**Myanmar Cash Working Group**

**Weekly Update #19 (27 February - 6 March 2021)**

| **Myanmar Situation Updates** |
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| Most bank branches in Myanmar remain closed and access to physical cash, particularly larger quantities, remains challenging. Bank transfers, international and domestic, are inconsistent and prone to delays. ATMs remain the easiest way to receive physical cash in the country, however there are withdrawal limits and there are some reports of ATMs running out of cash. This is having a significant impact on cash-based programs and operations more generally.  This week new instructions from the Central Bank were released creating additional challenges.   * New Central Bank of Myanmar instructions for Banks was released 1 March include:   + Pursuant to Notification No. (28/2021) by the Central Bank of Myanmar (“CBM”) titled the Notification for the easement of administration of cash and promotion of Electronic-Government and Payment System, withdrawal of cash will be limited accordingly until the revocation of the Notification.   + Section 2 of the Notification states that (i) ATM withdrawal amount will be limited to a maximum of MMK 500,000 per day; (ii) Bank withdrawal amount will be limited to a maximum of MMK 2,000,000 per week for individuals, and MMK 20,000,000 per week for organisations or companies.      * On 4 March, new instructions were sent regarding mobile financial services:   + In the current situation, mobile service providers have been instructed to temporarily comply with the following criteria from 3.3.2021 to ensure good financial management.   + ‌Electronic technology is to be given priority, and there is no limitations.   + Registered mobile wallet list and OTC counter withdrawals a maximum of 300,000 mmk per day or no more than 2 million mmk a week.   + Activities in conjunction with government departments must be submitted to the central bank only if it is necessary to coordinate with the relevant bank that has opened a loan to farmers & pensioners.   + The above-mentioned cash withdrawal restrictions will be notified again when there is a need to make adjustments.      * Despite the new mobile money (MM) guidance from the Central Bank of Myanmar (CBM), MM continues to be the most feasible option for delivering cash to beneficiaries given most individual transactions to beneficiaries fall below the CBM transaction caps. In addition, mobile money providers, including Wave Money and M-Pitesan, indicate their agents continue working for the most part and have access to physical cash, facilitated by their efficient distributor networks. For larger distributions or in areas where there is lack of agent coverage, advance notice is required for MMOs to help facilitate, but they are flexible and willing to support. For more information on mobile money or for contacts please reach out to the CWG. * Vouchers programs are also challenged as vendors are concerned and hesitant to operate. They are facing the same issues with access to physical cash and are fearful they will not be able to withdraw cash from their accounts when reimbursed by partners via bank transfer. * Many partners have also inquired about Hundi networks for moving cash both into and around Myanmar. From what we have determined most Hundi networks that were operating in the past seemed to have closed or reduced their capacity to operate since 2015 when the banks became more stable and reliable. Many Hundi networks today rely heavily on the formal banking sector as well and are impacted by the same issues facing everyone. For small transfers or the networks remain a possible option. * As the situation remains fluid and contextual feel free to reach out to the CWG for support or information relevant to your specific programs. |

| **Recently published:** **Articles/Blogs/Research/Guidance/Discussion threads/Policy briefs** |
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| **In Myanmar:**  **Publication:**   * A recent study by Erica Field and Elisa Maffioli asks whether behavioral change interventions needed to make cash transfer programmes work for children. Experimental evidence was used to evaluate the impact on child malnutrition of a maternal cash transfer programme in Myanmar that was supplemented with Social Behavior Change Communication (SBCC) in a subset of villages. Among other findings, the study concluded that the combination of interventions significantly reduced the proportion of children stunted, while cash alone had no impact on stunting. You can find the study: [here](https://www.nber.org/system/files/working_papers/w28443/w28443.pdf).  WFP shared its snapshot on [Supply Chain Update](https://drive.google.com/file/d/1Px73GPAjrrKK8UivIqBIgCB-W1DVQZTi/view?usp=sharing) for the period between 16-28 February 2021. The report highlights that Most of logistics companies such as custom clearing, forwarding agents and transporters have not yet fully resumed their operations. The containers jam at the port bar, the incoming shipment and turn-over of containers become more challenges. The payment transaction between buyers and suppliers are almost relying on local and cross-border hundi services to run in a minimum operation.  * [MIAG Updates](https://drive.google.com/file/d/1g9OSS9EpnIxVOh_qePDHm8qUuxqgtruE/view?usp=sharing) is published on 17 February 2021. The report highlights the situation in Rakhine, Maungdaw including security context, AA-MAF situation, displacement, Covid-19 update and debriefing from UNHCR representative. [Meeting minutes](https://drive.google.com/file/d/1lQrXTMub4N527XIDdv9Y_ODTnHXKDg2C/view?usp=sharing) and [3W report](https://drive.google.com/file/d/12NjlxcNK9P-HsU7rG31Oki0pc8t8OUpU/view?usp=sharing) available online. * UNHCR published the several **Early Warning Reports** for [Kachin](https://drive.google.com/file/d/1jgA9K1C1gdjWPJHMzM0flTtfFFbBojh-/view?usp=sharing), [Rakhine](https://drive.google.com/file/d/1X5XqXQkJU6FKx3IH4r6d5jHkB3DwjxY6/view?usp=sharing) and [South Eastern part of Myanmar](https://drive.google.com/file/d/19k8MRzFFHiAMIj06IsXwvKSPIOh62hXs/view?usp=sharing). The reports highlight operational context, early warning system and key findings for respective regions. * M-Pitesan is Ooredoo mobile money service which is one way to transfer and receive mobile payments during this challenging time. The presentation slides about Ooredoo M-Pitesan Enterprise Disbursement can be found [here](https://drive.google.com/file/d/18G5PcG4zzjgI2F2YegbAxXbsPhaDdksO/view?usp=sharing).   **Tools and Guidance**   * For organizations looking for tools and guidance regarding CVA. Particularly support in analyzing what delivery modality to use. The [ICRC Cash in Emergencies Toolkit](https://cash-hub.org/guidance-and-tools/cash-in-emergencies-toolkit/) is a useful resource.   **In General**  **Publication:**   * The UK’s DEC [Coronavirus Appeal - Real Time Response Review - Somalia & Somaliland](https://www.alnap.org/help-library/dec-coronavirus-appeal-real-time-response-review-somalia-somaliland-country-report?mc_cid=96fd3bdafa&mc_eid=28970da41b) highlights some of the approaches adopted by humanitarian agencies to respond the pandemic including the provision of humanitarian cash. One of the review recommendations is to pursue efforts to support food security through CVA and the injection of cash into the economic system (cash for work, etc.) with a specific focus on the elderly although there are no links highlighted with social protection specifically. * Writing for the University of Manchester, Luke Kelly’s [Monthly Humanitarian Evidence Summary](https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/15938/Monthly_Humanitarian_Evidence_Summary_No.11.pdf?sequence=5&isAllowed=y) includes a section on humanitarian cash transfers. * UNICEF has shared its [Round 3 Report of A Cash Plus Model for Safe Transitions to a Healthy and Productive Adulthood](https://www.unicef-irc.org/publications/pdf/A-Cash-Plus-Model-for-Safe-Transitions-to-a-Healthy-and-Productive-Adulthood-Round-3-Report.pdf) which shares learning from “Ujana Salama” (‘Safe Youth’ in Swahili) - a cash plus programme targeting adolescents in households receiving the United Republic of Tanzania’s Productive Social Safety Net (PSSN).   **Media, News Articles and Op Eds:**   * As part of its “Unblocked Cash Stories” series, Maja Tonning writes about Oxfam’s use of blockchain technology in Vanuatu to mitigate the risks of gender-based violence and strengthen women’s economic empowerment. You can read more here: [UnBlocked Cash — designing for gender equality](https://medium.com/unblockedcash/unblocked-cash-designing-for-gender-equality-857276ef3195)   **Guidance:**   * [An Interagency Cash and Risk Assessmen](https://www.calpnetwork.org/wp-content/uploads/ninja-forms/2/Sudan_Gedaref-Joint-Cash-and-Risk-Assessment.pdf)t for Gedaref, Sudan (hosting some 60,000 refugees from Tigray) has been undertaken in order to assess the risks that any new or continued cash-based initiative would need to consider before and during implementation. The main focus has been on GBV/PSEA risks.   **Blogs:**   * Writing for the New Humanitarian, Paul Currion puts forward some arguments for [the case against cash-based aid](https://www.thenewhumanitarian.org/opinion/2021/2/22/the-case-against-humanitarian-cash), suggesting that most of the benefits of going cashless in humanitarian settings accrue to the service providers providing the technology.’ |
| **Mapping Updates** |
| **Survey:**   * Following the webinar series hosted jointly with WFP in October / November 2020, CaLP have decided to update the MEB toolkit. If you could share any specific new learning around the construction of MEBs, any new challenges faced (and how you overcame these) and any newly developed resources (any organisational tools, learnings etc.) that have NOT already been showcased in the webinars, we can then decide whether to include them in the CaLP MEB resources. Please respond to this email sjtruelove@hotmail.co.uk |
| **Webinars and Events** |
