

Multi-Purpose Cash (MPC)

MYANMAR STRATEGIC AND OPERATIONAL GUIDANCE

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INTRODUCTION AND OVERVIEW

This document provides guidance for implementing Multi-Purpose Cash (MPC) in Myanmar outlining standards developed by the Cash and Markets Working Group and endorsed by the Inter-Cluster Coordination Group (ICCG).

The guidance aims to coordinate MPC activities among implementing partners, fostering a cohesive response aligned with the 2025-2026 Myanmar Humanitarian Needs and Response Plan (HNRP). MPC contributes to achieving the HNRP's multi-sectoral objectives by:

Myanmar 2026 HNRP Strategic Objectives	
Strategic Objective 1: Protection risks and needs are identified, monitored, mitigated, and met for XXX million crisis-affected people and stateless people, while the centrality of protection is upheld across the humanitarian response including through promotion of respect for human rights, international humanitarian law and humanitarian principles.	Strategic Objective 2: Suffering, morbidity, and mortality are prevented or reduced among XXX million crisis-affected and stateless people through equitable, safe, and dignified access to timely, multisectoral, life-saving assistance, ensuring their well-being and preventing further deterioration of their humanitarian conditions.

The Global Cash Advisory Group (CAG), an entity established in 2022 and associated with the Inter-Agency Standing Committee (IASC) has promoted the inclusion of MPC in HNRPs globally. As a result, MPC was included in Myanmar's HNRP starting in 2025, with dedicated section covering costing and targets through a consultative process with the ICCG and partners. This work is being carried forward through 2026 in consultation with the ICCG and partners as part of the 2026 Humanitarian Program Cycle (HPC).

The MPC Guidance and Strategy, together with the Humanitarian Needs and Response Plan (HNRP), aims to support a coordinated approach to Multi-Purpose Cash Assistance (MPC), while allowing space for flexibility among individual partners. The guidance is meant to provide a shared framework agreed upon by CMWG partners, along with access to common tools and resources for collective use.

This guidance was developed in collaboration with the MPC Task Team and other key stakeholders. The Cash and Markets Working Group (CMWG) extends its appreciation to all partners who shared their experiences and insights, which were instrumental in shaping both the guidance and the overall strategy.

CONTEXTUAL BACKGROUND AND CHALLENGES

Over the past decade, Cash and Voucher Assistance (CVA) in Myanmar has undergone substantial evolution. Initially centering on cash for food assistance in limited geographic areas, partners have increasingly utilized cash assistance as a modality to meet both sectoral and multi-sectoral needs of affected people. This is particularly important in conflict-affected and access-constrained regions, where delivering in-kind support has become difficult, if not impossible.

Myanmar now faces a growing number of crisis-affected people, including over 3.6 million internally displaced persons¹, primarily due to conflicts. Additionally, those impacted by climatic events such as cyclones and seasonal flooding have increased the demand for humanitarian assistance. The magnitude 7.7 earthquake that struck central Myanmar on 28 March, 2025, with an epicenter near Mandalay and Sagaing, caused extensive destruction, further compounding humanitarian needs and straining already limited response capacities.

Unrestricted cash transfers have emerged as a rare success story in Myanmar’s humanitarian response. Multi-Purpose Cash Assistance (MPC), with its ability to address diverse needs at once, has become a key strategy for many humanitarian actors. However, challenges remain in clearly distinguishing MPC from sector-specific cash assistance and in defining measurable outcomes for the different types of cash interventions.

Progress has been made in strengthening the use of MPC. The 2024 update of the Minimum Expenditure Basket (MEB) has helped align transfer values across partners, while robust and ongoing market monitoring—supported by sources such as the Joint Market Monitoring Initiative (JMMI)—is providing critical evidence on the feasibility of MPC under current market conditions.

This guidance aims to support the effective implementation of MPC within the framework of the Myanmar Humanitarian Response Plan (HNRP). Recognizing the diversity of actors implementing cash assistance activities the CMWG emphasizes the importance of maintaining flexibility, encouraging innovation, and applying creative solutions to meet the basic needs of crisis-affected households across the country.

UNDERSTANDING MULTI-PURPOSE CASH ASSISTANCE (MPC)

What is MPC?

According to the Cash Learning Partnership (CALP), Multi-Purpose Cash (MPC) refers to unrestricted cash transfers allocated to crisis-affected individuals to cover their basic needs. MPC provides program participants with an unmatched level of autonomy, flexibility, and dignity in deciding how to allocate resources. Notably, there is mounting evidence of the cost-efficiency and effectiveness of addressing multiple needs through MPC.

It is important to recognize that while all MPC is a form of unrestricted cash assistance, not all unrestricted cash qualifies as MPC. As implementing agencies gain more experience with MPC, its distinct role within the humanitarian response will become clearer.

MYANMAR MPC OBJECTIVE AND STRATEGY

¹<https://data.unhcr.org/en/country/mmr#:~:text=Total%20Population%20of%20Concern%20JSON,Source%20%2D%20Various>

The objective of Multi-Purpose Cash (MPC) in Myanmar is to support crisis-affected households in meeting their short-term multi-sectoral basic needs. In alignment with the 2025 Myanmar Humanitarian Needs and Response Plan (HNRP) Strategic Objectives 1 and 2, this approach emphasizes designing, implementing, and monitoring activities that enable households to meet their needs as they themselves define and prioritize them.

