

## Webinar 10:

## Adapting to COVID-19 - The Use of Cash & Markets in the Red Cross Red Crescent Movement 15 September 2020



	Agenda	Speaker
3 mins	Housekeeping	David Dalgado, Cash Hub team - Host
15 mins	<b>Lebanon: Beirut Port Explosion</b>	<b>Maysa Ibrahim</b> – Basic Assistance Programme Manager, Lebanese Red Cross <b>Bilal Shah</b> – Cash Coordinator, IFRC
5 - 10 mins		Questions and Answers
15 mins	<b>Myanmar: Rakhine Response</b>	<b>Aye Aye Nyein</b> - Director of Rakhine Operation Management Unit, Myanmar Red Cross
5 - 10 mins		Questions and Answers Aye Aye Nyein joined by: <b>Moe Thida Win</b> – Deputy Director, Disaster Management Department, Myanmar Red Cross <b>Gurudatta Shirodkar</b> , Livelihoods Delegate, IFRC, Myanmar CO

**Alexandre Gachoud**, Cash & Market Specialist, EcoSec Unit, ICRC

– Will also support the Q&A for General Questions.

[www.cash-hub.org](http://www.cash-hub.org) - **Cash Helpdesk available for all RCRC Movement CVA support**

# Lebanon: Beirut Port Explosion

- **Maysa Ibrahim** – Basic Assistance Programme Manager, Lebanese Red Cross
- **Bilal Shah** – Cash Coordinator, IFRC

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# **Integrating Cash Transfers in COVID-19 Response Rakhine, Myanmar**

**Community Resilience Programme (CRP)**

**Presented by Aye Aye Nyein**

Director, Rakhine Operational Management Unit.

