

Cash Transfer Programming

Preparedness Data Profiles Disaster-Prone States

Myanmar

Ayeyarwady, Bago, Magway, Mandalay,
Rakhine & Sagaing

June 2019



Acronyms

ABCD	Agency for Basic Community Development
ACF	Action Contre La Faim
ACTED	Agency for Technical Cooperation and Development
ADRA	Adventist Development and Relief Agency
AGD	Asia Green Development
AGE	Action for Green Earth
AMDA	Association of Medical Doctors of Asia
AWDO	Ayeyarwady West Development Organisation
AYA	Ayeyarwady
AYO	Ar Yone Oo Social Development Association
BAJ	Bridge Asia Japan
CARE	Cooperative for Assistance and Relief Everywhere
CB	Cooperative Bank
CSO	Civil Society Organisation
CDD	Community Driven Development
CFA	Cash for Assets
CHD	Construction and Housing Development
CHID	Construction, Housing & Infrastructure Development
CNRWG	Chin Natural Resources Watch Group
CTP	Cash Transfer Programmes
CWG	Cash Working Group
DAI	Development Alternatives, Inc.
DDM	Department of Disaster Management
DFID	Department for International Development
DMC	Disaster Management Committee
DRC	Danish Refugee Council
DRR	Disaster Risk Reduction
EDNA	Entrepreneurship Development Network Asia
EITI	Extractive Industries Transparency Initiative
EPDRN	Environmental Protection and Disaster Rescue Network
ERC	Emergency Response Committee
ERT	Emergency Response Team
FAO	Food and Agriculture Organization
FLYDO	Future Light Youth Development Organization
FSA	Funeral Service Association
FSD	Fire Service Department
FSP	Financial Service Provider
GAD	General Administration Department
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GNI	Good Neighbour International
GTB	Global Treasure Bank
GRET	Groupe de Recherche et d' Exchanges Technologique
GPD	Glory Partner Development
HAI	Help Age International
HARP	Humanitarian Assistance and Resilience Programme
HH	Household

ICRC	International Committee of the Red Cross
IDP	Internally Displaced Person
IFDC	International Fertilizer Development Centre
IFRC	International Federation of Red Cross
ILO	International Labour Organization
KBZ	Kanbawza Bank
KDPN	Kawlin Development Parahita Network
KMSS	Karuna Mission Social Solidarity
KSCG	Karuna Social Charity Group
LRC	Local Resource Centre
LTSH	Landside Transport, Storage and Handling
LWF	Lutheran World Federation
MAB	Myanmar Apex Bank
MADB	Myanmar Agricultural Development Bank
MANA	Myanmar Anti-Narcotics Association
MCB	Myanmar Citizens Bank
MEB	Myanmar Economic Bank
MEB	Minimum Expenditure Basket
MHAA	Myanmar Health Assistant Association
MHDO	Myanmar Heart Development Organisation
MMA	Myanmar Medical Association
MMK	Myanmar Kyat
MNMA	Myanmar Nurse and Midwife Association
MOB	Myanmar Oriental Bank
MoSWRR	Ministry of Social Welfare, Relief and Resettlement
MRCS	Myanmar Red Cross Society
MSF	Médecins Sans Frontières
MSI	Marie Stopes International
MWD	Myawaddy
NAG	Network Activities Group
NFI	Non-food Items
NRC	Norwegian Refugee Council
NGO	Non- Governmental Organisation
OISCA	Organization for Industrial, Spiritual and Cultural Advancement
OXFAM	Oxford Committee for Famine Relief
PC	Progetto Continenti
PFP	People for People
PGMF	Pact Global Microfinance Fund
PSI	Population Services International
PSSAG	Phyu Sin Saydanar Action Group
REAM	Renewable Energy Association Myanmar
RI	Relief International
SMID	Small & Medium Industrial Development
SARA	Sustainable Action for Rural Advancement
SCI	Save the Children International
SCVG	Social Care Volunteer Group
TDH	Terre des Hommes
TLMM	The Leprosy Mission Myanmar
UAB	United Amara Bank

UCHAA	University of Community Health Alumni Association
UMC	Unconditional Multipurpose Cash
UMFCCI	Union of Myanmar Federation of Chambers of Commerce and Industry
UN	United Nations
UNDP	United Nations Development Programme
UNDSS	United Nations Department for Safety and Security
UNFPA	United Nations Fund for Population Activities
UNHCR	The United Nations High Commissioner for Refugees
UNICEF	United Nations International Children's Emergency Fund
UNOCHA	United Nations Office for Humanitarian Affairs
UNOPS	United Nations Office for Project Services
UNRCO	United Nations Resident Coordinator Office
UNOHCHR	Office of the United Nations High Commissioner for Human Rights
UNWFP	United Nations World Food Programme
WASH	Water, Sanitation and Hygiene
WATSAN	Water and Sanitation
WHH	Welthungerhilfe
WHO	World Health Organisation
WVM	World Vision Myanmar
YWCA	Young Women's Christian Association

Contents

ACRONYMS	3
CONTENTS	6
FOREWORD	8
AYEYARWADY REGION CASH PREPAREDNESS PROFILE	9
One Page Summary	9
1. Background Information	10
2. CTP Partners	10
3. Financial service provider’s	12
4. Markets	12
5. Security, acceptance and protection	13
6. Risk Analysis	13
7. ANNEXES	14
BAGO REGION CASH PREPAREDNESS PROFILE	15
One Page Summary	15
1. Background Information	16
2. CTP Partners	16
3. Financial service provider’s	17
4. Markets	17
5. Security, acceptance and protection	19
6. Risk Analysis	19
7.ANNEXES	20
MAGWAY REGION CASH PREPAREDNESS PROFILE	21
One Page Summary	21
1. Background Information	22
2. CTP Partners	22
3. Financial Service Provider’s	23
4. Markets	24
5. Security, acceptance and protection	25

6. Risk Analysis	25
7. ANNEXES	26
MANDALAY REGION CASH PREPAREDNESS PROFILE	27
One Page Summary	27
1. Background Information	28
2. CTP Partners	28
3. FINANCIAL SERVICE PROVIDER’S	29
4. Markets	29
5. Security, acceptance and protection	30
6. Risk Analysis	31
7. ANNEXES	32
RAKHINE STATE CASH PREPAREDNESS PROFILE	33
One Page Summary	33
1. Background Information	35
2. CTP Partners	35
3. Financial service provider’s	36
4. Markets	36
5. Security, acceptance and protection	37
6. Risk Analysis	37
7. ANNEXES	38
SAGAING REGION CASH PREPAREDNESS PROFILE	39
One Page Summary	39
1. Background Information	40
2. CTP Partners	40
3. Financial service providers	42
4. Markets	42
5. Security, acceptance and protection	44
6. Risk Analysis	45
7. ANNEXES	46

Foreword

The objective of this document is to provide practical information related to Cash Transfer Programming (CTP) in States and Regions of Myanmar that are especially at risk of major threats such as floods, cyclones or earthquakes.

This is not meant to be a feasibility assessment. Previous studies have clearly shown that CTP is feasible in Myanmar, in principle. This general observation does not imply that each new intervention would not require a specific quick-impact context-related feasibility assessment. However, the baseline is: CTP is clearly an option.

An important point, emerging from the numerous meetings held with stakeholders in each of the States covered by this “CTP Preparedness Profiles” document, is that local communities, grass-root organizations, private sector and Authorities form a resilient network that would be at the forefront of relief operations in the immediate aftermath of a catastrophic event. In such a context most the emergency relief would be provided in-kind. Operations implemented by or through non-local stakeholders using CTP as a delivery mechanism could henceforth meaningfully be launched in an early recovery phase.

Early recovery means early planning: it is hoped that the very practical and pragmatic information provided in the following pages will enable Organization to set-up their preparedness plans using fact-based information and will call upon local resources and focal points listed in the document and its annexes.

It is not a stand-alone and in-itself-sufficient source of information: other primary sources will always be required as well as constant and regular coordination, especially through the Cash Working Group, Yangon.

This second edition, undertaken with the support of USAID is an update of the first edition, undertaken in 2017 with the financial support of DFID. The document is meant to be enriched, further completed and up-dated regularly, ideally every year.

In coming months, we look forward to receiving inputs form concerned stakeholders that will help in enriching it and in keeping the data useful and up to date.

To conclude it should be noted with thanks that many members of the CWG contributed to our work sharing information and providing very useful support in the field; amongst which especially, the Myanmar Red Cross Society, UNOCHA and UNICEF. States representatives from the Department of Disaster Management, General Administration Department and other local Authorities must likewise be thanked for their support.

World Food Programme,
Cash Based Transfers Unit
Yangon, Myanmar

June 2019

Ayeyarwady Region Cash Preparedness Profile

One Page Summary

1. Background Information	<ul style="list-style-type: none"> • The capital city is Patheingyi. • The region is made up of 6 Districts, 26 Townships, 273 wards, 1919 village groups and 11,903 villages. • Total 6,184,829 people living there and the greatest percentage of people living in rural areas (86%) relative to urban areas (14%) living in urban areas.
2. CTP Partners	<ul style="list-style-type: none"> • The GAD is lead of the DMC in Patheingyi, Thabaung and Nyaungdon. GAD carry out data collection of floods effected families during emergency times, and also collaborates with CSO's and NGO's in the distribution of aid. DDM works at region, district and township levels and total 17 numbers of township DDM offices are opened in Ayeyarwady Region. • There are approximately 40 CSO's currently active in Patheingyi. In Nyaungdon there are eight active CSO's, and several active CSO's in Thabaung. • MRCS is active in 26 townships and have experience in CTP in Patheingyi and Thabaung. WVM had some experience working in CTP in Thabaung and Patheingyi.
3. Financial service providers	<ul style="list-style-type: none"> • Cell Phone Cash-out FSP include: M-Piteingyi and Wave Money. • FSP's include: AYA Bank, A Bank, CHID Bank, CB, First Private Bank, GTB, KBZ, MAB, MCB, MEB, MOB, MWD BANK, SMID Bank, UAB, Yoma Bank, Easy Mobile, KBZ Pay, M Pite San, OK\$, True money, Wave Money.
4. Markets	<ul style="list-style-type: none"> • The supply chain in Ayeyarwady is well established and very reliable. • Rice is generally exported on easily accessible roads to the markets in Yangon, with NFI coming the other way and both food and non-food are accessible in Patheingyi where capital city. Ayeyarwady produces a surplus of rice and export to China. • Myo Ma Market, Shwe Pyi Thar Market are busiest and biggest markets in Patheingyi. Thabaung have one market and Nyaungdon have two market. • Flooding has little effect on the price of food, as there is never a shortage of supply.
5. Security and Acceptance	<ul style="list-style-type: none"> • MRCS have experience in distributing CTP in Patheingyi and Thabaung Townships, and considered the exercise a success, with no security issues. The distribution of cash was coordinated with the township police force and GAD. Money was kept secure at the police station, and the police escorted the MRCS staff as they distributed the cash. • Both GAD and DDM are supportive of CTP initiatives to support households affected by flooding and have both been actively involved in the process in previous emergency times. • Several NGO's, CSO's and private sector actors have been involved in CTP across the whole state, although CTP is a less common approach in Nyaungdon.
6. Key Summary Findings, recommendations and conclusions	<ul style="list-style-type: none"> • Normal CTP cash transportation security measures should be followed: including communication with local government and police for support. • Access to markets is good all year round, due to the well-established supply chains and good infrastructure. • There is a great deal of experience of CTP in Patheingyi and Thabaung, however there is few experiences of CTP in Nyaungdon. • There is evidence of collaboration between private sector donors and government in disaster preparedness and emergency periods in Nyaungdon. For example, some traders are ready to provide sand, stone whenever needed.

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	MRCS- Thabaung	U Kyaw Than (Second in Command)	09-447567213
	WVM- Thabaung	U Moo Nay Wah (Area Program Manager)	09-769752726
	CDD- Thabaung	U Han Min Soe (Team Leader)	042-43149, 09-795940321
	DDM- Pathein	U Than Soe (Director)	042-21061, 09-250123885
	MRCS- Pathein	U Tin Aung (Supporting Officer)	042-25257, 09-77115642
	KMSS- Pathein	Saw Ko Ko (Head of Program)	09-422481514
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	Ma Naw Phyu- Pathein	Saradaw Sanda Thiri (Leader)	09-683377738
	Padommar- Pathein	U Myint Htay (Executive Director)	09-401527712
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	FSD- Nyaungdon	U Myo Min Thu (Assistant Director)	046-20404, 09-261903301
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	GNI- Nyaungdon	U Soe Hlaing (Project Coordinator)	09-421047563
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1. Background Information

Ayeyarwady Region, also known as the Delta region, is located between the Bay of Bengal to the west, and the Andaman Sea to the east. The state shares land borders with Rakhine, Bago, and Yangon. It is one of Myanmar's most populated state with an estimated 6.2 million people living there and the greatest percentage of people living in rural areas (68%) relative to urban areas (32%) living in urban areas. It has also number of lakes and of the rivers branching out from the mighty Ayeyarwady, Ngawun, Pathein and Toe are famous.

The principal crop of Ayeyarwady Region is rice, and the region is well known as the granary of Myanmar. Fishery is also main livelihood, Ayeyarwady Region produces marine products and distributes to other area of Myanmar.

Surveys were conducted in three out of 26 townships in the development of this report. Pathein is capital of Ayeyarwady region and Thabaung and Nyaungdon are areas prone to flooding. Water transportation is common in this region due to the large numbers of rivers and canals and proximity to the sea. Flooding is an annual and protracted situation for large parts of the region, with Thabaung often flooded for six-months of the year. The Ayeyarwady region was severely affected by Cyclone Nargis in 2008 and flooded in 2015 due to Cyclone Komen made heavy rains.

2. CTP Partners

2.1. Government

The GAD leads the DMC in Ayeyarwady Region, the Chief Minister is the Chairman, the Minister of Social Affairs is Secretary and the Director of the DDM is Associate Secretary in the Regional committee. There

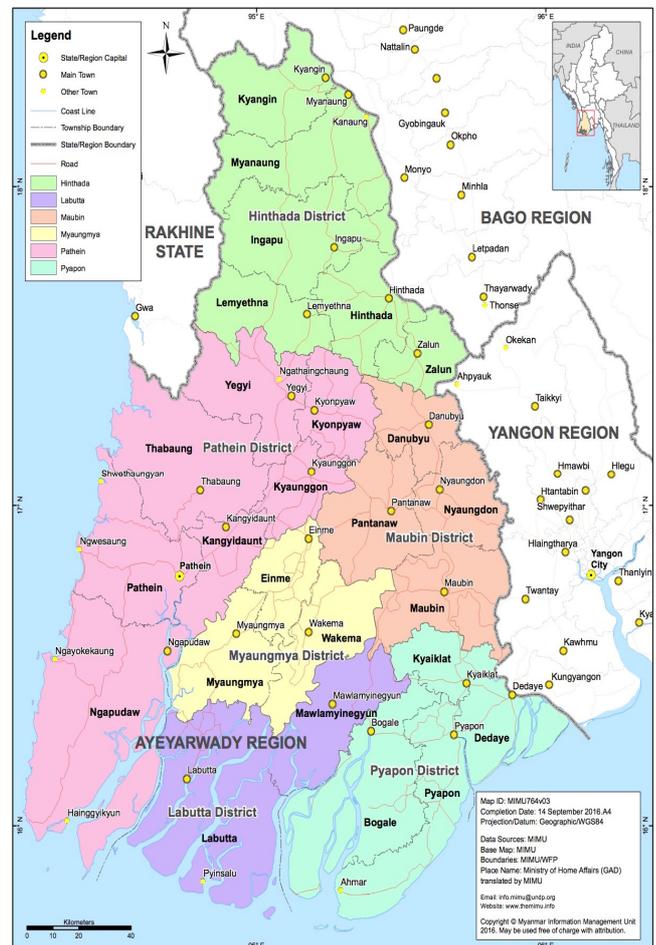


Figure 1: Ayeyarwady Region (MIMU764v03)

are total 12 government departments in the committee, although meetings are only organised during emergency times. Director of GAD is Chairman, Director of DDM is secretary in District committee, and township administrator is chairman and DDM or fire service department is secretary in

township committees. DMC is planning to prepare Regional Action Plan on Disaster Management. There are no regularly scheduled coordination meetings between GAD, CSO's and NGO's.

