

Multi-Purpose Cash (MPC)

MYANMAR STRATEGIC AND OPERATIONAL GUIDANCE

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INTRODUCTION AND OVERVIEW

This document provides guidance for implementing Multi-Purpose Cash (MPC) in Myanmar outlining standards endorsed by the Inter-Cluster Coordination Group (ICCG), Cash Working Group (CWG), Protection Cluster (PC) and AORs and the MPC task team.

The guidance aims to coordinate MPC activities among implementing partners, fostering a cohesive response aligned with the 2024 Myanmar Humanitarian Needs and Response Plan (HNRP). MPC contributes to achieving the HNRP's multi-sectoral objectives by:

Myanmar HNRP Strategic Objectives	
Strategic Objective 1: Preventing or reducing suffering, morbidity and mortality among displaced, returned, stateless and other crisis-affected people experiencing or at risk of food insecurity, malnutrition and health threats.	Strategic Objective 2: Providing displaced, returned, stateless and other crisis-affected people with safe, tailored, timely and dignified access to the essential services and support needed to ensure their survival and prevent deterioration of their humanitarian needs.

According to the Global Cash Advisory Group (CAG), MPC is to be included in the Myanmar HNRP 2025, featuring a dedicated section with costing and targets. This will be developed throughout 2024 through a consultative process with the ICCG and partners. A key objective is to highlight the importance of MPC, ensuring it is fully recognized as part of the Myanmar humanitarian response and included in budgets and targets.

Both the MPC Guidance and Strategy, along with the Humanitarian Needs and Response Plan (HNRP), are designed to foster a unified approach to Multi-Purpose Cash Assistance (MPC), while acknowledging the necessity for flexibility among individual partners. This guidance aims not to impose rigid rules but to provide a framework agreed upon by CWG partners, offering access to shared tools and resources for collective use.

This guidance was developed with the collaboration of the MPC task team and other key stakeholders. The CWG expresses gratitude to the partners for sharing their experiences and insights, which have been instrumental in shaping this guidance and strategy.

CONTEXTUAL BACKGROUND AND CHALLENGES

Over the past decade, Cash and Voucher Assistance (CVA) in Myanmar has undergone substantial evolution. Initially centering on cash for food assistance in limited geographic areas, partners have increasingly utilized cash assistance as a modality to meet both sectoral and multi-sectoral needs of affected people. This is particularly important in conflict-affected and access-constrained regions, where delivering in-kind support has become difficult, if not impossible.

Myanmar now faces a growing number of crisis-affected people, including over 3 million internally displaced persons, primarily due to conflicts. Additionally, those impacted by climatic events such as cyclones and seasonal flooding have increased the demand for humanitarian assistance.

The success and utility of unrestricted cash transfers have been an unlikely bright spot of the Myanmar humanitarian response. MPC, with its potential to meet various needs simultaneously, has become a strategic tool used by many humanitarian partners. However, there has been a challenge in distinguishing sectoral unrestricted cash from MPC and defining clear outcomes for different types of cash assistance.

Encouragingly, partners have gained better insight into MPC's potential in addressing diverse household needs arising from the current humanitarian crisis. The 2024 update of the Minimum Expenditure Basket (MEB) and the widespread use of the Survival Minimum Expenditure Basket (SMEB) have been pivotal in facilitating a more cohesive approach. Additionally, Myanmar benefits from ongoing systematic market monitoring. Substantial data is available from several sources, including the soon-to-be-launched Joint Market Monitoring Initiative (JMMI), informing the feasibility of MPC considering market conditions.

This document aims to support the transition to making MPC a formal part of the Myanmar humanitarian response. While full alignment may not be feasible or advisable for all partners in all locations, the CWG emphasizes the importance of flexibility, innovation, and creative solutions in meeting the basic needs of crisis-affected households across the Country.

UNDERSTANDING MULTI-PURPOSE CASH ASSISTANCE (MPC)

What is MPC?

According to the Cash Learning Partnership (CALP), Multi-Purpose Cash (MPC) refers to unrestricted cash transfers allocated to crisis-affected individuals to cover their basic needs. MPC provides program participants with an unmatched level of autonomy, flexibility, and dignity in deciding how to allocate resources. Notably, there is mounting evidence of the [cost-efficiency](#) and effectiveness of addressing multiple needs through MPC.

It's important to note that while all MPC is unrestricted cash, not all unrestricted cash qualifies as MPC. As partners, including local and national organizations, become more familiar with MPC, there will be greater clarity regarding its specific role in the humanitarian response.

All MPC activities in Myanmar must ensure that protection is mainstreamed. This involves promoting meaningful access, prioritizing safety and dignity, avoiding harm, strengthening accountability, and ensuring participation and empowerment throughout the program cycle.

