

This regular biweekly update, covering the period from 05 - 19 November 2021, is produced by the Myanmar Cash Working Group.

**HIGHLIGHTS**

* Despite facing cash liquidity and banking challenges since 1 February 2021 which impact all program-related activities, partners reported continuing activities mainly by using third party financial service providers (FSPs) to secure enough cash for distributions.
* In Rakhine, overall prices of basic food commodities remain high despite the fact that the Myanmar Kyat has continued to gain against regional currencies and the US dollar over the past month.
* In Kachin, most banks resumed at standard capacity despite liquidity issues, and some partners managed to open a flexi account for cash withdrawal.
* As of 17 November, the official exchange rate is 1,771 MMK to 1 USD[[1]](#footnote-0) while the private money changer rate is 1,785 MMK[[2]](#footnote-1). Yangon fuel prices are 1,405 MMK for 95 Octane and 1,325 MMK for premium Diesel per litre[[3]](#footnote-2).

**KEY FIGURES**

| **1,785 mmk/$**  USD exchange rate at private counter | **5-7%**  Yangon physical cash exchange fee | **1,325mmk**  Yangon Premium Diesel rate |
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**SITUATION UPDATE**

Despite facing cash liquidity and banking challenges since 1 February 2021 which impact all program-related activities such as delayed cash received from donors, procurement processes, distributions and reporting, CWG partners reported continuing activities using third party financial service providers (FSPs) to secure enough cash for distributions. While Ooredoo M-Pitesan services have been discontinued, others continue to operate, and are successfully used by Partners.

In Kachin, most banks resumed at standard capacity despite liquidity issues, and partners managed to open a flexi account for cash withdrawal. Ongoing armed conflicts makes it difficult to operate, as there have been security concerns for staff. Starting from October 2021, a [new transfer value](https://drive.google.com/file/d/1GU0SD43aMi-C79VGrYHUttAFJBB_2_sW/view?usp=sharing)  was applied to cash distribution. Partners have been monitoring the capacity of money transfer agents and are planning to resume e-cash activities.

In Rakhine, overall prices of basic food commodities remain high despite the fact that the Myanmar Kyat has continued to gain against regional currencies and the US dollar. This could be attributed to the high cost of transportation and general skepticism among the retailers. Though the price of rice reduced by at least 3% compared to October 2021 it remains very high compared to the same period in 2020 and 2019. The reduction is a normal seasonal price fluctuation common towards harvest periods when farmers dispose of old stock to create space for new harvests.The liquidity situation is showing signs of improvement in some areas, mainly on the markets as banks remain largely closed and ATMs not functioning. The supply chain for basic food commodities remains functional though below normal levels since some source markets closed or are restricted due to the ongoing conflict.

As of 16 November, the official exchange rate is 1,771 MMK to 1 USD1; however, the private money changer rate is 1,785 MMK2. Yangon fuel prices are 1,405 MMK for 95 Octane and 1,325 MMK for premium Diesel per litre3.

WFP [October Market Price Update](https://drive.google.com/file/d/1rgeSky1akGdOtQx0ehfBGnYZ6zdhmJoX/view?usp=sharing) informed that the deterioration of the Myanmar kyat relative to other currencies contributed to commodity price increases starting from September. In addition to that, the transportation challenges (unrelenting rises of fuel prices, restriction on movement, route blockages) continue to underscore high retail prices of food. Accessibility issues such as bad road conditions are reported in Kachin and Rakhine as well as landslides in Chin State. COVID-19 is playing a role despite decreasing case rate, as traders mentioned the shops being closed as a result of lockdown in Bhamo and Rakhine.

According to the [October Market Price Report](http://www.themimu.info/sites/themimu.info/files/mau_public/Bulletin_MAU_-_Rakhine_-_October_2021_-_Market_Price_Report.pdf) published by Mercy Corps, Mrauk U, Pauktaw, Ponnagyun and Sittwe saw the most price hikes in October, with non-food item prices rose dramatically up to 25% compared to September. Shrimp and dried fish prices increased, although prices for chicken and fresh fish fell in October. The survey was conducted in Central Rakhine, Northern Rakhine and Chin State.

