for September and WFP will continue cash distribution to reach 190,000 people.

Unicef continues cash transfer intervention in Hlaing Thar Yar, with the top-up amount for withdraw fees in the second time payment arranged despite bank transfer challenges.

MRCS is implementing assistance in Peri-urban Yangon especially 6 townships under martial law, focusing on families with people with disabilities. In Kachin, livelihood support were given to 3 camps, however, there were difficulties for cash withdrawal.

UNDP is starting up early recovery support to selected areas in Rakhine affected by the July flooding, including cash-for-work (with a focus on nature-based solutions).

CARE distributed for livelihood and income generation activities to over 300 beneficiaries through M-Pitesan FSP in Maungdaw. CARE will be continuing livelihood and income generation activities up to the end of September.

SI is facing challenges around Travel Authorizations (TA) but resumed suspended cash interventions due to liquidity issues from September.

ActionAid Myanmar is planning a training for local partners on cash transfer value calculator to prepare them for future cash support in Rakhine as part of FLER mechanism.

DRC plans to implement CVA for 350 households (HH) in Sittwe (STW) and Maungdaw (MDW). 250 HH will be supported under complementary skills building and 100 HH PWDs (vulnerability assessment and selection ongoing in MDW in 6 villages). Transfer value calculations in progress based on the updated market price monitoring. Completed cash activity in Mrauk Oo (MRO) and supported 245 HH with once off MPCA in 2 villages with support from a local partner. Challenges were delayed support due to cash availability. Lesson learnt was the use of cash transfer mixed modality to ensure inclusive targeting as well as local partnership engagement for cash programming.

2. Markets Update

WFP market price report update (Aug 2021): WFP updated on latest price developments. Compared to July, prices of rice, oil, egg, onion and salt were quite stable, while prices of chickpeas (overall +10%) and other pulses (+6%) increased. The increases are due to stocks decline from poor production last year. Among the key factors driving up commodity price changes are domestic transportation challenges exacerbated by COVID-19 travel restrictions and political contexts having adverse effects to supply. Egg prices remains high due to COVID-19 related demand and supply issues. Overall tomato prices continue to fall as local availability improves. However, many areas continue to see rising prices given dependence on other states/regions and transportation challenges

Overall, prices have significantly increased compared to Aug 2020 and pre-crisis. The price of rice has particularly increased compared to last year in Northern Rakhine (+34%), Central Rakhine (+27%) and Chin (+23%). For cooking oil, the increases are most significant in Magway (+95%), Central Rakhine (+85%) and South East (+63%). Mixed oil prices have particularly increased in Magway (+83%), South East (+75%), Northern Rakhine and Kachin (+70-72%) and Shan (+63%).

Mercy Corps market reports: Mercy Corps Market Analysis Unit (MAU) collected data in Rakhine in August. Most NFI prices in Rakhine State increased slightly. In some instances, price increases occurred as retailers had to pay higher prices in their order and passing that price to customers. Rainy season tolerant vegetables saw decreased price due to seasonality. Fish and shrimp saw most significant price decrease in August due to suffering demand. In Mindat, many retailers have closed sales since April 2021, and very few villagers travel to town for goods.
The MAU dashboard and full reports are available on the MIMU website: [http://themimu.info/rakhine-market-analysis-unit](http://themimu.info/rakhine-market-analysis-unit)

### 3. CWG 3Ws Survey and Infographic

The CWG co-chair presented the CWG 3Ws survey results. On the question of agreeing to have organization name, contact info and implementing partners publicly accessible, the majority (81%) answered Yes. 85.7% of respondents implemented CVA within the last 3 months, with total 77.8% of intervention in Food Security and Livelihood sector, 27.8% each in Nutrition and Protection sectors, and 16.7% being in WASH and Multisector intervention. The majority (77.8%) of assistance was delivered to displaced population, while 61.1% went to non-displaced population. The most applied delivery mechanism is Direct cash (cash in envelope) followed by mobile transfer. The majority (83%) of organizations have a plan to implement CVA in next three months, with 77.8% of assistance delivered to displaced population, while 61.1% went to non-displaced population. The majority (83%) of organizations have a plan to implement CVA in next three months, with 77.8% of assistance delivered to displaced population, while 61.1% went to non-displaced population.

The CWG co-Chair noted that the 3Ws survey was implemented for information sharing between partners and are different from previous 4Ws exercise. 35 organizations responded to 2020 4Ws exercise, and 21 responded to 2021 3Ws survey.

### 4. CVA capacity building for CSOs – update

The CWG is organizing a remote training of trainers (TOT) on the basics of cash transfer programmes (CTP). TOT participants will be field based staff of CWG member organizations/agencies who directly implement CTP, to equip them with basics of CTP and to cascade their learning to Civil Society Organizations (CSO) counterparts implementing in the field. The TOT will be delivered remotely through Zoom primarily in Myanmar language and scheduled to take place from 28 September - 18 October and will include 9, 2-hour sessions. The training will be facilitated by staff from WFP, MRCS, UNICEF and Mercy Corps with support from regional CashCap. MRCS training materials have been adapted to Myanmar language and context for use during TOT. The application is due Monday 20 September and selection will be made the next day. CSO staff may also apply if they have some basic CTP experience and have a plan to share the information learned with others in their organization. The target participant and the flexibility around number of representatives per organizations/agencies was asked. The co-chair noted that the training is not the introduction to CTP course, but rather a TOT for staff who are already familiar with CTP and directly work with CSOs at field level and urged organization to recommend participant most relevant for the TOT.

### 5. Informal Money Transfers and Hawala Update

The importance of Hundi sensitization and advocacy is highlighted, including collecting background research and information, evidence of how they work successfully and safety aspect to be presented to partners, donors, and key stakeholders. In addition to advocacy, it is required to articulate common risk management tool for Myanmar-specific context. Mapping of available IMT agents, their location and capacity is also required to fit Myanmar context, as was recommended by Syria CWG. A guidance note could be developed as a common approach to FSP vetting and building a registry of accredited and blacklisted agents as well as to guide partners on how and when to use Hundi networks.

The CWG co-chair then presented the outcome of Hundi task force’s discussion on 3 September. There was an ongoing discussion of getting information from other contexts other than Syria as well as to consider the trajectory of the need to use Hundi. There were also questions about the
capacity of network to meet the needs of users. The importance of sensitization to donors and partners as well as the articulation of specific use cases were recognized. The co-chair noted that some of the above issue is outside current capacity of the CWG, so it is required to discuss the resources and responsible person or expert to carry out comprehensive tasks around IMTA and related matters.

WFP mapping of formal FSP is available on the MIMU website: http://themimu.info/fsp-mapping

6. MEB update
The discussion on MEB took place on Tuesday August 17 and the draft MEB was circulated to CWG for feedback. The overall MEB, indicative item list, cluster one-off list, gap analysis proposal and transfer value were presented to CWG. As next steps after CWG and Cluster Review, comments and feedback will be incorporated before endorsement of MEB by the CWG and ICCG, followed by discussion on price monitoring and how to amend the MEB and discussion on geographic or population annexes.

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, 14 October 2021