MYANMAR MPC OBJECTIVE AND STRATEGY

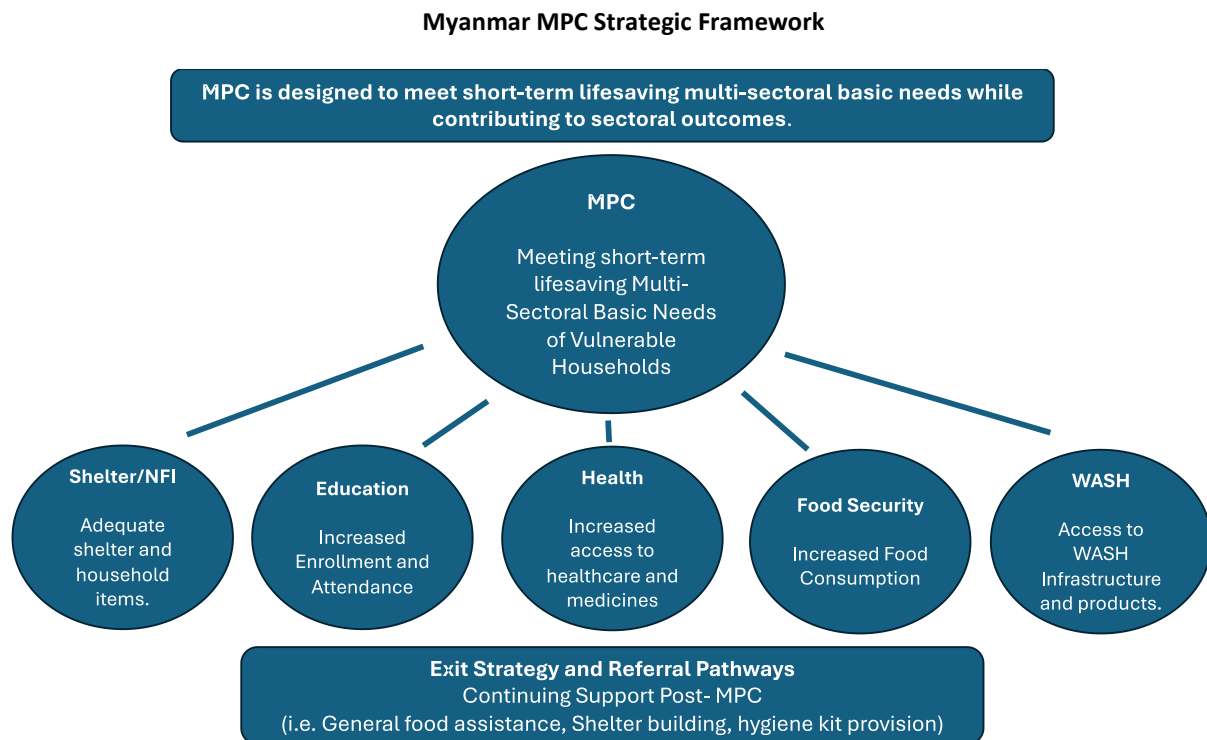
The objective of MPC in Myanmar is to support crisis-affected households in meeting their short-term multi-sectoral basic needs. In alignment with the 2024 Myanmar HNRP Strategic Objectives 1 and 2, this represents a deliberate shift towards designing, implementing, and monitoring activities that meet household multi-sectoral basic needs as defined and prioritized by the program participant themselves.

Multi-Purpose Cash (MPC) is designed to address multi-sectoral basic needs rather than specific sectoral needs. While MPC may contribute to meeting specific needs such as food, shelter, non-food items (NFI), and WASH, the primary goal is to enable households to meet their basic needs as they define and prioritize them. This *'basic needs approach'* impacts the design of the activities, including targeting, outcomes, and transfer values.

It is recommended to provide MPC alongside sectoral assistance when they are complementary. For example, shelter construction, livelihoods, and protection activities often can complement MPC, whereas other activities like General Food Assistance may be duplicative.

An exit strategy is essential, linking program participants with relevant Clusters and humanitarian and development stakeholders for longer-term support.

Acknowledging the limitations of the operating context, the recommended approach serves as a foundation for effective MPC implementation. It is anticipated that partners' shared experiences will drive iterative improvements, refining the approach and this document over time.



The Strategy and Guidance highlights five focus areas specific to MPC to help achieve these objectives. These include:

1. Program Participant Targeting
2. Transfers
3. Referral and Exit Strategy

4. Monitoring, Evaluation and Learning
5. Coordination and Reporting

PROGRAM PARTICIPANT TARGETING

TARGETING APPROACH

The MPC targeting approach is aligned with the HNRP, with the objective to target those households most vulnerable. The recommended targeting approach is based on two general criteria.

Myamnamr MPC Recommended Targeting Criteria
1. Targeted households should have broad multi-sectoral needs.
2. Targeted households should have evidence of collapse of living standards, needing to rely on humanitarian aid and employing extreme, irreversible coping mechanisms.

It is recommended that targeting is based on household-level vulnerability (collapse of living standards, needing to rely on humanitarian aid and employing extreme, irreversible coping mechanisms), regardless of status. If targeting based on vulnerability, additional assessments should be conducted by partners to confirm the vulnerability of targeted households. Partners may use their own tools as relevant.

In situations where access issues or time constraints make it difficult to collect additional household-level vulnerability data, the Multi-Sector Needs Assessment (MSNA) has identified Internally Displaced Persons (IDPs), returnees, resettled or locally integrated IDPs, and non-displaced stateless individuals (Rohingya) as having a high likelihood of broad multi-sector needs and employing extreme, irreversible coping mechanisms. **In these cases, blanket status-based assistance to these groups is recommended when all households in a location experience similar levels of vulnerability and risk of negative coping strategies.**

Conflict sensitivity between households and communities should be considered when targeting for MPC, including support to host communities if providing assistance to one group might harm community cohesiveness. It is crucial to communicate and explain the targeting criteria to the community before implementation. Harmonization of transfer values is an important element ensuring that all affected households receive the same amount of support.

The geographic distribution of people in need and the severity of their needs can be referenced in the 2024 HNRP, which includes Rakhine, Northwest, Southeast, and Northeast regions. Geographic targeting for the 2025 HNRP will be established during the HNRP consultation process, involving the ICCG, HCT, and other stakeholders.

Households that have received no or limited basic need-related assistance (food, WASH, NFIs etc.) in the previous 3 months are recommended to be prioritized for MPC. Partners are encouraged to reference the Clusters and CWG

5Ws to identify areas lacking assistance from other sources to establish priority locations. Conducting site-level gap analyses of target locations is also recommended to understand better the needs and the assistance provided by other organizations.