**key resources**

* Myanmar Cash Working Group and ICCG have endorsed the [MEB calculation](https://themimu.info/sites/themimu.info/files/documents/Template_Myanmar_Minimum_Expenditure_Basket_MEB_Calculation_CWG_24Sep2021.xlsx) and [Technical summary note](https://themimu.info/sites/themimu.info/files/documents/Summary_Myanmar_Minimum_Expenditure_Basket_MEB_Technical_Note_CWG_24Sep2021.docx) which are available on MIMU Cash Programming site.
* [Myanmar CVA 4W](https://docs.google.com/spreadsheets/d/1xnQ8pFbqxr45WE4tXFFAKg3522Qyv8eR7cbpS8lm1Bw/edit#gid=1230035561)s for 2020 is available online and the dashboard can be found [here](https://datastudio.google.com/u/0/reporting/1ab3123c-1589-42c7-bcbe-29bae99a0281/page/IAE6B/edit). CWG has conducted 3Ws on partners’ implementing surveys in September 2021, data can be found [here](https://docs.google.com/spreadsheets/d/1yNwgfqsyiNt28yP5gv2n0Lr66a-DW0YX/edit?usp=sharing&ouid=114142602097260620093&rtpof=true&sd=true).
* Mercy Corps Myanmar publishes the Market Price Report Dashboard. The dashboard is [live on MIMU](https://themimu.info/market-analysis-unit) and [standalone dashboard here](http://mau-mpr-dashboard-beta.herokuapp.com/).
* WFP has a nationwide market monitoring [dashboard](https://analytics.wfp.org/t/Public/views/MarketMonitoringDashboardv2/Overview_?:iid=1&:isGuestRedirectFromVizportal=y&:embed=y) and to access reports, here is the [link to featured reports.](https://dataviz.vam.wfp.org/economic_explorer/reports)
* A comprehensive financial service provider mapping and [Emergency Cash Transfer Programme Tools for Humanitarian Actors](https://themimu.info/fsp-mapping) site are available on the MIMU website.
* [Myanmar-Emergency-Cash Assistance-Dashboard](https://analytics.wfp.org/t/Public/views/MyanmarEmergencyCashAssistanceInformation/OverallPage) together with FSP dataset and CTP SOPs can be found on the page.

**regular and ongoing resources and mappings**

* There are many regular and ongoing resources, including mappings, and linking humanitarian cash and social protection, which can be found [here](https://docs.google.com/document/d/1ctPU3xYoch2N3pSs92ExQ4KmvEj7XHR2lMLfVPL43Nw/edit).