DDM have been involved in CTP initiatives, and have provided NFI and cash for rice and cash for shelter to emergency affected households during flooding, coordinating their efforts with the GAD. During flooding in 2015, DDM works at district level by distributing emergency kits from six locations: Patheingyi District, Hinthada District, Myaungmya District, Maubin District, Pyapon District, Labutta District. Emergency kits are also stored in Pyin Salu Township which has a high risk of cyclones and the difficult to reach Labutta Township. As of 2018, DDM offices are opened in 17 townships in Ayeyarwady Region.

The GAD in Thabaung carry out data collection of floods effected families during emergency times, and also collaborates with CSO's and NGO's in the distribution of aid. Although no regular coordination meeting is arranged outside of emergency times, GAD and DDM hosts coordination meetings between key stakeholders in times of flooding. DDM have opened sub-office in government office compound in Thabaung in mid-2018 in order to provide a better emergency response to the township in the event of flooding.

DDM also provide cash assistance during flood times giving 50,000MMK and a package of items to households that have been made homeless, the DDM works closely with WVM and Karuna Mission Social Solidarity (KMSS) on this.

In Nyaungdon there is a DMC that is led by GAD, the Fire Service Department Staff Officer is the secretary of the committee and other government departments take different roles. GAD organises monthly meetings that are attended by the CSO's and they also hold coordination meetings with traders and rice millers to discuss the price and supply of rice in the area.

The Ministry of Agriculture and Irrigation are supporting cash to farmers whose farmland has been damaged by flooding. Assistance value to each farmer is vary based on volume of damaged acres.

2.2. NGO's and CSO's

There are UNDP, 18 International and Local NGO, and approximately 40 CSO's in Ayeyarwady Region. There are approximately 10 CSO's in Patheingyi, including Ma Naw Phyu, though not all are currently active. DMC meetings are held during flooding and emergency times, although regular coordination meetings are not currently being held in non-emergency times. Local and international NGO's working in the township include: WVM, MRCS, MSI, PSI, Pyi Gyi Khin, KMSS.

MRCS is present in 26 townships across Ayeyarwady and have experience in CTP, having previously distributed cash to the value of 300,000 MMK per household in 2015 and 100,000MMK per household in 2016 for post flooding rehabilitation programmes in several villages in Ayeyarwady Region. They have also hosted emergency response training workshops for CSO's. MRCS holds a stock of Hygiene, Family, Shelter kits in MRCS warehouses. MRCS constructed school camp shelters 3 flood prone townships funded by outside donors.

KMSS are involved in DRR in conjunction with DDM, but they have no experience in CTP. They have their own disaster response committee and organize monthly coordination meetings with youth volunteers, and local church groups.

There are 4 active CSO's in Thabaung Township they have previously met on a regular basis to coordinate activities with GAD, however the coordination meetings haven't occurred for some months. In times of emergency they meet twice per week.

International and local NGO's include: MRCS, WVM, CDD (Community Driven Development), Pannpyo let. WVM had some experience working in CTP during emergency response, and distributed cash and in kind in cooperation with the UNWFP in 2015 and 2016. MRCS have a presence across the whole township and have experience in cash distribution during the post emergency rehabilitation process.

In Nyaungdon, there are several CSO's including Nyaungdon Free Funeral Service Association, though there is no evidence of regular coordination meetings, most CSO's are ward based groups and are interconnected through their closeness of operation location. During emergency times GAD does arrange coordination meetings and CSO's are invited to attend. International and local NGO's working in the township include: MRCS, Good Neighbour International, Fullerton Myanmar, Woori Myanmar.

MRCS helps in distributing cash to vulnerable households that was provided by charity donors in Nyaungdon in 2018 river bank erosion.

2.3. Private Sector

Some private sector donors providing cash support to people affected by flooding; this was coordinated GAD and MRCS. For example, Myanmar Beer have previously provided 200,000MMK cash support to 50 flood affected households in Thabaung. Some traders are ready to provide sand, stone whenever needed for disaster preparedness and during flood emergency periods at Nyaungdon.

Key contact details of local government, local NGO's, international NGO's and CSO partners can be found in ANNEX 2.

3. Financial service provider's

3.1. Cell Phone Cash-out FSP

Partners that are currently in operation have been identified and are shown in Table 1.

Cell Phone Cash-out FSP Ayeyarwady Region	
FSP	Number of Agents
M-Pitesan	1,148
Wave Money	3,427
TOTAL	4,575

Table 1: Cell Phone Cash-out FSP- Ayeyarwady Region -Jun-2019 (See detail per township Annex: 6)

3.2. Financial Service Provider's (FSP's)

Through field observation, the following FSP's have been ascertained:

FSP's in Pathein:

AYA Bank, A Bank, CHID Bank, CB, First Private Bank, GTB, KBZ, MAB, MCB, MEB, MOB, Myawaddy Bank, Small & Medium Industrial Development Bank, UAB, Yoma Bank, Easy Mobile, KBZ Pay, M Pite San, OK\$, True money, Wave Money.

FSP's in Thabaung:

Myanmar Economic Bank (MEB), Yoma Bank, True Money, Wave Money.

FSP's in Nyaungdon:

CB, GTB, KB), MEB, Easy Mobile, KBZ Pay, M Pite San, True money, Wave Money.

4. Markets

4.1. Food items

Based on current market prices for food commodities in the Ayeyarwady region the cost of monthly food and hygiene support has been calculated at 14,000MMK per person. This is demonstrated in Table 2.

4.2. Influences on Price of food

According to the traders in the three townships surveyed, flooding has little effect on the price of food commodities such as rice, as there is never a shortage of supply. In Thabaung there are three rice harvests: Monsoon rice in December, late paddy after flooding in February and winter paddy in May, this means that there is rarely a shortage of rice in the area which supports the stability of prices. Since a few years ago, Thabaung farmers sell all of their paddy production to avoid damage during storage period and they buy back rice from outside of Thabaung. Apart from being huge shortage in Nagis, small increases in price may

be experienced during the first few weeks of flooding, but this is not always the case and the increase in price is minimal. The main influence on the price of food items such as rice is the demand for exports from China and the fluctuation of the Myanmar Kyat against the Chinese Yuan and the US Dollar.

4.3. Non-food Items (NFI)

Based on current market prices for NFI in the Ayeyarwady region the one-off cost of providing a household (HH) with Shelter, WASH, clothing and kitchen equipment has been calculated at 128,500MMK. This is demonstrated in Table 2.

4.4. Influences on Price of NFI

Flooding has very little effect on the prices of NFI across the region. The majority of NFI come from markets in Yangon and the flooding affect the roads to Ayeyarwady a few days. Traders are generally well stocked in preparation for flooding and NFI items can be replenished by water transport. DDM and the others NGO has contract system between the supplier and buyer, any kinds of unforeseen matters happened the suppliers must obey as per contract agreement.

4.5. Minimum Expenditure Basket (MEB) value

Based on current market prices for food commodities and essential NFI in the Ayeyarwady region the MEB value has been calculated. This is demonstrated in Table 2.

The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH, MEB is presented in ANNEX 3.

4.6. Supply Chains

The Supply chain in Ayeyarwady is well established and very reliable. Rice is generally exported on easily accessible roads to the markets in Yangon, with NFI coming the other way. Ayeyarwady produces a surplus of rice that could easily supply the entire country, although large amounts have previously been exported to China through well-established trade routes the borders are often closed in recent times and conflict in Northern Shan has impacted on the export trade. Pathein has access to the railway network and commodities are also transported by boat during certain months of the year.

Pathien's traders have good reputation in previous flood emergency relief, division level Paddy & Rice traders association did the price adjustment on the rice price rate even the market price could be raised but they are selling the rice to whoever with adjusted price. It's good impact to Pathein market supply in previous flood.

4.7. Information on Key Markets

Myo Ma Market, Shwe Pyi Thar Market are busiest and biggest markets in Pathein. Thabaung have one market and Nyaungdon have two market.

4.8. Contact list of key suppliers

A list of twenty-four traders and potential suppliers of food and NFI commodities in Ayeyarwady that are able and ready to supply the component parts of the MEB are listed in ANNEX 4.

Average MEB for Ayeyarwady Region-2019	
Details	MMK
Monthly food and hygiene per person	14,000
One off per Households	
One off per HH: SHELTER & WASH	77,000
One off per HH: CLOTHING	30,000
One off per HH: KITCHEN SET	21,500
Total one-off relief NFI	128,500

Table 2: Average MEB for Ayeyarwady Region-2019

5. Security, acceptance and protection

5.1. Security

MRCS have experience in distributing CTP in Patheingyi and Thabaung Townships, and considered the exercise a success, with no security issues. The distribution of cash was coordinated with the township police force and GAD. Money was kept secure at the police station, and the police escorted the MRCS staff as they distributed the cash. None of the other actors that have carried out CTP in Ayeyarwady have raised any other issues with regards security.

5.2. Acceptance

Both GAD and DDM are supportive of CTP initiatives to support households affected by flooding and have both been actively involved in the process in previous emergency times. WVM in partnership with WFP have CTP experience in Thabaung and Patheingyi in previous flood and several NGO's, CSO's and private sector actors have been involved in CTP across the whole region, although CTP is a less common approach in Nyaungdon township.

CSO's in Nyaungdon have stated that they would be accepting of CTP under the circumstances that households are able to reach markets and that markets remain open. In the event that households are stranded, which is often the case in more remote villages, and especially in the first few weeks of flooding the CSO's recommend direct support through the provision of food and NFI aid.

WVM in Thabaung claims most flood-affected households prefer CTP support as they usually can maintain access to markets in Patheingyi.

Private sector traders in the region are supportive of CTP initiatives as it enables flood-affected households to support local markets.

Issues that were raised with regards the acceptance of CTP is that there are often inconsistencies in the data that is held about the households in each village and community awareness on beneficiary selection criteria and entitlement are important. In instances where the data was incorrect there were many complaints by those households that didn't receive CTP. Another issue raised was a lack of communication between the potential beneficiaries of CTP and the implementing actors and GAD. Often meetings are held in villages to explain the criteria and eligibility of cash assistance and some beneficiaries who were unable to attend didn't receive assistance.

There is also a concern about the bureaucracy of CTP and the amount of paperwork and preparation that needs to be completed can slow the process down. (eg; as KBZ bank is not opened in targeted township when remittance is through KBZ of nearest township, field staff have to travel to withdrawal the cash). The distribution of food and NFI packages is often much quicker than CTP and requires fewer human resources for preparation and distribution.

6. Risk Analysis

MRCS ask volunteer members from villages to accompany with distribution team to mitigate the risk in case of several routes of delivery is used. Table 3 contains a summary of risks and analysis of those risks with regards the use of CTP in Ayeyarwady Region. Comments are made based on the findings of the survey conducted in Ayeyarwady Region.

Risk Assessment of CTP in Ayeyarwady Region

Risk and potential implications	Likelihood	Impact	Comments
CASH SPECIFIC			
Staff safety (carrying cash insecurity) <ul style="list-style-type: none"> • Transfers are not received • Loss of cash 	Medium	High	<ul style="list-style-type: none"> • No issues are highlighted with the security of cash transfers; all normal CTP cash transportation security measures should be followed. • In case of several routes of delivery is used, by letting volunteer members from villages to accompany with the distribution team mitigate the risk.
Markets have limited supply/Supply Chain <ul style="list-style-type: none"> • Access to basic items/services not increased (i.e. response objective not met) 	Low	Medium	<ul style="list-style-type: none"> • Access to markets was not highlighted as a major concern due to the well-established supply chains and good infrastructure. • The supply chain in Ayerwady is strong and involves easy access to the markets in Yangon for NFI. • As Ayeyarwady is delta, water transport is common route.
Insufficient organisational implementation capacity in cash <ul style="list-style-type: none"> • Delays in delivery of emergency cash grants. Issues with programme quality (e.g., post-distribution monitoring and scale-up difficult). Misappropriation of funds 	Medium	Medium	<ul style="list-style-type: none"> • There is a great deal of experience of CTP in Patheingyi and Thabaung, however there is no experience of CTP in Nyaungdon. • A few FSP in Thabaung.
Cash transfer system insufficient for large quantities (no liquidity) <ul style="list-style-type: none"> • Transfers not reaching the targeted population, response objectives not met 	Medium	High	<ul style="list-style-type: none"> • There is a strong coordination network between stakeholders, however there is no evidence that this extends to FSP's and Cash-out FSPs.

Table 3: Risk Assessment of CTP in Ayeyarwady Region

7. Annexes

Annex 1: DDM, MRCS emergency package and MEB of Cash Working Group.

Annex 2: Contact details of Local government, Local NGO's, International NGO's and CSO's.

Annex 3: The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB.

Annex 4: A list of traders and potential suppliers of food and NFI that are able and ready to supply the component parts of the MEB.

Annex 5: A list of potential CTP partners.

Annex 6: A list of Cell Phone Cash-out FSP.

Bago Region Cash Preparedness Profile

One Page Summary

1. Background Information	<ul style="list-style-type: none"> • The capital city is Bago. • The region is made up of: 4 Districts, 28 Townships, 282 Wards, 1,420 Village Tracts, and 6,509 villages. • The population is 4,867,373 with 78% rural and 22% urban.
2. CTP Partners	<ul style="list-style-type: none"> • Government organisations such as General Administration Department (GAD) and Department of Disaster Management (DDM) are assigned responsibilities to act in emergency situations. The Emergency Response Committee at Regional level and Emergency Response Team at township level were established to support the collaboration between governmental organisations and community-based CSO's during emergency times. • There are over 38 local and international Non-Governmental Organisations NGO's and Civil Society Organisations (CSO's) groups working in the Bago district. • Individual members of the private sector are active in the running of CSO's and are also very responsive and supportive during emergency times.
3. Financial Service Provider (FSP)	<ul style="list-style-type: none"> • Cell Phone Cash-out FSP include: Myanmar Apex Bank, 1 Stop and Red Dot. • FSP's include: AYA Bank; CB; GTB, KBZ; MEB; MOB; MWD BANK; Yoma Bank Bank; KBZ Pay; M Pite San; OK\$; True Money; Wave Money.
4. Markets	<ul style="list-style-type: none"> • There are no major issues with regards the movement of food commodities and NFI within the Bago region, and the whole region can usually be accessed throughout the year, regardless of the season.
5. Security and Acceptance	<ul style="list-style-type: none"> • Security surrounding the transferring of cash was highlighted as an issue across the region, and therefore it is considered imperative that cooperation with local authorities and local polices forces is established before CTP commences. • CTP has been previously used to good effect during times of flooding, and there is an overall positive opinion on the process. • Traders and businesses make use of informal money transporters (not Hondis) to manage their money supply. • Fair and thorough targeting of beneficiaries during emergency can be a challenge and needs to be addressed to avoid tensions in the communities. • However, there are some concerns about only recommending cash transfer during times of emergency, as inconsistent data established during an emergency situation could potentially cause conflict and community's clear understanding on beneficiary selection criteria is important.
6. Key Summary Findings, recommendations and conclusions	<ul style="list-style-type: none"> • Use of police to ensure security of cash transfers and ensure that cash distribution is agreed upon with GAD and local authorities before commencement. • Markets are generally accessible all year round, even during emergency times. • Supply chains are robust and good networks to markets are maintained all year round even during emergency times. • Capacity building of local CSO's and NGO's and coordination processes need to be carried out to ensure preparedness prior to emergence. • Engage with several FSPs to encourage development of networks of each distributing. • Establish effective appeals and complaints mechanism in preparedness planning.