When targeting, it is critical to ensure an Age, Gender, and Diversity (AGD) approach and consult with extremely vulnerable households, such as female-headed households, child-headed households, households with members who have a disability, and minority households. If these households desire MPC, additional safety measures should be put in place to mitigate the protection risks associated with cash assistance.

Throughout 2024, the CWG and the MPC task team will continue to refine the vulnerability and targeting criteria based on partner input and ongoing assessment data. This may lead to more specific geographical and/or vulnerability prioritization. Development and agreement of common tools to assess needs and vulnerability will also be explored.

REGISTRATION PROCESS

It is recommended that all partners collect at a minimum basic registration data from selected households. Data collected should include the **head of the household name and alternate, household size, village/displacement site, age and gender disaggregation of household members, and whether the household has any members with disabilities**. Additional data, including household vulnerability related information or baseline indicators, could be collected per organizational targeting or reporting requisites.

The protection of highly sensitive registration data is vital for the safeguarding of program participants and requires careful attention. Partners should have procedures in place based on relevant data protection organization policies and governing laws. This also extends to third party actors, like FSPs, who may have access to this data. Additionally, organizations should receive consent from program participants and inform them about the nature of the data collection and with whom it will be shared.

VERIFICATION PROCESS

Partners are also encouraged to verify program participant lists to ensure the accuracy of registration data and alignment with participant eligibility criteria. Typically, **verification is conducted on a sample of 5-10 percent of selected households**.

TRANSFERS

THE MINIMUM EXPENDITURE BASKET (MEB) AND TRANSFER VALUES

The primary objective of MPC is to meet the multi-sectoral basic needs of participant households. The MEB quantifies the costs of meeting these needs, broken down by sector. MPC transfer values are derived from the MEB, integrating additional data to account for households' needs and capacities. These transfer values aim to

fulfill the basic needs of the average program participant household, while acknowledging the diversity of needs and capacities inherent to each individual household.

A significant update to the MEB was undertaken during the first half of 2024 and the updated [MEB technical note](#) has been endorsed by the CWG and ICCG. It is recommended that partners use the updated MEB and the accompanying Gap Analysis as the standard for MPC transfer values.

The MEB was developed using a hybrid approach. For the food basket, an itemized approach was used, calculating the current market prices of a typical diet. For other sectors, an expenditure-based approach was used, relying on data from the 2023 MSNA. The updated MEB primarily utilizes the Myanmar MSNA, a comprehensive household needs assessment that includes expenditure and income data crucial for developing the new MEB and gap analysis. The MEB is calculated as a nationwide average due to the lack of a viable sample size of the MSNA dataset at the state and township level, preventing the creation of state or township-specific MEBs.

PROPOSED HOUSEHOLD EXPENDITURE CALCULATION

Figure 1 shows the average monthly expenditure in Myanmar Kyat (MMK) of a household (**average household size 4.3**) in the sampling frame, representing the MEB value. Statistical and AI-model-based analyses confirmed that all expenditure items were significant and should be included in the MEB.

Based on the data, a crisis-affected household in Myanmar needs to spend, on average, 480,796 MMK per month to prevent negative livelihood coping strategies and meet basic needs. This is the MEB value.

According to the 2024 MEB, food expenditure accounts for 65 percent, totaling 314,784 MMK. Non-food items (NFIs) expenditure totals 166,012 MMK, representing 35 percent of the MEB, with the highest NFI expenditures being for fuel/energy and transportation.

Figure 1. MEB Household Expenditure

<i>Expenditure Sector</i>	<i>Monthly Expenditure (MMK)</i>	<i>MEB Share</i>	<i>2023 NFI percentages</i>
<i>Food</i>	314,784	65%	
<i>Rent + Shelter</i>	14,027	3%	9%
<i>WASH/Water</i>	11,078	2%	7%
<i>NFI Regular</i>	18,806	4%	12%
<i>Utilities</i>	12,096	3%	8%
<i>Fuel/Energy</i>	27,010	6%	17%
<i>Transportation</i>	24,779	5%	16%
<i>Communication</i>	15,341	3%	11%
<i>NFI Infrequent</i>	9,649	2%	4%
<i>Health</i>	17,046	4%	11%
<i>Education</i>	16,180	3%	5%
<i>NFI Total</i>	166,012	35%	100%
<i>Total (MEB)</i>	480,796		

GAP ANALYSIS AND MULTI-PURPOSE CASH ASSISTANCE (MPC) TRANSFER VALUE

A gap analysis was undertaken to identify the most vulnerable households' capacity to meet their own needs and determine the amount of humanitarian assistance required for households to attain the MEB expenditure level. Only households able to meet none of their basic needs were selected for the analysis.

Figure 2 shows the average monthly income of households able to meet none of their basic needs. Despite reporting an inability to meet basic needs, these households have some capacity to meet needs on their own. A seven percent income inflation adjustment was included using the price of a basic food basket as a proxy.

Figure 2. Average Monthly Income of the most vulnerable groups

<i>HH's ability to meet basic needs</i>	<i>Average Monthly Income (MMK)</i>	<i>7% Inflation Adjustment</i>
<i>Average of 'None'</i>	161,886	173,218

The MEB gap analysis is a method used to calculate the amount of humanitarian assistance required to meet the basic needs of targeted households. It considers both the cost to meet these needs (MEB) and the capacity (income available) of target households to meet their needs on their own. The gap analysis is calculated as "MEB amount" minus "Average Monthly Income," which equals the amount of humanitarian cash assistance needed, on average, for vulnerable households to meet their basic needs.