**recent webinar and training**

* Session recording of Market-based Programming Webinar can be found [here](https://www.youtube.com/watch?v=INfzXK8mDio). The links to the key documents of Market-based Programming Webinar are as follows:
  + [Evidence building for cash and markets for WASH in emergencies](https://wrc.washcluster.net/sites/default/files/2021-08/Summary%20of%20Findings_EN.pdf), as well as a Summary of Findings in [English](https://wrc.washcluster.net/sites/default/files/2021-08/Summary%20of%20Findings_EN.pdf).
  + [Market-Based Programming in WASH: Technical Guidance for Practitioners](https://wrc.washcluster.net/document/market-based-programming-wash-technical-guidance-practitioners).
  + [Tip sheet on integrating cash and markets in HNOs and HRPs](https://docs.google.com/document/d/1sOMhb2OZi-ZGYdS8xtQtstRTv4XnQdxB/edit). [Market-Based Programming WASH Database](https://drive.google.com/drive/folders/193bFxfg9-zSMeFpaEAg6O_HaHUjJ4pft) and an [overview](https://docs.google.com/spreadsheets/d/1rHfOpjri_-_PXJ-1J7oVz_EELDaLgDxY/edit#gid=1507160318) of this database.
  + Webinar GWC/PRO-WASH/CaLP: [Introduction to Market Based Programming in Emergency WASH](https://www.calpnetwork.org/publication/introduction-to-market-based-programming-in-emergency-wash/)
* The Redcross CashHub held a webinar on *Group Cash Transfers for Community Resilience* on October 27, 2021. The following resources were shared as part of that webinar:
  + The Q&A responses (attached)
  + The Webinar Summary Takeaways (attached)
  + The Webinar [recording](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvimeo.com%2Fmanage%2Fvideos%2F639690528&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778190683%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=IZwGEcu2p4LPguKxzgmJcNELnFOw%2F%2BpjTR%2FRINEEOw4%3D&reserved=0)
  + The Webinar [slides](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fcash-hub.org%2Fwp-content%2Fuploads%2Fsites%2F3%2F2021%2F11%2F20211027_CashHub_GCTforCommunityResilience.pdf&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778200677%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=82QTsgVdV0w9YXkpztT59w6wJifrcNzD0eall0J6kC0%3D&reserved=0)
  + Additional content not shown at the Webinar due to internet issues *-* [Watch this 20 minute recording](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fvimeo.com%2Fmanage%2Fvideos%2F640367767&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778200677%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=pZ9AgJUewzIUewA%2F5Ve2Gx1UhJ0RGQy1a%2ByWbtmXKiQ%3D&reserved=0) of the presentation on Uganda Red Cross supporting Village Savings and Loans Association by Martha Imamut (Project Office – Response and Migration URCS)
  + The [DCA/CaLP/KeyAid Guidelines for Group Cash Transfers](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.calpnetwork.org%2Fpublication%2Fgroup-cash-transfers-guidance-and-tools%2F&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778210670%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=1JGG8v%2BZLEo9y1WGpXYsDB1C8Apwzg4qOOdNn5%2BWgQM%3D&reserved=0) – if you are using Group Cash Transfers in your Red Cross and Red Crescent Movement operation, please do send me an email (DavidDalgado@redcross.org.uk) since we are keen to learn from your work and I will direct it appropriately.
  + The IFRC [Framework for Community Resilience](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.ifrc.org%2Fdocument%2Fifrc-framework-community-resilience&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778220665%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=uwHNHngMLNNSGp57DtH8CkePL5ucXAQ9luT6CtBtvAA%3D&reserved=0) and the [Road Map for Community Resilience](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.ifrc.org%2Fmedia%2F12223&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778220665%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=TBKP3G3y1sfhAIhfX464Be1jdWLZSAqJvxHLbXSGAfM%3D&reserved=0)
  + An interesting Movement Climate Centre report on the feasibility of Disaster Risk Insurance Financing from 2020 can be found [here](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.forecast-based-financing.org%2Fwp-content%2Fuploads%2F2020%2F08%2FSEADRIF-Feasibility-Study-Philippines-and-Myanmar-RC-March2020.pdf&data=04%7C01%7CDavidDalgado%40redcross.org.uk%7C623ff19a739e444c903b08d9a9f3161a%7Cfedc3cbaca5e4388a837b45c7f0d71b7%7C0%7C0%7C637727683778230659%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000&sdata=Ym%2BlwPod2usaN6RFNWk6SBonxBtH8tUpD4u5OThL%2FK0%3D&reserved=0).

**upcoming webinar and training**

| **Date** | **Activity** | **Host** |
| --- | --- | --- |
| 17 January (4-week course) | Market Based Programming for WASH in Emergencies Distance Learning Course. Participants must commit to dedicate within 2 to 3 hours, 5 days a week, for the whole duration of the training. The course will be delivered in English. Interested agencies and individuals can reach out to [jbara@unisef.org](mailto:jbara@unisef.org)  [p.sinibaldi@savethechildren.org.uk](mailto:p.sinibaldi@savethechildren.org.uk) [janet.nyaoro@savethechildren.org](mailto:janet.nyaoro@savethechildren.org) | The course has been developed by Global WASH cluster and its members, under the leadership of UNICEF, Save the Children and the Humanitarian Leadership Academy (HLA). |
| 17 November | Cash Hub Webinar 25: Digital Tools for Information Management to Deliver Cash and Voucher Assistance | Cash Hub |
| Online self-directed learning | Core CVA skills for program staff course, Free 12 weeks online self-directed course  ([Visit here](https://www.calpnetwork.org/course/online-core-cva-skills-for-programme-staff/)) | CaLP |



1. Central Bank of Myanmar [↑](#footnote-ref-0)
2. Northern Breeze money changer [↑](#footnote-ref-1)
3. Denko [↑](#footnote-ref-2)