

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

Date/ Time & Venue	11 March 2021, 10.00 – 12.10 (via Webex)	
Chair / Co-chair	Mercy Corps (John Nelson), WFP (Thin Thin Aye) and MRCS (Moe Thida Win)	
Participants	ACF, ActionAid, American Red Cross, AVSI, CARE, CSI, DCA, DRC, ECHO, HPA, ICRC, IRC, IRW, KMSS, Malteser, Mercy Corps, M-Pitesan, MRCS, OCHA, SI, Tearfund, UN Women, UNDP, UNHCR, UNHCR – MIAG, UNOPS – LIFT, USAID, WFP, WFP - Food Security, 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). Most bank branches are closed, and ATMs are the main way to receive physical cash. However, the Central Bank of Myanmar imposed withdrawal limits, and access to physical cash remains challenging. Internet banking transfers (international and domestic) are inconsistent and prone to delays. Mobile money continues to operate throughout the country. The voucher and cash-in-hand programs are facing significant challenges.</p> <p>The Cash in Emergencies Toolkit hosted by the British Red Cross (https://cash-hub.org/guidance-and-tools/cash-in-emergencies-toolkit/) and the CaLP programme quality toolkit (https://www.calpnetwork.org/toolset/selection-of-delivery-mechanism/) were shared.</p> <p>WFP cash transfer programs in central Rakhine and northern Shan had been delayed due to the current situation. WFP is exploring options with partners and aims to reach 50,000 people (out of 200,000 targeted) through mobile cash transfers. If banks remained closed, in-kind food assistance may be provided to the remainder. M-Pitesan noted that it may be able to support the remaining cash transfers, and WFP will liaise with them bilaterally. KMSS requested WFP to share more information about its transfer modalities in Kachin and northern Shan.</p>		
<p>2. Markets Update</p> <p>WFP market price report update (February 2021): WFP updated on price developments in February 2021. The average retail prices of rice and cooking oil increased in February. Prices for pulses remained stable except for Maungdaw township. In Paletwa, rice remained unavailable in the market. The prices of tomatoes and onions decreased in all monitored areas. Petrol prices increased by 33 per cent, and diesel by 29 per cent in northern Rakhine. The traders in Rakhine had concerns over supply blockages and product availability in the coming weeks. Retail prices in Toungup township were increased due to the additional cost for transferring money to the suppliers through wave money. The exchange rate to Yuan had increased in China border and it affected the prices of imported commodities in Shan.</p> <p>As of 3 March, retail prices of rice had increased up to 4 percent in peri-urban areas of Yangon and Mandalay. Palm oil prices had also increased by 20 percent in Yangon since the beginning of February. A notable increase in petrol prices was reported in Hpa-An, Rathedaung, and Sittwe.</p> <p>The market monitoring dashboard is available here: https://analytics.wfp.org/#/site/Public/views/MarketMonitoringDashboard/MainSummary</p> <p>Mercy Corps market reports: Mercy Corps Market Analysis Unit (MAU) also collected the market price data at the end of February and the findings were similar to WFP's. The increase of rice and palm oil prices should be closely monitored. A detailed report will be circulated once available.</p> <p>Rakhine Market Price Report (Feb 2021): https://themimu.info/sites/themimu.info/files/mau_public/Bulletin_MAU_Rakhine_Feb_2021_-_Market_Price_Report.pdf</p>	<p># WFP to share February market monitor report (already completed)</p>	