On average, vulnerable households require 307,578 MMK per month in humanitarian assistance to meet multi-sectoral basic needs, covering 64 percent of their monthly needs, as indicated in Figure 3.

Figure 3. Gap Analysis Calculation

<i>MEB Value (MMK)</i>	<i>HH's ability to meet basic needs</i>	<i>Monthly Income of Households (MMK)</i>	<i>Monthly Gap to be Covered by Humanitarian Assistance (MMK)</i>	<i>Percentage of HH Needs to be Covered by Humanitarian Assistance</i>
480,796	Average 'None'	173,218	307,578	64%

The gap analysis calculation is the recommended MPC transfer value. Therefore, **is recommended that humanitarian partners provide 310,000 MMK (307,578 MMK rounded up to the nearest 10,000 MMK) per month to meet the needs of vulnerable households across all Myanmar States and Regions.**

MPC Recommended Transfer Value (July 2024)

310,000 MMK (307,578 MMK rounded up to the nearest 10,000 MMK) per household/month.

It is important to provide the recommended transfer value to help achieve the outcomes of the MPC activity. Providing less than the recommended amount may result in households being unable to meet their monthly multi-sectoral basic needs. In some locations, partners may agree to provide a different amount from the gap analysis value, but this should only occur when data indicates that program participants need more or less than the gap analysis value. This could be due to variations in the program participant's capacity to meet needs through their own means (which includes other humanitarian assistance), or due to significant variations in market prices from the nationwide average. Any variations in the recommended MPC transfer value should be endorsed by the National CWG in coordination with the relevant sub-national CWG.

The CWG recommends that partners distribute the same amount to all households, regardless of household size.

MPC transfers are based on the average household size (4.3). The MEB and gap analysis calculations are based on the average household size as determined by the MSNA dataset and do not account for household composition or economies of scale. Distributing based on actual household size presents significant challenges in Myanmar due to issues with registration and verification of program participants. However, in situations where access allows for physical verification of household members, it may be appropriate. The CWG will continue to discuss this topic within the MPC task team.

The CWG will closely assess the recommended MPC transfer value to ensure that it is meeting the intended outcomes of MPC. Annual updates of the MEB and gap analysis will be conducted using new MSNA data collected annually, with adjustments using inflation proxies in case of significant market price fluctuations. Donors are requested to provide flexibility for actors to increase their transfers in line with CWG updates to the recommended transfer values.

FREQUENCY AND DURATION OF TRANSFERS

The proposed frequency and duration of MPC transfers aim to balance meeting the needs of vulnerable households, many of whom have received little assistance, with the funding realities of Partner organizations.

It is recommended that households meeting the recommended targeting criteria receive a minimum of two rounds of MPC assistance. Transfers should ideally occur monthly, but may be adjusted to every other month or every third month if there are operational challenges (e.g., access constraints) or programmatic considerations (e.g., other organizations providing assistance). If resources permit, additional rounds of MPC support can be provided if recipient households' needs persist and no duplicative sectoral support is available. Increasing to three transfers could better enable program participants to meet their basic needs and reduce their necessity to employ negative coping strategies. The frequency and duration of transfers may be influenced by factors such as participant vulnerability and available agency resources.

For households requiring immediate life-saving support due to conflict, climate-related events, or other sudden shocks, and where no duplicative sectoral support is available, but needs are expected to be short-term and last one month or less (e.g., short-term displacement), it is recommended that these households receive one round of MPC assistance. The transfer should be made within the first month of need, if possible. If needs persist longer than one month, it is recommended to provide at a minimum one additional round of MPC assistance.

REFERRAL AND EXIT STRATEGY

In most circumstances, providing long-term MPC support is not feasible due to the resource constraints faced by Partners. However, it is likely that the needs of program participants will persist after 2 rounds of MPC assistance. Therefore, the CWG recommends establishing a referral pathway system to support program participants with sectoral interventions over the long term. After the final round of MPC assistance, it is recommended that Partners assess and identify sites and/or households in need of continued humanitarian aid and refer them to relevant cluster partners for specific sectoral support, including food security, health, education, shelter, WASH, disability assistance, maternal/child assistance, protection, and livelihoods.

To support this initiative, Partners interested in the referral and exit strategy approach may choose to utilize and test the Meeting Needs Index (MNI) assessment. This assessment, best conducted two months following the final MPC distribution, helps understand if and what household needs persist. This is different from Post-Distribution Monitoring (PDM), which is recommended to be conducted 2-3 weeks after distribution and focuses on the assistance provided. Detailed explanations of the MNI methodology can be found in the [MNI guidance note](#). The MNI was developed and used successfully in other contexts.

The CWG will support coordination between MPC Partners and relevant Clusters for the referral process and exit strategy. Further discussions with the Clusters will be required to establish parameters for interpreting assessment data, targeting sites/villages, and mapping sectoral referral partners. It is envisioned that a tracking system will be established to monitor the sites/villages that need sectoral support and the type and amount of assistance they receive. Pilots with certain Clusters and program participant groups will be discussed.

In the longer term, it is envisioned that referrals to social protection programs will become the preferred mechanism for many program participants once the situation in Myanmar is conducive.

Further contextualization of the guidance and development of tools related to the referral and exit strategy will be undertaken together with the MPC Task Team, Clusters, and CWG Partners through a consultative process. This may build on the MNI methodology or utilize different approaches.