Contacts (See details Annex: 2)	DDM- Bago	U Thein Htay Aung (Regional Director)	052-2230193, 09-43054261
	GAD- Bago	Daw Mar Mar Lwin (Assistant Director)	09-250304759
	MRCS- Bago	Dr. Nay Myo (Regional Brigade Officer)	052-2221206, 09-5302311
	BRAC- Bago	U Wai Hin Aung (Regional Manager)	052-2230397, 09-96992350
	Starlight- Bago	Ko Khin Zaw Thant (Chairman)	09-5302718, 09-8651712
	DDM- Monyo	U Min Thu Maung (Staff Officer)	09-452190908
	GAD- Monyo	U Tin Oo Kyaw (Assistant Director)	053-83004, 09-43180315
	MRCS- Monyo	U Myint Htay (Township Brigade Officer)	09-423735608
	Alin Thi Tan- Monyo	U Htwe (Chair Person)	09-457778438

1. Background Information

The Bago Region, formerly known as Pegu division is made up of two distinct regions – Bago East and Bago West. The region shares state borders with seven other regions: Yangon, Ayeyarwaddy, Rakhine, Magway, Naypyitaw, Kayin, and Mon. The state capital is Bago, and the state administrative division consist of 4 Districts, 28 Townships, 282 Wards, 1,420 Village Tracts, and 6,509 villages. Approximately 10% of the population of Myanmar live in Bago region, making it the fifth most populous state in the country. The majority of the 4.9 million inhabitants live in rural locations (78%), with urban dwellers totalling just 22% of the population.

The main economic activities in Bago region include teak, hard woods and rubber forestry, agriculture, fishing, and some industry. Agricultural commodities produced within the region are mainly consumed locally, but also some goods are exported to other regions of Myanmar and outside of the country.

Although Bago Region is free from conflict the eastern part of the area still suffers from landmine contamination.

The Bago Region is situated between Ayeyarwady and Sittaung Rivers that both flow into the Gulf of Martaban in the Andaman Sea. Two dams are located above Bago district and the Bago-Sittaung canal connects the Sittaung and the Bago rivers. During the height of the monsoon season several townships are prone to flooding, especially around the Bago basin area, and low-lying Monyo area. Townships most severely affected include: Pegu, Thanatpin, Kawa, Shwegyin, Nyaunglebin and Woll.

2. CTP Partners

2.1. Government

Government organisations such as General Administration Department (GAD) and Department of Disaster Management (DDM) are assigned responsibilities to act in emergency situations. The Emergency Response Team (ERT) was established to support the collaboration between governmental organisations and community-based CSO's during



Figure 2: Bago Region (MIMU764v03)

emergency times and there is not regular coordination meeting outside of emergencies. Activities at township level are directed by the township emergency management Team which is made up of GAD, the Police, MRCS, and the Fire Brigade.

According to Assistant Director of GAD, their work is centred on two pillars; the first is preparedness to act in the event of an emergency, the second is the rescue processes required during emergency time. Preparedness covers not only the plan to react to the emergency situation but also to improve the environment to reduce the incidence and severity of flooding, this includes to the need to strengthen the embankments of the Ayeyarwady and Myit Ma Kha

Rivers. In 2015, Bago regional government approved a fund of 45.35 million Myanmar Kyat (MMK) for natural disaster management and the DDM have established an emergency telephone hotline to strengthen communication with community. Cyclone shelters in Shwe Taung, Moenyo and Pataung townships are constructed.

DDM provides an emergency package of Non-Food-Items (NFI) (ANNEX 1) and cash for rice for the first seven days to affected families through township GAD. This is calculated at 300MMK per day per person. The cash calculation was based on rice prices set by Bago Regional Planning and Economics Department at the start of financial fiscal year, in March. The local government considers that the use of CTP is an efficient way to reach the flood-affected population and supports them in purchasing the food and NFI that they need.

The regional ERC has joint current account at the Myanmar Economic Bank (MEB) to manage funding received from the Government, the Disaster Risk Reduction (DRR) management fund and donations from the private sector. To ensure accountability, the account was opened in the name of Minister of Finance and Revenue Department, Secretariat of Region Government Office and Director of DDM. Two of the three signatories need to be present for cash to be withdrawn from the account.

2.2. NGO's and CSO's

There are over 38 local and international Non-Governmental Organisations (NGO's) and Civil Society Organisations (CSO's) working in the Bago district including Marie Stopes International (MSI), Population Services International (PSI), BRAC. MRCS have experience in CTP. MSI and PSI are both currently implementing health projects and BRAC is starting micro finance program and relief program in Bago. MRCS works in all 28 townships. In partnership with UNWFP and UNICEF, WVM provided cash for relief and cash for WASH in Shwegyin, Nyaunglebin in 2018.

The Environmental Protection and Disaster Rescue Network (EPDRN) was established to coordinate relief efforts between the government and non-governmental actors.

There was a strong CSO network in Bago but coordination between NGOs and CSOs regardless of implementing sector become weak. And CSOs are in need of capacity building support to be more effective as partners. Volunteer groups are working in Monyo district including the Parahita Monastery and can be called upon to help in distributions.

2.3. Private Sector

Individual members of the private sector are active in the running of CSO's and are also very responsive and

supportive during emergency times. For example, Daw Myint Myint Kyi and U Myo Thu the owners of Sein Tharaphu trading business and U Win Htein the owner of Du Won Rice Mill in Bago have actively participated in relief process by distributing water and rice during flood affected times.

Key contact details of local government, local NGO's, international NGO's and CSO partners can be found in ANNEX 2.

3. Financial service provider's

3.1. Cell Phone Cash-out FSP

Partners that are currently in operation have been identified and are shown in Table 4.

Cell Phone Cash-out FSP Bago Region	
FSP	Number of Agents
M-Pitesan	1,118
Wave Money	4,195
TOTAL	5,313

Table 4: Cell Phone Cash-out FSP- Bago Region -Jun-2019 (See detail per township Annex: 6)

3.2. Financial Service Provider (FSP)

Through field observation, the following FSP's have been ascertained:

FSP's in Bago:

Ayeyarwady Bank AYA Bank, Cooperative Bank (CB), Global Treasure Bank (GTB), Kanbawza Bank (KBZ), Myanmar Economic Bank (MEB), Myanmar Oriental Bank (MOB), Myawaddy Bank (MWD BANK), YOMA Bank, Wave Money, True Money, KBZ Pay, M Pite San, OK\$.

FSP's in Monyo:

Cooperative Bank (CB), Global Treasure Bank (GTB), Myanmar Economic Bank (MEB), Wave Money, True money.

4. Markets

4.1. Food items

Based on current market prices for food commodities in the Bago region the cost of monthly food and hygiene support has been calculated at 17,000MMK per person. This is demonstrated in Table 5.

4.2. Influences on Price of food

Although the price of food items does increase during times of emergency such as flooding, the increase is usually not great. Reasons given for this area that the

along are rarely closed for very long, and that although flooding does occur annually, the duration of flooding is often short and does not negatively influence the supply chain to markets for very long. One other important reason given for the stability of prices during times of emergency is that many traders and shopkeepers in the region are reluctant to raise prices, as they see it as part of their duty to support their communities from a humanitarian point of view. Those affected by the flooding only require donations and support for a short time, so although demand changes, the traders are not unduly affected for long enough to be forced to increase prices dramatically.

After a period of flooding the demand for food items is often low as many consumers are still dependant on assisted food from organisations and charity groups. The more long-term issue however, is that the production of paddy is often reduced, which influences the price and impacts negatively on the farmers' ability to invest for the following years cultivation. In this situation farmers have to approach brokers and traders to apply for credit.

Another contributing factor to the increase in the price of commodities during immediate post flooding is the increase in fuel costs that leads to increased transportation costs.

It was noted that increases in the market price of rice are dependent on the time of year, with the price often rising before the harvesting of new crops, as consumers prefer to eat old crops rather than newly harvested crops. During the harvest time, crop prices always remain low. Rice prices usually take one to two months to return to normal after a period of flooding.

4.3. Non-food Items (NFI)

Based on current market prices for NFI in the Bago region the one-off cost of providing a household with Shelter, Water Sanitation and Hygiene (WASH), clothing and kitchen equipment has been calculated at 133,000MMK. This is demonstrated in Table 5.

4.4. Influences on Price of NFI

The price of NFI goods is affected by the fluctuations of the currency exchange rate, as many items are imported into the country. Traders often purchase NFI in USD and CNY, although they are sold at markets in MMK. Customers are very responsive to price increases and able to shop around, meaning that traders often have to absorb a reduction in profits rather than increase the price of imported goods.

Traders of NFI explained that although they can purchase their wares at a lower price in Mandalay market, the high transportation costs, and length of time for transportation (three to four days) makes it less favourable than purchasing the goods in the more easily accessible, but more expensive markets in Yangon.

4.5. Minimum Expenditure Basket (MEB) value

Based on current market prices for food commodities and essential NFI in the Bago region the MEB value has been calculated. This is demonstrated in Table 5.

The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB is presented in ANNEX 3.

Average MEB for Bago Region-2019	
Details	MMK
Monthly food and hygiene per person	17,000
One off per Households	
One off per HH; SHELTER & WASH	83,000
One off per HH: CLOTHING	31,500
One off per HH: KITCHEN SET	18,500
Total one-off relief NFI	133,000

Table 5: Average MEB Bago Region-2019

4.6. Supply Chains

There are no major issues with regards the movement of food commodities and NFI within the Bago region, and the whole region can usually be accessed throughout the year, regardless of the season. The mode of transport used to access markets and remote areas is however influenced by the presence of flooding, for example during road closures motorcycle or car transport is replaced by boat. Supply chains are rarely affected for very long during the annual flooding, as the duration of severe flooding is often short.

Imports and exports to and from neighbouring regions, and to neighbouring countries are normally possible due to the good quality of the road infrastructure and access to the market network. The newly reconstructed road between Monyo and Yangon has improved market access to and from Yangon.

During times of emergency, many private donors from neighbouring towns and as far away as Yangon donate food items to affected households in the region. In this situation local traders and shopkeepers support the process of distribution of donations by cooperating with local CSO's and external donors.

4.7. Information on Key Markets

The Bago Region is well located centrally within Myanmar and has good access to markets of food and NFI throughout the entire year. Sufficient rice is grown in Bago region to not only cover local consumption but also, a surplus is available to allow for some exports

of rice to other regions within Myanmar and to neighbouring countries. However, the quality of the rice produced in Bago region is considered by many to be of a lesser quality than rice from other regions, therefore some rice is imported from other regions.

All basic food commodities listed in the MEB can easily be found in markets in Bago region all year round, the majority grown in Bago, with some imported from other regions of Myanmar. Locally produced food commodities including rice, sesame, groundnut, beans, peas and other vegetables, maize, chilli, and locally sourced fish are all available in markets. Imported commodities include onions and tomatoes from Yangon, the dry zone and Shan state. NFI are generally imported from Yangon.

Key informants suggest that despite annual flooding in the region access to markets are not greatly affected and the price of goods and commodities is generally stable.

No restrictions on the movement of goods and trade were highlighted in the survey and there are no problems with regards security issues preventing the movement of goods and trade. It was noted however that when there is fighting in Northern Shan the commodity flow and prices of imported NFI from China are affected.

4.8. Contact list of key suppliers

A list of seventeen traders and potential suppliers of food and NFI commodities in Bago and Monyo that are able and ready to supply the component parts of the MEB are listed in ANNEX 4.

5. Security, acceptance and protection

5.1. Security

Security surrounding the transferring of cash was highlighted as an issue across the region, and therefore it is considered imperative that cooperation with local authorities and local police forces is established before CTP commences. In 2016 and 2018 a local police escort was used to support the safe distribution of cash, and this was considered necessary and a success. It is considered important to ascertain local authority permission and acceptance that CTP is required before commencing with a CTP intervention to ensure that security measures can be implemented.

5.2. Acceptance

Cash transfer programmes (CTP) have been previously used to good effect during times of flooding, and there is an overall positive opinion on the process. CTP was extensively and successfully implemented during the flood response in 2016 and in 2018. DDM, MRCS, UNICEF, UNWFP, WVM distributed 2016 and 2018 for rehabilitation purposes

during the flood. Each household was entitled cash if they met the MRCS's beneficiary criteria established. Although a proper selection process was established prior to the intervention, complaints were received from those that were not receiving cash assistance.

The GAD Assistant Director suggested that based on experience in recent years, beneficiaries are more interested in cash assistance efforts than other forms of assistance in kind. However, there are some concerns about only recommending cash transfer during times of emergency, as inconsistent data established during an emergency situation could potential cause conflict. It is recommended that a flexible beneficiary list would be necessary in every CTP especially in emergency response to ensure transparency of activities is evident. An effective appeals and complaints mechanism should be upheld especially during times of emergency to ensure that a fair approach is taken.

Previously, DDM transferred cash to township administration office and township office took responsibility to procure rice and distribute rice to beneficiary. The new delivery mechanism whereby DDM implements cash transfer directly going through GAD is simple and more efficient than previous policy.

The strong volunteer network of CSO's currently supports CTP but INGO's and local government also play an important role in the process by providing technical assistance and guidance. For example, before they commence a CTP intervention NGOs should communicate with the Bago region ERC that is led by the Chief Minister.

6. Risk Analysis

Table 6 contains a summary of risks and analysis of those risks with regards the use of CTP in Bago Region. Comments are made based on the findings of the survey conducted in Bago Region.

Risk Assessment of CTP in Bago Region			
Risk and potential implications	Likelihood	Impact	Comments
CASH SPECIFIC			
Staff safety (carrying cash insecurity) <ul style="list-style-type: none"> • Transfers are not received • Loss of cash 	Medium	High	<ul style="list-style-type: none"> • Use of police to ensure security of cash transfers. • Cash distribution agreed upon with GAD and local authorities before commencement. • Bank service is used to deliver cash to targeted township and staff carry cash from township to village.
Markets have limited supply/Supply Chain <ul style="list-style-type: none"> • Access to basic items/services not increased (i.e. response objective not met) 	Low	Medium	<ul style="list-style-type: none"> • Markets are generally accessible all year round, even during emergency times. • Supply chains are robust and good networks to markets are maintained all year round even during emergency times.
Insufficient organisational implementation capacity in cash <ul style="list-style-type: none"> • Delays in delivery of emergency cash grants. Issues with programme quality (e.g., post-distribution monitoring and scale-up difficult). Misappropriation of funds 	Medium	Medium	<ul style="list-style-type: none"> • Improve capacity building of local CSO's and NGO's to ensure preparedness. • Support emergency planning process to ensure communication between key stakeholders.
Cash transfer system insufficient for large quantities (no liquidity) <ul style="list-style-type: none"> • Transfers not reaching the targeted population, response objectives not met 	Medium	High	<ul style="list-style-type: none"> • Engage with service providers to encourage development of network and cash flow. • Utilize the services of several FSP's. • Ensure transparent approach is taken for the CTP.

Table 6: Risk Assessment of CTP in Bago Region

7. Annexes

Annex 1: DDM, MRCS emergency package and MEB of Cash Working Group.

Annex 2: Contact details of Local government, Local NGO's, International NGO's and CSO's.

Annex 3: The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB.

Annex 4: A list of traders and potential suppliers of food and NFI that are able and ready to supply the component parts of the MEB.

Annex 5: A list of potential CTP partners.

Annex 6: A list of Cell Phone Cash-out FSP.

Magway Region Cash Preparedness Profile

One Page Summary

1. Background Information	<ul style="list-style-type: none"> • The capital city is Magway. • The region is made up of 5 Districts, 25 Townships, 166 Wards, 1539 Village Tracts, and 4795 villages. • The population is 3,917,095 with 85% rural and 15% urban.
2. CTP Partners	<ul style="list-style-type: none"> • GAD is responsible for the coordination of disaster response coordination and has some experience in CTP. DDM opened office in Magway and Pakokku. DDM has experience in CTP. • There are many NGO's and CSO's in Magway Region. MRCS, KMSS, Help Age, SCI, MHDO, PGMF and IFDC have CTP experience. MRCS cover the whole of the Magway Region. UNWFP previously provided cash to flood affected people and CFA in Magway and Pakokku district. There are very strong and well organised CSO's working in both Magway and Pakokku townships.
3. Financial service providers (FSP's)	<ul style="list-style-type: none"> • Cell Phone Cash-out FSP include: M-Pitesan and Wave Money. • FSP's include: AGD; Asia Yangon Bank; AYA Bank; CB; First Private Bank; Global Treasure Bank; Innwa Bank; KBZ; MAB; MADB; MCB; MEB; MOB; Myanmar Apex Bank; Myanmar Citizen Bank; Myawaddy Bank; Tun Commercial Bank; UAB; Yoma Bank Bank; KBZ Pay; M Pitesan; OK; True Money; Wave Money.
4. Markets	<ul style="list-style-type: none"> • The price of food items in the markets of Magway varies very little during times of flooding due to strong supply chains, and good road infrastructure, although commodities can be transported by river if roads become impassable though more remote areas are often difficult to reach for several weeks, especially in Sidoktaya and Pwintbyu. • There are two markets in Pakokku and Myoma Market is one of the busiest markets in Myanmar. There are two markets named Myoma Market and Kan Thar Market in Magway.
5. Security and Acceptance	<ul style="list-style-type: none"> • DDM carry out CTP during emergency times with the GAD distributing the money. The township police are always used to assist in the distribution process for security reasons. • MHDO, Save the Children, MNMA and PGMF, Help Age International, IFDC all have experience of implementing CTP during non-emergency times and MRCS, MHDO, Save the Children have CTP experience in emergencies and have not recorded any issues with regards the security of cash distribution. • Acceptance of CTP appears high throughout the region, although during severe flooding in more remote villages the distribution of food aid is preferred to CTP for the initial weeks of the emergency.
6. Key Summary Findings, recommendations and conclusions	<ul style="list-style-type: none"> • The supply chain in Magway Region is strong and well established with food commodities entering the region from a number of other regions in Myanmar. • Access to markets was not highlighted as a major concern in the majority of the region as waterways could be used for transportation when roads are closed. • GAD, DDM and several NGO's have a great deal of experience in CTP. • There is not a good coordination network between the government, NGO's and CSO's outside of emergency times.