<p>Rakhine: Farmers' Perspectives (Mar 2021): https://themimu.info/sites/themimu.info/files/mau_public/Snapshot_MAU_Rakhine_-_Mar_2021_-_Transporters.pdf</p>	
<p>3. Mobile Money Presentation (M-Pitesan)</p> <p>M-Pitesan briefed on its platform and available services. M-Pitesan is Ooredoo’s mobile money service. They have more than 46,000 agents in 300 townships across the country. M-Pitesan presented the registration process and different available services, including how to top up mobile wallets. M-Pitesan has an enterprise disbursement service that can help to distribute payments using the Bulk Disbursement Account (B2C). The details of the B2C platform, including transaction limit, transaction fees, records, and reports were introduced to the group. Currently, 65 to 70 percent of the agent are functioning across the country. But with advanced notice of 1-2 weeks, most locations can be covered. The money can be transferred from any bank account to the M-Pitesan account on the same day. Over the Counter Transactions (OTC) can be done without registration of M-Pitesan account as is the most feasible option for many populations assisted by humanitarian actors. Issues around ID cards can be overcome and is best handled on a case by case basis with the mobile money operator.</p> <p>There were questions on the list of agents in different locations and their capability (volume of cash-in-hand) and lead time to have a contract between the agency and M-Pitesan. The head of partnerships, Thet Ei Khine @ Wadi (09973331400, khine2@ooredoo.com.mm) can provide further details or respond to specific questions.</p>	
<p>4. Presentation from ActionAid on cash programmes in Kachin</p> <p>ActionAid provided an analysis of its unconditional cash transfers (UCTs) in two peri-urban IDP camps (Tat Kone KBC and Tat Kone COC) in Myitkyina, Kachin State. There were 139 households, and UCTs was provided from November 2019 to February 2020 and August 2020. 10,000 MMK per household member (WFP standard), with a vulnerability adjustment of 15,000 MMK for each household member aged 60 years old or over, a person living with disabilities, or a pregnant or breastfeeding woman was provided. Household cashbooks were distributed to each household, and the beneficiaries recorded their own expenditure. Cashbooks also included information on the number of persons with disability (PWD), elderly, pregnant and lactating women (PLW), schooling, and adult in each household.</p> <p>According to the records, most expenditure went on food, education, and health, followed by the NFIs, transportation, etc. 75 per cent of food expenses were on eggs, meat, and rice. All participants in both camps prioritized education, and the main expenditure was tuition fees. Based on case studies in 2014 and 2018, education is prioritized even in rapid-onset emergencies; a large part of expenses was for secondary students boarding in private educational institutions, which was also intended to protect children from displacement and forced recruitment.</p> <p>Significant expenditure variations between COC and KBC camps were presented. Food expenditure was higher in the COC camp than in the KBC camp as they rely on external markets. KBC has household-based food sources such as home gardens, livestock, and fishponds. Whereas KBC camp has a higher proportion of students and the education cost is higher. The household expenditure pattern varies according to the type of members of the household. However, there was no statistically significant difference in the absolute value of expenditure patterns between male-headed and female-headed households. COVID-19 didn’t significantly impact the cash expenditure except for transportation which decreased by 70 percent due to travel restrictions. But COVID-19 has affected livelihoods, and most of the households faced a decrease in their income. Income restriction has been reported for 70 percent of households, and approximately 43 percent reported more than 25 percent decrease in their income. On education expenditure, the CWG leadership will discuss further, together with the EiE coordinator, for the minimum expenditure basket exercise.</p>	

<p>As a way forward, the CWG was requested to share available information/ideas on education and cash, reflect further on ‘essential needs’ and ‘minimum’ in the case of cash transfer programs, and share opinions/observations on the self-reporting modality.</p> <p>Further contact: Etienne Berges (Etienne.berges@sciencespo.fr), Liliana Demartini (Liliana.Demartini@actionaid.org)</p> <p>For CTP data analysis: Phyto Mar Tun (lay.phyolay.phyo@gmail.com)</p>	
<p>5. CWG updates</p> <p>Financial Service Providers (FSP) Mapping: WFP presented the draft web page of the FSP mapping project. The page will be embedded in the MIMU website and is planned for launch at the end of March. The database comprises the information from 19 FSPs. It includes 6 banks (AGD, AYA, CB, KBZ, MADB, and Yoma), 7 microfinance institutions (Delta, Hana MF, LOLC, PGMF, Proximity Finance, Thitsar Ooyin, and Vision Fund), 5 mobile money providers (KBZ Pay, M-Pitesan, Mytel Wallet, Ongo and Wave Money), and Myanmar post. The interactive map will provide the township level FSP dataset that includes the list of FSP’s number of cash-out locations, availability of services for IDP camps, and shocks (natural disaster, conflicts). The page will also include the dashboard of FSPs with indicators on geographical coverage, money transfer services, operational capabilities, legal status/requirement, financial health, and contact details. The development of a sample CTP standard operating procedures (SOPs) template for cash-in-envelope, OTC and E-wallet is ongoing and will be ready by the end of the month.</p> <p>Minimum Expenditure Basket (MEB): Most of the sectors/clusters have provided inputs, and 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>Cash 4Ws: The 4Ws exercise is completed, and the dataset will be shared with the group for final review/feedback.</p>	<p># CWG IM to circulate the final Cash 4Ws data</p> <p>(already completed)</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, 8 April 2021</p>	