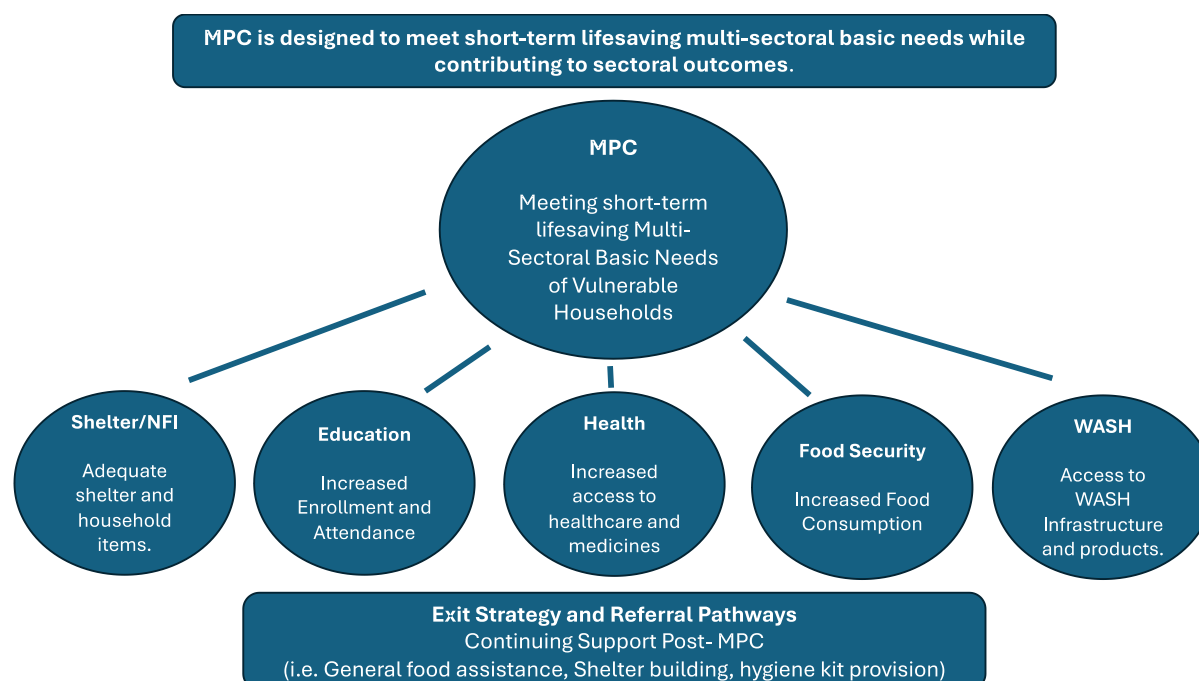
MPC is intended to address multi-sectoral basic needs rather than the needs of any single sector. While MPC may contribute to meeting specific needs such as food, shelter, non-food items (NFIs), and WASH, its primary goal is to give households the flexibility to purchase the items and services they need according to their own priorities. This basic needs approach influences all aspects of MPC design including targeting, expected outcomes, and transfer value determination.

Where appropriate, MPC should be provided alongside complementary sectoral assistance. For example, MPC can be effectively paired with shelter construction, livelihoods programming, or protection activities, whereas other forms of support such as General Food Assistance may overlap and risk duplication.

An exit strategy is essential, linking program participants to relevant clusters and humanitarian or development stakeholders for ongoing or longer-term support beyond the cash assistance period.

Given the complex operating context in Myanmar, this strategy provides a foundational approach for MPC programming. It is expected that partner feedback, field experience, and evolving needs will drive iterative improvements, further refining the strategy and this guidance over time.

Myanmar MPC Strategic Framework



FOCUS AREA 1: PROGRAM PARTICIPANT TARGETING

TARGETING APPROACH

The targeting approach for Multi-Purpose Cash Assistance (MPC) is aligned with the 2025 Myanmar Humanitarian Needs and Response Plan (HNRP), which prioritizes life-saving assistance to the most vulnerable populations. The objective is to reach households experiencing **multi-sectoral needs** and a **collapse in living standards**, regardless of status.

Recommended Targeting Criteria

Partners are encouraged to prioritize households that meet the following two core conditions:

1. **Multi-sectoral needs:** Households face challenges in meeting basic needs across multiple sectors, such as food, shelter, WASH, and health.
2. **Collapsed coping capacity:** Households show signs of significantly deteriorated living standards, are heavily reliant on humanitarian aid, and are using extreme or irreversible coping strategies (e.g. selling productive assets, skipping meals, incurring unsustainable debts ect).

Where feasible, vulnerability-based targeting at the household level is strongly recommended. Partners are encouraged to assess household vulnerability using shared tools developed by the CMWG. In support of a harmonized approach across partners, a [draft vulnerability assessment tool](#) has been developed by the CMWG to provide a simple, shared format that partners can use or adapt in their assessments. This tool is intended to help identify households with unmet basic needs, high-risk coping behaviors, and limited recent humanitarian support. It is based on learnings from Partners MPC implementation and assessments indicating the status of those most in need of humanitarian assistance.

Indicative Thresholds for MPC Targeting	
The following conditions can help partners determine whether a household meets the threshold for MPC assistance. Households meeting <u>three or more</u> of the following criteria should be prioritized for MPC. ²	
Indicator	Suggested Threshold
Basic Needs	Household reports meeting some or none of its basic needs
Coping Strategies	Household is using 3 or more high-risk coping strategies in the past 30 days

² Partners are encouraged to utilize the indicative threshold system. If feasible, a more specific scoring criteria may be used in order to prevent inclusion errors.

Recent Assistance	Household has received no humanitarian assistance in 3 months
Vulnerability Profile	Presence of highly vulnerable members (e.g. disabled, elderly-headed, minority, etc.)
Displacement Status	Household is displaced, recently returned, or stateless in underserved locations

Status as a Proxy (when household-level data is not feasible)

In situations where household-level data collection is not possible due to access constraints, insecurity, or time limitations, partners may use status as a proxy for vulnerability. Data from the Multi-Sector Needs Assessment (MSNA) and other sources indicate that the following groups are consistently among the most vulnerable:

- Internally Displaced Persons (IDPs)
- Returnees, resettled or locally integrated IDPs
- Non-displaced stateless individuals (Rohingya communities)

These groups may be prioritized for MPC, with additional verification or triangulation where possible to ensure assistance reaches those most in need. This approach is consistent with the HNRP's emphasis on using vulnerability and severity of need as the basis for targeting, while allowing for flexibility in operational contexts.

