

This regular biweekly update, covering the period from 20 November - 03 December 2021, is produced by the Myanmar Cash Working Group.

**HIGHLIGHTS**

* Despite cash liquidity and banking challenges, partners continue activities mainly by using third party financial service providers (FSPs) to secure enough cash for distributions.
* In Kachin, more private banks have resumed operations, though CWG partners are still facing liquidity issues.
* In Rakhine, the cost of transportation for goods and services has increased due to fuel price increases. This contributes to increased food basket costs across the townships. WFP has increased transfer values accordingly.
* After the Central Bank issued a letter about the limitation of cash payment up to 20 million MMK, some informal service providers increased their rates 0.5 ~ 1%.
* As of 03 December, the official exchange rate is 1,785 MMK to 1 USD,[[1]](#footnote-0) while the private money changer (over counter) rate is 1,850 MMK[[2]](#footnote-1). Yangon fuel prices are 1,300 MMK for 95 Octane and 1,240 MMK for premium Diesel per litre[[3]](#footnote-2).

**KEY FIGURES**

| **1,850 mmk/$**USD exchange rate at private counter | **5 - 7%**Yangon physical cash exchange fee | **1,240mmk**Yangon Premium Diesel rate |
| --- | --- | --- |

**SITUATION UPDATE**

Cash liquidity and banking challenges have impacted all program-related activities. They particularly impacted the ability to receive cash from donors, procurement processes, and cash distributions. Many CWG partners continue to implement using third party financial service providers (FSPs) to secure enough cash for distributions and program operations. While the mobile money company Ooredoo M-Pitesan services have been discontinued, others continue to operate and are successfully used by partners.

In Kachin, CWG partners still face liquidity issues. Some partners have to pay a high percentage for cash out/ delivery fees (between 5.8 - 6.5 %). Due to ongoing armed conflict and increased crime, there have been security concerns for field staff. Starting from October 2021, a [new transfer value](https://drive.google.com/file/d/1GU0SD43aMi-C79VGrYHUttAFJBB_2_sW/view?usp=sharing)  is being used for WFP cash distributions. Partners have been monitoring the capacity of money transfer agents and are planning to resume e-cash activities soon. More private banks have resumed operations in Kachin State.

In Rakhine, fuel prices remained high, affecting the transport costs for goods. The prices of goods and services are expected to remain high, and in some cases, they will continue to increase depending on distances from source markets, road conditions and extortion levels at checkpoints. In response to the changes in market prices, WFP increased beneficiary entitlements in Sittwe, Mrauk U, Myebon, from 15,000MMK to 16,000 and 17,000MMK depending on the food basket costs in the respective areas.

Daily cash withdrawal limitations at CB and KBZ banks are 200,000 MMK, Yoma and AYA 300,000MMK and AGD 100,000 MMK per day, per savings account.[[4]](#footnote-3)

As of 03 December, the official exchange rate is 1,785 MMK to 1 USD1; however, the private money changer (over counter) rate is 1,850 MMK2. Yangon fuel prices are 1,405 MMK for 95 Octane and 1,325 MMK for premium Diesel per litre3.

The international bank transfer to in-country accounts and cash exchange from USD to MMK remains limited. There is more flexibility for USD/MMK exchanges related to payroll, but cash for program expenses requires additional paperwork. After the Central Bank issued a letter about the limitation of cash payment up to 20 million MMK, some informal service providers increased their rates 0.5 ~ 1%. Most banks can provide cash withdrawal for the partial salary payment and some office running cost with supporting documents.