Contacts (See details Annex: 2)	DMM-Pakokku		
	U Nay Win (Assistant Director)	09-445326289, 09-254727414	
	GAD-Pakokku		
	U Zaw Lwin (Deputy Director)	062-21260, 09-43180315	
	UNWFP		
	Daw Soe Thet Nyo (Head of Field Office)	09-450 613 891, 09-43183534	
	MHDO-Pakokku		
	U Kyaw Min (Field Coordinator)	09-697867008	
	IFDC-Pakokku		
	Thin Thin Latt (M&E Specialist)	06-223828, 09-5412421	
PGMF-Pakokku			
U Nyo Min (Senior Officer)	09-401564377, 09-423707578		
FLYDO-Pakokku			
U Ye Htut (Project Manager)	09-400700380		
HELP AGE-Pakokku			
U Zaw Win Naing (Township Coordinator)	09-769454764		
SCF-Magway			
U Nay Myo Htun (Head of Region)	09-258775123		
DDM-Magway			
U Myint Soe (Director)	063-25950, 09-5680465		
KSCG-Magway			
U Maw Lin (Communication Officer)	063-23500, 095-341058		
MRCS-Magway			
U Zay Nyi Nyi (Supporting Officer)	063-28022, 09-401572156		

1. Background Information

Magway Region is one of central regions of Myanmar and is located in the area known as the dry zone. The capital city is Magway and the region shares borders with Chin and Rakhine to the west, Bago to the south, Mandalay and Naypyitaw to the east, and Sagaing to the north. Magway is made up of 25 townships and is the 7th most populated region in the country with 85% of the 3.9 million population living in rural areas and 15% in urban areas.

The main industry in the Magway region is the mining of oil and natural gas, centred around Yenangyaung and Minbu in central Magway Region. This industry contributes as much as 50% of the local economy, and most of the oil and natural gas in Myanmar comes from Magway. Reserves at some of the oil fields in Magway Region are beginning to dry up and due to a global decline in the price of crude oil many independent miners working on had dug wells have ceased mining.

The impact of mining had negative affect on the environment in Magway Region, and large areas of potential agricultural land are polluted and unproductive.

There is some agriculture in the region and the main products grown in the region include sesame and groundnut. Other crops grown include: rice, millet, maize, sunflower, beans, pulses, Tamarind and Jaggery. Edible oil is manufactured in Magway from sesame, groundnuts and sunflowers.

Flooding is a regular annual occurrence in Magway region with flood waters coming from the Ayeyarwady River to the east of the region and from the hills bordering Chin State the west. In 2015, Sidoktaya and Pwintbyu Township were both heavily affected by flooding and in 2017, Pakokku and Yesagyo were affected by flood and landslide.

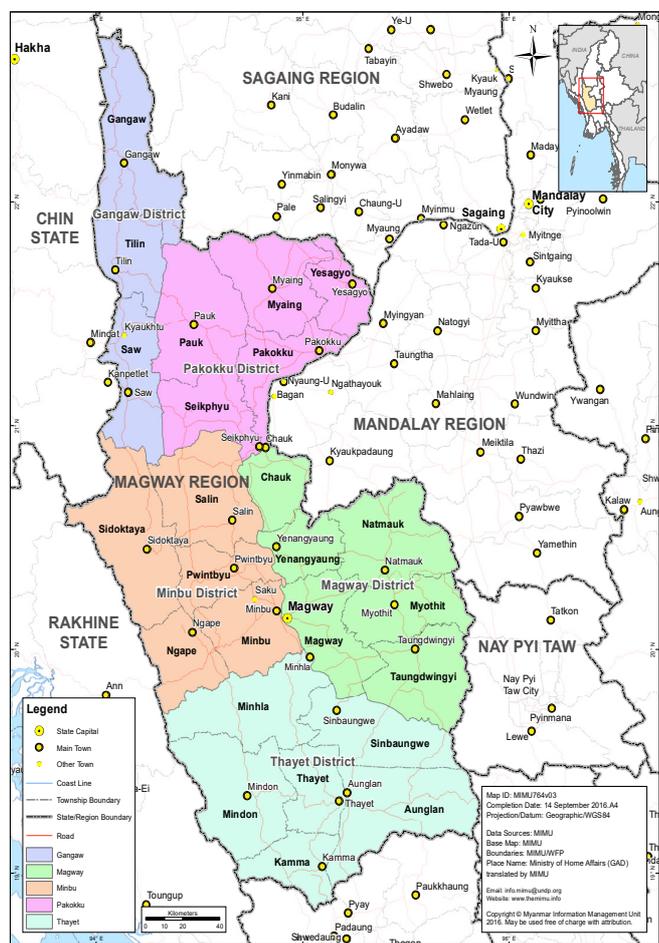


Figure 3: Magway Region Map (MIMU764v03)

2. CTP Partners

2.1. Government

GAD is responsible for the coordination of disaster response coordination and during times of emergency a weekly DMC is arranged with all involved stakeholders. The Chief Minister is the Chairman, and DDM Director the secretary, the chairman of MRCS

is one of the ERC members. GAD holds monthly departmental meeting, and disaster preparedness meetings twice in a year, however there are no regular formal coordination meetings arranged between the government, CSO's and NGO's, but each working group meetings are held for coordination.

GAD and DDM have experience in CTP, GAD having distributed cash on behalf of DDM in previous disasters. Cash was provided for up to 7 days depending on the circumstances of the households, cash assistance was provided to relocated households to the value of 300,000MMK, and 500,000MMK was given to households that have become permanently homeless through the destruction of their house by flooding.

DDM have opened an office in Pakokku in order to provide a better emergency response to the township in the event of flooding, 500 emergency kits are kept at the DDM offices in each district in Magway region. DRR awareness trainings are regularly held in collaboration with NGO's and CSO's. DDM do provide some emergency cash assistance and they have distributed emergency NFI kits in cooperation with GAD in past disasters.

2.2.NGO's and CSO's

Although there are some very strong and well organised CSO's working in both Magway and Pakokku townships, there is little evidence of regular coordination and networking between them. During emergency times the GAD organises the DMC to enable NGO's and CSO's to coordinate. There are a number of NGO's with experience of CTP, and CSO's are generally well experienced in distribution of food and NFI.

Network Activities Group (NAG); Save The Children; Social Care Volunteer Group (SCVG); PGMF; Extractive Industries Transparency Initiative (EITI); Sustainable Action for Rural Advancement (SARA); Positive Action; Action Aid; MSI; Helvetas (Myanmar); WVM; Ayeyarwady West Development Organisation (AWDO); Myanmar Medical Association; Terre des Hommes (Italy); GNI; PC MYANMAR; Nyein Foundation; New Step; Magway Youth Network; Saydanar Charity Group; Karunar shin; Phyu Sin Charity Group; Thardar Shin Charity Group; Magway Parahitah Charity Groups are working in Magway District.

MRCS covers the whole of the Magway Township providing Water and Sanitation (WATSAN), health services and some CTP in Taungdwingyi Township. MRCS is actively involved in township preparedness training. During the 2015 flooding MRCS provided cash assistance to flood affected households from Pwint Phyu and Sidoktara Townships to the value of 300,000MMK per household. MRCS also have experience in providing emergency rescue services.

They hold emergency kits for 300 households in Magway warehouse.

UNWFP have previously provided emergency food for flood-affected households in Magway region. And WFP had experience in CTP in collaboration with TDH and SCI in emergencies and with ADRA, REAM, WVM, TDH and PC MYANMAR in asset creation program.

Action Aid; WFP; MSI; PGMF; International Fertilizer Development Center (IFDC); Entrepreneurship Development Network Asia (EDNA); The Leprosy Mission Myanmar (TLMM); UN-Habitat; Pyi Gyi Khin; Help Age International; SCI; SCVG; MRCS; Adventist Development and Relief Agency (ADRA); Guardian Network; KMSS; Youth Network; FLYDO; AMDA; Kamma Youth; Farmer Network are working in Pakokku district.

UNWFP is implementing a National school-feeding programme in collaboration with the Department of Education. They are also carrying out asset creation and nutrition activities in selected townships. They have some experience in CTP.

Myanmar Heart Development Organization (MHDO) covered 247 villages in Pakokku Township working mainly in food security before 2019 and one home-based staff is assigned in Myitthae. OISCA is based in Yesagyo. They have previously worked as a CTP partner with UNWFP.

Key contact details of Local government, Local NGO's, International NGO's and CSO's Private Sector partners can be found in ANNEX 2.

3. Financial Service Provider's

3.1.Cell Phone Cash-out FSP

Partners that are currently in operation have been identified and are shown in Table 7.

Cell Phone Cash-out FSP Magway Region	
FSP	Number of Agents
M-Pitesan	1,529
Wave Money	2,270
TOTAL	3,799

Table 7: Cell Phone Cash-out FSP Magway Region-Jun 2019 (See detail per township Annex: 6)

3.2.Financial Service Providers (FSP)

Through field observation, the following FSP's have been ascertained:

FSPs in Magway:

AGD; Asia Yangon Bank; AYA Bank; CB; First Private Bank; Global Treasure Bank; Innwa Bank; KBZ; MAB; MADB; MCB; MEB; MOB; Myawaddy Bank; UAB; Yoma Bank Bank; KBZ Pay; M Pitesan; OK; True Money; Wave Money.

FSPs in Pakokku:

AGD; AYA Bank; CB; First Private Bank; Global Treasure Bank; Innwa Bank; KBZ; MEB; Myanmar Apex Bank; Myanmar Citizen Bank; Myawaddy Bank; Tun Commercial Bank; United Amara Bank; Yoma Bank Bank; KBZ Pay; OK; Wave Money; True Money.

4. Markets

Main source of rice for Magway and Pakokku is Ayeyarwady, Bago, Yangon Region. Much of the food sold in markets in Magway township comes from Rakhine and Ayeyarwady regions and west of Magway Region, there is a good road network between these states and the supply is consistent, even during flooding times. Much of the food commodities sold in Pakokku markets comes from Rakhine and Ayeyarwady and within Magway region, the main sources being: Pakokku, Yesagy, Gangaw, Myaing, Pauk, Kalay. If commodities are unavailable from these sources, traders look to suppliers in Magway, Pwint Phyu, and Seik Phyu townships.

4.1. Food items

Based on current market prices for food commodities in the Magway region the cost of monthly food and hygiene support has been calculated at 14,500MMK per person. This is demonstrated in Table 8.

4.2. Influences on Price of food

During new crop harvesting in October to May the price of rice is low, the price rises slightly from June to September. Demand from China, India and Thailand has some effect on the price of rice and conflict on the Chinese border has negative affect on exports. Within Magway region there are no trade or movement restrictions.

The price of food items in the markets of Magway varies very little during times of flooding. One reason given for this was that the access to suppliers and markets was rarely affected as commodities can be transported by river if roads become impassable. Food and NFI items can generally be easily transported from the main markets to flood affected areas, although during severe flooding market prices and access may be experienced in Pakokku township and more remote and difficult to reach townships, for example Sidoketaya and Pwintbyu.

4.3. Non-food Items (NFI)

NFI in Magway are imported from China and accessed from Mandalay and Yangon markets. Some NFI in Pakokku also comes from India, though Yangon and Mandalay are the main markets of supply. A few NFI (blanket, longyi and dress) are locally produced. Based on current market prices for NFI in the Magway region the one-off cost of providing a household (HH) with Shelter, WASH, clothing and kitchen equipment has been calculated at 131,000MMK. This is demonstrated in Table 8.

4.4. Influences on Price of NFI

Changing exchange rates are the main cause of price increases, and flooding has little effect on the price of NFI's.

4.5. Minimum Expenditure Basket (MEB) Value

Based on current market prices for food commodities and essential NFI in the Magway region the MEB value has been calculated. This is demonstrated in Table 8. The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH, MEB is presented in ANNEX 3.

4.6. Supply Chains

Rice traders in Magway Region have well-established supply networks with Ayeyarwady, Bago and Rakhine regions the majority of rice consumed in Magway is imported to the region from within Myanmar, local production is only 5% of the consumption in Magway Region.

4.7. Information on Key Markets

Pakokku Market is one of the busiest markets in Myanmar and a large number of goods are sold for exportation to China, Thailand and India.

4.8. Contact list of key suppliers

A list of traders and potential suppliers of food commodities and NFI in Magway region that are able and ready to supply the component parts of the MEB are listed in ANNEX 4.

Average MEB for Magway Region	
Details	MMK
Monthly food and hygiene per person	14,500
One off per Households	
One off per HH: SHELTER & WASH	78,500
One off per HH: CLOTHING	29,500
One off per HH: KITCHEN SET	23,000
Total one-off relief NFI	131,000

Table 8: Average MEB for Magway Region-2019

5. Security, acceptance and protection

5.1. Security

DDM carry out CTP during emergency times with the GAD distributing the money. The township police are always used to assist in the distribution process for security reasons.

MHDO, Save the Children, MNMA and PGMF, Help Age International all have experience of implementing CTP during non-emergency times and have not recorded any issues with regards the security of cash distribution. MRCS provided cash assistance for flood affected households in 2015. WFP provided cash assistance for flood affected peoples in 2015 by cooperating with Save the Children and in 2017 by cooperating with MHDO. They have not experienced and security issues.

5.2. Acceptance

There is a great deal of experience of CTP in Magway Region, with GAD, DDM and NGO's all actively involved in various cash incentives, during both emergency and non-emergency times.

Acceptance of CTP appears high throughout the region, although during severe flooding in more remote villages the distribution of food aid is preferred to CTP for the initial weeks of the emergency.

6. Risk Analysis

Table 9 contains a summary of risks and analysis of those risks with regards the use of CTP in Magway Region. Comments are made based on the findings of the survey conducted in Magway Region.

Risk Assessment of CTP in Magway Region			
Risk and potential implications	Likelihood	Impact	Comments
CASH SPECIFIC			
Staff safety (carrying cash insecurity) <ul style="list-style-type: none"> • Transfers are not received • Loss of cash 	Low	Medium	<ul style="list-style-type: none"> • This was not highlighted as a concern; however, all normal CTP cash transportation security measures should be followed.
Markets have limited supply/Supply Chain <ul style="list-style-type: none"> • Access to basic items/services not increased (i.e. response objective not met) 	Medium	Medium	<ul style="list-style-type: none"> • Access to markets was not highlighted as a major concern in most of the region as waterways could be used for transportation when roads are closed. Some remote villages have difficulties accessing markets.
Insufficient organisational implementation capacity in cash <ul style="list-style-type: none"> • Delays in delivery of emergency cash grants. Issues with programme quality (e.g., post-distribution monitoring and scale-up difficult). Misappropriation of funds 	Low	Medium	<ul style="list-style-type: none"> • The supply chain in Magway Region is strong and well established with food commodities entering the region from a number of other regions in Myanmar. • GAD, DDM and several NGO's have a great deal of experience in CTP both in emergency and non-emergency times.
Cash transfer system insufficient for large quantities (no liquidity) <ul style="list-style-type: none"> • Transfers not reaching the targeted population, response objectives not met 	Low	Medium	<ul style="list-style-type: none"> • There is no evidence of coordination network between CTP providers, and no evidence of a relationship between them and Cell Phone Cash-out FSP. There are a large number of FSP's in the region.