Operational Guidance and Good Practices

- **Geographic Prioritization:** Refer to the HNRP's geographic severity analysis. High-priority regions for MPC include Rakhine, the Northwest, Southeast, and Northeast.
- **Gap-Based Targeting:** Households that have received no or limited assistance in the previous 3 months—particularly in core sectors such as food, WASH, and NFIs—should be prioritized. Partners are encouraged to reference the CMWG and Cluster 5Ws, coordinate within the sub-national CMWG groups, and conduct site-level gap analyses to identify underserved areas.
- **Preventing Duplication:** Partners should take reasonable steps to minimize duplication by coordinating with relevant clusters and sub-national CMWG groups, including regular review of available 5W data and partner activity mapping. Where duplication risks are identified, partners should engage in field-level coordination and sequencing of assistance rather than exclusion, ensuring that complementary support is prioritized and protection risks are avoided. The CMWG will undertake additional work on deduplication in 2026, and partners are encouraged to stay abreast of emerging guidance and agreed approaches as these are developed.
- **Community Based Targeting:** Utilizing the indicative thresholds as a base define and validate selection criteria jointly with community committees to ensure relevance and transparency in the Myanmar context. While this approach can be subject to bias, influence by leaders/authorities, and inconsistent application of criteria—risks that may be heightened due to conflict dynamics, displacement, and local structures—these can be mitigated by applying standardized thresholds, conducting household-level

assessments to verify preliminary program participant lists, and establishing complaints and feedback mechanisms where feasible.

- **Community Engagement:** Engage community leaders in a conflict-sensitive way, especially in areas with mixed populations (e.g. host and displaced communities).
- **Complaints and Appeals:** Partners should establish accessible, safe, and confidential complaints and appeals mechanisms, clearly communicated to communities, to allow households to raise concerns related to targeting, inclusion or exclusion errors, and assistance delivery. Complaints should be reviewed in a timely manner, with outcomes communicated back to communities and used to inform adjustments to targeting and implementation where needed.
- **Inclusion and Protection Considerations:**
 - Ensure conflict sensitivity, especially when providing assistance to one group within a mixed community. Support to host communities should be considered where needed to maintain social cohesion.
 - Apply an Age, Gender, and Diversity lens. Consult with and consider additional safeguards for female-headed households, child-headed households, households with persons with disabilities, elderly caregivers, and members of minority communities.

REGISTRATION PROCESS

All partners are encouraged to collect, at a minimum, basic registration data from households selected for assistance.

In rapid response or single-round MPC interventions, pre-registration is not expected and should not delay the delivery of assistance. In such cases, partners are encouraged to collect the minimum required registration information at the point of assistance or immediately following distribution.

Minimum MPC registration data should include:

- Head of household name and alternate contact
- Household size
- Village or displacement site
- Age and gender disaggregation of all household members
- Whether the household has any members with disabilities

In most projects, partners are expected to collect the name and contact details of the head of household and an alternate contact only. The names of all household members are not required as part of minimum registration data. Household size and composition should instead be captured through age- and gender-disaggregated reporting, supported by verification and community validation measures where feasible. A recommended Kobo form containing these core fields is provided [here](#). Partners may also choose to collect additional information, such as vulnerability indicators, baseline data, or other variables, based on their organizational targeting methodology, monitoring requirements, or donor reporting needs.

With the shift to per-capita transfer values, partners should apply a clear and consistent definition of household membership during registration. For MPC purposes, a household should generally be understood as individuals who normally reside together at the time of registration. Temporarily absent members (e.g. short-term labor migration or temporary displacement) may be included where there is a reasonable expectation of return during the assistance period, while individuals who have permanently relocated or formed separate households should not be counted. Each individual should be registered once and only once as a member of a single household for MPC purposes, with partners applying reasonable deduplication checks to minimize double counting across households. The communities members and leaders are key stakeholders in this process.

Where feasible, registration should be conducted when household members are physically present. Physical verification at the point of registration—through direct observation of household members and, where available, review of identification documents—is a key safeguard for confirming household size and composition, particularly under per-capita transfer approaches. In contexts where not all household members can be present due to mobility, security, or access constraints, partners should apply proportionate mitigation measures, such as community validation, or follow-up spot checks, rather than delaying assistance.

The protection of sensitive registration data is critical for safeguarding program participants and maintaining trust. Partners should have robust data protection procedures in line with their organizational policies, applicable humanitarian standards, and relevant laws. These safeguards must also apply to third-party actors, including Financial Service Providers (FSPs), who may have access to registration data during program delivery.

Informed consent is a non-negotiable element of data collection. Program participants should be clearly informed, prior to registration, about the purpose of the data collection, the type of information being gathered, and who will have access to it. This should be communicated in a language and format that is easily understood by the participant, with particular care given to vulnerable groups.

VERIFICATION PROCESS

Partners should verify program participant lists to confirm the accuracy of registration data and alignment with agreed eligibility criteria. Verification is intended to reduce inclusion and exclusion errors, strengthen transparency, and support accountability to affected populations, rather than function as a full registration exercise.

Verification may be conducted on a sample basis (typically 5–10 percent of selected households), with the sampling rate adjusted based on program scale, contextual risk, delivery modality, and donor requirements. In the context of per-capita transfers, verification should pay particular attention to household size and composition, especially where reported household sizes are unusually large or inconsistent with community norms. Mitigation measures may include triangulation through community-based targeting processes, flagging or capping outlier household sizes, and prioritizing spot checks in higher-risk contexts.

Where feasible, verification should be conducted in person at the household level. In hard-to-reach or high-insecurity areas, remote verification methods—such as phone calls or engagement through trusted community structures—may be used, provided appropriate safeguards are in place to manage bias and protection risks. All

verification processes must adhere to the same data protection and informed consent standards applied during registration, and participants should be reassured that verification does not negatively affect their safety, rights, or access to assistance.

TRANSFERS

THE MINIMUM EXPENDITURE BASKET (MEB) AND TRANSFER VALUES

that partners operate in highly constrained environments and that operational realities may affect how transfer values are applied in practice.

The MEB is a tool for developing transfer values and there are different methods for calculating transfer values using the MEB, one of which is the gap analysis presented in this technical note by assessing the household's capacity to meet its own needs (income). To ensure a harmonized humanitarian cash response, the CMWG recommends implementing partners to align transfer values where feasible and appropriate. The MEB and Gap Analysis helps to harmonize a standard Multi-Purpose Cash (MPC) transfer value.