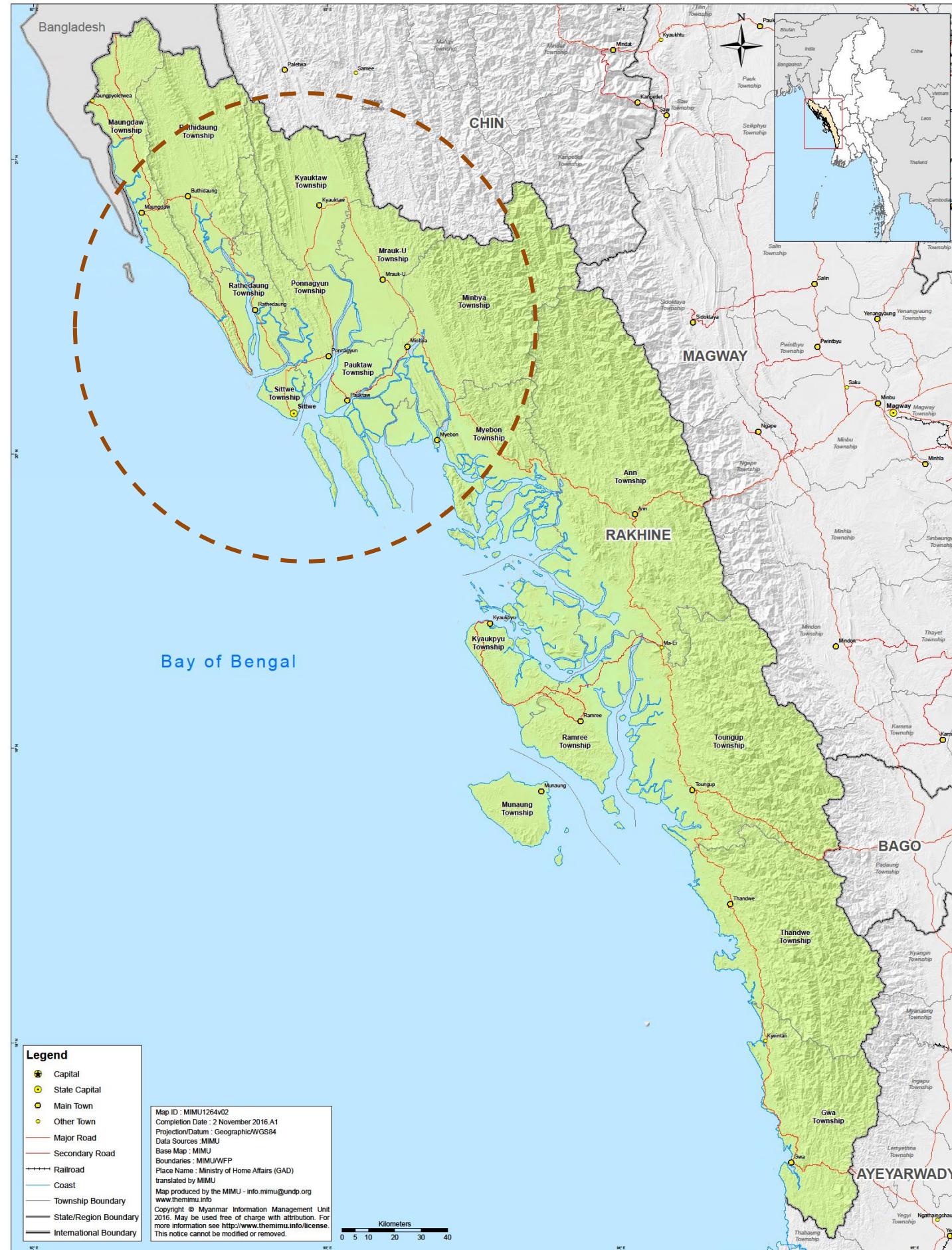
Myanmar Red Cross Society

# Rakhine State

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- 3,188,807 people
- 5 Districts
- 17 Townships
- ✓ One of the poorest states in Myanmar.
- ✓ Poverty rate of 78 %
- ✓ twice the national average.



# Protracted Crisis in Rakhine

- IDP camps since 2012  
(Approx 129,000 people)
- August 2017 violence (Over 720,000 people moved to Bangladesh)
- Ongoing active conflict between Myanmar Military and Arakan Army / ARSA
- Recurring natural disasters (cyclones and floods)

# COVID-19 Situation in Rakhine State

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## As of 15<sup>th</sup> September 2020

- Total COVID-19 positive cases in Myanmar – 3195
- Total COVID-19 positive cases in Rakhine - 740
- Total cases in Rakhine since 16<sup>th</sup> Aug – 724
- Total COVID -19 death cases in Rakhine- 1
- Total townships in Rakhine with positive cases – 17 / 17

## MRCS response to COVID-19 in Rakhine

- Risk Communications and Community Engagement (RCCE)
- Fever screening and support to quarantine facilities
- Health services through mobile clinics
- Cash transfers through Community Resilience Program

# Community Resilience Program in Central Rakhine

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## Timeframe

- Phase I: 2017 – Mid 2020)
- Phase II: Mid 2020 – 2022)

## Coverage

- Two Townships (Sittwe and Minbya)
- Phase I: 30 villages (6,334 Households – 29,080 people)
- Phase II: 40 villages (8,386 Households – 38,861 people)

## Sectors

- Livelihoods, DRR, WASH, Health and Branch Development
- Integrated COVID-19 Response

## Communities targeted

- Muslim, Rakhine and Chin ethnic villages

# Programming Approaches & Interventions

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- Balancing humanitarian and development interventions.
- Transition from Relief, Recovery to Resilience building.
- Integrated and multi-sectoral programming (Livelihoods, DRR, WASH, Health, COVID-19).
- Multi-year programming design (long-term).
- Diversify use of Cash Transfer Interventions.
- Emphasize strengthening community institutions (Social Capital)

# Cash as a modality to achieve objectives

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## Sector : Disaster Risk Reduction (DRR)

Cash Type	Activity details
COVID-19 Response Funds to Village Committees <i>29 Villages – 400k MMK (\$258)</i>	Community-led actions, community quarantine facilities management.
Village Emergency Funds <i>12 Villages – 1Million MMK(\$645)</i>	Part of resilience building action. Provides interest free loans to community members to address basic needs / COVID-19 needs.
Village Volunteer Group Funds <i>15 Groups – 600k MMK (\$387)</i>	Part of resilience building action. Support RC branches to promote EWEA through community volunteer networks.
Cash for Cloth Mask Making <i>9 Villages – 500k MMK (\$322)</i>	COVID-19 response activities in communities.
DRR mitigation projects <i>2 project 4Million MMK (\$2580)</i>	Micro-projects to strengthen community infrastructure.