MONITORING EVALUATION AND LEARNING

The Myanmar CWG endorses the M&E tools found in the [MPCA Monitoring, Evaluation, Accountability and Learning Toolkit \(MEAL\)](#). These tools align with the Grand Bargain Cash Workstream MPC indicators. The CWG encourages partners to take advantage of the toolkit, especially if their own organization lacks internal tools and templates for the M&E of MPC. The recommended MEAL toolkit includes the following tools:

1. [Monitoring and Evaluation Plan](#) – The M&E plan serves as a roadmap for program staff, documenting which M&E processes will be carried out and when. It is important for accountability purposes and helps improve the timeliness and quality of M&E activities.
2. [Post Distribution Monitoring \(PDM\) Template](#): All partners should carry out PDM following their MPC distributions. Modules A-K in the template are recommended, while the food security and expenditure

modules are optional and are best used as part of the baseline/endline assessment. PDMs should be conducted no more than 30 days following distribution. Partners can use [the sample size calculator decision tool](#) to determine the number of program participants to assess. It is recommended to conduct a combination of in-person and phone-based interviews, where feasible.

3. [Baseline and Endline Tool](#): A baseline assessment is recommended before the first MPC distribution to set benchmarks for project outcomes. Assessing outcome indicators will help partners better understand the effect of MPC on recipient households and support adaptive programming to better meet participant needs. The recommended indicators in the tool provide useful information about whether the program meets the objectives and outcomes of MPC.

The tool contains two types of indicators – core and sector specific. Given the use of the basic needs approach, the recommended primary outcome indicator is: Percentage of households who report being able to meet their basic needs as they define and prioritize them.

MPC Recommended Outcome Indicator

Percentage of households who report being able to meet their basic needs as they define and prioritize them.

For other core and sector-specific indicators, further discussions are needed with the MPC task team and relevant clusters to agree on recommended indicators. In the interim, partners may choose to collect the indicators most appropriate for their own programmatic purposes. Refer to Annex 1 for suggested indicators.

CAPACITY BUILDING AND ADAPTIVE MANAGEMENT

Capacity building and adaptive management are essential components of the MPC strategy. MPC Partners are encouraged to actively participate in the CWG, particularly in the MPC task team. Dedicated training sessions on the guidance, tools, reporting, and monitoring and evaluation will be provided by the CWG. These trainings will be supported by CWG technical focal points who will be available to answer any questions that Partners may have.

Additionally, the Protection Cluster and associated actors will support capacity-building efforts on protection mainstreaming. These efforts are crucial for ensuring a cohesive MPC approach across Partners. Local partners are especially encouraged to participate. It is also envisioned that international or experienced cash actors will provide coaching and sharing sessions to support local actors. This collaboration aims to build the capacity of local partners and ensure the effective and consistent implementation of the MPC strategy.

LEARNING AND CONTINUOUS IMPROVEMENT

This document represents the first version of the MPC Guidance and Strategy. It is expected that the continued insights and experiences shared by Partners through the CWG and MPC task team will contribute to ongoing improvements, ultimately refining and optimizing the MPC approach over time.

COORDINATION AND REPORTING

The coordination of MPC sits with the Myanmar CWG, in alignment with the Inter-Agency Standing Committee (IASC) Cash Coordination Model.

The CWG MPC coordination approach includes:

1. **Development of Comprehensive Guidance and Strategy document**

- The CWG is responsible for creating a detailed Guidance and Strategy document to promote a unified approach to MPC in Myanmar. This document will also provide essential tools and resources for partners implementing MPC.

2. **Collection of an MPC 5Ws (Who, What, Where, When, and to Whom):**

- The 5Ws data collection is crucial for understanding the scope and scale of MPC in Myanmar. It also facilitates future reporting requirements, such as for the Humanitarian Need and Response Plan (HNRP). The 5Ws data will help ensure a well-coordinated response, avoiding duplication and discontinuity with MPC or other types of assistance.
- The data will be made available to partners through ActivityInfo, providing a secure platform for sharing and accessing information. The CWG's integration with the Inter-Cluster Coordination Group (ICCG) enhances its role in coordinating with sector-specific cash assistance at both national and sub-national levels. Coordination with Clusters is essential for identifying coverage gaps and sites that have not yet received assistance. This extends to consortiums like the Front-Line Emergency Response (FLER), which also utilizes multi-purpose cash.

3. **Development of an MPC task team**

- The CWG will establish an MPC task team to improve coordination and support a conducive environment for sharing information, given the sensitivities involved. All MPC actors are encouraged to actively participate in the task team and share their best practices and tools.
- **Operational Coordination of assistance**
 - To avoid duplication and improve the scale and reach of MPC, especially as many organizations use the same local implementing partners.
 - Coordination will extend to sub-national levels, where sub-national CWGs operating in Rakhine, Northeast, Northwest, and the Southeast will play a crucial role in local-level coordination, particularly with local actors coordinating the response.
 - Sub-national CWGs will focus on sharing needs and vulnerability information, as well as 3W/5Ws information for specific sites/villages.

- The MPC task team will explore using a shared joint platform/database to enhance deduplication efforts and understanding of MPC and sectoral support at the village or household level using unique identifiers. Deduplication activities or platform use for sharing sensitive data will be undertaken with extreme caution, given the heightened contextual risks.
- **Standards and Tools**
 - Working towards implementing MPC according to set standards and common tools, where relevant and feasible.
- **Inclusion of Local/National Actors**
 - The majority of Myanmar humanitarian cash assistance is implemented by national and local actors. Their active involvement in the MPC task team is strongly encouraged. There is also a concerted aim to bolster the capacity of local organizations, particularly in ensuring high-quality Cash and Voucher Assistance (CVA) implementation.

