

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

<b>Date/ Time &amp; Venue</b>	1 October 2020, 10.00 – 12.00 (via Webex)	
<b>Chair / Co-chair</b>	WFP (Thin Thin Aye), <b>Mercy Corps</b> (John Nelson) and <b>MRCS</b> (Moe Thida Win)	
<b>Participants</b>	ACF, ActionAid, American Red Cross, AVSI, CARE, ChristianAid, CRS, DCA, DRC, ECHO, HelpAge, Helvetas, ICRC, IRC, IRW, Malteser, Mercy Corps, MRCS, NRC, OCHA, PATH, RI, SCI, SI, Tearfund, Trocaire, UNDP, UNHCR, UNICEF, UNOPS, USAID, WFP, WHH, WVI	
<b>Agenda items and summary of discussion</b>	<b>Action Points</b>	
<p><b>1. Information sharing on market monitor</b></p> <p>WFP updated on price developments in August and September. Information was collected from 90 markets in 64 townships. Average retail prices of rice, pulses and palm oil slightly changed from mid-August to mid-September. Notable price increases were observed in Rakhine state with slight increases in Kachin state. Price trends of four main food commodities (oil, pulses, rice and salt) were also presented. Prices of onions and tomatoes sharply increased in September due to COVID-19 transportation restrictions. In Paletwa and central Rakhine, price changes and supply chain delays were due to COVID-19 restrictions and conflict.</p> <p>Markets were functioning normally in areas covered, except Paletwa. Rice was not available in the Paletwa market in mid-September. There is possibility for highland paddy harvesting in villages nearby, however, it will be difficult to sell this year due to transport difficulties and restrictions to enter Paletwa. Eggs and tomatoes are also not available in the market, and prices of oil, salt and onions were increased from August. One of the traders surveyed said current stocks might last for one week only.</p> <p>There was discussion around using the mobile money modality for Paletwa and it was shared that the network connectivity is limited in the area although partners are exploring options. The August and September mVAM report will be shared with the group.</p>		
<p><b>2. Transition to digital cash transfers</b></p> <p>Save the Children (SCI) briefed on its mobile money pilot in IDP camps in Sittwe. Money was transferred to about 190 households in Dar Paing and Say Tha Ma Gyi IDP camps, and 82 per cent of the recipients were male. SCI shared its communication process/steps with beneficiaries throughout cash transfer process. Eighty percent of the beneficiaries received money on the same day after receiving SMS vouchers.</p> <p>From this pilot, it was learnt that male decision-making power remains dominant on cash utilization and there is a need for social behavior change efforts from all partners. Eighty-eight per cent of beneficiaries were satisfied with the mobile money distribution and 82 per cent preferred to continue receiving support through mobile money, although some additional costs were recipients who had to travel longer distances to reach agents.</p> <p>SCI recommended carrying out post-distribution monitoring (PDM) with a higher percentage of beneficiaries compared to cash-in-envelope modality as experiences with mobile money transfers appear to vary significantly among beneficiaries. It is also important to work with financial service providers (FSP) to expand the number of agents and ensure smooth and well-organized cash outs. There was also a discussion around the SIM card registration, the cost of bulk SMS and timeframe to set up a system. The full report was shared with the group ahead of the meeting.</p> <p>WFP Sittwe also updated on its ongoing transition to digital cash transfer modalities in Rakhine. The digital cash transfer is a preferred modality in the areas where markets are available and where mobile phone coverage is sufficient. It was noted that mobile money reduces the risk of COVID-19 transmission when compared with cash in envelope modalities. Cash also allows beneficiaries to have their choice of food commodities. However, there were several challenges in</p>		

