| **MYANMAR CASH WORKING GROUP****Weekly Update #31 (22 May - 4 June 2021)** |
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| **Myanmar Situation Updates**  |
| **Situation Update**The banks and cash liquidity situation continued its deterioration over the past two weeks. It is reported that payments of social welfare schemes and salary payrolls of companies are increasingly paralyzed. Likewise, pensioners are being told they can withdraw no more than one month’s pension. Mobile money services, such as Wave Money, were a common way for pensioners to receive their pensions before, however, mobile money services have also taken a hit due to a growing shortage of cash. Wave Money agents cannot issue hundreds of thousands of kyats these days. Since physical cash is getting hard to withdraw, as well as the shortage of cash in the economy, there is an informal market exchanging mobile money for physical cash. The percentage exchange rate from mobile money to physical cash has increased to over 10%. Using mobile money at affordable rates continues to get more difficult. Cash is running out in the market, and agents find ways to collect cash in hand (e.g. exchanging by %) to arrange cash withdrawal. Thus, agents are charging extra fees to cover the additional cost of exchanging cash. For M-Pitesan it was reported in the past week that Sittwe agents can arrange 5 million MMK cash liquidity but will charge extra fees of 8%, and reportedly 9% in Magway. Even in Yangon, mobile money agents are charging at least 10-15%. It is out of the control of the Mobile Money Operators, and they cannot force agents to stop charging due to the current crisis.Other informal/third party ways of receiving physical MMK in exchange for bank transfer from Myanmar are available with service fees and certain restrictions. Rates for these services are currently around 5% in Yangon, Mandalay and Hpa An up to 7% and more in other cities. Rates for depositing money outside of Myanmar and receiving physical cash in Myanmar are higher, ranging from 7-10%. In addition, people are struggling to book the token for cash withdrawal at banks and ATMs; hence, there is a service for ATM queue: a 10K MMK charge for a place in queue and 5,000 MMK for a phone appointment for AYA. In order to tackle the cash shortage issue, people are trying to use digital money and bank cards at stores/supermarkets such as City Mart, Marketplace, Makro, Metro and a few others. Local retailers are being affected as the rate of purchasing power is getting reduced.The current cash withdrawal limit are as follow:* AYA 300K MMK for ATM and 500K for MMK for saving account per week
* AGD 100K MMK for ATM
* KBZ 200K MMK for ATM
* CB 200K MMK for ATM and maximum total cap is 600K MMK per week. Cash withdrawal on the counter is 1 million MMK for both personal and company ID per week.

For withdrawals, UAB issues 3 million MMK per week, and MOB 5 million MMK per day, if the customer has a savings account with these banks. At GTB, some field branches can withdraw minimum cash transfer (probably up to 5 million MMK) from Yangon GTB branches. Bank officers can arrange to transfer to GTB field branches; a request letter for cash withdrawal by GTB is required. At MFTB, if an organization has a bank account, cash withdrawal is available within one day for cash exchanges under $50,000 (tokens must be picked up by staff around 9:00 a.m.). For international inward, if used for payroll, MFTB can transfer the money to the organization's account within a week or two. However, in some cases, a copy of employee contracts is required. It is reported that AYA international inwards for the purpose of payrolls are more quickly credited to organization accounts. Western Union money transfer services are now available at a limited capacity at selected agents in Myanmar. Some partners have looked into the possibilities to access MMK using the new Flexi Bank accounts offered by some banks, including Yoma Bank. These accounts require cash deposits or USD exchange, but allow for unlimited MMK withdrawals and have a high interest rate. Voucher programs have been facing significant constraints, but are increasingly being considered as a potential option given there is no need for physical cash exchange between beneficiaries and vendors. Vendors are often unwilling to accept bank transfers as reimbursement. However, some, mostly larger peri-urban vendors, have expressed a willingness to accept bank transfer. Payments to voucher vendors or other types of suppliers via bank accounts outside of Myanmar are another option to explore. For specific support or options for your organization regarding remittances or cash and voucher programs, please reach out to the CWG. **Key Resources:*** [Myanmar CVA 4W](https://docs.google.com/spreadsheets/d/1xnQ8pFbqxr45WE4tXFFAKg3522Qyv8eR7cbpS8lm1Bw/edit#gid=1230035561)s 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).
* Mercy Corps Myanmar publishes the **Market Price Report Dashboard -** The dashboard is [live on MIMU](http://themimu.info/rakhine-market-analysis-unit) and [standalone here](http://mau-mpr-dashboard-beta.herokuapp.com/).
* WFP also has a nationwide market monitoring [dashboard](https://analytics.wfp.org/t/Public/views/MarketMonitoringDashboard/MainSummary?:isGuestRedirectFromVizportal=y&:embed=y) and recently released the detailed [March Market Price Update Report](https://drive.google.com/file/d/1D5JYIowBBl-HzWhTBx2VuswnJWeE4sAO/view?usp=sharing).