In the current operational and funding environment in Myanmar, transfer value setting requires a balance between technical needs-based benchmarks and practical implementation realities. While the MEB and gap analysis provide a relevant reference for understanding the cost of meeting basic needs, funding constraints, access limitations, and delivery risks mean that a single uniform transfer value is not always feasible across all contexts. The options presented in this annex are therefore intended to support harmonization in coordination with sub-national CMWGs and donors.

MPC Transfer Value Recommendations

State-Level Per Capita Transfer Values

Multi-Purpose Cash (MPC) transfer values are calculated at **state level** and expressed on a **per-capita basis**, using the state-level Minimum Expenditure Basket (MEB) and observed average household income across **all MEB sampled households**. This option is intended to support harmonization, reflect current funding realities, and provide a transparent pathway toward per-capita MPC design.

Methodology

The state-level MEB is retained as the normative benchmark for basic needs. Average household income for **all sampled households within each state** is used as the capacity to meet needs indicator, reflecting observed capacities across the populations.

For each state, the standard MPC transfer value is calculated as:

State-level gap = State MEB – Average state household income of MEB sample

To support equity across household sizes and facilitate harmonization, the resulting household-level gap is then converted into a **per-capita transfer value** using the average household size for each state.

Per-capita transfer values are presented and **recommended** for MPC programming under this option. Household-level figures are shown for transparency and derivation purposes only.

Minimum Transfer Value Floor

To avoid transfer values that fall below a certain threshold a **minimum floor of 55,000 MMK per person per month** is applied to the standard MPC transfer value across all states and regions.

The application of this floor serves three key purposes:

- It ensures MPC transfer values remain above prevailing food-only cash transfer benchmarks used by other humanitarian actors.
- It prevents formula-driven transfer values that are artificially low in contexts where average income levels mask persistent food and basic needs gaps.
- The food component is aligned with the MEB gap analysis, with food representing approximately 60–65% of the total basket, consistent with current cash-for-food transfer values.

Where the calculated per-capita MPC transfer value falls below this threshold, the **55,000 MMK minimum** should be applied. Where the calculated value exceeds the floor, the calculated value should be used.

Household-Level Transfer Value Application (Clarification)

While per-capita transfer values are the preferred standard, distribution using a household-level transfer value is also acceptable where applying per-capita values is not feasible or would create operational challenges or community tensions, including due to access constraints, time limitations, verification feasibility, or partner capacity considerations. In such cases:

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- The household-level transfer value should be derived using the state average household size applied to the recommended per-capita transfer value.
- Implementing partners should document the rationale for using an average household-level approach and apply it consistently within the same geographic area.
- This approach should be considered a pragmatic implementation adaptation, not a deviation from the recommended transfer value methodology.

Implementation Guidance

- The standard per-capita rounded transfer value, subject to the 55,000 MMK minimum floor, should be used for all MPC programming.

- Complementary sectoral or in-kind assistance should be considered where MPC alone is insufficient to meet specific sectoral outcomes.
- Any deviation from the recommended transfer values should be based on contextual evidence and agreed through coordination mechanisms to avoid confusion and inequity among assisted populations.

Figure 11. State Level Recommended MPC Transfer Values

State / Region	MEB (MMK / HH)	Avg HH Income (MMK)	Avg HH Size	Rounded MPC TV (MMK / person / month) with floors	Household-Level Transfer Value with floors (MMK/HH/month)
All Myanmar	741,967	476,430	4.6	60,000	275,000
Ayeyarwady	622,132	563,333	4.6	55,000	255,000
Bago East	540,394	463,755	4.3	55,000	235,000
Bago West	623,343	554,840	3.8	55,000	210,000
Chin	817,321	311,048	5.2	95,000	495,000
Kachin	706,325	396,665	4.9	65,000	320,000
Kayah	644,061	268,083	4.8	80,000	385,000
Kayin	591,272	307,703	4.4	65,000	285,000
Magway	690,226	491,750	4.5	55,000	250,000
Mandalay	688,501	517,490	4.2	55,000	230,000
Mon	677,140	509,696	4.4	55,000	240,000
Rakhine	701,522	486,624	5.0	55,000	275,000
Sagaing	713,131	649,156	4.9	55,000	270,000
Shan (East)	980,871	703,646	4.9	55,000	270,000
Shan (North)	680,945	442,524	4.0	60,000	240,000
Shan (South)	756,349	488,650	4.7	55,000	260,000
Tanintharyi	723,068	540,683	4.7	55,000	260,000
Yangon	592,583	548,119	3.9	55,000	215,000

Rationale

This approach is grounded in evidence showing that many households with acceptable food consumption scores and no emergency coping strategies still report mean household expenditure of significantly below the MEB value, indicating some capacity to meet essential needs despite low expenditure and income. Using average state-level income avoids over-reliance on narrower vulnerability sub-groups and supports consistent, scalable transfer value setting of the average MPC program participant.

In the current operational environment, overall funding envelopes have contracted despite increasing levels of need, as reflected in the latest HNRP. This option aligns MPC transfer values with these constraints while preserving the

MEB as the underlying needs requirement benchmark and allowing higher per-capita assistance in high-cost, low-income states.

Transfer Value Updates

Transfer values are reviewed quarterly and adjusted only if the MEB is adjusted per the criteria of a $\geq 20\%$ cumulative increase of the MEB food basket price **and** CMWG partners agree that the current MEB no longer reflects the cost of meeting basic needs. The use of World Bank and Joint Market Monitoring Data will be used for the analysis.

Exchange rate fluctuations will be tracked and taken into account in any update, as they directly affect USD-denominated partner budgets and can either create scope for higher transfer values or place constraints on partners' ability to absorb increases.

Operational Flexibility in Applying CMWG Recommended Transfer Values

The CMWG recommended MPC transfer values are anchored in the gap analysis and MPC's ability to meet basic needs and should be used as the primary reference for programme design. At the same time, the CMWG recognises that partners operate in highly constrained environments and that operational realities may affect how transfer values are applied in practice.