<p>implementing the system. It was also stated that WFP plan to provide keypad handsets to those households that do not have mobile phones.</p> <p>ICRC also noted its pilot on digital cash transfer in Kachin and Shan through wave money in August. The findings were positive and the first actual transfer to 1,800 families in Kachin and 300 families in Shan was carried out in September. Monitoring will be conducted after three months. ICRC expressed its willingness to expand the scope to Rakhine based on the experience from WFP Sittwe.</p> <p>It was noted that FSP mapping will be useful for members to be able to choose the right FSP while implementing digital cash transfer programme. CWG members were requested to indicate interest to participate in a small task team to conduct an FSP mapping exercise. WFP stated that they have resources to hire a consultant for FSP mapping. CWG will coordinate with WFP to ensure synergies on this matter.</p>	<p># CWG members to express interest in joining FSP mapping task team</p> <p>(already completed)</p>
<p><b>3. Updates on Government-led social protection response to COVID-19</b></p> <p>UNICEF, on behalf of the UN Social Protection Working Group (SPWG) updated on the Government's social protection response to COVID-19, which incorporates the Maternal and Child Cash Transfer (MCCT) and Social Pension Programme. MCCT is being implemented in seven states/regions (Chin, Rakhine, Naga, Kayah, Kayin, Shan and Ayeayawaddy). The Government started quarterly cash payment in late September about 375,000 beneficiaries are currently being covered. In July/ August, additional top ups of 30,000 kyats were provided to 240,000 women and children who are registered under MCCT. 30,000 kyats were also provided to pregnant women in the areas which are not covered by MCCT. In Kachin and northern Shan, the same amount was provided through mobile money to 2,700 pregnant women with support from WFP. The Government is also providing cash to elderly persons above 85 years through the social pension programme. During COVID-19, government has applied some flexibility and covered beneficiaries from the age of 80 years. There may be a possibility to expand the scope and provide support starting from 75 years of age.</p> <p>In addition to regular programmes, the General Administrative Department (GAD) has provided one-time cash transfers to 5.4 million households. Department of Rural Development (DRD) has also recently supported about 400,000 beneficiaries through different cash-for-work programmes. The Government is planning to provide cash to persons with disabilities and additional support to IDP families in Kachin, Northern Shan, Rakhine and Chin.</p>	
<p><b>4. CWG Information Management</b></p> <p><b>Revised 4Ws template:</b> The CWG information management team has updated the CWG 4Ws template. Social protection elements have also been incorporated. The revised template will be shared with members for feedback.</p> <p><b>CWG online platform:</b> There have been some technical challenges in rolling out a CWG online group. The platform will be launched next week, and it will be used for communication and information sharing.</p> <p><b>CWG weekly update:</b> It was informed that CWG information management team will be collecting links to relevant reports, tools, and news stories and disseminate to members on a weekly basis.</p>	<p># To share the revised 4Ws template for member feedback</p> <p>(already completed)</p> <p># To launch CWG online platform</p>
<p><b>5. Update on 2021 planning process</b></p> <p>OCHA presented key elements of the 2021 Humanitarian Needs Overview (HNO) process, including the drivers and scope, methodologies, people in need (PIN) figures and next steps. The HNO will prioritize four population groups, i.e. IDPs, IDP returnees, non-displaced stateless people</p>	

in Rakhine, and other vulnerable crisis-affected people in Rakhine, southern Chin, Kachin, northern Shan, Kayin and adjoining areas of Bago. Just over one million people have been identified as being in need of humanitarian assistance, which is slightly higher than last year. The increase is mainly due to the conflict between MAF and the Arakan Army (AA) in Rakhine and southern Chin State, and COVID-19 related needs. The 2021 planning timeline was shared during the meeting. OCHA will liaise with CWG for support on integration of cash both in intersectoral response analysis as well as joint response approaches.

## 6. AOB

**Insurance:** WHH sought advices from members on approaches to insurance for labourers in different projects. ARC shared that the Red Cross recently bought insurance for staff and volunteers, and there are multiple options available from private insurance companies. WHH will liaise with ARC bi-laterally. UNICEF is currently working on micro-health insurance and the information will be shared during next CWG meeting.

**Government participation in CWG:** American Red Cross advised to invite the personnel from Department of Social Welfare (DSW) for information sharing on the mobile-money transfer experience (and lessons learned) for MCCT and other social protection schemes in the next CWG meeting or as/when appropriate.

### Useful links

- [Resources for Cash-based Programming](#)
- [Cash preparedness profiles in disaster-prone states](#)
- [Myanmar CWG final Terms of Reference \(June 2020\)](#)
- [Myanmar CWG 4Ws \(as of 24 September 2020\)](#)

**Next CWG meeting: 10:00 – 12:00, 5 November 2020**