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.**In the News:*** [Total and Chevron](https://www.total.com/media/news/press-releases/Myanmar-MGTC-Shareholders-suspend-all-cash-distributions) have decided to suspend some payments from the joint venture to MOGE. Following a joint proposal by Total and Chevron at the occasion of a shareholders’ meeting of MGTC (Moattama Gas Transportation Company Limited) held on 12th May 2021, cash distributions to the shareholders of the company have been suspended. The decision to suspend is effective from 1st April 2021 and all cash distributions by MGTC to its shareholders (Total (31.24%), Chevron (28.26%), PTTEP (25.5%) and MOGE (15%)) are suspended.
* [Justice for Myanmar](https://www.justiceformyanmar.org) said “We cautiously welcome [@Total](https://twitter.com/Total) & [@Chevron](https://twitter.com/Chevron)'s decision to suspend payments of dividends. but "this is only a minor portion of the revenue that the junta is receiving from Total's operations in Myanmar" End all payments to the junta!”.
* According to [Eleven media](https://elevenmyanmar.com/news/no-new-foreign-investment-during-april-dica?fbclid=IwAR3WaKrf-miZl7OOZCh30zhMEXtUArpWCX80Jrx5AuLpj9YHl1lRtN-RAPE), there is no new foreign investment during the month of April according to the data issued by the Directorate of Investment and Company Administration (DICA).

[Wave Money to take action against overcharging agents](https://www.dmediag.com/news/2922-wave-money-to-take-action-against-overcharging-agents); Wave Money, one of Myanmar’s top mobile financial services providers, said the company would take action against agents who overcharge on service fees.[Myanmar is approaching the point of economic collapse](https://blogs.lse.ac.uk/covid19/2021/05/26/myanmar-is-approaching-the-point-of-economic-collapse/?fbclid=IwAR0mEFWXQSe-F6KfMEao9iCU4StzdBPH4XOjYiZP0OYn6CoPnHMY4CKf8CY); Myanmar made significant progress in the 2010s, but the effects of the pandemic and a military coup in February 2021 are reversing those gains. Poverty rates could double by 2022.* App-based food delivery service provider Foodpanda remains committed to Myanmar despite the ongoing political unrest that has disrupted internet services in the country, the company's chief executive told [Nikkei Asia](https://asia.nikkei.com/Editor-s-Picks/Interview/Foodpanda-sticks-with-Myanmar-despite-political-unrest?fbclid=IwAR1TMMoYbaQRZISVXbkeB7r8H1r0vrR9nQeKv0Qyr27GQ-4ABvBF7nMOMug).

More expensive inputs, declining crop prices and a possible dearth of affordable credit could push millions of farmers into destitution and debt, said [Frontier Myanmar](https://www.frontiermyanmar.net/en/monsoon-rice-crop-in-peril-as-farmers-hit-by-coup-turmoil/).* [Frontier Myanmar](https://www.frontiermyanmar.net/en/unpaid-power-bills-put-junta-finances-on-the-line/); Electricity is one of the largest government expenses and the regime is facing a huge budget hole unless it can coerce users to pay up.
* According to [Irrawaddy news](https://www.irrawaddy.com/news/burma/myanmar-coup-leaves-more-than-500000-construction-workers-redundant.html), Myanmar’s military takeover has ceased almost all construction projects, making over 500,000 workers redundant, according to the Myanmar Construction Entrepreneurs Association (MCEA)