**key resources**

* The Myanmar Cash Working Group monthly meeting for November was organized on 11 November. The key presentation materials are here: [Market Price Update (October) from WFP](https://drive.google.com/file/d/1eTtJ_ogPxyRW9VcN1Sug-uJE95n5i81p/view?usp=sharing), [Brief Intro of Wynepay](https://drive.google.com/file/d/1LEOLK5mI2Gsn-SKyBhgkx2fzjGQswfvu/view?usp=sharing), [Overview of Ongo Mobile Financial Service](https://drive.google.com/file/d/1w7cPWGQNmDydsgJ_LXb2r67gljeDT2PP/view?usp=sharing). The November meeting minutes can be found [here](https://themimu.info/sites/themimu.info/files/documents/Mtg_Minutes_CWG_Nov2021.pdf).
* Myanmar Cash Working Group and ICCG have endorsed the [MEB calculation](https://themimu.info/sites/themimu.info/files/documents/Template_Myanmar_Minimum_Expenditure_Basket_MEB_Calculation_CWG_24Sep2021.xlsx) and [Technical summary note](https://themimu.info/sites/themimu.info/files/documents/Summary_Myanmar_Minimum_Expenditure_Basket_MEB_Technical_Note_CWG_24Sep2021.docx) which are available on MIMU Cash Programming site. Questions can be directed to CWG chairs and co-chairs.
* [Myanmar CVA 4W](https://docs.google.com/spreadsheets/d/1xnQ8pFbqxr45WE4tXFFAKg3522Qyv8eR7cbpS8lm1Bw/edit#gid=1230035561)s for 2020 is available online and the dashboard can be found [here](https://datastudio.google.com/u/0/reporting/1ab3123c-1589-42c7-bcbe-29bae99a0281/page/IAE6B/edit). CWG has conducted 3Ws on partners’ implementing surveys in September 2021, data can be found [here](https://docs.google.com/spreadsheets/d/1yNwgfqsyiNt28yP5gv2n0Lr66a-DW0YX/edit?usp=sharing&ouid=114142602097260620093&rtpof=true&sd=true).
* Mercy Corps Myanmar publishes the Market Price Report Dashboard. The dashboard is [live on MIMU](https://themimu.info/market-analysis-unit) and [standalone dashboard here](http://mau-mpr-dashboard-beta.herokuapp.com/). *Product Specifications* document (see [here](https://mercycorps.us6.list-manage.com/track/click?u=8fb7875546a431ae7abdde05e&id=ee752c57f6&e=aa9b314360)) provides detailed specifications used during price collection in order to help third parties interpret and use MPR data. These specifications may be updated periodically and are also available for download on [the MPR dashboard](https://mercycorps.us6.list-manage.com/track/click?u=8fb7875546a431ae7abdde05e&id=cd4ab8f0c0&e=aa9b314360) on MIMU.
* WFP has a nationwide market monitoring [dashboard](https://analytics.wfp.org/t/Public/views/MarketMonitoringDashboardv2/Overview_?:iid=1&:isGuestRedirectFromVizportal=y&:embed=y) and to access reports, here is the [link to featured reports.](https://dataviz.vam.wfp.org/economic_explorer/reports)
* A comprehensive financial service provider mapping and [Emergency Cash Transfer Programme Tools for Humanitarian Actors](https://themimu.info/fsp-mapping) site are available on the MIMU website.
* [Myanmar-Emergency-Cash Assistance-Dashboard](https://analytics.wfp.org/t/Public/views/MyanmarEmergencyCashAssistanceInformation/OverallPage) together with FSP dataset and CTP SOPs can be found on the page.

**publication**

* Mercy Corps has released its two October Market Price reports which summarizes prices for goods in [South East](http://www.themimu.info/sites/themimu.info/files/mau_public/Bulletin_MAU_-_Southeast_-_October_2021_-_Market_Price_Report.pdf.pdf) and [Rakhine](http://www.themimu.info/sites/themimu.info/files/mau_public/Bulletin_MAU_-_Rakhine_-_October_2021_-_Market_Price_Report.pdf). Additionally, Mercy Corps has published the [Impacts of the Early Waves of COVID-19 On Microfinance Clients in Rakhine State](http://www.themimu.info/sites/themimu.info/files/mau_public/Report_MAU_COVID-19_Impact_on_MFI_Clients_in_Rakhine.pdf), [Market Actor Snapshot: Kayah](http://www.themimu.info/sites/themimu.info/files/mau_public/Snapshot_-_MAU_-_Kayah_-_October_2021_-_Retailers.pdf) and Market Actor Snapshot: Chin. To receive reports directly you can contact Jonathan Bartolozzi (jbartolozzi@mercycorps.org).
* IFPRI Myanmar blog writes the [EFFECTS OF COVID-19 ON MYANMAR’S CROP TRADE SECTOR](https://myanmar.ifpri.info/2021/11/25/effects-of-covid-19-on-myanmars-crop-trade-september-2021/). This blog post presents highlights of the results from a telephone survey of crop traders from Shan, Mandalay, Sagaing, and Magway conducted in late September 2021.
* Hellen Keller has published the Food Security Assessment (August 2021). The report can be found [here](https://drive.google.com/file/d/1rs-1xTJt4O7qtrDTYee2nt8CcKP8X1-l/view?usp=sharing).

**regular and ongoing resources and mappings**

* There are many regular and ongoing resources, including mappings, and linking humanitarian cash and social protection, which can be found [here](https://docs.google.com/document/d/1ctPU3xYoch2N3pSs92ExQ4KmvEj7XHR2lMLfVPL43Nw/edit).