Where partners face practical constraints—such as rapid response, limited verification or targeting capacity, security or access limitations, or implementation across bordering townships or regions—simplified approaches may be used. These may include applying national average transfer values, provided that the resulting transfer values remain aligned with the national MPC framework.

Flexibility in application is intended to support effective and timely delivery of assistance, not to redefine agreed transfer values. Partners should apply simplified approaches consistently within their operational areas, document the rationale for their approach, and coordinate with other MPC actors and the relevant sub-national coordination group to support harmonisation and manage community expectations.

The CMWG will track MPC transfer values across Myanmar to support coordination, monitor alignment, and assess whether transfer values are meeting basic needs as intended.

FREQUENCY AND DURATION OF TRANSFERS

The frequency and duration of MPC transfers should balance the objective of meeting the needs of vulnerable households, many of whom have received limited or no recent assistance, with the funding realities and operational capacity of partner organizations.

Households meeting the recommended targeting criteria should receive **a minimum of two rounds of MPC assistance**. Transfers should ideally be provided **monthly**, as this best enables households to consistently meet basic needs and reduce reliance on negative coping strategies.

Where monthly transfers are not feasible due to access constraints, operational challenges, or complementary assistance provided by other actors, transfers may be provided every second or third month.

If resources allow, partners are encouraged to provide **three or more rounds** of MPC to households whose needs remain unmet and where no duplicative sectoral assistance is being provided. This extended period of support is more likely to contribute to sustained household outcomes, especially in protracted crisis contexts, reflecting a shift toward prioritizing the most vulnerable households with longer-term assistance over short-term, single-round support.

Short-Term Needs

For households facing acute, short-term needs due to sudden onset shocks, such as conflict displacement, climate-related events, or other emergencies, where needs are expected to last one month or less, it is recommended to provide **one round of MPC assistance** within the first month of need. If the situation persists beyond one month, partners should provide at least one additional round, ensuring continuity of support until other assistance becomes available or needs are resolved.

The determination of frequency and duration should take into account:

- **Household vulnerability profile** and likelihood of needs persisting.
- **Funding availability** and donor flexibility.
- **Operational feasibility**, including security and access.
- **Coordination with other actors** to avoid duplication and ensure complementarity

REFERRAL AND EXIT STRATEGY

In most contexts, including Myanmar, long-term MPC support is constrained by limited resources, yet households may continue to face unmet needs once assistance concludes. Recognizing that the definition and application of effective referral pathways remains one of the weakest elements of MPC responses, at this time the CMWG recommends establishing a clear and shared referral approach, rather than prescribing a fully operational system that may not be feasible in practice.

Given access constraints, uneven partner presence and information sharing, and fragmented and short-term funding, formal case-level referrals are often unrealistic. The CMWG will therefore prioritize clarifying what “referral” means in the MPC context and work with CMWG members and Clusters to define minimum, context-appropriate principles for information sharing, roles, oversight, and learning, drawing on lessons from other contexts to refine guidance over time.

MONITORING EVALUATION AND LEARNING

The Myanmar CMWG recommends that all MPC partners adopt a structured approach to Monitoring, Evaluation, and Learning (MEL) to ensure accountability, inform adaptive programming, and measure outcomes. The MPC MEL framework is based on adapted tools and approaches developed by the CMWG, with the Post-Distribution

Monitoring (PDM) tool currently under revision and led by a designated CMWG focal point. Once finalized, the updated PDM tool and associated guidance will be shared with all partners and will be available [here](#).

The recommended MEL framework includes the following core tools and processes:

1. **Monitoring and Evaluation Plan** – Partners should develop an M&E plan to outline the processes, responsibilities, and timelines for MEL activities. This plan serves as a roadmap for program staff and ensures that M&E processes are implemented consistently and on time.
2. **Post-Distribution Monitoring (PDM)** – PDM should be conducted 2–4 weeks after each MPC distribution to understand how assistance was used, assess whether households were able to meet their basic needs, and identify any issues requiring follow-up. The revised PDM tool will streamline data collection, better align with the MEB, and incorporate cluster-specific indicators where relevant. Partners are encouraged to integrate both in-person and phone-based interviews, as feasible, and use sample size guidance to ensure representativeness.
3. **Baseline and Endline Assessments** – Conducting a baseline prior to the first MPC distribution provides benchmarks for measuring change, while an endline assessment at the conclusion of the assistance period allows partners to measure outcome-level impacts. These assessments should collect core and sector-specific indicators, enabling partners to track the MPC objective of enabling households to meet their basic needs as they define and prioritize them.

MPC Primary Outcome Indicator

MPC Recommended Outcome Indicator
Percentage of households who report being able to meet their basic needs as they define and prioritize them.

This indicator will be mandatory for all Myanmar Humanitarian Fund (MHF) and Central Emergency Response Fund (CERF) applicants. Additional core and sector-specific indicators will be agreed upon with the MPC task team and relevant clusters. In the interim, partners may collect those most appropriate to their own programmatic needs. Suggested additional indicators are included in Annex 1.

CAPACITY BUILDING AND ADAPTIVE MANAGEMENT

Capacity building and adaptive management are central to the effective and consistent implementation of the MPC strategy in Myanmar. All MPC partners are encouraged to actively engage in the Cash and Markets Working Group (CMWG) and, in particular, the MPC task team, where technical discussions, troubleshooting, and coordination on implementation take place.

The CMWG's core capacity-building offer centers on the CaLP Core CVA Skills for Programme Staff training, delivered in person and usually at the sub-national level. These sessions prioritize participation from local

organization staff to strengthen in-country capacity and promote locally led humanitarian responses. Partners are strongly encouraged to remain active in sub-national CMWG groups to be plugged into these training opportunities and other capacity-building initiatives.

