



Cash Interventions: Key Learnings and Reflection

Myanmar Red Cross Society's Cash Programmes in Central Rakhine



The International Federation of Red Cross Red and Crescent Societies (IFRC) and Myanmar Red Cross Society (MRCS) with support from British Red Cross (BRC), commissioned a study to reflect, analyse and learn from cash-based programming implemented in Rakhine State from 2014 to 2019. This paper summarises the study findings.

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Introduction

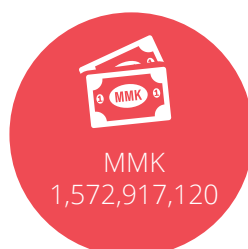
MRCS has responded to humanitarian needs in Rakhine since June 2012. **Between 2014-2019, a total of MMK 1,572,917,120 (CHF 1,165,124 approx) was transferred to communities through different cash-based interventions in central and northern Rakhine.** Cash-based programming in Central Rakhine started in 2014 following internal displacement.

Cash-based programming discussed in this study fall under two resilience programmes: **Community Resilience Programme (CRP)** and **Community Based Health and Resilience Programme (CBHR)** in central Rakhine. Community resilience is an area of focus for MRCS, reflected in the 2016-2020 Strategic Plan and Resilience Strategy 2018-2030.

The Community Resilience Programme (CRP) has been the mainstay of cash-based activities, contributing to 45% of total cash grants provided to communities in the last 6 years. Cash-based programming has matured and adapted over the years based on MRCS' experiences and community feedback. This includes **adaptation to the conflict context and access restrictions through remote management and monitoring**, as well as an increased focus on strengthening community-based institutions to oversee and support cash-based activities. **Cash is embedded in all sectors**, namely: Basic Needs, Livelihoods, Water Sanitation & Hygiene (WASH) and Disaster Risk Management (DRM). **Except for Basic Needs, all cash grants are conditional, targeted for a specific purpose, and in some cases provided in instalments.**

Cash based programming coverage

(As of October 2019)



Programming Elements

The study identified and analysed enabling factors and areas which can be improved in support of cash-based programming:

Integrated approach: Multi sector approach to community resilience integrating **Livelihoods, Health, WASH, Disaster Risk Reduction and Management and MRCS Branch Development.**

Targeting (Household Vulnerability Criteria Vs Beneficiary Criteria): MRCS's household vulnerability definition is comprised of seven conditions which are overlaid on the **wealth ranking exercise carried out during community assessments**, to identify participants for cash-based activities.

Guidelines and Checklists: These are in place for most cash grant activities and are used for implementation, **monitoring and engagement with communities.**

Stakeholders Engagement: The primary stakeholders at the community level are the village resilience committees and WASH and DRR sub-groups, village household volunteers and women's groups. **Community mobilisers** facilitate MRCS' activities at the village level and play a critical role in ensuring effective engagement with community stakeholders.

Community Action Plans: The plans distil needs and challenges identified by the community. They are used as a resource document and a platform for engagement with other civil society actors and state officials. The plans normally **focus on development priorities of the community**, such as access to services and infrastructure, DRM, WASH, health and education needs.

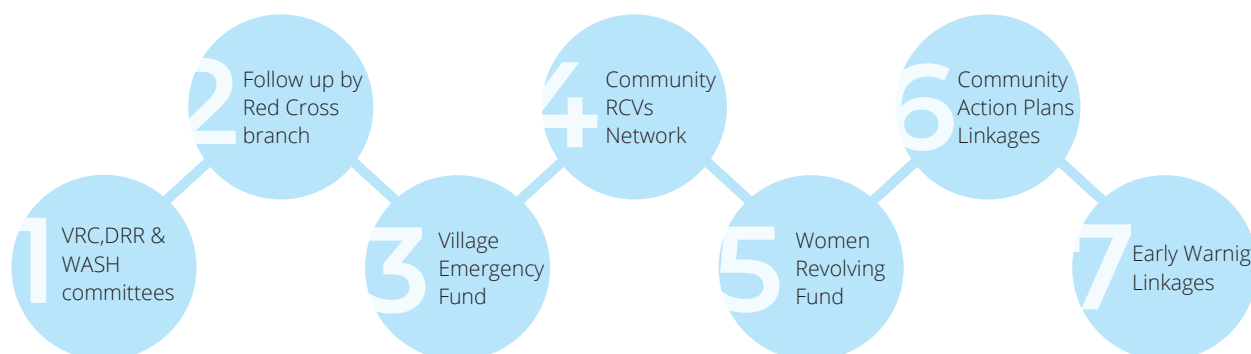
Sustainability Framework: The CRP developed a sustainability framework in 2019. **The seven pillars of the framework call for sustained engagement with, and support to, community-based institutions.** The premise is that programme investments can be best managed and monitored by these community-based institutions, which will increase the likelihood of the programme sustaining its gains and help mitigate the impact of MRCS' access restrictions.