[The Elders](https://theelders.org/news/myanmar-risks-state-failure-without-significant-increase-international-pressure-elders-warn) today called on the international community to intensify pressure on the military leadership in Myanmar to prevent the country descending into endemic violence and state failure.* Human Rights Watch on Tuesday joined a chorus of NGOs calling for Thailand’s state-owned oil and gas firm to not expand business ties with Myanmar’s junta while the Burmese military carries on with a bloody post-coup crackdown on protesters. [Benar news](https://www.benarnews.org/english/news/thai/oil-deal-05252021170147.html)
* [Myanmar Timber Auction Disappoints Cash-Strapped Junta](https://www.irrawaddy.com/news/burma/myanmar-timber-auction-disappoints-cash-strapped-junta.html); Myanma Timber Enterprise is selling off hardwoods at low prices as few bidders were interested and the timber market is slow after Myanmar’s coup, said industry insiders.
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| **Recently published:** **Articles/Blogs/Research/Guidance/Discussion threads/Policy briefs** |
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| **In Myanmar:****Publication:** * Mercycorps Myanmar has published the monthly MPR report for April 2021. This monthly report summarizes prices for goods based on data collected from three vendors per product per market. April data were gathered on April 26-27 in Kyauktaw, Maungdaw, Minbya, Mrauk U, Paletwa, Pauktaw, Ponnagyun, Rathedaung and Sittwe Townships. Prices for January - March 2021 are provided for comparison. It highlights that Essential food prices were mostly stable while Palm oil prices rose 10-25%in most markets in April. The report is available on [MIMU](https://themimu.info/rakhine-market-analysis-unit).
* Mercycorps Myanmar just published the snapshot on Ayeyarwady: Food Insecurity Report (May 2021). This snapshot is based on a phone survey of 402 individuals in Ayeyarwady Region conducted during April 20 - May 7. The report is available on [MIMU](https://themimu.info/rakhine-market-analysis-unit).
* Malteser International has conducted the [Emerging Needs Assessments](https://drive.google.com/file/d/1im8aArRcAmwO5iioniPNWRbluFDMf2hL/view?usp=sharing) in Kayin state. The survey highlighted that the proportion of people who had no cash source available at all has increased by 30% since June 2020. 47% of responding households survive on an extremely low budget (15,000-39,000 MMK; 10-30 USD).

**Upcoming webinar:*** HARP-F is organizing a webinar on localisation on 7th June, 2:30-4:30 pm Myanmar Time, to share HARP-F partners' experience and hear from localisation efforts in other countries. KWAT, KMSS, CERA, DCA-NCA, RI and CSI will make short presentations on what localisation means in practice, from their perspective. Degan Ali is the keynote speaker and moderator, and a fervent advocate of a different way of delivering humanitarian aid. This is the first webinar in what we hope will be a monthly series on 'Rethinking humanitarian aid in protracted crisis'. Register [here](https://us02web.zoom.us/webinar/register/WN_Oxx3Q26uRzirjRid2NsChw).

**In General****Publication and Research:**[**Minding the (financial and digital) gap! – How informal social safety nets leverage digital & cash enablers in COVID-19 pandemic**](https://www.calpnetwork.org/publication/minding-the-financial-and-digital-gap-how-informal-social-safety-nets-leverage-digital-cash-enablers-in-covid-19-pandemic/) is available in CaLP library. Representatives of multi-stakeholder partnerships from humanitarian cash, voucher assistance to microfinance and digital technology start-ups presented this during the “Nexus” Priority Topic Session at the Humanitarian Network Partnerships Week (HNPW) 2021 Conference, and subsequent [blog](https://www.wvi.org/stories/view/minding-financial-and-digital-gap) * CaLP has shared the [Grand Bargain Subgroup Case Studies on linking Humanitarian Cash with Social Protection](https://socialprotection.org/connect/communities/social-protection-crisis-contexts/documents/transform-manual-shock-responsive). These Case Studies cover different topics and aspects of those linkages, including Policy (Legal and policy frameworks, governance, coordination and capacity building, and financing), Intervention design (Vulnerability and poverty assessments, informing eligibility/targeting design, transfer value and frequency, and conditionality), and Implementation (Outreach and communications, information systems, registration and enrolment, payments/ delivery, grievances and community feedback mechanism, transition and/or exit, and monitoring and evidence).
* In the face of increasing climate volatility and stretched aid budgets, more effective ways to support households in times of crisis are needed. This paper by Ashley Pople, Ruth Hill, Stefan Dercon, and Ben Brunckhorst examines the welfare impact of an anticipatory cash transfer provided to households forecasted to experience extreme floods in Bangladesh. You can find the paper here: [Anticipatory cash transfers in climate disaster response](https://socialprotection.org/discover/publications/anticipatory-cash-transfers-climate-disaster-response)
* [Forecast based financing - lessons learned on early actions with cash transfers](https://www.calpnetwork.org/publication/forecast-based-financing-lessons-learned-on-early-actions-with-cash-transfers/) by Celia Gonzalez Otalora is available in CaLP library. The objective of the document is to present the lessons learned related to the implementation of early actions with cash transfers as part of the forecast-based financing mechanism implemented by the World Food Programme in the Yaque del Norte watershed in the Dominican Republic.