Table 9: Risk Assessment of CTP in Magway Region

7. Annexes

Annex 1: DDM, MRCS emergency package and MEB of Cash Working Group.

Annex 2: Contact details of Local government, Local NGO's, International NGO's and CSO's.

Annex 3: The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB.

Annex 4: A list of traders and potential suppliers of food and NFI that are able and ready to supply the component parts of the MEB.

Annex 5: A list of potential CTP partners.

Annex 6: A list of Cell Phone Cash-out FSP.

Mandalay Region Cash Preparedness Profile

One Page Summary

1. Background Information	<ul style="list-style-type: none"> • The capital city is Mandalay, • The region is made up of: 7 Districts, 28 Townships, 270 Wards, 1416 Village Tracts and 4,781 villages. • The population is 6,165,723 with 65% rural and 35% urban.
2. CTP Partners	<ul style="list-style-type: none"> • DMC is organised by GAD and DDM and meets bi-annually previous years and desire to do at least quarterly meeting. • The Chief Minister chairs the committee and members include local NGO's and CSO's. DDM is very active during disaster response situations and have experience in delivering CTP. • There are many INGO's and local NGO's working in disaster preparedness and disaster response in Mandalay region. Some of NGO disappeared after emergency relief. MRCS is strongly participated in emergency relief and close working with Social Welfare department/DDM. MRCS who are active in all 28 townships hold warehouse stocks of NFI for 2000 households in preparation for disaster, although they have no experience of CTP. • There are approximately 100 CSO's active across all the townships in Mandalay region.
8. Financial service providers (FSP's)	<ul style="list-style-type: none"> • Cell Phone Cash-out FSP include: M-Pitesan and Wave Money. • FSP's include: MEB, KBZ, CB, Yoma Bank, GTB, UAB, AGD, Yandanapon Bank, MOB, AYA Bank, A Bank, MCB, Wave Money, True Money, OK\$, M Pitesan.
4. Markets	<ul style="list-style-type: none"> • Mandalay is located centrally in Myanmar and thus has excellent access to markets and trade routes from across the country. • Annual flooding in the state does not negatively affect the availability of any NFI or food commodities, although the price often increases during times of flooding due to increased transportation costs. • Traders have their own network of suppliers and wholesalers that they work with. Rice comes predominantly from Southern Shan, Sagaing, Ayeyarwady, Yangon and Bago Region.
5. Security and Acceptance	<ul style="list-style-type: none"> • Not very much specific security concerns were raised during the survey, but some Traders have insecure in border trade to sell for their goods. Traders to spend more money for transportation charges if China's changed the policy immediately. • There is some experience of CTP during emergency times; DDM, GAD have all distributed cash to flood affected households. UNICEF only technical support to DSW. UNICEF do not provide cash transfer in Mandalay, provided to Co-partner SCI is assisting 15,000 mmk to lactation mothers. DDM have expressed an interest in, and willingness to support further CTP.
6. Key Summary Findings, recommendations and conclusions	<ul style="list-style-type: none"> • The supply chain in Mandalay is strong and involves multiple actors in a variety of location. • There is some, but limited experience of CTP by local and international NGO's and CSO's. • There is cash, the cash is easier than food logistical issue and cost effective of any agency and participants. • There is improving coordination and communication network between NGO's, CSO's and Government. • Government coordination is crucial to prevent gaps and overlap and ensure harmonization of interventions in the field.

Contact (See details Annex: 2)	UNICEF- Mandalay	Daw Khaing Khaing Shwe (Chief of Field Office)	02-4061044,09-5500193
	LRC- Mandalay	U Aung Thura (Regional Coordinator)	09-265444788,09-2061131
	Law Ka Pa La- Mandalay	U Myint Thein (Chair Person)	09-426802444,09-2003891
	DDM- Mandalay	U Aye Min Thu (Director)	02-4039457,09-420708827
	MRCs - Mandalay	Dr.Khin Maung Kyaw (Vice Chairman)	02-74365,09-5018752

1. Background Information

Mandalay region is made up of 28 townships and population is third largest of states and regions in Myanmar with an estimated population of 6.2 million. 35% of the population live in urban areas, with 65% living in rural areas. The capital city is Mandalay. Mandalay region is in central Myanmar and shares borders with Sagaing, Shan, Kayin, Bago, Naypyitaw and Magway. The region is predominantly flat and is annually affected by flooding from the Ayeyarwady River. Patheingyi and Amarapura Townships are most affected by flooding, although in 2016 Aungmyaythazan and Chanmyathazi townships were also heavily affected by flooding.

Several INGO's and local NGO's work in Mandalay, and regular disaster preparedness meetings are held. There is also a large and active network CSO's and a close working relationship between all stakeholders and the local government authorities.

During previous emergencies CTP has been used to good effect and was led by DDM and GAD although there were some concerns that the household data used to distribute the cash were incomplete and some households were omitted from the CTP. There are no security issues raised with regards the process of CTP.

2. CTP Partners

2.1. Government

The Disaster Management Committee (DMC) is organised by the regional government organisations GAD and DDM. and meets bi-annually previous years and desire to do at least quarterly meeting. The Chief Minister chairs the committee and members include local NGO's and CSO's. GAD and DDM are assigned responsibilities to act in emergency situations, based on the response plan established by the DMC.

DDM are very active during disaster response situations and have experience in delivering CTP. Issues have been raised with the accuracy of the household lists leading to some DDM also have experience in providing NFI for flood affected households. Main function of DDM are coordinates with the others governmental departments, UN agencies, INGO, NGO and Social Organizations for the disaster prevention, preparedness and disaster risk reduction measures. Recently, DDM

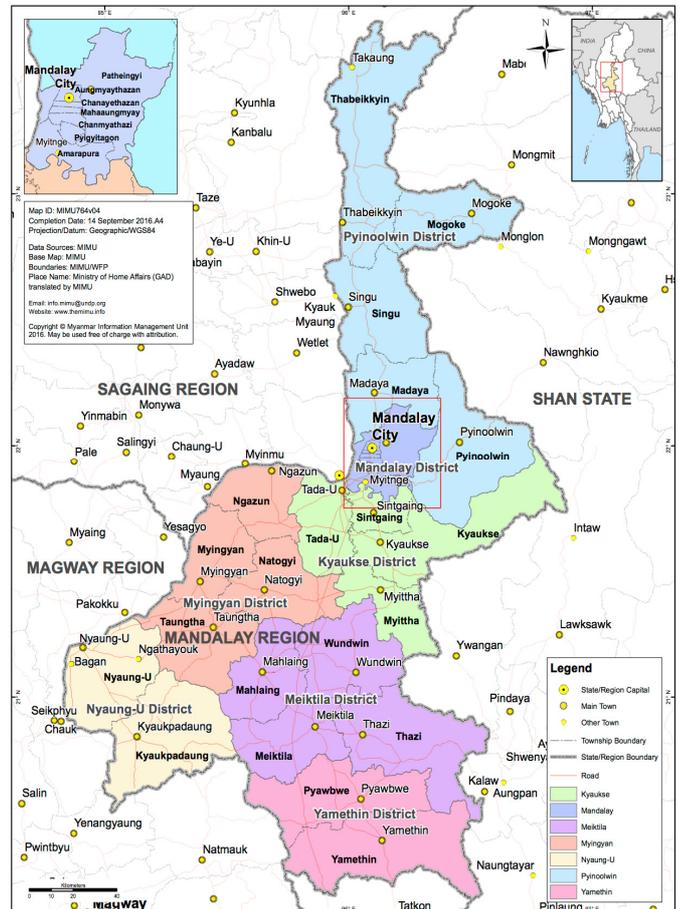


Figure 4: Mandalay Region (MIMU764v04)

is hosting an Earthquake and Flood emergency mock drill collaborate with fire service department, GAD, education departments, other relative departments in community level.

2.2. NGO's and CSO's

There are many INGO's and Local NGO's working in the disaster preparedness and disaster response in Mandalay region. UNICEF are mainly involved in WASH awareness education, nutrition and child protection, distributing hygiene kits in emergency times. UNICEF and UNDP are both heavily involved in the organization and coordination of the bi-annual DMC. Other INGO's working in the area include: SCI, WVM, ICRC, WHO, and the UNION. Local NGO's include MRCS who are active in all 28 townships and hold warehouse stocks of NFI for 2000 households in preparation for disaster, although they have no experience of CTP. They focus their efforts in Health (Neonatal Care, Mother and Child Health Care) and

Disaster Response and DRR Management. Central warehouse of MRCS is in Mandalay to provide to other area of upper Myanmar. ERTs are formed and volunteers who complete the ERT trainings are in townships. Local Resource Centre (LRC) are mainly involved in CSO coordination and coordination with local government, they upload the data online and provide information about affected areas to avoid overlapping and gapping. Other Local NGO's include: Equality Myanmar; Loka Ahlinn (Social Development Network); Young Women's Christian Association (YWCA); Shwe Min Tha Foundation, Legal Clinic Myanmar, Paung Daw Oo and Smile Education and Development Foundation.

There are approximately 100 CSO's active across all the townships in Mandalay region, the largest Bhramaso are considered the lead with regards coordination and networking between CSO's in disaster response. Lawkaparla organize a monthly coordination meeting between the 20 CSOs in Pyigyitagon Township. Lawkaparla have been supplied cash for emergency response and recovery activities in Mandalay and outside of Mandalay. Township DMC's are used to coordinate efforts and the CSO's in Mandalay are very strong and responsive to the needs of households affected by flooding. Although the main activities of all CSO's are usually centred health, funerals, and blood donations, they have all participated in previous emergency response and DRR activities.

2.3. Private Sector

No evidence was ascertained that private sector is actively involved in any activities during disaster times. Key contact details of local government, local NGO's, international NGO's and CSO partners can be found in ANNEX 2.

3. Financial Service Provider's

3.1. Cell Phone Cash-out FSP

Partners that are currently in operation have been identified and are shown in Table 10.

Cell Phone Cash-out FSP Mandalay Region	
FSP	Number of Agents
M-Pitesan	2,818
Wave Money	6,156
TOTAL	8,974

Table 10: Cell Phone Cash-out FSP Mandalay Region-Jun 2019 (See detail per township Annex: 6)

3.2. Financial Service Provider's (FSP's)

Through field observation, the following FSP's have been ascertained:

FSP's in Mandalay:

MEB, KBZ, CB, Yoma Bank, GTB, UAB, AGD, Yandanapon Bank, MOB, AYA Bank, A Bank, MCB, Wave Money, True Money, OK\$, M Pitesan.

4. Markets

Mandalay is economic centre of upper Myanmar and it is located centrally in Myanmar and thus has excellent access to markets and trade routes from across the country, predominantly Southern Shan, Sagaing, Ayeyarwady, Yangon and Bago Region. Kawlin in Sagaing has over 60 rice mills and a large amount of rice sold in Mandalay comes from there. Mandalay is also located on the main trading route to and from China, although conflict in northern Shan state often affects the transport of goods.

Annual flooding in the state does not negatively affect the availability of any NFI or food commodities, although the price often increases during times of flooding due to increased transportation costs, the market is stable all year round as traders have access to commodities such as rice from a variety of sources in different regions.

4.1. Food items

Rice produced in region and from Ayeyarwady and Bago Region. Other basic foods are mostly sourced locally.

Based on current market prices for food commodities in the Mandalay region the cost of monthly food and hygiene support has been calculated at 15,000 MMK per person. This is demonstrated in **Table 11**.

4.2. Influences on Price of food

Food items especially rice, oil and pulses are available all year round within the Mandalay region, and flooding rarely disturbs the availability of imports from the neighbouring states. Because of this the price of food items across a majority of the state are not greatly affected, however in some flood affected townships it is suggested that traders artificially increase the price to take advantage of the situation.

Some issues with the transportation of food items were also highlighted as a reason for price increases. As traders can hold a large stock of food items this makes the price less reactive to any increased demands during emergency times. The main causes of price fluctuations are seasonal as the price of rice increases slightly prior to the new harvest. Traders highlighted no issues with maintaining a regular supply of food commodities to smaller retailers.

Changing demands for exports of rice to China also has some effect on the price in Mandalay.

4.3. Non-food Items (NFI)

Based on current market prices for NFI in the Mandalay region the one-off cost of providing a household with Shelter, WASH, clothing and kitchen equipment has been calculated at 128,000MMK. This is demonstrated in **Table 11**.

4.4. Influences on Price of NFI

The prices of NFI are stable all year round, primarily due to Mandalay's location in the country, and NFI are always available, even during flooding times, mainly due to the traders' ability to store sufficient supplies. Some small price increases are however experienced during flooding times as the cost of transportation increases.

An occasionally, while conflict in northern Shan and Kachin affects the price of imported NFI from China, as NFI are delayed at the border crossings and China's government play the policy for trade at border area sometime and effects of dollar exchange rate instability on market price.

4.5. Minimum Expenditure Basket (MEB) value

Based on current market prices for food commodities and essential NFI in the Mandalay region the MEB value has been calculated. This is demonstrated in Table 11.

The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB is presented in ANNEX 3.

4.6. Supply Chains

Due to the central location of Mandalay there is a strong supply chain of food items, and traders have their own network of suppliers and wholesalers that they work with. Rice comes predominantly from Southern Shan, Sagaing, Ayeyarwady, Yangon and Bago Region. Rice is also exported to China.

4.7. Information on Key Markets

Total 9 markets were selling and buying the goods, open 9 am to 5:00 pm in Mandalay town and every sabbath day closed in a week, the market Zay Cho is located in the heart of Mandalay and is the oldest and most important market of the city contributing to the list of Mandalay , Yadanapon Market, Nandaw Shae market, Kai Tan market, Man Thiri Market, Mingalar Market, Thiri Mandalay Market, Mahar Aung Myae gem market and Amarapura market.

4.8. Contact list of key suppliers

A list of nine traders and potential suppliers of food and NFI commodities in Mandalay, Amarapura that

are able and ready to supply the component parts of the MEB are listed in ANNEX 4.

Average MEB for Mandalay Region-2019	
Details	MMK
Monthly food and hygiene per person	15,000
One off per Households	
One off per HH: SHELTER & WASH	80,500
One off per HH: CLOTHING	28,500
One off per HH: KITCHEN SET	19,500
Total one-off relief NFI	128,500

Table 11: Average MEB Mandalay Region-2019

5. Security, acceptance and protection

5.1. Security

Not much specific security concerns were raised during the survey, but China's traders play the market price and China's government policy is not stable in border area. So that, the importer was not secured for their properties.

5.2. Acceptance

There is some experience of CTP during emergency times, DDM, and GAD have all distributed cash to flood affected households. DDM have expressed an interest in, and willingness to support further CTP.

Using a CTP approach in supporting flood affected household is accepted by the local government and due to the strong supply chains and access to markets it is assumed that this approach would be accepted by those affected by flooding. One area that was highlighted as a cause for concern was the reliance on out of date household data to distribute cash.

DDM's staff officer is encouraging for cash transfer activity and their team was strongly and actively involved in disaster response and preparedness in Mandalay region. DDM is leading a regional disaster management committee in region level and GAD is organized in township. In Cash transfer program, GAD is supporting a primary data, collect from all information of damages in grass root level. They have been helped when cash transfer activity implementing at disaster prone area.

MRCS has not CTP's experiences in the past, they're thinking that MRCS would to assist by cash because the receiver could be determined what their needs to

recover. Both MRCS and LRC contributed their idea for CTP, it would be possible in emergency relief period but to be consider the relevant data are real or fade of voice, to oversee on the ground reality situation. Both MRCS and LRC provide and idea for CTP, it would be possible in emergency relief project under the conditions. But to be consider relevant data and reality condition in ground situation. One of CSO, Law Ka Parla was noted for cash deliver at Magway region, the beneficiaries were expended for house renovation, medicines and others food items during emergency relief period.