Community Engagement and Accountability: With the emphasis on strengthening community institutions, **community engagement is central to CRP's approach to implementation**, including developing the project selection criteria, defining rules of engagement to different groups/institutions, designing community action plans, and prioritising community cash grants based on the same.

Gender and Inclusion: The selection process aims to **ensure that programmes are inclusive and consider the needs of people with disabilities, elderly, pregnant women and other vulnerabilities.** However, a more systematic focus on ensuring that cash-based activities consider the specific needs of these groups is needed.

Adaptation to Context: Flexibility and adaptation to the environment and context have been critical for all humanitarian actors operating in Rakhine. MRCS has **adapted the pace and modality of delivery in response to access restrictions** caused by conflict or imposed by the government, specifically for villages in Mrauk-U and Minbya townships for most of 2019. This includes adaptation to programme implementation, as well as monitoring and evaluation activities.

Sustainability Framework



What works well and areas for continuous investment

	What works well	For continuous investment
Integrated Approach	<ul style="list-style-type: none"> Both the CRP and the CBHR adopted a multi-sector approach which considers community needs in a holistic manner. Findings from the final evaluation of the CBHR programme showed improvement in the overall community resilience score. 	<ul style="list-style-type: none"> Continue advocating for an integrated approach in all future programmes.
Targeting	<ul style="list-style-type: none"> Local contextualisation of the selection criteria for each of the cash grants. The selection criteria are defined by the village resilience committee in consultation with the community and then verified by MRCS' CRP staff. 	<ul style="list-style-type: none"> While the village resilience committee has ownership over the selection process, the facilitation role of MRCS is critical to ensure inclusiveness and address exclusion in a transparent way. The nuances of the selection process need to be fully understood and made transparent to manage community expectations.
Guidelines & Checklists	<ul style="list-style-type: none"> Guidelines have evolved organically and improved upon piloting. The guidelines are used by MRCS' staff and volunteers for replicability. The guidelines provide transparency in community engagement. Checklists are used for activity monitoring. 	<ul style="list-style-type: none"> Consolidation and analysis of monitoring data obtained through checklists is not evident. Data analysis will help identifying trends and areas for improvement. Staff refresher training is required to ensure guidelines/checklists are used effectively.
Stakeholders Engagement	<ul style="list-style-type: none"> Stakeholders engagement is effective and supports the grant giving process. Regular engagement provides sustained support to community-based institutions. 	<ul style="list-style-type: none"> The role of MRCS' Township Branches is vital to support and oversee external linkages. Contractual engagement for the various types of funds/grants should exist between the village resilience committee and the Township Branch. Closer work with Township Branch is advisable. For example, for building linkages with external resources on early warning and on needs identified in community action plans.
Community Engagement & Accountability	<ul style="list-style-type: none"> For each of the cash grants there is a simplified "Step-by-Step" process, detailing the grant giving process which is shared during community meetings and village consultations. The knowledge of these processes amongst staff is very high. The agreement entered between house-holds and the village resilience committee, and village resilience committee with Township Branch ensures ownership and accountability at the appropriate levels. 	<ul style="list-style-type: none"> At the individual household level, understanding of the grant giving process (including selection criteria) needs to be reinforced. Consolidation of various community meetings to reduce the burden on people's time is advisable. Better mobilisation of feedback mechanism