**Guidance and Tools:*** The International Red Cross and Red Crescent Movement has produced a set of “[Guidance for Mainstreaming Cash and Voucher Assistance – Cash Preparedness for Effective Response](https://cash-hub.org/resource/guidance-for-mainstreaming-cash-and-voucher-assistance-cash-preparedness-for-effective-response-chapter-1-cvap-areas/)”. The guidance, which is currently available in Arabic, English, French, Spanish and soon in Russian, aims to strengthen national humanitarian capacity and operational readiness to provide scalable and timely cash assistance. Although targeted towards national Red Cross and Red Crescent Societies, the guidance can serve as a useful tool for all cash actors.
* Plan International’s [Step-by-Step Guidance on Cash and Voucher Assistance (CVA) Programming](https://www.calpnetwork.org/publication/cash-and-voucher-assistance-cva-programming-a-step-by-step-guideline/) serves as a knowledge management tool, and provides guidance and recommendations for management of CVA initiatives, relevant for all staff engaged in design, implementation, M&E, and overall CVA decision-making. The guidelines include advice on linking CVA with social protection.
* SPACE’s recent operational guidance paper on [Transfer Values: How Much Is Enough? Balancing social protection and humanitarian considerations](https://socialprotection.org/discover/publications/space-transfer-values-how-much-enough-balancing-social-protection-and) follows on from two blogs published by SPACE on the subject (here and here). This note dives even deeper into the topic, highlighting some key elements that could be considered when setting transfer values for emergency response, while navigating the complexity of differing ‘pressures’ across sectors.

**Blogs:*** Yassmin Moor writes about [Cash and vouchers can improve health outcomes – but you must understand the challenges firs](https://www.calpnetwork.org/blog/cva-can-improve-health-outcomes/), focusing on the challenges related to achieving health-related outcomes through Cash and Voucher Assistance (CVA) in humanitarian response.
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| **Webinars and Events** |
| **Recent webinars and events:*** The Digital Frontiers Institute interactive webinar which showcased highlights from the recent GSMA Mobile for Humanitarian Innovation report included representatives from Concern Burundi, Cassava Fintech Burundi and Ground Truth Solutions. They discussed human-centred design methodology, how user perspectives can be used to improve humanitarian cash programming, and how these findings are being implemented in Burundi. You can view the recording of the webinar [here](https://digitalfrontiersinstitute.org/2021/05/13/listen-now-human-centred-design-and-humanitarian-cash-programming/).