| **Recent webinars and events:**   * ODI and GSMA’s recent webinar on “Covid-19 and the future of digital humanitarianism” discussed themes including the impact of Covid-19 on the use of digital technology in humanitarian crises and implications on digital divides. For those of you who missed the event or would like to watch it again, the recording is now available [here](https://www.odi.org/events/17865-covid-19-and-future-digital-humanitarianism) * The ICRC recently hosted a discussion with the IFRC exploring cash transfer programming and social protection mechanisms. Consideration was given to how humanitarian organizations can ensure that their work remains neutral, impartial, and independent and to ensure that the data collected, or generated, is used for exclusively humanitarian purposes. You can find the recording [here.](https://www.icrc.org/en/digitharium/digital-dilemmas-dialogue-2)   **Upcoming webinars and events:**   * Key Aid Counselling invited to a webinar presenting a DanChurchAid (DCA) commissioned guideline and tools for the design, implementation and monitoring of Group Cash Transfers as well as a discussion on the opportunities and barriers affecting uptake.The webinar on GROUP CASH TRANSFERS (GCTS)–DESIGN, IMPLEMENTATION AND MONITORING on Wednesday, 10 March 2021 at 10:00 am EST / 16:00 CET / 15:00 GMT / 18:00 EAT. The webinar is for actors engaged in both humanitarian and development programming including local and national actors, international NGOs and UN agencies as well as donors.You do not need to have CVA experience to benefit from the discussions. [Link here](https://zoom.us/webinar/register/WN_8oXzX9jtQyWM4DlrJ-x0hwWEBINAR%20ON:GROUP%20CASH%20TRANSFERS%20(GCTS)%20%E2%80%93DESIGN,%20IMPLEMENTATION%20AND%20MONITORING) * On Thursday 11 March, CaLP, the ICT4D Conference and the Grand Bargain Cash and Risk sub-workstream are jointly hosting a webinar on data collection risks and how to mitigate them. The webinar will coincide with the publication of CaLP's "Data Responsibility Toolkit: A Guide for CVA Practitioners", which builds on and updates previous guidance to account for GDPR and the very rapidly evolving data ecosystem. [Register here to book your place](https://www.calpnetwork.org/event/data-simplified-protection-amplified-an-essential-conversation-for-cva-practitioners/?utm_source=Dgroups&utm_medium=Email&utm_campaign=Data%20simplified%20event.). |
| **Resources and Trainings** |
| * [Socialprotection.org](https://socialprotection.org/) continues to host a space on [social protection responses to #COVID19](https://socialprotection.org/connect/communities/social-protection-responses-covid-19-task-force) which provides access to a series of events, newsletters, mappings etc. In addition, the website hosts a number of online communities including one specifically focused on [social protection in crisis contexts](https://socialprotection.org/connect/communities/social-protection-crisis-contexts). Here, as one of the community resources, you can find a page dedicated to th[e Grand Bargain cash workstream sub-group on linking HCT and SP](https://www.calpnetwork.org/themes/cva-and-covid-19-resources-guidance-events-and-questions/) which will give you links to this newsletter and more. * CaLP has a dedicated space on [CVA and COVID-19: resources, guidance, events and questions](https://www.calpnetwork.org/themes/cva-and-covid-19-resources-guidance-events-and-questions/) and [CaLP-produced guidance on CVA considerations for COVID](https://www.calpnetwork.org/wp-content/uploads/2020/03/CaLP-summary-guidance-version-5-16-April-2020_.pdf). (including a section specific to SP/HCTs). * The Cash Hub (hosted by the British Red Cross) has developed a number of tip sheets on delivering CVA and advocating for the use of CVA in response to COVID-19. Whilst targeted towards Red Cross and Red Crescent National Societies, the resources can be adapted to the needs and approaches of other organisations. They can be found [here](https://cash-hub.org/resources/cash-and-covid-19) in English and Spanish. * The Cash Hub platform also provides quarterly updates which provide a useful consolidation of CVA-related topics. Subscribe by clicking on this [link](https://r1.dotmailer-surveys.com/4952l7ad-074f9u4b). * A multi-country cash transfer research initiative – the Transfer Project – provides a quick-access round-up of COVID-19 related resources [click here](https://transfer.cpc.unc.edu/cash-transfers-covid-19/?utm_source=Transfer+Project+Newsletter&utm_campaign=df0f757bb9-)   **Resources:**   * CCD has a page on [Social Protection and Humanitarian Cash](https://www.collaborativecash.org/social-protection-working-group) which includes country case studies and guidance. * **Foundational webinars**: The [first webinar](https://socialprotection.org/linking-cash-and-voucher-assistance-and-social-protection-demystifying-entry-points-humanitarians) from GB cash sub group series to demystify the concept of linking social protection and HCT; good introduction and primer to the topic. Second: How can SP Systems respond to the COVID 19 crisis? sets the scene on how SP systems can respond and the challenges governments are facing; [recording here](https://socialprotection.org/how-can-social-protection-systems-respond-covid-19-crisis). And thirdly, [Lessons learned and Opportunities: Linking SP systems to humanitarian cash in a pandemic](https://socialprotection.org/discover/blog/lessons-learned-and-opportunities-linking-social-protection-systems-humanitarian-cash). Includes examples within the context of COVID for measures to link SP/HCT. * Click the link to access [Ugo Gentilini’s Weekly Social Protection Links newsletter.](https://www.ugogentilini.net/) Packed with valuable information, focusing on social protection developments and action across the globe but also referencing humanitarian action where relevant, the newsletter is a helpful resource for practitioners and policymakers alike. |
| **We welcome your feedback. It is important to allow us to tailor the newsletter to your needs and to make decisions on what is useful.** |