In addition to the core training, the CMWG will facilitate other targeted activities, including:

- **Technical Support** – CMWG technical focal points available to provide on-demand support to partners, answer questions, and troubleshoot operational or contextual challenges.
- **Protection Mainstreaming Support** – In collaboration with the Protection Cluster and relevant actors, ensuring that MPC programming is safe, dignified, and accessible to all program participants.
- **Peer-to-Peer Learning** – Coaching, mentoring, and good practice sharing from experienced cash actors, including international and national organizations with significant MPC implementation experience.

Adaptive management will be embedded into MPC programming through regular feedback loops, learning reviews, and operational adjustments based on evidence from Post-Distribution Monitoring, baseline/endline surveys, and partner experience. The CMWG will also facilitate periodic reflection sessions to discuss lessons learned, emerging challenges, and opportunities to refine the MPC strategy and tools.

This approach ensures MPC programming remains responsive to changing needs and operational realities in Myanmar, while building a skilled and well-coordinated network of partners capable of delivering high-quality cash assistance at scale.

COORDINATION AND REPORTING

The coordination of Multi-Purpose Cash Assistance (MPC) in Myanmar is led by the Cash and Markets Working Group (CMWG), in line with the Inter-Agency Standing Committee (IASC) Cash Coordination Model. The CMWG ensures that MPC implementation is harmonized, inclusive, and responsive to needs across the country, while maintaining flexibility for partners to adapt to their operational contexts.

The CMWG has a dedicated MIMU page with relevant documents and updated dashboards:

<https://themimu.info/emergencies/cmwg>

The CMWG's MPC coordination approach includes the following core components:

1. Development of Comprehensive Guidance and Strategy

The CMWG develops and maintains a detailed MPC Guidance and Strategy document to promote a unified approach to MPC in Myanmar. This includes practical tools, templates, and recommendations to support partners in designing, implementing, and monitoring MPC. The document is updated periodically to reflect evolving needs, new data, and partner feedback.

2. Collection and Use of MPC 5Ws

The collection of **MPC 5Ws (Who, What, Where, When, and to Whom)** data is essential for understanding the scope, coverage, and gaps in MPC delivery.

- The 5Ws support national and sub-national coordination, report against the Humanitarian Needs and Response Plan (HNRP) (as MPC is part of the annual HNRP), and help prevent duplication or gaps in assistance.
- Data is securely managed through OCHA-hosted ActivityInfo, which allows partners to share and access information while protecting sensitive data.
- Integration with the Inter-Cluster Coordination Group (ICCG) ensures alignment between MPC and sector-specific cash assistance.

3. MPC Task Team

The MPC Task Team functions as a technical working group within the CMWG, providing a platform for partners to:

- Share best practices, tools, and lessons learned.
- Share relevant data to improve coordination and avoid duplication.
- Discuss operational challenges and opportunities.
- Coordinate on technical issues such as targeting, transfer values, and monitoring approaches.

Given the sensitivities of operating in Myanmar, the task team emphasizes secure and careful information sharing.

4. Operational Coordination

Operational coordination ensures that MPC is delivered at scale and without duplication, especially as multiple organizations often use the same local implementing partners.

- **Sub-National Coordination:** Sub-national CMWGs in **Rakhine, Northeast, Northwest, and Southeast Myanmar** are key to ensuring effective local-level coordination. They facilitate sharing of site- or village-level needs and vulnerability data, 3W/5W updates, and operational plans, where appropriate.
- **Gap Identification:** Coordination with clusters at both national and sub-national levels helps identify unreached locations and households that may require additional rounds of MPC and/or follow-on sectoral support.
- **Data Management and Deduplication:** The MPC Task Team will explore the use of joint platforms or databases to strengthen deduplication and better understand assistance coverage at the household or village level. Any such activity will follow strict data protection protocols, given the heightened contextual risks.

5. Standards and Tools

The CMWG works toward the adoption of agreed standards and common tools for MPC, where relevant and feasible, to promote quality and comparability across programs.

6. Inclusion of Local and National Actors

The majority of MPC in Myanmar is implemented by national and local partners. Their leadership and participation in the CMWG and MPC Task Team is strongly encouraged. The CMWG aims to strengthen the capacity of local actors to ensure high-quality MPC programming and meaningful participation in decision-making.

OTHER KEY CONSIDERATIONS WHEN IMPLEMENTING MPC

FEASIBILITY AND RESPONSE ANALYSIS

ROLE OF MARKETS IN MPC PROGRAMS

Markets play a pivotal role in the broader implementation of cash programs. The feasibility of such programs hinges upon accessible markets that provide essential items at affordable prices. All partners must be aware of the local market situation—accessibility, supply, and prices—in their planned areas of intervention. This awareness is essential to ensure that MPC does not cause harm within the surrounding community.

The CMWG leverages market data from various sources, including the [World Food Programme \(WFP\)](#), the [Myanmar Market Analysis Unit \(MAU\)](#), the World Bank and Joint Market Monitoring Initiative (JMMI). This data will be used to update the MEB, if necessary, and to support partners in making informed decisions about the feasibility of cash programs.

Importance of Local Markets

In Myanmar, local or village-level markets have become increasingly important, particularly for program participants in high-conflict areas or those with limited mobility. Regular assessments of market accessibility, affordability, and item availability are imperative.

Key Market-Related Questions for Cash Programs

Before implementing a cash program, every partner should, at a minimum, ask the following three market-related questions at the village/site level:

1. Can program participants buy the necessary basic needs items within the market/village shop or vendor and are the markets/village shops regularly supplied to meet demand?
2. Are markets/village shop or vendor safely accessible (physical, safety, resources), especially for vulnerable groups?
3. Do market/village shop or vendor prices align with the MEB for informing transfer values?

Comprehensive Market Assessments and Risk Analysis

More comprehensive market assessments and risk analyses are recommended when starting a program for the first time in a new area or where the context has changed, and the market's capacity to support a cash response is in question. Several tools are available, including:

- [Market Stoplight Tool:](#)
 - A light-touch rapid market assessment tool that can be easily adapted to a specific type of program or response to determine cash feasibility. This tool has also been translated into Burmese.
- JMMI [Market Monitoring Tool:](#)
 - A collaborative data collection and analysis tool that provides regular updates on market prices and availability to inform MPC feasibility and transfer values.
- [Cashhub/Red Cross Cash in Emergencies Toolkit:](#)
 - This toolkit includes market assessment tools that may meet your organization's needs.
- [CaLP Programme Quality Toolbox \(PQT\)](#)
 - Another comprehensive CVA toolkit that includes market assessment tools and guidance.