6. Risk Analysis

Table 12 contains a summary of risks and analysis of those risks with regards the use of CTP in Mandalay Region. Comments are made based on the findings of the survey conducted in Mandalay Region.

Risk Assessment of CTP in Mandalay Region			
Risk and potential implications	Likelihood	Impact	Comments
CASH SPECIFIC			
Staff safety (carrying cash insecurity) <ul style="list-style-type: none"> • Transfers are not received • Loss of cash 	Low	High	<ul style="list-style-type: none"> • Not highlighted as a concern, however all normal CTP cash transportation security measures should be followed.
Markets have limited supply/Supply Chain <ul style="list-style-type: none"> • Access to basic items/services not increased (i.e. response objective not met) 	Low	Medium	<ul style="list-style-type: none"> • Access to markets was not highlighted as a major concern, due to the location of Mandalay, the number of traders and their ability to a large accumulated stock of goods.
Insufficient organisational implementation capacity in cash <ul style="list-style-type: none"> • Delays in delivery of emergency cash grants. Issues with programme quality (e.g., post-distribution monitoring and scale-up difficult). Misappropriation of funds 	Medium	Medium	<ul style="list-style-type: none"> • The supply chain in Mandalay is strong and involves multiple actors in a variety of locations. This was not considered a concern. • Limited experience of CTP by local and international NGO's and CSO's will need to be addressed, however the active network of coordination between key stakeholders will provide useful in CTP.
Cash transfer system insufficient for large quantities (no liquidity) <ul style="list-style-type: none"> • Transfers not reaching the targeted population, response objectives not met 	Medium	High	<ul style="list-style-type: none"> • There is not strong coordination network between stakeholders, but very a few of NGOs made a contract with financial service provider.

Table 12: Risk Assessment of CTP in Mandalay Region

7. Annexes

Annex 1: DDM, MRCS emergency package and MEB of Cash Working Group.

Annex 2: Contact details of Local government, Local NGO's, International NGO's and CSO's.

Annex 3: The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB.

Annex 4: A list of traders and potential suppliers of food and NFI that are able and ready to supply the component parts of the MEB.

Annex 5: A list of potential CTP Partners.

Annex 6: A list of Cell Phone Cash-out FSP.

Rakhine State Cash Preparedness Profile

One Page Summary

1. Background Information	<ul style="list-style-type: none"> • The capital city is Sittwe. • The region is made up of 5 Districts, 17 Townships, 138 wards, 1,036 village tracts and 3,760 villages. • Total 2,098,807 people living there and the greatest percentage of people living in rural areas (83%) relative to urban areas (17%) living in urban areas.
2. CTP Partners	<ul style="list-style-type: none"> • The Rakhine State Government organized the coordination meeting with UN, NGOs at least 1 time per two months. The Rakhine State Government has been implementing CTP in emergency response since Cyclone Giri in 2010. Both the GAD and DDM are involved in cash distributions. Government is likely to implement substantial CTPs in emergency. Linkages with the MoSWRR have been established by the CWG in order to establish stronger relationships to enable increased coordination and potential linkages between the Government's programme and those of other agencies. • There are 16 UN organizations including UNOCHA, UNDP, UNICEF, UNHCR, UNWFP. Total estimated 29 International and Local NGO and approximately 26 CSO's in Rakhine State. • UNWFP and its partner are currently implementing cash programmes in Rakhine. • Cash working group in Sittwe was formed with 15 members and UNDP and UNWFP chair CWG.
3. Financial service providers (FSP's)	<ul style="list-style-type: none"> • Cell Phone Cash-out FSP include: M-Pitesan and Wave Money. • FSP's include: AYA Bank, CB, GTB, Innwa, KBZ, MAB, MCB, MEB, MWD BANK, Yoma Bank Bank, KBZ Pay, M Pite San, OK\$, True money, Wave Money.
4. Markets	<ul style="list-style-type: none"> • Overall markets in the major centres of Rakhine's 17 townships are well integrated and comparable to the rest of the country. There are some small shops in the camps or villages with limited offerings and higher prices. • Main roads in Rakhine state are generally reliable with the possibility of seasonal temporary supply cut-offs. • Rakhine produces a surplus of monsoon rice that could supply to dry zone, Yangon and exported to China and supply to some UN for humanitarian assistance in region. • Myo Ma Market is busiest and largest markets in Sittwe. There are some small shops in the camps or villages with limited offerings and higher prices. • Past disasters affected the market in term of price and market stock level.
5. Security and Acceptance	<ul style="list-style-type: none"> • As the movement of IDPs is restricted, tension between the two communities has become stable. • DDM has been using cash to provide some relief aid since 2011. Department of Social Welfare led a Maternal and Child Cash Transfers programme in the State. • Many communities are already familiar with CTP as cash transfers have been occurring through UN agencies, NGOs and the government itself for several years.
6. Key Summary Findings, recommendations and conclusions	<ul style="list-style-type: none"> • Cash in Envelope remains the best and most practical transfer modality in the country given limitations on other financial service provider options. • Unconditional Multipurpose Cash (UMC) is well accepted with the exception of areas where external limitations are imposed on freedom of movement (for example camps in Rakhine). • Restricted Cash remains a useful option if there is a need to ensure the purchase of specific items by the beneficiaries. • A mixed approach, such as in-kind goods plus cash, can be used in areas where particular items or commodities are not easily purchasable on the markets. • Full In-Kind relief remains the last resort, but necessary, option in many circumstances.

Contacts (See details Annex: 2)	GAD-Sittwe	U Kyaw Swar Tun-Director	09-422190199
	DDM-Sittwe	U Min Thein-Director	09-440084457
	FAO-Sittwe	Nu Mya San-National Project Manager	09-252539844
	IOM-Sittwe	Konrad Clos -Head of Sub-Office	09-252546697
	UNRCO-Sittwe	Andreas Indregard-UN Senior Advisor	09-899665920
	UNDSS-Sittwe	Aye Mya Soe-Local Security Assistant	09-262346691
	UNICEF-Sittwe	Patrick Shing-Chief of Field Office	09-459677761
	UNDP -Sittwe	Traver Mulligan-Head of Office	09-768400459
	UNOCHA-Sittwe	Gloria Lainz-Humanitarian Affairs Officer	09-797007816
	UNFPA-Sittwe	Kazutaka Sekine-Programme Specialist	09-4541 60579
	UNWFP-Sittwe	Hongyi Xie-WFP Head of Sub-Office	09-450030043
	OHCHR-Sittwe	Azwa Petra -Human Rights Officer	+41 229289103
	UNOPS-Sittwe	Naing Soe Aye-Liaison Officer	09-254337285
	ILO-Sittwe	Pedro Bellen Jr-Chief Technical Advisor	09-953356511
	WHO-Sittwe	Ms. Theingii Myint-Technical Officer	09-5052259
	UN Women-Sittwe	Rupin Mahiyaria-Programme Analyst	09-892951161
	ACTED-Sittwe	Trey Johnson-Area Coordinator	09-23131721
	ACF-Sittwe	Helene Avancini-Field Coordinator	09-251340930
	CARE-Sittwe	Tiina Turk-Program Coordinator	09-420273783
	RAFT -Sittwe	Karen Simbulan-Program Director	09-782755643
	DAI-Sittwe	Sao Miguel Silva-Regional Programme Manager	09-894485381
	DRC-Sittwe	Andy Boscoe-Programme Manager	09-441280338
	IRC-Sittwe	Paul B Kourouma-Field Coordinator	09-443672263
	IRI-Sittwe	Andrea Welsh-Information Coordinator	09-970787114
	LWF-Sittwe	Hari Awasthi-Head of Office	09-255681919
	BAJ-Sittwe	Tatsunori Kaminaga-Project Coordinator	09-898941063
	MSF-Sittwe	Silvia Valentini-Project Coordinator	09-420184047
	NRC-Sittwe	Denise Holland-Area Manager	09-448111527
	Oxfam-Sittwe	Lisa Scharinger-Programme Coordinator	09-782868505
	Plan-Sittwe	Nay Win Myint-Head of Office	09-450540410
	RI-Sittwe	Jiwan Rana-Head of Office	09-264606126
	SCI-Sittwe	Pamatheesan Kopalapillai-Head of Regional Office	09-425450543
	GRET-Sittwe	Camille Lecointre-Project Manager	09-403912528
	Malteser Int'l-Sittwe	Janine Rothmayer-Project Manager	09-262179119
	Muslim Aid-UK-Sittwe	Ebou Jammeh-Program Coordinator	09-441219804
	Mercy Malaysia-Sittwe	Sai Hein Aung-Medical Coordinator	09-5214696
	People in Need-Sittwe	Amandine Nicolas-Area Manager	09-257178204
	Solidarity Int'l-Sittwe	Olivier Denis-Interim Field Coordinator	09-421751554
	IFRC-Sittwe	Kate Bunbury-Head of Sub-Office	09-42104060
	ICRC-Sittwe	Dena Fisher-Head of Sub-Delegation	09-425025964
	GIZ-Sittwe	Luca Martin-Head of Project	09-442781743
	DFID-Sittwe	Alistair MacArthur-Programme Coordinator	09-254352449
	UNHCR-Maungdaw	Fumiko Kashiwa-Senior Field Coordinator	09-450058940
UNWFP-Maungdaw	Daw Gyetse-Head of Sub-office	09-450613894	
HARP Facility-Sittwe	Kyaw Soe Khine-Rakhine-based coordinator	-	
PSSAG-Maungdaw	Saw Hudson-President	09-256240785	
MHAA-Sittwe	U Myo Thwin-President	01-3645722	
PFP-Sittwe	Soe Lunn-Project Manager	09-254033018	
ACF-Maungdaw	Kyaw Soe-Head of base	09-250242399	
AGE-Maungdaw	U Chit Mya-Project Manager	09-250942186	
MHDO-Maungdaw	Kyaw Lwin Oo-Project Coordinator	09-426974913	
Malteser Int'l-Maungdaw	Rakesh Mohan-Programme Coordinator	09-895815965	
WVM-Maungdaw	Mark Min Maw Chain-Field Manager	09-260011565	

1. Background Information

Rakhine State is located western part of Myanmar and it is coastal region. It is bordered by Chin State to the north, Magway Region, Bago Region and Ayeyarwady Region to the east, the Bay of Bengal to the west, and the Chittagong Division of Bangladesh to the northwest. Estimated 2 million people living there and the greatest percentage of people living in rural areas (83%) relative to urban areas (17%) living in urban areas.

Rice is the main crop in the region, occupying around 85% of the total agricultural land. Only monsoon rice can produce in Rakhine due to shortage of water in summer season. They purchase summer rice from Magway, Yangon and Delta regions. High demand, natural disaster and conflict affected the price of rice. Fishing is a major industry, with most of the catch transported to Yangon, but some is also exported. Wood products such as timber, bamboo and fuel wood are extracted from the mountains. Small amounts of inferior-grade crude oil are produced but there is yet unexplored potential for petroleum and natural gas production. Sittwe is the main economic zone of Rakhine and Sittwe port is the main port for any transportation from/ to other areas.

The coastal areas of Rakhine are susceptible to cyclones and the area was severely affected by Cyclone Giri in 2010. Flood is the main disaster for Rakhine and it happened due to heavy rain and high river level.

2. CTP Partners

2.1. Government

The Rakhine State Government organized meeting between the government, UN and NGOs monthly or once per two months. The Rakhine State Government has been implementing CTP in emergency response since Cyclone Giri in 2010. Both the GAD and DDM are involved in cash distributions. These are conducted by the staff, although no particular training has been provided. Decisions on whether CTP is the most appropriate response are taken at the local level. Decisions on how much budget is allocated for disaster response are made at the national level and allocated from the national budget. At the national level, limited information is to date available on the scope of these interventions, or on the capacity and plans of the Government to implement CTP in future emergencies. However, the Government is likely to implement substantial CTPs in next emergency. Linkages with the MoSWRR have been established by the CWG in order to establish stronger relationships to enable increased coordination and potential linkages between the government’s programme and those of other agencies.



Figure 5: Rakhine State (MIMU764v04)

2.2. NGO’s and CSO’s

There are 16 UN organizations including UNOCHA, UNDP, UNICEF, UNHCR, UNWFP. Total estimated 29 International and Local NGO and approximately 26 CSO’s in Rakhine State.

The first meeting of the Sittwe Cash Working Group (CWG) took place in late September 2018, attended by several agencies, and co-chaired by WFP and UNDP. Also represented in the group are other organizations currently implementing or contemplating cash-based transfers, usually in the form of cash for work. UNWFP and its partners are currently implementing CFA and CFR programmes in Rakhine State. Other organizations, such as ICRC and Solidarites can also be in a position to implement cash programmes.

2.3. Private Sector

Private sector companies have responded to emergencies by distributing cash in envelopes, both for immediate emergency interventions and to support recovery efforts. These include banks, conglomerates, telecommunication companies, mobile money services and the UMFCFI. Little information is available on the extent of previous responses or on the intentions of companies for

future emergencies, although it can be assumed that larger companies will continue to provide cash support in future natural disasters. A private sector network has been established for coordination between humanitarian organisations and key companies.

Key contact details of local government, local NGO's, international NGO's and CSO partners can be found in ANNEX 2.

3. Financial service provider's

3.1. Cell Phone Cash-out FSP

Partners that are currently in operation have been identified and are shown in Table 13.

Cell Phone Cash-out FSP Rakhine State	
FSP	Number of Agents
M-Pitesan	126
Wave Money	1,157
TOTAL	1,283

Table 13: Cell Phone Cash-out FSP Rakhine State-Jun 2019 (See detail per township Annex: 6)

3.2. Financial Service Provider's (FSP's)

Through field observation, the following FSP's have been ascertained:

FSP's in Sittwe:

AYA Bank, CB, GTB, Innwa, KBZ, MAB, MCB, MEB, MWD BANK, Yoma Bank Bank, KBZ Pay, M Pite San, OK\$, True money, Wave Money.

4. Markets

Overall markets in the major centres of Rakhine's 17 townships are well integrated and comparable to the rest of the country. Traders stated that any changes in prices and stocks in Yangon and Mandalay would quickly have an impact on prices and availability in Rakhine.

Apart from camps, IDP, and minority contexts, the market access situation is similar to the rest of the country: a challenge in remote areas but not stressed in urban township environments. In non-minority areas people have full access to markets in terms of freedom of movement, however main markets are only in the city centres. There are some small shops in the camps or villages with limited offerings and higher prices. In Muslim communities, camps and areas, there are substantial problems with

regards to accessing markets due to movement restrictions.

4.1. Food items

Rice and essential foods—sea food, vegetables, etc.—are mostly sourced locally. The price of rice (low quality) as well as the average daily wages are lower in Rakhine compared to the average national levels. Based on current market prices for food commodities in the Rakhine state the cost of monthly food and hygiene support has been calculated and demonstrated in Table 14.

4.2. Influences on Price of food

The monsoon paddy production season is from June/July to November/December. As usual, the price used to decrease during the harvesting time when the farmers have to repay their loans. Rice shortage is occurred from August to October and the price is high during this period. The price is normally volatile in the emergency situations. Past disasters affected the market in term of price and market stock level. Due to local high demand of rice, price was increase twice and stock of main food such as rice, chickpeas and oil were shortage in market. Market was come back to normal after one month. Some stakeholders in the supply chain were disappeared after the disaster due to financial impact. No special effects on the village market. There was no flow of trade for a week after the flood as main Sittwe market was closed. Due to last year flood, Town market was closed for 3 days. The town market became stable within one week.

4.3. Non-food Items (NFI)

Non-food items including hygiene and shelter materials such as wire, nails, tarpaulins, and iron sheets, come mostly from Mandalay, Yangon and even China. The supply seems fairly stable and reliable outside of the monsoon season. Based on current market prices for NFI in the Rakhine state, the one-off cost of providing a household (HH) with Shelter, WASH, clothing and kitchen equipment has been calculated and demonstrated in Table 14.

4.4. Influences on Price of NFI

In the State in general the markets situation is similar to the country context. However, in minority areas transactions are negatively impacted by restrictions on movement, road checks and other limitations that impact traders' capacity to do business and therefore also impacts prices as well as levels of stocks. In and around main townships, the supply chain and warehousing capacity seems resilient and traders mention that they could adapt relatively rapidly to a sudden increase in demand assuming road access to larger supply markets remain accessible. In conflict situation, as half of the Town population is displaced and restricted,

the trading system has significantly changed. The middle men/brokers who are Rakhine and Ma Ya Ma Gyi ethnics have appeared in the markets to trade between Muslim IDPs and the main market. It was reportedly said that they charge 2-10 percentage of (roughly) service fees depending on the types of commodities.