OTHER KEY CONSIDERATIONS WHEN IMPLEMENTING MPC

FEASIBILITY AND RESPONSE ANALYSIS

ROLE OF MARKETS IN MPC PROGRAMS

Markets play a pivotal role in the broader implementation of cash programs. The feasibility of such programs hinges upon accessible markets that provide essential items at affordable prices. All partners must be aware of the local market situation—accessibility, supply, and prices—in their planned areas of intervention. This awareness is essential to ensure that MPC does not cause harm within the surrounding community.

The CWG leverages market data from various sources, including the [World Food Programme \(WFP\)](#), the [Myanmar Market Analysis Unit \(MAU\)](#), the FLER consortium, and other partners. This data will be used to update the MEB, if necessary, and to support partners in making informed decisions about the feasibility of cash programs. Furthermore, the CWG aims to establish a Joint Market Monitoring Initiative (JMMI) to collect and analyze data useful for partners implementing MPC.

Importance of Local Markets

In Myanmar, local or village-level markets have become increasingly important, particularly for program participants in high-conflict areas or those with limited mobility. Regular assessments of market accessibility, affordability, and item availability are imperative.

Key Market-Related Questions for Cash Programs

Before implementing a cash program, every partner should, at a minimum, ask the following three market-related questions at the village/site level:

1. Can program participants access the necessary basic needs items within the market?
2. Are markets safely accessible, especially for vulnerable groups?
3. Do market prices align with the MEB for informing transfer values?

Comprehensive Market Assessments and Risk Analysis

More comprehensive market assessments and risk analyses are recommended when starting a program for the first time in a new area or where the context has changed, and the market's capacity to support a cash response is in question. Several tools are available, including:

- [Market Stoplight Tool:](#)
 - A light-touch rapid market assessment tool that can be easily adapted to a specific type of program or response to determine cash feasibility. This tool has also been translated into Burmese.
- [Market Monitoring Tool:](#)
 - Part of the MPCA Monitoring and Evaluation Toolkit, this tool is good for monitoring the price of key basic needs items as well as general questions regarding market supply.
- [Cashhub/Red Cross Cash in Emergencies Toolkit:](#)
 - This toolkit includes market assessment tools that may meet your organization's needs.

ROLE OF FINANCIAL SERVICE PROVIDERS (FSPS) IN MPC DELIVERY

Financial Service Providers (FSPs) play a critical role in delivering MPC by making digital or physical cash available. Conducting an FSP assessment is recommended to better understand and evaluate the macro financial situation, banking sector, relevant sanctions, network/mobile coverage, service/cost implications, and program participant preferred delivery modality.

Choosing the Right Cash Transfer Mechanism

Selecting the appropriate mechanism for delivering cash transfers is a crucial decision in implementing MPC. Several factors should be considered:

- Program Participant Preference
- Safety and Security
- Transparency and Accountability

- Liquidity and Geographic Reach
- Recipient Identification Requirements
- Available Services
- Accessibility for People with Disabilities
- Associated Costs

A detailed analysis, including a risk assessment of different financial service providers, will help your organization choose the right one. Collaborating with FSPs can significantly enhance the efficiency of distribution, whether through direct transfers to program participants or facilitated by partner staff.

Consulting the "Aid Actor Use of Financial Modalities in Myanmar" Report

The CWG encourages partners to consult the report titled [Aid Actor Use of Financial Modalities in Myanmar](#). This resource provides an overview of various FSP options accessible to MPC actors in Myanmar, along with a template to ensure compliance and effective risk management throughout the process.

Safeguarding Beneficiary Data

When using FSPs to directly distribute funds to program participants, safeguarding beneficiary data is of utmost importance. Engage in discussions with FSPs regarding the collection, storage, and access to personally identifiable information to ensure data security and privacy.

Leveraging Informal Financial Service Providers

Informal financial service providers are sometimes underutilized and overlooked. Partners are encouraged to think innovatively about leveraging the potential benefits of these providers and building trust between FSPs and implementing partners. Donors are also encouraged to provide flexibility to partners in the use of FSPs and cover any additional service fees.

Support from the CWG

Should partners need support in exploring FSP options, the CWG is available to assist and explore potential solutions. Due to sensitivities, a traditional comprehensive mapping of FSPs is not feasible at this time. In the interim, sub-national CWGs will work on collecting FSP information from partners and share it at the local level. The CWG will also support in assessing the risks of using FSPs and regularly update members on the shifting country context.

DEVELOPING CVA STANDARD OPERATING PROCEDURES (SOPS) FOR MPC PROGRAMS

To improve the quality of MPC programs in Myanmar, it is recommended that all partners develop Standard Operating Procedures (SOPs). These SOPs will help ensure programs are implemented according to recognized

standards. It's essential for partners to become familiar with these best practices, including key MPC and CVA technical elements.

Key Areas to Consider When Drafting Your SOPs

1. Financial Service Provider (FSP) Logistics:

- Include the steps for working with the FSP, detailing the process of transferring funds as close to the distribution site as possible or directly to program participants.

2. Advance Program Participant Notification:

- Include steps on how to inform selected program participants about distribution details, timing, recipient details, and the designated amount in an easy-to-understand language through accessible means.

3. Coordination with Local Decision Makers/Authorities:

- Collaborate with relevant local decision makers/authorities to support access, if appropriate and necessary.

4. Distribution Site Safety and Accessibility:

- Ensure the distribution site is safe, secure, and easily accessible. It should provide suitable waiting areas sheltered from direct sunlight and rain. Include details on special arrangements for people with disabilities or those unable to access the distribution site.

5. Data Security:

- Articulate the risks and mitigation strategies for handling sensitive program participant data, including registration and distribution data.