## Sector : Water, Sanitation and Hygiene (WASH)

Cash Type	Activity details
Cash for Hand Washing Facilities in Schools <i>47 Schools- 75k MMK (\$48)</i>	COVID-19 response activities in communities.
Cash for Latrines Construction (Households) <i>225 Households – 70k (\$45)</i>	Part of resilience building action. Community based action to construct household latrines.
Cash for Hand Washing Soap Making <i>9 Villages - 400K MMK (\$258)</i>	COVID-19 response activities in communities.
Cash for Latrines Construction (IDP sites) <i>4 sites - 1 million MMK (\$645)</i>	COVID-19 response activity at IDP site.
Cash for Water Tank Installation at IDP sites	COVID – 19 response activity at IDP site.
School latrines <i>11 Schools - 3.2 million MMK (\$2064)</i>	Part of resilience building action. Support hygiene promotion.
Water points rehabilitation <i>18 Projects – 4million MMK (2580)</i>	Strengthen access to water.



**Cloth mask making in communities**



**Hand washing soap making in communities**



**Hand washing facility in villages**



**Household Latrines Construction**



**Hand washing facility at school**



**School latrine construction**



**Water point renovation**

## Sector : Livelihoods and Basic Needs

Cash Type	Activity details
Livelihoods Cash Grants <i>250 Households - 275k MMK (\$177)</i>	Part of resilience building action. Households provided with cash assistance to improve livelihoods
Women group revolving funds <i>6 new groups, 39 old groups</i> <i>200k – 600k MMK (\$130 - \$387)</i>	Women group provides micro-loans to members at minimal rate of interest to meet livelihoods and basic needs



**Livelihoods cash grants**

## Next Steps

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- Scaling up of COVID-19 response throughout Rakhine State.
- Up scale use of cash transfers to address COVID-19 needs (multi-sectoral).
- Strengthen engagement of Red Cross Branches.
- Integrate COVID-19 response to longer-term resilience programming.

# Programming Aspects

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## Targeting of communities and most vulnerable households

- Selection of villages in collaboration with Govt and Stakeholders
- Conflict direct or indirect affected communities
- Balance between Muslim, Rakhine and Chin ethnic community
- Prior of close community Muslim and Rakhine, Chin ethnic Village for social cohesion
- Disaster prone communities and uncovered needs ( economic, health)
- Community Action Plan to identify needs and priorities
- Resilience committees to promote ownership
- Participatory targeting of most vulnerable households – selection criteria.

## Grants mechanisms

- Community cash grants approach to implement community projects (DRR mitigation, water points, school latrines, etc)
- Community cash grants through village resilience committees
- Cash grants to households (Livelihoods, latrines construction)
- Group Grants (women group, volunteer groups)
- Cash in envelopes

# Programming Aspects

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## Accountability

- Installment systems (monitoring of utilization for each instalment)
- Technical support by MRCS to communities (Grants proposal development, project design / specifications, quality supervision, procurement of materials, transparency and audit)
- Post Distribution monitoring (PDM)
- Community-based mechanism to resolve grievances
- Phone line for complaints and suggestion boxes
- Participatory review and reflections

# Programming Sustainability

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- Introduced 7 pillars of program sustainability
- Capacity building of community institutions on sustainability
- Strengthening sustained engagement of branches with communities



# Programming Sustainability



**Community capacity building on program sustainability**

# Key considerations for programming in a protracted crisis

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- Flexible programming design to accommodate changes.
- Consideration of 'Crisis Modifier' budget.
- Multi-year programming approach.
- Multi-sectoral programming to build resilience.
- Diversified use of cash transfer interventions.
- Flexible donor conditions.
- Integration of a robust risk management strategy.
- Balancing humanitarian and development interventions.

