

FINAL: Summary Note on Cash Working Group (CWG) Meeting

Date/ Time & Venue	8 April 2021, 10.00 – 12.00 (via Webex)	
Chair / Co-chair	Mercy Corps (John Nelson), WFP (Thin Thin Aye) and MRCS (Moe Thida Win)	
Participants	ACTED, Action Aid, American Red Cross, AVSI, CARE, CRS, CSI, DRC, FCA, HelpAge, Helvetas, ICRC, IFRC, MA-UK, Malteser, Mercy Corps, Metta, MRCS, NGO Spectrum, NRC, OCHA, PUI, SI, UNHCR, UNICEF, UNICEF – WASH, UNOPS, UNWOMEN, Wave Money, WFP, WFP – FSS, WFP – Sittwe, WHH, WVM	
Agenda items and summary of discussion	Action Points	
<p>1. CVA situation update and feedback from partners</p> <p>The CWG co-chair provided an update on the current situation with cash and financial service providers (FSPs). There is an increased difficulty in accessing physical cash in the country. Some banks reduced the withdrawal limits from 20 million to 10 million per week, although there is no official communication from the Central Bank of Myanmar. There is an increased number of opened bank branches. However, most ATMs remain with an insufficient amount of cash. There is an exemption of withdrawal limits for UN agencies and direct implementing partners, and the Resident Coordinator Office (RCO) has requested a similar approach for NGOs.</p> <p>Meanwhile, internet banking and electronic transfers are being encouraged to use for payments to suppliers and all the operating costs. The challenge of using this modality is that there is a different price tag for cash payment and e-transfers which is more expensive.</p> <p>For the cash distribution to individuals/beneficiaries, there are withdrawal limits of 3 lakhs per day, with a maximum of 2 million per week. Despite the challenges, many agencies could provide mobile money. Mercy Corps has distributed mobile money in Sittwe Township. With the mobile data outage, some mobile money operators have obstacles. There is also a discussion around assistance in urban areas in Yangon and Mandalay, including payment modality and market functionality.</p> <p>WFP is having bilateral discussions with the Central Bank and other private banks on exception. It was challenging to provide mobile money in the remote areas with limited internet access, and WFP had shifted back to a cash-in envelope. That results in some delays in cash distribution. On the gender implication of moving to mobile money, WFP shared that 70 to 80 percent of the households have their mobile, and most of the recipients are women.</p> <p>CSI is shifting from the in-kind distribution to cash and currently undertaking the distribution in northern Rakhine. There is some security concern on the Muslim communities for movement and CSI is in discussion with M-pitesan on finding agents who can reach the villages.</p> <p>ICRC distributed April COVID-19 cash grants, 200 million in total, through Wave money to IDP camps in Myitkhina and Waingmaw. The direct distribution was done in large IDP camps. However, some of the IDP beneficiaries had to rely on the nearby Wave agents, and it results in paying extra fees (around 1,000 – 1,500 MMK for 1 Lakh). ICRC continues to monitor the situation in the field.</p> <p>SI has suspended its activities because of the cash availability since February.</p>		
<p>2. Mobile Money Presentation (Wave Money)</p> <p>Wave Money briefed on its products and available services. They have more than 68,000 agents in 295 townships across the country. Wave Money has two types of disbursements, 1) direct transfer to the wallet and 2) transfer through Agent. Wave Money presented the detailed disbursement process and the differences between the two modalities. About 40 percent of the agents are facing difficulties to operate and provide services due to internet disruptions. Wave Money requested members to report when beneficiaries experience overcharging agents.</p>		