**recent webinar and training**

* Session recording of Market-based Programming Webinar can be found [here](https://www.youtube.com/watch?v=INfzXK8mDio). The links to the key documents of Market-based Programming Webinar are as follows:
	+ [Evidence building for cash and markets for WASH in emergencies](https://wrc.washcluster.net/sites/default/files/2021-08/Summary%20of%20Findings_EN.pdf), as well as a Summary of Findings in [English](https://wrc.washcluster.net/sites/default/files/2021-08/Summary%20of%20Findings_EN.pdf).
	+ [Market-Based Programming in WASH: Technical Guidance for Practitioners](https://wrc.washcluster.net/document/market-based-programming-wash-technical-guidance-practitioners).
	+ [Tip sheet on integrating cash and markets in HNOs and HRPs](https://docs.google.com/document/d/1sOMhb2OZi-ZGYdS8xtQtstRTv4XnQdxB/edit). [Market-Based Programming WASH Database](https://drive.google.com/drive/folders/193bFxfg9-zSMeFpaEAg6O_HaHUjJ4pft) and an [overview](https://docs.google.com/spreadsheets/d/1rHfOpjri_-_PXJ-1J7oVz_EELDaLgDxY/edit#gid=1507160318) of this database.
	+ Webinar GWC/PRO-WASH/CaLP: [Introduction to Market Based Programming in Emergency WASH](https://www.calpnetwork.org/publication/introduction-to-market-based-programming-in-emergency-wash/)
* The Redcross CashHub held a webinar on *Group Cash Transfers for Community Resilience* on October 27, 2021. The following resources were shared as part of that webinar:
	+ The Webinar [recording](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvimeo.com%2Fmanage%2Fvideos%2F639690528&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778190683%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=IZwGEcu2p4LPguKxzgmJcNELnFOw%2F%2BpjTR%2FRINEEOw4%3D&reserved=0)
	+ The Webinar [slides](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fcash-hub.org%2Fwp-content%2Fuploads%2Fsites%2F3%2F2021%2F11%2F20211027_CashHub_GCTforCommunityResilience.pdf&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778200677%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=82QTsgVdV0w9YXkpztT59w6wJifrcNzD0eall0J6kC0%3D&reserved=0)
	+ Additional content not shown at the Webinar due to internet issues *-* [Watch this 20 minute recording](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvimeo.com%2Fmanage%2Fvideos%2F640367767&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778200677%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=pZ9AgJUewzIUewA%2F5Ve2Gx1UhJ0RGQy1a%2ByWbtmXKiQ%3D&reserved=0) of the presentation on Uganda Red Cross supporting Village Savings and Loans Association by Martha Imamut (Project Office – Response and Migration URCS)
	+ The [DCA/CaLP/KeyAid Guidelines for Group Cash Transfers](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.calpnetwork.org%2Fpublication%2Fgroup-cash-transfers-guidance-and-tools%2F&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778210670%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=1JGG8v%2BZLEo9y1WGpXYsDB1C8Apwzg4qOOdNn5%2BWgQM%3D&reserved=0)
	+ The IFRC [Framework for Community Resilience](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.ifrc.org%2Fdocument%2Fifrc-framework-community-resilience&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778220665%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=uwHNHngMLNNSGp57DtH8CkePL5ucXAQ9luT6CtBtvAA%3D&reserved=0) and the [Road Map for Community Resilience](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.ifrc.org%2Fmedia%2F12223&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778220665%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=TBKP3G3y1sfhAIhfX464Be1jdWLZSAqJvxHLbXSGAfM%3D&reserved=0)

**upcoming webinar and training**

| **Date** | **Activity** | **Host** |
| --- | --- | --- |
| 17 January (4-week course) | Market Based Programming for WASH in Emergencies Distance Learning Course. Participants must commit to dedicate 2 to 3 hours, 5 days a week, for the whole duration of the training. The course will be delivered in English. Interested agencies and individuals can reach out to jbara@unicef.org p.sinibaldi@savethechildren.org.uk janet.nyaoro@savethechildren.org | The course has been developed by Global WASH cluster and its members, under the leadership of UNICEF, Save the Children and the Humanitarian Leadership Academy (HLA). |
| 8 December (Wednesday) | Two National Societies will present their experience and learning from responding to COVID-19 with Cash and Voucher Assistance (CVA)[Click here to join the meeting](https://teams.microsoft.com/l/meetup-join/19%3Ameeting_ZGVlNzgwY2YtMGQ0NS00ZDU3LThlYzYtN2FmMmQwMzEwODgy%40thread.v2/0?context=%7b%22Tid%22%3a%22fedc3cba-ca5e-4388-a837-b45c7f0d71b7%22%2c%22Oid%22%3a%2254557b05-9a28-4c98-90f8-8f03d961593a%22%7d) | Rwanda Red Cross and Tanzania Red Cross |
| Online self-directed learning | Core CVA skills for program staff course, Free 12 weeks online self-directed course ([Visit here](https://www.calpnetwork.org/course/online-core-cva-skills-for-programme-staff/)) | CaLP |



1. Central Bank of Myanmar [↑](#footnote-ref-0)
2. Northern Breeze money changer [↑](#footnote-ref-1)
3. Denko [↑](#footnote-ref-2)
4. CAR weekly monitoring report, 18 - 24 Nov 2021 [↑](#footnote-ref-3)