ROLE OF FINANCIAL SERVICE PROVIDERS (FSPS) IN MPC DELIVERY

Financial Service Providers (FSPs) play a critical role in delivering MPC by making digital or physical cash available. Conducting an FSP assessment is recommended to better understand and evaluate the macro financial situation, banking sector, relevant sanctions, network/mobile coverage, service/cost implications, and program participant preferred delivery modality.

Financial Service Providers play an important role in delivering MPC in Myanmar. When selecting and working with FSPs, partners are encouraged to:

- Consider the preferences and needs of program participants.
- Ensure safety, security, and accessibility for all recipients, including people with disabilities.
- Confirm that the provider's geographic reach, liquidity, and service quality meet program needs.
- Review any identification requirements and ensure they are feasible in the operational context.
- Safeguard the privacy and security of all participant data.

Given the rapidly changing financial environment, regular review of delivery mechanisms is advised. The CMWG recommends that partners share relevant, non-sensitive information on FSP operations through the sub-national CMWGs to help inform collective decision-making and coordination.

DEVELOPING CVA STANDARD OPERATING PROCEDURES (SOPS) FOR MPC PROGRAMS

To strengthen the quality and consistency of MPC in Myanmar, all partners are encouraged to develop Standard Operating Procedures (SOPs) for their cash and voucher assistance (CVA) activities. SOPs help ensure programs are

implemented in line with agreed standards and good practice, while reflecting each organization's operating model and context.

When developing SOPs, partners should consider:

- **Cash delivery arrangements** — outline processes for working with financial service providers and ensuring safe, timely delivery of assistance to program participants.
- **Communication with program participants** — ensure recipients are informed of the assistance amount, timing, and process in a clear and accessible way.
- **Site safety and accessibility** — ensure distribution locations are safe, accessible, and inclusive, with particular attention to the needs of people with disabilities, older persons, and others who may face access challenges.
- **Data protection** — include measures to safeguard participant data throughout the program cycle.
- **Prioritization of vulnerable groups** — reduce waiting times and adapt arrangements for those with specific needs.
- **Complaints and feedback** — integrate accessible and trusted mechanisms for participants to share feedback or raise concerns.
- **Monitoring and verification** — ensure there are processes in place to confirm that distributions occurred as planned and to document successes and lessons learned.

Partners are encouraged to adapt the [Myanmar CVA SOP Template](#) to their specific operational context and to share final SOPs with the CMWG where appropriate to strengthen collective learning.

SAFETY, SECURITY, AND ACCOUNTABILITY TO AFFECTED POPULATIONS

Risk Analysis and Risk Matrix

All CVA programs should prepare a risk matrix. A template from the [Cashhub/Red Cross Cash in Emergencies Toolkit](#) is available. Partners may use this template if they do not already have one for their organization. The CMWG advises partners to identify their own risks and develop appropriate mitigation measures for their programs and the geographic areas in which they operate.

Ensuring the safety and security of program participants, staff, and communities is a core responsibility for all actors implementing cash and voucher assistance (CVA) in Myanmar. Partners are encouraged to integrate the following elements into their program design and operations:

Risk Analysis and Mitigation

- Develop a risk matrix that identifies potential operational, contextual, and programmatic risks and outlines mitigation measures.
- Use your organization's template or adapt existing resources such as those in the cashhub toolkit.
- Ensure the analysis is context-specific, regularly reviewed, and updated when operating conditions change.

Program Participant and Community Messaging

- Clearly communicate program objectives, targeting criteria, and transfer values to communities in local languages.
- Ensure messaging is consistent with other partners where appropriate to avoid confusion and misinformation.

Protection, Child Safeguarding, and Prevention of Sexual Exploitation and Abuse (PSEA)

- Integrate protection and safeguarding principles throughout all stages of MPC programming.
- Apply the [Mainstreaming GBV Considerations in CVA](#) adapted for the Myanmar context, while recognizing that many of the recommendations strengthen overall safety and accountability.
- Consider intra-household dynamics and potential conflict risks when designing and delivering assistance.

Complaint and Feedback Mechanisms

- Ensure program participants have safe, accessible, and trusted ways to provide feedback or raise concerns.
- Feedback channels should be inclusive of different groups, including women, people with disabilities, and those in remote areas.
- The [MPC Feedback Database Template](#) can be adapted to record, categorize, and track feedback and complaints, and ensure follow-up.
- Sensitive feedback — including on PSEA, child safeguarding, fraud, or security issues — must be handled in line with protection principles and organizational policies, with clear referral pathways for urgent cases.

ANNEX 1: CORE AND SECTORAL INDICATOR LIST

CORE INDICATORS (OPTIONAL FOR REFERENCE ONLY)

SECTOR: PROTECTION MAINSTREAMING

- **Indicator:** Percent of recipients (disaggregated by sex, age, and disability) reporting that humanitarian assistance is delivered in a safe, accessible, accountable, and participatory manner.

SECTOR: EXPENDITURE

- **Indicator:** Total monthly expenditures by sector relative to MEB sectoral components/amounts.
- **Indicator:** Percentage of essential needs covered per sector

SECTOR: WOMEN'S DECISION MAKING

- **Indicator:** Percentage of households where women are involved in decision making on the use of cash transfers.
- **Indicator:** Frequency with which women are involved in decision making on the use of cash transfers.

SECTOR: BASIC NEEDS

- **Indicator:** Percentage of households who report being able to meet their basic needs as they define and prioritize them.
- **Indicator:** Percentage of households who report being able to meet specific basic needs, by category.

SECTOR: LIVELIHOODS COPING STRATEGIES (LCS)

- **Indicator:** Percentage of households applying Livelihood Coping Strategies (LCS) to meet essential needs, by severity (no use, Stress, Crisis, Emergency).