# Useful publications:

**August 2019**

International Federation of Red Cross and Red Crescent Societies

### Cash for Latrines Construction: An Integrated Initiative for Building Community Resilience

Myanmar Red Cross Society (MRCS) with support from International Federation of Red Cross and Red Crescent Societies (IFRC) is implementing an integrated multi-sectoral Community Resilience Program (CRP) in Central Rakhine townships of Sittwe and Minbya. The program covers 30 villages with a total of 6,337 HHs (29,079 people), these villages are affected by recurrent natural disasters like floods and cyclones. Further, communities face issues pertaining to violence and conflicts. The CRP is jointly funded by British Red Cross, Norwegian Red Cross and American Red Cross under a multilateral funding mechanism through IFRC.

Access to safe water and sanitation services has been identified as one of the most urgent priorities by the communities through their Community Action Plans (CAPs). A baseline study conducted by the program in the targeted areas identified that 79% households do not have access to latrines. 90% of people practice open defecation and 66% of women and girls do not feel comfortable going for defecation during the day time.

The CAP is the guiding instrument to facilitate multi-sectoral resilience building interventions. MRCS, through integrated approach, implements activities in the sectors of DRR, Livelihoods, WASH, Health and Community Institutions Strengthening.

To increase levels of access to sanitation facilities, MRCS with technical support from IFRC introduced "Cash for Latrines Construction" as a pilot intervention. The objective is to reduce health risks associated with open defecation by improving access to sanitation facilities. Cash transfer is used as a modality to achieve this objective.

The cash grants assistance to households is provided in two installments of MMK 40,000 and MMK 30,000 each (Total MMK 70,000 – Approx. 45 CHF). On average 50% of the latrine construction cost is contributed by the program and the remaining amount is mobilized by beneficiaries through self-contribution. The pilot initiative has so far achieved completion of 544 household latrines.

Along with household level latrines construction, MRCS implements activities related to water points strengthening and behavior change communications to maximize the impact of WASH sector interventions. The intervention through cash for latrines construction is under scale-up, by the end of December 2019, the program intends to support additional 1,500 beneficiary household through cash for latrines assistance.

The flowchart illustrates the process of Cash for Latrines Construction. It begins with 'IFRC grant receipt', followed by 'Community Action Plan Development', 'Community level selection on latrine construction', 'Partnering with Village Resilience and WASH Committees', 'Participatory selection for cash for latrine', 'Beneficiary level selection and planning on latrine construction', 'Commencement of latrine construction', '1st installment payment to beneficiary', 'Construction of latrine up to 50% done', '2nd installment payment to beneficiary', 'Construction of latrine 100% done', and finally 'Final monitoring and evaluation'. The process is flanked by two vertical bars: 'Provision of Promotional/Community Engagement' on the left and 'Technical Support and Quality Assurance' on the right.

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**September 2019**

International Federation of Red Cross and Red Crescent Societies

### Empowering Women Through Group Revolving Funds: An Initiative Towards Building Community Resilience

Myanmar Red Cross Society (MRCS) with support from International Federation of Red Cross and Red Crescent Societies (IFRC) is implementing an integrated multi-sectoral Community Resilience Program (CRP) in Sittwe and Minbya townships in Central Rakhine.

The CRP is jointly funded by British Red Cross and Norwegian Red Cross through a multilateral funding mechanism with IFRC. The Program directly support MRCS's strategic goal to "Build healthier and safer communities, reduce vulnerabilities, and strengthen resilience".

CRP is being implemented over a three-year period (2017-2019). Resilience outcomes are being achieved through the integrated delivery of interventions in Disaster Risk Reduction, Livelihoods, WASH and Health. CRP also invests in Strengthening of Community Institutions which fosters both integration and sustainability.