**Upcoming webinars and events:*** TWIG Markets & Cash: Next MBP - WIE Training Opportunity - Online, 28 June - 2 July - Register by 7 June COB. For inquiries, please send email to registration@washnet.de.
* How is using CVA for health different to other forms of humanitarian cash programming? CaLP, with strong support from key stakeholders, has carried out a review of the different approaches used or planned in the MENA region for programming cash and voucher assistance to improve access to health services for people in crisis. In addition to providing a light touch of stocktake of regional experience in MENA, the review contributes to the existing analytical framework of enabling factors and key challenges that are encountered when using CVA to improve health outcomes in humanitarian programming globally. Join us on Wednesday 2nd June at Amman 15.00 for a presentation of findings and discussion of the recommendations made. The [link](https://www.calpnetwork.org/event/cva-for-health-outcomes-in-mena/) to register.
* The Global Education Cluster Cash Task Team is pleased to invite you to a webinar to introduce two new resources developed by UNICEF on behalf of the Task Team: [Response Analysis Tool:](https://educationcluster.app.box.com/s/zzj51xpa1fm3oi7xee36hwkkvezzcfxr/file/780462728230) Effective decision making on the use of Cash and Voucher Assistance for education outcomes in emergencies; [Cash and voucher assistance targeting for education outcomes:](https://educationcluster.app.box.com/s/zzj51xpa1fm3oi7xee36hwkkvezzcfxr/file/780461890914) How to select beneficiaries to advance equity and maximize results on Wednesday 9 June 2021. Register [here](https://worldvision.zoom.us/webinar/register/WN_PijqNJRkS8qm2k5vWyPw6A) to get a link to the Webinar.
* On wednesday 9 June 2021: [Cash and Voucher Assistance for Education in Emergencies: Response Options Analysis and Targeting Methodologies](https://www.calpnetwork.org/event/cash-and-voucher-assistance-for-education-in-emergencies-response-options-analysis-and-targeting-methodologies/) by Global Education Cluster Cash Task Team
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| **Survey, Resources and Trainings** |
| * Save the Children, Plan International and the Women's Refugee Commission are developing a training package on Child Protection & Cash and Voucher Assistance that will be available on-line and in person formats. To ensure the training package is tailored to gaps and needs at the field-level, a survey is conducting which is live now through May 2nd which specifically targets country-level child protection and CVA practitioners. The survey will take approximately 10 minutes and is available in English, French, and Spanish [here](https://forms.office.com/Pages/ResponsePage.aspx?id=V20wlrdexE2lvSKg5cwKq0pXD-qPIMNFp0nlFpyXQJBUNlAwQjNCOTUwMlk4WUNJTlVWS1FDUDVLNi4u). Further questions about the online survey, get in touch with Hannah Thompson on: Hannah.rachel.thompson@gmail.com
* [Socialprotection.org](https://socialprotection.org/) continues to host a space on [social protection responses to #COVID19](https://socialprotection.org/connect/communities/social-protection-responses-covid-19-task-force) which provides access to a series of events, newsletters, mappings etc. In addition, the website hosts a number of online communities including one specifically focused on [social protection in crisis contexts](https://socialprotection.org/connect/communities/social-protection-crisis-contexts). CaLP has a dedicated space on [CVA and COVID-19: resources, guidance, events and questions](https://www.calpnetwork.org/themes/cva-and-covid-19-resources-guidance-events-and-questions/) and [CaLP-produced guidance on CVA considerations for COVID](https://www.calpnetwork.org/wp-content/uploads/2020/03/CaLP-summary-guidance-version-5-16-April-2020_.pdf)-19 (including a section specific to SP/HCTs).
* The Cash Hub (hosted by the British Red Cross) has developed a number of tip sheets on delivering CVA and advocating for the use of CVA in response to COVID-19. Whilst targeted towards Red Cross and Red Crescent National Societies, the resources can be adapted to the needs and approaches of other organisations. They can be found [here](https://cash-hub.org/resources/cash-and-covid-19) in English and Spanish.
* The Cash Hub platform also provides quarterly updates which provide a useful consolidation of CVA-related topics. Subscribe by clicking on this [link](https://r1.dotmailer-surveys.com/4952l7ad-074f9u4b).
* A multi-country cash transfer research initiative – the Transfer Project – provides a quick-access round-up of COVID-19 related resources [click here](https://transfer.cpc.unc.edu/cash-transfers-covid-19/?utm_source=Transfer+Project+Newsletter&utm_campaign=df0f757bb9-)

**Resources:** * CCD has a page on [Social Protection and Humanitarian Cash](https://www.collaborativecash.org/social-protection-working-group) which includes country case studies and guidance.
* **Foundational webinars**: The [first webinar](https://socialprotection.org/linking-cash-and-voucher-assistance-and-social-protection-demystifying-entry-points-humanitarians) from GB cash sub group series to demystify the concept of linking social protection and HCT; good introduction and primer to the topic. Second: How can SP Systems respond to the COVID-19 crisis? sets the scene on how SP systems can respond and the challenges governments are facing; [recording here](https://socialprotection.org/how-can-social-protection-systems-respond-covid-19-crisis). And thirdly, [Lessons learned and Opportunities: Linking SP systems to humanitarian cash in a pandemic](https://socialprotection.org/discover/blog/lessons-learned-and-opportunities-linking-social-protection-systems-humanitarian-cash). Includes examples within the context of COVID-19 for measures to link SP/HCT.
* Click the link to access [Ugo Gentilini’s Weekly Social Protection Links newsletter.](https://www.ugogentilini.net/) Packed with valuable information, focusing on social protection developments and action across the globe but also referencing humanitarian action where relevant, the newsletter is a helpful resource for practitioners and policymakers alike.
* **CaLP’s Global Capacity Building Team** has some great video playlists on CaLP’s YouTube channel, combining new training videos, with previous webinars and shorter sound bites! Topics include:
* Gender & CVA
* Monitoring CVA
* Multipurpose Cash (MPC)
* COVID-19 & CVA
* Data Responsibility & CVA
* Preparedness & Organisational Capacity Building for CVA
* Market Based Programming
* Improving our work on Minimum Expenditure Baskets
* Cash Coordination; Take a look [here](https://www.youtube.com/channel/UCtu6QnuH68z3thAeFt8o5Og/playlists).
* CaLP has updated a number of its tools for training facilitators including for the “Linking CVA and Social Protection” course. You can find the materials [here](https://kayaconnect.org/course/info.php?id=603).
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| **We welcome your feedback. It is important to allow us to tailor the newsletter to your needs and to make decisions on what is useful.** |