SECTOR-SPECIFIC INDICATORS (OPTIONAL FOR REFERENCE ONLY)

SECTOR: CHILD PROTECTION

- **Indicator:** Percentage of households receiving MPC where at least one child in the household is engaged in child labour [due to financial vulnerability].

- **Indicator:** Percentage of households reporting child separation from caregiver (including because of work-related migration) [due to financial vulnerability].
- **Indicator:** Percentage of households reporting child marriage during the duration of receiving MPC (disaggregated by gender and prior to age 18, and prior to age 15) [due to financial vulnerability].

SECTOR: FOOD SECURITY

- **Indicator:** Percentage of households by Food Consumption Score (FCS) phase (Poor, Borderline, and Acceptable).
- **Indicator:** Percentage of beneficiaries who have improved their average reduced Coping Strategy Index (rCSI) OR Mean and median rCSI.
- **Indicator:** Percentage of households with moderate and severe Household Hunger Scale (HHS) scores.

SECTOR: NFI

- **Indicator:** Percentage of HHs reporting being able to find essential non-food items (blankets, bedlinen, kitchen set, etc.)
- **Indicator:** Percentage essential NFI needs covered

SECTOR: SHELTER & SETTLEMENTS

- **Indicator:** % of HHs reporting further Shelter assistance needed

SECTOR: WASH

- **Indicator:** Percentage essential needs in hygiene items, domestic cleaning items and drinking water covered
- **Indicator:** Percentage HHs reporting being able to find necessary hygiene items on the market

ANNEX 2: PROTECTION MAINSTREAMING AND MPC

Capacity Building

- All partners implementing MPC programs should be trained on protection mainstreaming in order to promote meaningful access, prioritize safety and dignity and avoid causing any harm, ensure accountability, participation and empowerment of affected population throughout the provision of MPC

Assessment and Design

- **Consultation:** Consult with different members of the community to understand the risks/difficulties, vulnerability, capacity and needs for MPC as provision of MPC will help to mitigate the difficulties, reduce vulnerability and will increase the capacity to promote positive coping mechanisms.
 - Ensure you consult women, men, female headed households, marginalized groups, persons with different levels of disabilities, elderlies and child headed households.
- **Participation:** Involvement of different community members within the communities in design of the MPC program including women, men, older persons, persons with disabilities and marginalized members of the community.
- **Targeting:** Targeting should reflect the needs, vulnerability and wishes of different members of community such as female-headed, older persons/PWDs and child headed households and take account for the protection risks associated with cash for different households.

Gender analysis:

Gender must be considered when providing cash. The impact of the assistance on the gender dynamics at household and community levels must be analyzed throughout the process. Issues like tension between husbands and wives, worsening the burden on women and girls and gender-based violence might be caused by the intervention if the threats were not prevented and mitigated.

Implementation

Create a Matrix of Risks and Mitigation Measures

- Map the different potential **safety** risks for different members of the community in receiving MPC.
- Ensure you consider risks for women, elderlies/PWDs and children in **travelling** to the MPC collection location.
- Ensure you consider risks for female or child headed household and older persons/PWDs in **storage** of cash in their homes.
- For each of the safety risks ensure you have a **mitigation measure** in place to avoid causing harm³
- Ensure you have **complaints and feedback mechanisms** in place and accessible by different people in the community including children, women, marginalized groups, older persons and people with different types of disabilities.

³ for support reach out to protection cluster and AoRs

- Utilize **multiple modalities and delivery mechanisms** to meet the different needs of sub-groups of adolescents, especially in the case of direct transfer to adolescents, and to facilitate adaptation during implementation as needed in order to ensure access and safety. Select delivery mechanisms that are well understood and accepted by recipients, and will not create or reinforce literacy, language, technology barriers (i.e. women / girls are less likely to possess much needed literacy and numeracy skills to receive payments by mobile, and to have access to a mobile airtime or charging facility).
- Carefully consider the **location and set-up of distribution points**. In consultation with girls, women and other community members, ensure:
 - The routes to the site do not expose girls, boys, women or men to the risk of abuse, exploitation or violence, especially if they are carrying money.
 - The route is not too far to walk, including for children, older persons and PWDs.
 - The route itself is not hazardous (e.g. free from landmines, broken-down infrastructure, flash flooding).
 - The site is not in near an armed actors' base or other potentially sensitive sites.
- If affected community members and clients are expected to wait for significant periods at the distribution site then the site should provide adequate water, shade, shelter, latrines, places for mothers to breastfeed etc.
- Set up a **helpdesk** at the distribution site to answer questions.

Children and MPC

- Note that Child Headed Households will require additional attention to ensure children are not put at risk of exploitation or violence from cash receipt.
- Ensure you have measures to ensure registration of child headed households in the target group with additional child safeguarding measures in place.⁴ Ensure FSPs and other partners have robust and enforced safeguarding and PSEA policies.
- If planning to disburse cash through FSPs, traders (for voucher programmes), or other partners:
 - Allocate enough resources to appropriately monitor FSPs' work, including investigating / following up on issues raised by recipients
 - Ensure all partners sign a zero tolerance policy on child safeguarding and PSEA
 - When choosing partners, FSPs and traders to support with MPC, consider their experience working with vulnerable individuals, including children, child safeguarding policies and procedures and their ability and capacity to uphold these, data protection protocols and capacity to apply data protection standards.
 - Organize trainings for FSPs on basic child protection issues, child safeguarding and PSEA policies
- **Referrals**

Protection and MPC referrals: While Cash for Protection addresses immediate protection risks/threats, MPC focuses on addressing socio-economic vulnerabilities. Protection actors should be able to link with MPC actors for

⁴ Child Protection AoR can support in development of child safeguarding processes

referrals, when necessary. MPC actors should have the contact details of Protection, Child protection and GBV actors in the region where they work in case of immediate protection risks

ANNEX 3: CALP GLOSSARY OF CVA TERMINOLOGY

Link to CALP Glossary of Terminology for Cash and Voucher Assistance

<https://www.calpnetwork.org/wp-content/uploads/2020/03/CALP-Glossary-2023-EN.pdf>