	What works well	For continuous investment
	<ul style="list-style-type: none"> The Red Cross Red Crescent Movement Community Resilience Approach of “Accompany Enable and Connect” has greater prospect in these communities where cash-based interventions are supported, due to their community engagement approach and the focus on strengthening community institutions. 	<p>(which is currently underutilised).</p> <ul style="list-style-type: none"> Ensure feedback mechanisms are impartial and inclusive (e.g. not centralised only in the hands of Community Mobilisers).
Community Action Plans	<ul style="list-style-type: none"> The plan is owned by the community, with village resilience committee as its custodians. There is evidence of action taken by the community on its own initiative without funding from MRCS. 	<ul style="list-style-type: none"> Information collected during the plan development needs to be triangulated with other sources and the plans updated periodically (eg. on an annual basis). Baseline data for actions included in the plans needs to be shared and kept at the community level to track and review progress.
Gender and Inclusion	<ul style="list-style-type: none"> In both Rakhine and Muslim villages women play an active role beyond the women revolving fund and initiate community actions (e.g. building access roads). Specific clinic days are organised for people with disabilities. House visits to people living with disabilities and elderly during cash distribution are conducted. Referral of people with disabilities to specialised organisations which can offer tailored support. Instances of people with disabilities being inducted as Community Mobilisers and into leadership roles in different committees. 	<ul style="list-style-type: none"> Inclusion of Muslims across cash-based programming needs to be examined in greater detail. Cultural and social barriers for reach and engagement need to be identified. A specific day for women health activities is considered. Greater dissemination and advocacy around gender and inclusion. e.g. periodic re-training of staff on the collection and analysis of disaggregated data. This is particularly important when programmes incorporate remote management requirements. The lack of Muslim staff within the CRP programme necessitates greater involvement of the Muslim Community Mobilisers in programme development. Activities to promote social cohesion between communities should be considered despite the challenges, especially in villages where MRCS has established strong relationships and trust with the community.
Adaptation to Context	<ul style="list-style-type: none"> Remote management and monitoring takes place, with MRCS' Community Mobilisers in each of the village continuing to oversee activities and report back. When possible community mobilisers and members of village resilience committees/ village household volunteers / women groups, are invited to Minbya township where MRCS can engage with them directly to review progress, build capacity and disseminate programme content. 	<ul style="list-style-type: none"> Direct engagement is possible for Rakhine villages, whereas Muslims freedom of movement restriction does not permit them to come to town. This affects the level of inclusion of Muslim communities. Risks regarding the safety of community members in transit should be considered.

Overview: Findings across Cash Grants

Seven types of cash grants were reviewed during the study, namely:

Livelihood Grant	Latrine Grant	Women Revolving Fund	Community Grant
MMK 230,000 per household	MMK 70,000 per household	MMK 500,000 per group	MMK 4,000,000 max per project
Cash for Work	Village Volunteer Fund	Village Emergency Fund	
MMK 9,000,000 max per proposal	MMK 500,000 per village	MMK 1,000,000 per village	

Livelihood Grant

The livelihood grant has been the single largest cash intervention since its beginning in 2014, comprising **72% of the total cash-based programming**. The grants of MMK 230,000 per household are provided in two instalments with the second instalment

provided based on satisfactory use of the first instalment, as defined in the business plan. Most grants are used for livestock (66%) followed by establishment of small businesses (20%) and fishery and agriculture (14%).



Community Reflection

Asked what the impact of the cash grant on their lives was, recipients of the **livelihood cash grant** said **they were able to start or expand a business thanks to the grant, and to better support their family's basic needs as a result**. Several participants mentioned that the income they made before was not enough to meet their family needs, such as food, health care and education. Others said that the type of work they did before had a negative impact on their health or their ability to spend time with the family. Thanks to the grant many were able to start an independent business, allowing carers to spend more time with their families, a fact that was greatly appreciated. Furthermore, investing in an independent business

allowed people to move away from casual labour to a more sustainable source of income. People mentioned that they feel 'more independent' and that their income has grown substantially, while others said they can now save money. **Being able to address health emergencies was specifically mentioned, with several people saying that previously they had to compromise appropriate health care**. This resulted in a positive change in their general wellbeing, with some participants saying that they 'feel happy' and 'less stressed'. Finally, nearly half of the people that were interviewed for the study said that they are now able to support their children's education.