<p>There was a question on the liquidity and ability to access cash. Wave Money suggested giving 48 – 72hrs notice for the massive amount of money. To establish the partnership with Wave Money, CWG members are advised to contact the following persons.</p> <ul style="list-style-type: none"> • Sourav Sanyal sourav.sanyal@wavemoney.com.mm • Myo Nandar Aye myonandar.aye@wavemoney.com.mm • Phyu Zin Thwe phyuzin.thwe@wavemoney.com.mm 	
<p>3. Markets Update</p> <p>WFP market price report update (March 2021): WFP updated on price developments in March 2021. The information was collected from 100 markets in 64 townships across the country. The average retail price of rice, mixed oil, and palm oil continues an upward trend in all monitored markets. The price of chickpeas increased five percent over the past two months, and the price of salt remained relatively stable. There was a seasonal decrease in the price of tomatoes and onion. Fuel prices increased by 20 to 30 percent, depending on the type and location.</p> <p>It was also learned that the transport difficulties resulted in the increased prices and lead times across the country. It is expected to experience further increases in the price of rice and cooking oil in central and southern Rakhine, Chin, and Kachin states. The USD exchange rates and access to physical cash will further impact the fuel prices.</p> <p>In Yangon and Mandalay, the retail price of rice increased by 7 percent in Dagon Myothit (North), 6 percent in Hlaing Thar Yar, and 5 percent in Chanmyathazi township. The retail price of palm oil in Yangon increased 20 to 25 percent from the beginning of February to mid-March. WFP proposed interested partners to have a separate discussion on the market price data collection in Yangon and Mandalay.</p> <p>The market monitoring dashboard is available here: https://analytics.wfp.org/t/Public/views/MarketMonitoringDashboard/MainSummary?:isGuestRedirectFromVizportal=y&:embed=y</p> <p>Mercy Corps market reports: Mercy Corps Market Analysis Unit (MAU) also collected the market price data from Rakhine at the end of March, and the findings were similar to WFP’s. The rice and palm oil prices remained increase and should be closely monitored. Vegetable prices have stopped falling with the winter harvest coming to a close. The prices of hygiene items, fish and chicken, and household NFI remain stable.</p> <p>The MAU dashboard is available on the MIMU website: http://themimu.info/rakhine-market-analysis-unit</p> <p>The CWG leadership has developed the market monitoring mapping matrix to collect information on market and supply chain data being collected by CWG partners. The matrix will be circulated for members’ inputs.</p> <p>There was a question on the market monitoring in the South-East, and WFP shared a list of townships they are covering.</p>	<p># To circulate the market monitoring mapping matrix</p> <p>(already completed)</p>
<p>4. Presentation from MRCS on Covid-19 cash programmes including PDM</p> <p>MRCS presented the evolution of its programs from 2008 Cyclone Nargis, the analysis of its Covid-19 cash programs and Post Distribution Monitoring (PDM) on all CVA Programme in 2020. MRCS runs different programs for Disaster Risk Reduction (DRR), WASH, Livelihoods, and Early Recovery sectors. It includes Risk Communications and Community Engagement (RCCE) activities, fever screening and support to quarantine facilities, health services through mobile clinics, and cash transfers through community resilience programs, among others.</p> <p>The PDM was undertaken in six states and regions, such as Kachin, Sagaing, Rakhine, Mandalay, Magway, and Yangon. The information was collected through face-to-face and mobile interviews using the KoBo tool. Qualitative questions have also been included to support future planning and decision-making on cash programming.</p>	

<p>According to the responses, the gender ratio of the head of household is balanced, 51 and 49 percent respectively. In most cases, the decision-makers in most households are women. During COVID-19, before receiving cash assistance, the majority of respondents worked as a daily/casual labor for a living. The beneficiaries were satisfied with both cash modality, cash-in envelope, and mobile cash. About 50 percent of the cash assistance was spent on food and health care. More than 80 percent of households are aware of the selection process for assistance. Beneficiaries are aware of the Red Cross complaint mechanism, hotline, and telephone for any questions they might have.</p> <p>MRCs highlighted the next steps for cash programs, grant mechanisms, and key considerations for programming in a protracted crisis.</p> <p>There was a discussion around the community cash transfer and specific household transfer. MRCs use household cash grant for the disaster response and early recovery whereas community cash transfer is more for the resilience programs. However, MRCs reach out to communities before the decision is made.</p>	
<p>5. Financial Service Providers (FSP) Mapping</p> <p>The FSP mapping project's products (FSP interactive web page, FSP datasets and CTP SOP templates) are embedded in the MIMU website and it can be assessed through the following links.</p> <ul style="list-style-type: none"> • English - http://themimu.info/fsp-mapping • Myanmar - http://themimu.info/mm/fsp-mapping 	
<p>6. AOB</p> <p>Minimum Expenditure Basket (MEB): The CWG leadership is working closely with the sector/cluster coordinators on the realistic basket. The MEB task team meeting will be re-convened once all the information is consolidated.</p>	
<p>Useful links</p> <ul style="list-style-type: none"> • Myanmar: Cash Working Group (CWG) on MIMU Page • Myanmar CWG final Terms of Reference (June 2020) • Myanmar CWG 4Ws (as of 10 November 2020) 	
<p>Next CWG meeting: 10:00 – 12:00, 13 May 2021</p>	