6. Priority for Vulnerable Groups:

- Prioritize elderly individuals, those with disabilities, and pregnant women with children to minimize their waiting time. Consider adaptations for households facing transportation challenges.

7. Establish Complaint and Feedback Mechanism:

- Set up a dedicated and accessible system for receiving complaints and feedback. This could involve a help desk or providing communities with a hotline for communication.

8. Distribution Monitoring and Verification:

- Due to limited direct access, partners should corroborate distribution information from various sources. This involves cross-referencing details to confirm if distributions were executed as

planned. Collaborate closely with local partners to complete distribution monitoring forms, including successes, challenges, and lessons learned.

This is a sample of some of the details to include in the SOP. It should be adapted to fit your organization's implementation model. Partners can also reference the [Myanmar Cash SOP Template](#) and adapt it as necessary.

SAFETY, SECURITY, AND ACCOUNTABILITY TO AFFECTED POPULATIONS

Risk Analysis and Risk Matrix

All CVA programs should prepare a risk matrix. A template from the [Cashhub/Red Cross Cash in Emergencies Toolkit](#) is available. Partners may use this template if they do not already have one for their organization. The CWG advises partners to identify their own risks and develop appropriate mitigation measures for their programs and the geographic areas in which they operate.

Program Participant and Community Messaging.

Partners should provide detailed messaging to communities regarding MPC and its program objectives, including explanations and rationales for targeting and transfer values. Messaging should be conducted in local languages and harmonized with other partners when appropriate.

Mainstreaming protection, child safeguarding, and addressing Sexual Exploitation and Abuse (SEA) Gender-Based Violence (GBV)

Mainstreaming protection, child safeguarding, and addressing Sexual Exploitation and Abuse (SEA) and Gender-Based Violence (GBV) are critical for secure and accountable CVA implementation. The CWG, together with the GBV Area of Responsibility (AOR), has developed a document titled [Mainstreaming GBV Considerations in CVA](#), which has been adapted to the Myanmar context. While specific to GBV, many of the recommendations apply broadly to enhance the safety and accountability of programming. The CWG will also examine the implications of MPC, including intra-household decision-making and conflict dynamics.

Complaint and Feedback Mechanisms

Effective complaint and feedback mechanisms support accountable programming and provide opportunities for learning and improvement. For organizations without their own systems, the CWG recommends using the [MPC toolkit's feedback database template](#). This tool is useful for rating the types of feedback and concerns, recording and tracking issues, and ensuring follow-up. Given the sensitivity of some feedback, including issues related to PSEA, child safeguarding, fraud and corruption, and security, it is important to have policies in place to address these issues using a protection lens.

ANNEX 1: CORE AND SECTORAL INDICATOR LIST

CORE INDICATORS (OPTIONAL FOR REFERENCE ONLY)

SECTOR: PROTECTION MAINSTREAMING

- **Indicator:** Percent of recipients (disaggregated by sex, age, and disability) reporting that humanitarian assistance is delivered in a safe, accessible, accountable, and participatory manner.

SECTOR: EXPENDITURE

- **Indicator:** Total monthly expenditures by sector relative to MEB sectoral components/amounts.
- **Indicator:** Percentage of households with total monthly expenditure which exceeds the MEB.

SECTOR: WOMEN'S DECISION MAKING

- **Indicator:** Percentage of households where women are involved in decision making on the use of cash transfers.
- **Indicator:** Frequency with which women are involved in decision making on the use of cash transfers.

SECTOR: BASIC NEEDS

- **Indicator:** Percentage of households who report being able to meet their basic needs as they define and prioritize them.
- **Indicator:** Percentage of households who report being able to meet specific basic needs, by category.

SECTOR: LIVELIHOODS COPING STRATEGIES (LCS)

- **Indicator:** Percentage of households applying Livelihood Coping Strategies (LCS) to meet essential needs, by severity (no use, Stress, Crisis, Emergency).

SECTOR-SPECIFIC INDICATORS (OPTIONAL FOR REFERENCE ONLY)

SECTOR: CHILD PROTECTION

- **Indicator:** Percentage of households receiving MPC where at least one child in the household is engaged in child labour [due to financial vulnerability].
- **Indicator:** Percentage of households reporting child separation from caregiver (including because of work-related migration) [due to financial vulnerability].

- **Indicator:** Percentage of households reporting child marriage during the duration of receiving MPC (disaggregated by gender and prior to age 18, and prior to age 15) [due to financial vulnerability].

SECTOR: EDUCATION

- **Indicator:** Percentage of school age children enrolled in education.
- **Indicator:** Percentage of school age children who attend education over a specific time frame.

SECTOR: FOOD SECURITY

- **Indicator:** Percentage of households by Food Consumption Score (FCS) phase (Poor, Borderline, and Acceptable).
- **Indicator:** Percentage of beneficiaries who have improved their average reduced Coping Strategy Index (rCSI) OR Mean and median rCSI.
- **Indicator:** Percentage of households with moderate and severe Household Hunger Scale (HHS) scores.

SECTOR: HEALTH

- **Indicator:** Percent of households that delayed or did not seek care when having a medical or health issue for which they needed to use a health service, due to financial barriers.
- **Indicator:** Percent of households with catastrophic health expenditures.

SECTOR: NFIS

- **Indicator:** Percentage of households that report having minimum household items that allow all the following: comfortable sleeping, water and food storage, food preparation, cooking, eating, lighting, and clothing.

SECTOR: NUTRITION

- **Indicator:** Household Dietary Diversity Score (HDDS).
- **Indicator:** Minimum Dietary Diversity for Women (MDD-W): Percentage of women aged 15-49 years who consumed foods from 5 or more food groups the previous day.
- **Indicator:** Minimum Dietary Diversity for Children 6-23 Months (MDD-Ch): Percentage of children 6-23 months of age who consumed foods and beverages from at least five out of eight defined food groups during the previous day.