Latrine Grant

Responding to needs identified during community assessment regarding open defecation, a 'cash for latrine' grant of up to MMK 70,000 was provided to individual households which have space for a latrine construction and are willing to participate. WASH awareness activities and a latrine construction demonstration were also provided. Two different methodologies are practiced across the CBHR and CRP, the former relying on in kind support with greater awareness and supervision. There is scope for learning and adaptation across the two programmes.

Community Reflection

Recipients of the **latrine grant** mentioned **positive changes in hygiene and cleanliness both at home and in the village, thanks to the grant**. Where a substantial number of people in the village have constructed a household latrine 'the village became very clean' and people said 'their living standard is improving'. It was mentioned that open defecation has stopped or significantly reduced. People also discussed feeling increased safety and dignity thanks to having their own latrine, talking about how before they felt scared and embarrassed when they had to go far way for defecation.





Women Group Revolving Fund

The women revolving fund groups were initiated in 2018 to **enable women to access low interest loans**, providing a cash grant of MMK 500,000 per group. There was a substantial investment in norming and forming the groups and overseeing their performance for an initial period of three

months, before releasing the grant (e.g. record keeping and having rules and regulation in place were preconditions for releasing the funds). For some women, especially in Muslim villages, these groups are the only avenue to access credit.

Community Reflection

Participants of the **women group revolving fund** said **that before the groups were established, they did not have access to affordable loans**. Several women said that it was 'very hard' to address family emergencies. In addition to providing access to loans, women said that participating in the group has encouraged them to

engage in village affairs. Some said that they are feeling 'more empowered' and 'more confident' since joining the group. They positively mentioned the **skills they gained in meetings, such as working as a team, note taking and book-keeping, which help them to run their businesses and households**.



Community Grant

Community Cash Grants address community needs through projects identified in the **Community Action Plan**. With a budget of MMK 4,000,000 per project, over 18% of the overall CRP budget has been spent through community grants, with 29 of the 30 villages covered to date. **There is scope however to increase investments in Muslim villages**.

Cash for Work

Cash for Work has not been a significant activity under the CRP as some of the works have been subsumed under the Community Cash Grant. **Cash for work is mostly operated under the village resilience committee addressing needs identified in community plans**, with a maximum of MMK 9,000,000 per proposal. Participants are selected as

per vulnerability and willingness. **Its execution in Muslim villages posed a challenge as the process expects women's participation which is not very forth coming and can be subject to gender bias.** This calls for a greater role of MRCS in ensuring a more inclusive and gendered approach.



Village Household Volunteer Fund

This fund is a recent introduction in late 2019, as part of CRP's sustainability framework. It is a one-off grant of MMK 500,000 per village to be used by volunteer groups as **a revolving fund for activities which could be self-sustaining or matched with**

leveraged resources, benefiting the group as whole. In return, it is expected that the **youth will be involved** in MRCS' supported activities at the village level and will be closely linked to the Township Branch.



Village Emergency Fund

The Village Emergency Fund is a relatively new initiative in late 2019, under the CRP to be used as **a contingency fund in the event of a disaster**. It is a one-off grant of MMK 1,000,000 per village, expected to be leveraged through contributions from community and other donors.

Findings across the cash grant phases

The study identified good practices and areas for further analysis or adjustments for each grant. In the table below, these are presented across key stages of the cash grant cycle.