Cash based interventions are an important implementation modality to build community assets in the Rakhine context where a lack of economic development, the impact of a protracted conflict context and exposure to recurrent natural disasters all undermine opportunities for sustainable livelihoods.

CRP encompasses a range of livelihoods interventions including conditional cash grants, technical trainings and cash for work. In addition, MRCS has been promoting women's group revolving funds to improve access to credit among women and to further strengthen livelihoods in communities. Targeted communities have limited access to formal credit through micro finance institutions and banks. People are heavily dependent on individual money lenders, demanding a high rate of interest ranging from 10 to 15 percent per month. 38% of beneficiary households reported having current debt averaging MMK 166,154 per household.

A monthly women's group meeting in Sittwe Township for savings activity

Basic concepts related to Group Revolving Fund

- ♦ Women groups are voluntary entities formed to attain collective economic and social goals
- ♦ The basic principle is to promote self-help within group members (they are also known as Self-Help Groups). Each group consists of 10 to 15 members.
- ♦ The main activity is to conduct micro savings and lending to group members.
- ♦ Group members agree a fixed monthly savings rate per member, this may range from MMK 100 to MMK 1,000. A small one-time membership fee is required at the time of joining the group.
- ♦ The group aggregates small individual savings from members and provides loans to its members at a minimal interest rate of 1-2%.
- ♦ Funds are held partially among the group and the balance is held in a bank account under the name of the group. Key signatories are decided by the group.
- ♦ An established governance structure includes a Chairperson, Secretary, Treasurer and Members and the group maintains all essential records to ensure transparency and accountability.
- ♦ The group meets on a weekly, fortnightly or monthly basis, as determined by the members.
- ♦ They discuss and agree on socio-economic issues to address according to collective priorities.

## Cash Approach Overview:

[http://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2019/10/MMCO-Cash-Approach-Overview-in-CRP-Rakhine\\_June-2019.pdf](http://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2019/10/MMCO-Cash-Approach-Overview-in-CRP-Rakhine_June-2019.pdf)

## Community Institutions Strengthening:

<https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/02/CRP-Social-Capital-Story-FINAL.pdf>

## Community Cash Grants:

[https://gallery.mailchimp.com/a55eb3b87b453e5e66ee30580/files/8269d3ab-4326-416b-b8c3-4f56a225eeae/Community\\_Cash\\_Grant\\_final.pdf](https://gallery.mailchimp.com/a55eb3b87b453e5e66ee30580/files/8269d3ab-4326-416b-b8c3-4f56a225eeae/Community_Cash_Grant_final.pdf)

## Women Group Revolving Funds:

<http://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2019/10/CRP-Women-Group-Revolving-Fund-Story-FINAL-Draft-002.pdf>

## Cash For Latrines:

<http://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2019/10/Cash-for-Latrines-Community-Resilience-Program-Rakhine-002.pdf>

## 2019 Annual Cash Transfers Report:

[https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/03/Cash\\_based-Intervention\\_MRCS-IFRC-Rakhine\\_5-March-2020\\_final.pdf](https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/03/Cash_based-Intervention_MRCS-IFRC-Rakhine_5-March-2020_final.pdf)

## Rakhine Programmes: Overview:

[https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/03/Rakhine-summary\\_MRCS-IFRC\\_5-March-2020.pdf](https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/03/Rakhine-summary_MRCS-IFRC_5-March-2020.pdf)

## Cash Transfers for COVID-19 Response:

<https://www.rcrc-resilience-southeastasia.org/wp-content/uploads/2020/08/CRP-Rakhine-Cash-Transfers-for-COVID-19-Response-MRCS-IFRC.pdf>

# Thank You!



For questions please contact

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Gurudatta Shirodkar [gurudatta.shirodkar@ifrc.org](mailto:gurudatta.shirodkar@ifrc.org)