4.5. Minimum Expenditure Basket (MEB) value

Based on current market prices for food commodities and essential NFI in the Rakhine state the MEB value has been calculated. This is demonstrated in Table 14. The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH, MEB is presented in ANNEX 3.

4.6. Supply Chains

As infrastructure has improved than before, the whole supply chain seems better. It is operational and capable to adapt. Main roads are generally reliable with the possibility of seasonal temporary supply cut-offs. Water way is the main mode of trading the produces as its transportation cost is 2-3 times cheaper than that of road ways. But, as there is only one jetty, loading and unloading capacity is quite poor. Only 100-200 MT can be handled per day. As a result, unit cost of LTSH gets higher. Moreover, labour shortage makes the handling cost higher. Rakhine produces a surplus of monsoon rice that could supply to dry zone, Yangon and exported to China and also supply to some UN for the purpose of humanitarian assistance in region.

4.7. Information on Key Markets

There are approximately 10 markets in Sittwe and small markets in Camp and villages. Myo Ma Market is busiest and largest market where food and NFI are available in Sittwe.

4.8. Contact list of key suppliers

A list of seven traders and potential suppliers of food and NFI commodities in Rakhine that are able and ready to supply the component parts of the MEB are listed in ANNEX 4.

Average MEB for Rakhine-2019	
Details	MMK
Monthly food and hygiene per person	14,500
One off per Households	
One off per HH: SHELTER & WASH	65,500
One off per HH: CLOTHING	39,000
One off per HH: KITCHEN SET	22,500
Total one-off relief NFI	127,000

Table 14: Average MEB for Rakhine-2019

5. Security, acceptance and protection

5.1. Security

As the movement of IDPs is restricted, tension between the two communities has become stable and no security concern is occurred on the traders' supply capacity. There are no special policies and regulations that interfere on the trade capacity.

5.2. Acceptance

Total 9 reported currently implementing cash programmes in Rakhine. At the national level, the Government has shown an openness and acceptance of cash transfer programming in a number of emergencies, and in fact does cash transfers themselves. In Rakhine State, the Department of disaster management (DDM) has been using cash to provide some relief aid since 2011. Government Departments such as the General Administration Department (GAD) and the DDM who are mandated to respond in emergencies or in situations of displacement have also expressed their support to UN and NGOs in distribution of cash. Beginning in early 2018, the government's Department of Social Welfare led a Maternal and Child Cash Transfers programme in the State aimed at meeting the basic health and nutrition needs of pregnant women and children aged 0-2 through unconditional cash transfers.

Many communities are already familiar with CTP as cash transfers have been occurring through UN agencies, NGOs and the government itself for several years. In some communities, CTP provide an excellent option for communities to access and support local markets and procure fresh foods and vegetables to complement their food distributions. However, in some areas, communities have concerns about CTP due to limited accessibility and market access. Thus, any broad scale CTP will have to be carefully designed with community input to ensure feasibility based on the population, local market functionality, and access of the communities to essential services.

6. Risk Analysis

Table 15 contains a summary of risks and analysis of those risks with regards the use of CTP in Rakhine State.

Risk Assessment of CTP in Rakhine State			
Risk and potential implications	Likelihood	Impact	Comments
CASH SPECIFIC			
Staff safety (carrying cash insecurity) <ul style="list-style-type: none"> Transfers are not received Loss of cash 	Low	High	<ul style="list-style-type: none"> In case of staff security issues distributions will be vetted cash distribution security measures developed and adhered to.
Markets have limited supply/Supply Chain Access to basic items/services not increased (i.e. response objective not met) Restricted access to markets	Low (for Rakhine communities) High (for Muslim IDPs camps)	Medium	<ul style="list-style-type: none"> Advocate with the government to lift movement restrictions Sensitise market traders about the cash payments and encourage to stock needed items. Rapid market assessment conducted prior to distributions, Regular market monitoring Support merchants in establishing more significant pipeline.
Insufficient organisational implementation capacity in cash <ul style="list-style-type: none"> Delays in delivery of emergency cash grants. Issues with programme quality (e.g., post-distribution monitoring and scale-up difficult). Misappropriation of funds 	Medium	Medium	<ul style="list-style-type: none"> There is a great deal of experience of CTP in Rakhine. Agency-internal SOPs developed Continue to train programme staff on CTP. Agencies to ensure CTP capacity is assessed as part of regular capacity assessments. Redeployment of staff/Surge to augment response.
Cash transfer system insufficient for large quantities (no liquidity) <ul style="list-style-type: none"> Transfers not reaching the targeted population, response objectives not met 	Medium	High	<ul style="list-style-type: none"> Engage with service providers to encourage development of network and cash flow. There is a strong coordination network between stakeholders, however there is no evidence that this extends to FSP's and Cash-out partners. Training and capacity building of local actors is necessary to stream-line the technical approaches as well as the operational efficiency. Ensuring the integration of protection considerations into CTP is particularly important given the complex nature of the conflicts in the country.

Table 15: Risk Assessment of CTP in Rakhine State

7. Annexes

Annex 1: DDM, MRCS emergency package and MEB of Cash Working Group.

Annex 2: Contact details of Local government, Local NGO's, International NGO's and CSO's.

Annex 3: The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB.

Annex 4: A list of traders and potential suppliers of food and NFI that are able and ready to supply the component parts of the MEB.

Annex 5: A list of potential CTP partners.

Annex 6: A list of Cell Phone Cash-out FSP.

Sagaing Region Cash Preparedness Profile

One Page Summary

1. Background Information	<ul style="list-style-type: none"> • The capital city is Monywa. • The region is made up of 9 Districts, 37 Townships, 228 Wards, 1761 Village Tracts, and 6,004 villages. • The population is 5,325,347 with 83% rural and 17% urban.
2. CTP Partners	<ul style="list-style-type: none"> • GAD and DDM is the lead agency in Township, district and regional DMC's and has a strategic preparedness plan in place to respond to emergencies across the region. DDM has a warehouse in Monywa and in every sub office where emergency kit are stored. They have experience providing CTP to windstorm, flood and fire effected households. DDM has opened District office in Kalay in 2017 and sub-office in government office compound in Kawlin in mid-2018 in order to provide a better emergency response to the township. • DDM, MRCS, KMSS, ABCD and Ar Yone have CTP experience in Kalay. • KDPN leads CSOs and KDPN is working in disaster preparedness and response in Kawlin, there is little evidence of CTP experience in Kawlin. WVM went to Kawlin and distributed Cash in 2015. • Several CSO's and local charity groups working in emergency response in Monywa, though they have no experience of CTP.
3. Final Service providers (FSP's)	<ul style="list-style-type: none"> • Cash out Partners include: 1 Stop and Red Dot. • FSP's include: AGD, AYA Bank, CB, CHD Bank, FIRST PRIVATE BANK, GPD Bank, GTB, Innwa, KBZ, MAB, MCB, MEB, MOB, MWD BANK, Tun Commercial Bank, UAB, Yoma Bank, KBZ Pay, M Pitesan, OK\$, True Money, Wave Money.
4. Markets	<ul style="list-style-type: none"> • During periods of flooding most flood affected villages in Kawlin are able to access markets to buy food items, however due to damaged roads some more remote villages are often unable to access markets for several weeks. • During periods of flooding the price of rice in the Kalay Township is heavily affected, often many markets are closed for the duration of the flooding and the price can more than double. • Monywa is strategically located in a position suitable for trading and rarely suffers from flooding to the same extent as the rest of the state. • Myo Ma market, Butar market and Tahan Market are in Kalay. There is only one market, East market in Kawlin. Chindwin Yadanar Market is busiest market in Monywa and food items are available in Nyaung Ta Pin Market, Monywa.
5. Security and Acceptance	<ul style="list-style-type: none"> • No security issues where highlighted. • The GAD strongly recommend that any CTP initiative is communicated and coordinated through them to ensure that it is effectively managed. GAD and DDM are the lead agencies to approach with regards emergency assistance. • In the townships that are unable to access markets for several weeks during heavy flooding, CTP is considered less relevant for these households and a direct transfer of food items and NFI would be more suitable.
6. Key Summary Findings, recommendations and conclusions	<ul style="list-style-type: none"> • There are issues with access to markets in the more remote areas of Sagaing, with some household unable to access markets for several weeks. In these areas CTP is not considered a viable initiative. And direct assistance through provision of food and NFI should be carried out. • All markets are well supplied throughout the entire year. • CSO's, local NGO's and government have limited experience of CTP. There is a lack of networking communication and coordination between CSO's NGO's and government in Kawlin and Kalay after severe flood of 2015.

Contacts (See details Annex: 2)	DDM- Monywa	U Sa Willy Frank (Regional Director)	071-23221, 09-428335617
	DDM- Monywa	Daw Than Than Win (Assistant Director)	071-23221, 09-420740160
	MRCS- Monywa	Daw Kyi Kyi Than (Member)	09-2132310
	CESVI- Monywa	U Myo Min Aung (Project Manager)	09-457583186
	KDPN- Kawlin	U Kyaw Phone Hlaing (Member)	09-444012281
	DDM- Kawlin	Daw Khin Phyu Sin Win (Dy Staff Officer)	075-42658, 09-256308196
	GAD- Kawlin	U Zaw Win (Assistant Director)	075-42022, 09-772544044
	MRCS- Kalay	U Win Htay (Township Officer)	09-455974822
	DDM -Kalay	Daw Mi Mi Htun (Staff officer)	073-21978, 09-888165460
	KMSS- Kalay	U James Khai (Deputy Director)	073-21821, 09-400310024
	CNRWG- Kalay	U Zam Thuam (Coordinator)	09-400511757, 09-423003760
	AYO- Kalay	U Joseph Myint Thuang (Project Manager)	09-458981856, 09-450007962

1. Background Information

Sagaing region is geographically the second largest region in Myanmar and is made up of 37 townships, 3 of which are classed as the Naga self-administered zone. 83% of the 5.3 million population live in rural areas, with 17% living in urban locations. Sagaing shares internal state borders with Kachin, Shan, Mandalay, Magway, and Chin and an international border with India. The Ayeyarwady River forms a large section of the eastern and southern boundary to the state, the other notable river in the state is the Chindwin which is supplied by several smaller rivers flowing from India and Chin state. Three townships were visited during this survey, Kalay, Kawlin and Monywa. Sagaing is particularly susceptible to flooding, most notably in the flat Kalay Township located at the foot of the Chin Mountains. Severe flooding in this township in 2015 destroyed hundreds of acres of paddy land, reducing the production of rice by as much as 50%. The effects are still being felt and rice imports to the area are still required. After major flood of 2015, there was flood in some part of Kalay in 2017 and windstorm, landslide and fire occur in around Kalay district.

Kawlin similarly is very vulnerably located below high ground and hilly areas, and even small amounts of rain can result in flooding, 2015 was a particularly bad year as floodwaters were unusually high.

Although Monywa is located eastern bank of the Chindwin River a well-constructed embankment has reduced the incidence of flooding. Windstorm is usually happened in rural areas and drought as Monywa has high temperature and long dry season and suffers from earthquake activity.

2. CTP Partners

2.1. Government

There is some experience of CPT in all three townships visited. The GAD is the lead agency in Kalay and plan to restructure the committee. A monthly

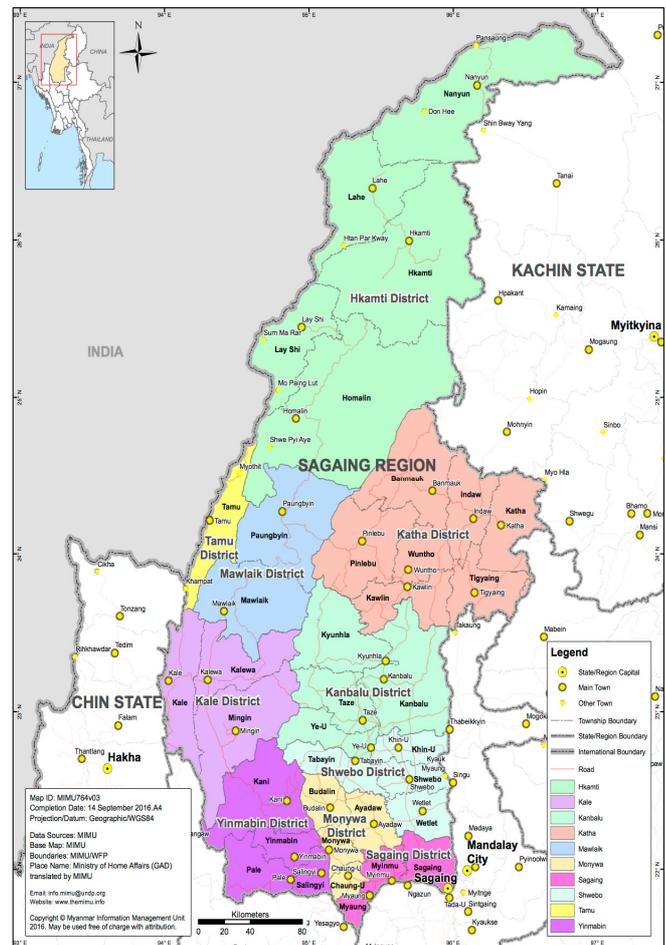


Figure 6: Sagaing Region Map (MIMU764v03)

coordination meeting is hosted by GAD and attended by other government departments. GAD have organised coordination meeting with government department and NGOs for disaster preparedness especially for flood at least one time per year. DDM district office is opened in Kalay at January 2017 and has CTP experience in previous emergencies. DDM conducted emergency preparedness trainings and drills in collaboration with AYO and government department in villages around Kalay. DDM

currently holds a store of NFI in Kalay that is ready to be distributed up to 1,300 households. DDM office is opened in Kawlin last year, April 2018, the office is in government office compound. GAD is the chair of the DMC and secretary by DDM of which representatives of all government departments are members. The different government departments are assigned responsibilities towards DRR related activities. Township development committee leads in unblocked the drainages by cooperation with other government offices, CSOs and people to mitigate the flood. Although a close communication network was highlighted between the GAD and other key stakeholders in the region, problems were noted when disaster response activities were carried out by private donors and CSO's without communicating first with GAD.

The Chief Minister of Monywa is the Chairman of the DMC and the DDM director is the secretary. There are 12 working sub-committees working under this emergency response team and held DMC meetings when weather warning is announced by meteorology department and disaster is happened. The coordination between local government, CSO's, local and international NGO's is generally perceived to be good. DDM and GAD support regular disaster preparedness trainings in local villages and these are coordinated with private sector donors and local CSO's. DDM is responsible for advising communities in the township of forthcoming potential disasters, including storms and flood. DDM has a warehouse in Monywa and stored emergency kits for 1,500 households. They have used CTP's during emergency responses to enable households to purchase rice, 2,100MMK per person per week is included in the emergency package. DDM also provide cash support to households who have lost and damaged their home during the disasters. This amounts to 100,000MMK for a bamboo structure, 200,000MMK for a wooden house and 300,000MMK for the brick building and religious houses.

2.2. NGO's and CSOs

There are 35 registered CSO's and church-based charity groups in Kalay and There are numerous international and local NGO's including: MRCS (who cover the whole township), Ar Yone Oo, KMSS, Agency for Basic Community Development (ABCD), PSI, Groupe de Recherche et d' Exchanges Technologique (GRET). UNWFP (Pakokku Field Office) who are implementing asset creation and nutrition activities through local partners KMSS and Ar Yone Oo. Weekly coordination meetings between CSO's, NGO's and GAD were held in the aftermath of 2015 flooding and monthly coordination meetings

continued until March 2016. No regular coordination meetings are currently held. MRCS is experienced in responding to emergency situations and have a close working relationship with the GAD organising several training sessions in village tracts, focussing on emergency preparedness and first aid. MRCS provided cash for emergency response and recovery activity. Ar Yone Oo are experienced in post emergency livelihoods rehabilitation, WASH, DRR and have some experience in CTP in collaboration with UNWFP. ABC are also experienced in emergency response activities, and KMSS have previously provided cash during disasters.