SECTOR: SHELTER & SETTLEMENTS

- **Indicator:** Percentage of households that report living in a shelter that has all the following: adequate space, feels safe, feels private, and protected from the weather.

- **Indicator:** Percentage of households that report pressure to leave their shelter for financial reasons.
- **Indicator:** Percentage of households that report that their shelter feels warm enough at night.

SECTOR: WASH

- **Indicator:** Water Supply: Percentage of households (HH) reporting that all HH members have access to an adequate quantity of safe water for drinking, cooking, personal, and domestic hygiene.
- **Indicator:** Sanitation: Percentage of households (HH) reporting that all HH members have access to a safe, secure, clean, and well-maintained toilet, including water or anal cleansing materials.
- **Indicator:** Hygiene: Percentage of HH having access to a functioning handwashing facility with water and soap at home and essential hygiene items including menstrual hygiene products.

ANNEX 2: PROTECTION MAINSTREAMING AND MPC

Capacity Building

- All partners implementing MPC programs should be trained on protection mainstreaming in order to promote meaningful access, prioritize safety and dignity and avoid causing any harm, ensure accountability, participation and empowerment of affected population throughout the provision of MPC

Assessment and Design

- **Consultation:** Consult with different members of the community to understand the risks/difficulties, vulnerability, capacity and needs for MPC as provision of MPC will help to mitigate the difficulties, reduce vulnerability and will increase the capacity to promote positive coping mechanisms.
 - Ensure you consult women, men, female headed households, marginalized groups, persons with different levels of disabilities, elderlies and child headed households as well.
- **Participation:** Involvement of different community members within the communities in design of the MPC program including women, men, older persons, persons with disabilities and marginalized members of the community.
- **Targeting:** Targeting should reflect the needs, vulnerability and wishes of different members of community such as female-headed, older persons/PWDs and child headed households and take account for the protection risks associated with cash for different households.

Gender analysis:

Gender must be considered when providing cash. The impact of the assistance on the gender dynamics at household and community levels must be analyzed throughout the process. Issues like tension between husbands and wives, worsening the burden on women and girls and gender-based violence might be caused by the intervention if the threats were not prevented and mitigated.

Implementation

Create a Matrix of Risks and Mitigation Measures

- Map the different potential **safety** risks for different members of the community in receiving MPC.
- Ensure you consider risks for women, elderlies/PWDs and children in **travelling** to the MPC collection location.
- Ensure you consider risks for female or child headed household and older persons/PWDs in **storage** of cash in their homes.
- For each of the safety risks ensure you have a **mitigation measure** in place to avoid causing harm¹
- Ensure you have **complaints and feedback mechanisms** in place and accessible by different people in the community including children, women, marginalized groups, older persons and people with different types of disabilities.

¹ for support reach out to protection cluster and AoRs

- Utilize **multiple modalities and delivery mechanisms** to meet the different needs of sub-groups of adolescents, especially in the case of direct transfer to adolescents, and to facilitate adaptation during implementation as needed in order to ensure access and safety. Select delivery mechanisms that are well understood and accepted by recipients, and will not create or reinforce literacy, language, technology barriers (i.e. women / girls are less likely to possess much needed literacy and numeracy skills to receive payments by mobile, and to have access to a mobile airtime or charging facility).
- Carefully consider the **location and set-up of distribution points**. In consultation with girls, women and other community members, ensure:
 - The routes to the site do not expose girls, boys, women or men to the risk of abuse, exploitation or violence, especially if they are carrying money.
 - The route is not too far to walk, including for children, older persons and PWDs.
 - The route itself is not hazardous (e.g. free from landmines, broken-down infrastructure, flash flooding).
 - The site is not in near an armed actors' base or other potentially sensitive sites.
- If affected community members and clients are expected to wait for significant periods at the distribution site then the site should provide adequate water, shade, shelter, latrines, places for mothers to breastfeed etc.
- Set up a **helpdesk** at the distribution site to answer questions.

Children and MPC

- Note that Child Headed Households will require additional attention to ensure children are not put at risk of exploitation or violence from cash receipt.
- Ensure you have measures to ensure registration of child headed households in the target group with additional child safeguarding measures in place.² Ensure FSPs and other partners have robust and enforced safeguarding and PSEA policies.
- If planning to disburse cash through FSPs, traders (for voucher programmes), or other partners:
 - Allocate enough resources to appropriately monitor FSPs' work, including investigating / following up on issues raised by recipients
 - Ensure all partners sign a zero tolerance policy on child safeguarding and PSEA
 - When choosing partners, FSPs and traders to support with MPC, consider their experience working with vulnerable individuals, including children, child safeguarding policies and procedures and their ability and capacity to uphold these, data protection protocols and capacity to apply data protection standards.
 - Organize trainings for FSPs on basic child protection issues, child safeguarding and PSEA policies
- **Referrals**

Protection and MPC referrals: While Cash for Protection addresses immediate protection risks/threats, MPC focuses on addressing socio-economic vulnerabilities. Protection actors should be able to link with MPC actors for referrals, when necessary. MPC actors should have the contact details of Protection, Child protection and GBV actors in the region where they work in case of immediate protection risks

² Child Protection AoR can support in development of child safeguarding processes

ANNEX 3: CALP GLOSSARY OF CVA TERMINOLOGY

Link to CALP Glossary of Terminology for Cash and Voucher Assistance

<https://www.calpnetwork.org/wp-content/uploads/2020/03/CALP-Glossary-2023-EN.pdf>