# **Integrating Cash Transfers in COVID-19 Response**

**Rakhine, Myanmar**

**Community Resilience Programme (CRP)**

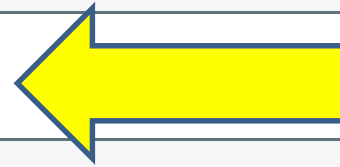
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*Please post questions in the Q&A slide*



## Search results

Market Assessment



> SEARCH

98 RESULTS

### Market Assessment and Analysis

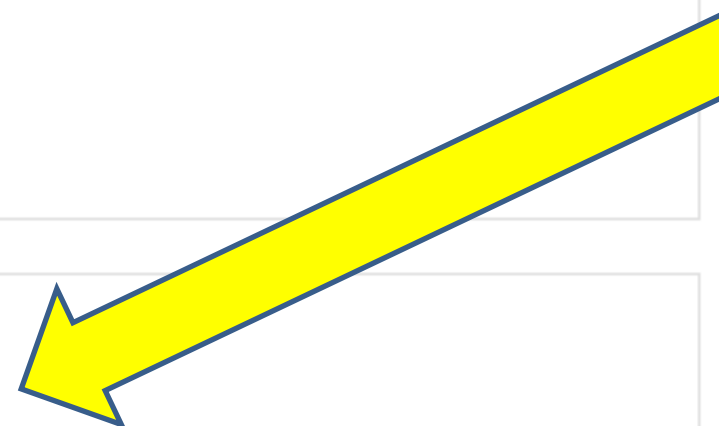
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### Conducting Market Assessment and Analysis during COVID-19, adapting the RAM/MAG

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### Market assessments: Introduction

🔗 [Read more](#)



Learning platform

An initiative of



International Federation of Red Cross and Red Crescent Societies  
Fédération internationale des Sociétés de la Croix-Rouge et du Croissant-Rouge  
Federación Internacional de Sociedades de la Cruz Roja y de la Media Luna Roja  
الاتحاد الدولي لجمعيات الصليب الأحمر والهلال الأحمر

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## Conducting Market Assessment and Analysis during COVID-19, adapting the RAM/MAG

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## Market assessments: Introduction

🔗 [Read more](#)

### Guidance for National Societies

## Conducting market assessment and analysis during COVID-19 – how to adapt RAM/MAG



### DELIVERING CASH – COVID-19 TIP SHEET COLLECTION

- [COVID-19 Sensitive Cash and Voucher Assistance \(CVA\) across the Project Cycle](#)
- [COVID-19 CVA Preparedness: Ensuring minimum requirements to deliver timely, accountable, and effective CVA are in place](#)
- [Conducting Market Assessment and Analysis during COVID-19, adapting the RAM/MAG](#)
- [Working with Financial Service Providers \(FSPs\) during COVID-19](#)

## Learning resources

A range of training materials are available for the International Committee of the Red Cross and Red Crescent Movement to build generalist, expert and specialist knowledge and skills around cash assistance design, implementation and to include it in assessments and response plans for humanitarian disasters.


06 May 2018

### Rapid Assessment of Markets (RAM) training

Type: **Learning**

Organisation: **RCRCM**

Facilitator guidance, presentation and case study materials for the RAM training

 **Download**

# Thank You

- **Maysa Ibrahim** – Basic Assistance Programme Manager, Lebanese Red Cross
- **Bilal Shah** – Cash Coordinator, IFRC
- **Aye Aye Nyein** - Director of Rakhine Operation Management Unit, Myanmar Red Cross
- **Moe Thida Win** – Deputy Director, Distaster Management Department, Myanmar Red Cross
- **Gurudatta Shirodkar** - Livelihoods Delegate, IFRC, Myanmar CO
- **Alexandre Gachoud** - Cash & Market Specialist, EcoSec Unit, ICRC
- **Stefania Imperia** – Cash Hub team, British Red Cross

Next Webinar 7<sup>th</sup> October - CVA for WASH

[www.cash-hub.org](http://www.cash-hub.org) - Cash Helpdesk available for all RCRC Movement CVA support