There are 13 CSO's working in the Kawlin township providing social services however the only CSO currently working in the area of disaster response in Kawlin is Kawlin Development Parahita Network (KDPN) who work in 10 village tracts and coordinate their activities with the township DMC. There are other small CSO's working in Kawlin, though no NGO's or UN agencies are recorded as working there. PSI, Myanmar Anti-Narcotics Association (MANA) and PGMF (Myanmar) have all previously implemented projects in the township. University of Community Health Alumni Association (UCHAA) have previously worked in Kawlin during emergency response. MRCS presence though this is considered not particularly strong. There is little evidence of regular coordination meetings, and poor communication between stakeholders during the last emergency in Kawlin was highlighted as a major concern.

There are several CSO's and charity groups working in emergency response in Monywa, and although there is little evidence of regular coordination between them, DMC organized meetings when weather warning is announced by meteorology department and when disaster hit. Local and international NGO's include GRET, CESVI (1 home based staff), MRCS, PGMF, Action Aid, The Leprosy Mission Myanmar, Blue Sky, Yone Gyi Young Men Association in Monywa and Myanmar Health Assistant Association (MHAA) in Chaung U. There are also some small local microfinance groups in Monywa. There are currently no UN agencies working in Monywa Township. But Implementation Partners (PGMF, CESVI, UN-Habitat) of UNDP Adaptation Fund usually meet quarterly and UNDP lead the meeting. MRCS has a limited presence in the township, although they do have a small store of emergency kits. UCHAA have previously worked in disaster response in Monywa providing food, clothes, and kitchen sets to affected households.

CESVI home-based staff under direct supervision of CESVI Nyaung U office is assigned in Monywa for communication purposes. There is little evidence of a coordination network in the event of the need for an emergency response but there is a strong networking system among funeral service groups, ambulance service groups and blood donation groups. There is no experience of CTP within the CSO's and NGO's working in Monywa but CESVI has CTP experience as cash for work in Dry Zone.

2.3.Private Sector

There is no evidence of any active traders Associations in Kalay, however during previous emergencies private donors have been known to supply cash for emergency response and recovery activities.

There is a strong and active rice trader's association in Kawlin who monitor and control the price of rice dependant on the fluctuating demand from China. The private sector has previously provided some cash support for households affected by flooding.

There is evidence of several private sector charity groups who give cash donations in times of emergency, these are coordinated through local authorities, though the recipients are often based on the personal interest of the donor rather than through any formal needs assessment process which has caused problems and complaints in the past. There is improvement in coordination and negotiation with traders and merchant and government for the constant commodity price in post emergencies.

Key contact details of local government, local NGO's, international NGO's and CSO partners can be found in ANNEX 2.

3. Financial service providers

3.1.Cash-out partners

Partners that are currently in operation have been identified and are shown in Table 16.

Cell Phone Cash-out FSP Sagaing Region	
Organisation	Number of Agents
M-Pitesan	1,900
Wave Money	3,125
TOTAL	5,025

Table 16: Cell Phone Cash-out FSP Sagaing Region-Jun 2019 (See detail per township Annex: 6)

3.2. Financial Service Provider's (FSP's)

Through field observation, the following FSP's have been ascertained:

Kawlin:

AYA Bank, GTB, MAB, MEB, MOB, Tun Commercial Bank, M Pite San, OK\$, True Money, Wave Money.

Kalay:

AYA Bank, CB, FIRST PRIVATE BANK, GTB, Innwa, KBZ, MAB, MEB, Yoma Bank, M Pite San, OK\$, True Money, Wave Money.

Monywa:

AYA Bank, AGD, CB, CHD Bank, GTB, Glory Partner Development Bank, Innwa, KBZ, MCB, MEB, MOB, MWD BANK, UAB, Yoma Bank, KBZ Pay, M Pite San, OK\$, True Money, Wave Money.

4. Markets

4.1. Food items

Based on current market prices for food commodities in the Sagaing region the cost of monthly food and hygiene support has been calculated and demonstrated in Table 17.

Historically rice production in and around Kalay township provided sufficient rice for the township and prior to the 2015 flood emergency rice was even exported to markets in Monywa and China. Only rice of a perceived better quality was imported into the township from Shwebo. Currently, however the rice production in Kalay is less than half its potential due to flood damaged paddy land and irrigation cannels, and lower quality rice is now being imported from Monywa and Pathein and Myaungmya through Pakokku to make up the shortfall. During periods of heavy flooding many households in Kalay rely upon food donations from local CSO's and church-based organisations. The India government has even donated rice and relief supplies to the area.

During periods of flooding in Kawlin, most flood affected villages are able to access markets to buy food items, however due to damaged roads some more remote villages are often unable to access markets for several weeks. In those circumstances GAD, CSOs and NGO's transport food aid support to the villages. This area consistently produces a surplus of as much as 322% of local consumption. Much of this surplus rice is exported to China through Muse in Northern Shan State and Loije in Kachin State. Lower quality and cheaper rice from Ayeyarwady

and Bago are often imported into Kawlin for local consumption and the better-quality rice (sticky rice) sold for export.

Monywa is trading city and is strategically located in a position suitable for trading with Chin, Mandalay, Ayeyarwady and the other townships of Sagaing. An effective flood embankment was built along the banks of the Chindwin River and Monywa rarely suffers from flooding to the same extent as the rest of the state. Only salt price was increased in Monywa when Nargis as traders assumed that salt can be shortage as consequences of production fields in Ayeyarwady are damaged by storm.

Historically rice production in and around Kalay township provided sufficient rice for the township and prior to the 2015 flood emergency rice was even exported to markets in Monywa and China. Only rice of a perceived better quality was imported into the township from Shwebo. Currently, however the rice production in Kalay is less than half its potential due to flood damaged paddy land and irrigation canals, and lower quality rice is now being imported from Monywa and Patheingyi and Myaungmya through Pakokku to make up the shortfall. During periods of heavy flooding many households in Kalay rely upon food donations from local CSOs and church-based organisations. The India government has even donated rice and relief supplies to the area.

During periods of flooding in Kawlin, most flood affected villages are able to access markets to buy food items, however due to damaged roads some more remote villages are often unable to access markets for several weeks. In those circumstances GAD, CSOs and NGOs transport food aid support to the villages. This area consistently produces a surplus of as much as 322% of local consumption. Much of this surplus rice is exported to China through Muse in Northern Shan State and Loije in Kachin State. Lower quality and cheaper rice from Ayeyarwady and Bago are often imported into Kawlin for local consumption and the better-quality rice (sticky rice) sold for export.

Monywa is trading city and is strategically located in a position suitable for trading with Chin, Mandalay, Ayeyarwady and the other townships of Sagaing. An effective flood embankment was built along the banks of the Chindwin River and Monywa rarely suffers from flooding to the same extent as the rest of the state. Only salt price was increased in Monywa when Nargis as traders assumed that salt can be shortage as consequences of production fields in Ayeyarwady are damaged by storm.

4.2. Influences on Price of food

During periods of flooding the price of rice in the Kalay Township is heavily affected, often many markets are closed for the duration of the flooding and the price can more than double. A shortage of rice in Chin State due to flooding also affects the price of rice in Kalay as traders look to capitalise on the greater market revenues to be found by exporting rice to Chin state. The price of vegetables also increases greatly during flooding, due mainly to the dependency on imported vegetables and the increased costs of transporting them from Monywa and even India. Roads into Kalay are often closed for more than a week, delaying supplies and water transport options are very slow. After the floods have receded and transport links are re-established it takes approximately two-months for the market to return to pre-flood prices, although the markets in Chin are slower to recover and this can continue to impact on Kalay rice prices. In 2015, the prices of cabbages increased by over 600% from 300MMK to 2000MMK per viss, as two thirds of crops were destroyed.

The price of food commodities such as rice at markets in Kawlin is affected by flooding, however this is considerably less so than in Kalay. One reason for this is that the road infrastructure and access to markets is better, but also the traders in Kawlin are well prepared, and hold sufficient stores of food in order to be able to sustain supply and meet increased demand. During flooding periods, traders are able to use their extensive network of supply chains to buy rice from other regions such as Ayeyarwady, and Shwebo to maintain supplies to the markets of Kawlin. The price of rice is very much dictated to by the demand for exported rice by China. The prices and commodity flow are monitored by the rice trader's association to ensure that there is no shortage in local market. Kawlin traders share stock each other when source of commodity is failure.

The main markets are not greatly affected by flooding around Monywa and the price of food items remains fairly consistent during flooding times. More remote villages in the township see an increase in price of rice mainly due to the lack of road infrastructure and closed supply channels. Land transport is main mode of transport, Land, rail and river transport are accessible, but accessibility of river way is depending on Chindwin river water level. Land transport is main mode as frequency of loading, offloading of river transport and duration are more than road transport.

4.3. Non-food Items (NFI)

Based on current market prices for NFI in the Sagaing region the one-off cost of providing a household with Shelter, WASH, clothing and kitchen equipment has been calculated at an average of 121,500MMK. This is demonstrated in Table 17.

4.4. Influences on Price of NFI

Prices of NFI in Sagaing are generally stable regardless of the time of year or presence of flooding, this is mainly due to traders holding sufficient stocks and having a large network of suppliers. The main influence on prices comes from fluctuations of the Myanmar kyat against the Chinese Yuan, Indian Rupee or US Dollar affecting the cost of imported goods at markets in Mandalay. Increased transportation costs, especially during flooding times when fuel is more expensive do have some impact on prices, however as the railway system is often used to transport goods this mitigates against that problem to a great degree to enable prices to remain fairly stable.

4.5. Minimum Expenditure Basket (MEB) value

Based on current market prices for food commodities and essential NFI in the Sagaing region the MEB value can be calculated. This is demonstrated in Table 17. However, it should be noted that this is an average for the state, and there can be a large increase in the price of rice during flooding times when the monthly food and hygiene payment may need to be increase.

The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB is presented in ANNEX 3.

4.6. Supply Chains

The presence of flooding in Sagaing does not negatively impact heavily on the supply chains, as traders are generally well prepared in advance of flooding to ensure that they have sufficient stocks and that they are correctly stored. Although there is some disruption to transport, as roads are flooded, many foods and NFI are bought from Mandalay and transported using the rail network, which is not so affected by the floods. Monywa is the main trading centre for the state and does not suffer from heavy flooding meaning that supply chains from and to Monywa can usually be kept open.

Access to markets in some of the more remote areas of Sagaing, such as in Kawlin and Kalay townships is often restricted for several weeks during the flooding period. However, traders in Kawlin and Kalay are familiar with the flooding and are well prepared to sustain the distribution of commodities to village retailers.

4.7. Information on Key Markets

In Kawlin, there are 70 rice mills and 120 traders, production exceeds demand by several hundred per cent, excess rice production is sold within Sagaing, sold outside of the state and also exported to China.

Kalay produces less than half the potential of rice due to flood damaged paddy land and irrigation channels, and lower quality rice is now being imported from Monywa and Ayeyarwady through Pakokku to make up the shortfall.

Monywa is the main trading centre for the state and does not suffer from heavy flooding meaning that supply chains from and to Monywa can usually be kept open.

Myo Ma market, Butar market and Tahan Market are in Kalay. There is only one market, East market in Kawlin. Chindwin Yadanar Market is busiest market in Monywa and food items are available in Nyaung Ta Pin Market, Monywa.

4.8. Contact list of key suppliers

A list of thirty-two traders and potential suppliers of food and NFI commodities in Sagaing that are able and ready to supply the component parts of the MEB are listed in ANNEX 4.

Average MEB for Sagaing Region-2019	
Details	MMK
Monthly food and hygiene per person	16,000
One off per Households	
One off per HH: SHELTER & WASH	69,500
One off per HH: CLOTHING	30,500
One off per HH: KITCHEN SET	21,500
Total one-off relief NFI	121,500

Table 17: Average MEB for Sagaing Region-2019

5. Security, acceptance and protection

5.1. Security

No security issues were highlighted in any of the three townships that the surveying covered, and no evidence of issues with previous CTP initiatives were evident.

5.2. Acceptance

The GAD and DDM have expressed no objection to the process of CTP in Kawlin, however they strongly recommend that any CTP initiative

is communicated and coordinated through them to ensure that it is effectively managed. GAD and DDM are the lead agency to approach with regards emergency assistance. In areas where flood affected households maintain access to markets CTP is considered a suitable and valuable approach, however there are many villages in the township that are unable to access markets for several weeks during heavy flooding, CTP is considered less relevant for these households and a direct transfer of food items and NFI would be more suitable. CTP has been previously used in the township during flooding times, with cash supplied by WVM in partnership with UNWFP, CSOs and private donors, the recipient households were positive about the experience.

The GAD and DDM are responsible for the leading any emergency response activities. DDM is currently providing cash as cash for food and shelter in emergencies. KMSS in partnership with UNWFP, supported cash to flood affected people. AYO and KMSS in partnership with UNWFP are implementing CFA in Kalay. CTP was established in Kalay starting from 2015. As an impact of CTP, beneficiaries increase their income as they can buy seeds. CTP is considered a viable and realistic option in the township, however in previous CTP initiatives there were complaints

that cash didn't reach all the households that it should have, either due to misaligned criteria or out of date information. Any CTP initiative should be established through close communication and collaboration with local authorities and village leaders.

The Director of the DDM and secretary of the Regional Emergency Preparedness Response Committee has indicated that CTP is a very acceptable approach in Monywa, however efforts must be made to ensure that relevant data must be used to accurately and reflect the ground situation in order to meet the needs of flood affected households and to remove any potential problems faced by not providing to support to all the relevant households. MRCS spoke out that cash is best transfer modality. It is easy to deliver and distribute. CSOs and other donors provide wet food in every emergency. Beneficiary/patient can choose what they want to eat if they have cash.

6. Risk Analysis

Table 18 contains a summary of risks and analysis of those risks with regards the use of CTP in Sagaing Region. Comments are made based on the findings of the survey conducted in Sagaing Region.

Risk Assessment of CTP in Sagaing Region

Risk and potential implications	Likelihood	Impact	Comments
CASH SPECIFIC			
Staff safety (carrying cash insecurity) <ul style="list-style-type: none"> • Transfers are not received • Loss of cash 	Low	High	<ul style="list-style-type: none"> • No issues have been highlighted with the security of cash transfers. all normal CTP cash transportation security measures should be followed.
Markets have limited supply/Supply Chain <ul style="list-style-type: none"> • Access to basic items/services not increased (i.e. response objective not met) 	Medium	Medium	<ul style="list-style-type: none"> • There are issues with access to markets in the remote areas of Sagaing and access roads are flooded in Kalay, with some households unable to access markets for several weeks. In these direct assistance through provision of food and NFI should be carried out. • There are no issues with the supply chain throughout Sagaing. All markets are well supplied throughout the entire year except major flood. Traders stockpile food and NFI in preparation for flooding.
Insufficient organisational implementation capacity in cash <ul style="list-style-type: none"> • Delays in delivery of emergency cash grants. Issues with programme quality (e.g., post-distribution monitoring and scale-up difficult). Misappropriation of funds 	Medium	Medium	<ul style="list-style-type: none"> • There is CTP experience by DDM and NGOs in Kalay though there is little experience of CTP in other area of Sagaing where the majority of CTP has been carried out by private donors. There is a need for capacity building of local government and CSO's in CTP and a need to strengthen networks and communications.
Cash transfer system insufficient for large quantities (no liquidity) <ul style="list-style-type: none"> • Transfers not reaching the targeted population, response objectives not met 	High	High	<ul style="list-style-type: none"> • Need to improve relationship and network between Cash-out FSP, CSOs and NGOs.

Table 18: Risk Assessment of CTP in Sagaing Region

7. Annexes

Annex 1: DDM, MRCS emergency package and MEB of Cash Working Group.

Annex 2: Contact details of Local government, Local NGO's, International NGO's and CSO's.

Annex 3: The breakdown of the monthly food and hygiene MEB per person and one-off kitchen, clothing, shelter and WASH MEB.

Annex 4: A list of traders and potential suppliers of food and NFI that are able and ready to supply the component parts of the MEB.

Annex 5: A list of potential CTP partners.

Annex 6: A list of Cell Phone Cash-out FSP.