Examples of good practices			Further information/ analysis needed		Adjustments required	
Grant Design	Beneficiary Selection/ Coverage	Grant Management	Linkages to Technical Support/ Networks	Additional/ Ongoing Investment	Scale Up	
Livelihoods Cash Grant (LCG)	66% of LCGs used for livestock: Technical support required to assess disease/ mortality rates during design.	Grant guideline adjustments in 2018 improved efficiency.	Increased Government Departments linkages beyond agri-veterinary extension and linkage with line ministries for livelihoods diversification.	VRC skills in beneficiary selection and dispute resolution is a critical investment area.	Fishery & Agriculture are 14% of grants. Potential for diversification/market linkages + extension support to be explored	
	Destitute households need additional support to utilise eligible grants	Flexibility in changing proposals at the 2 nd instalment is provided.				
	Lower LCG take-off in Muslim villages requires exploration and consideration of cash for work or unconditional cash grant to ensure food security.	Re-train staff in guidelines and checklists and village application.				
Latrine Grant	Scope for adaptive learning from CBHR community engagement and CRP-cash for latrine grants.	Livestock disease/mortality rate requires routine monitoring.			Small business at 20% is the second largest grant- could be scaled up by leveraging networks for entrepreneurial expansion.	
	Bill of Quantities' (BoQ) value is MMK 150,000 and 70,000 provided. Monitor contributions, quality and affordability.	Consolidated monitoring data to support decisions and adaptation.				
Emergency Fund Village	Vulnerability criteria may exclude those without space for latrine construction. Explore merits of investment in shared latrines.	Involvement of household volunteers is critical in demonstration, construction and maintenance, while village resilience committee's role is the overall agreement monitoring.				
	New initiative under the CRP promoted with the intent of meeting contingencies in the event of a disaster.	VRCs frame rules and regulation and open a bank account to amount credited by MRCS. Villages in Sittwe Township had commenced this process and awaiting next steps.				

Examples of good practices			Further information/ analysis needed		Adjustments required	
Grant Design	Beneficiary Selection/ Coverage	Grant Management	Linkages to Technical Support/ Networks	Additional/ Ongoing Investment	Scale Up	
Community Cash Grant	Community contribution is 50% of project costs. Community contribution levels and process not explored.	VRC supported in proposals and technical matters as required.		Scope for increasing investment in Muslim villages to ensure balanced approach.		
	Formal agreement with VRC and township branch helps to validate and sustain projects with Government Administrators.	Townships Branch needs to be kept informed on project expenditure and execution.				
	These grants appear to be rated as most impact worthy, in meeting stated need in the community action plans.	The community assessment (ICABR) feeds into the plan, which is an effective resource document for the VRC.				
Cash for Work	Basic needs programme operated under VRC. Needs are identified as per the community action plan. VRC is key in identifying the work, transparently selecting participants and validating the participants' list.	Delivery in Muslim villages has challenges to ensure required women's participation. MRCS staff have an important role to ensure a more inclusive and gendered approach.				
Women Revolving Fund	A group size of 10-15 participant is optimal for cohesive group dynamics. Especially in Muslim villages the groups are the only avenue for women accessing credit. Sustained savings is observed and commendable that no default reported to date.	Ownership is high with adaptation of rules of engagement meeting the group needs, as per the guidance provide by MRCS.	Some groups depend on household (HH) volunteers for book-keeping due to low literacy levels, reinforcing critical role of HH volunteer in building capacity of the groups.		Mainstreaming through opening of bank accounts and accessing other avenues of credit is being envisaged.	
Village Volunteer Grant	Youth group members engage in MRCS supported village activities and will be closely linked to the Township Branch.	The rules of engagement & governance are being developed.				
	A recent introduction towards building community resilience through youth community institutions. Aligns with CRP's 7 pillars of sustainability.					

Summary and Next Steps

This practical study of MRCS's cash programmes in Rakhine State, undertaken in consultation with communities, has identified **what is working well and can be scaled up**. It has also identified areas of cash grant design and management to strengthen.

Ensuring that cash modalities consistently align to the **needs of the most vulnerable households and individuals**, in particular in reaching to Muslim communities, is a key priority. Another key theme is **increased technical engagement** of relevant line agencies and other local resource networks. This will add to the technical support provided to livelihoods activities and ensure sustainability.

This analysis aligns with MRCS commencement of Phase 2 of the Community Resilience Programme (CRP) from 2020-2022 and will support continuous improvement in cash-based programme initiatives.

Cash interventions will continue to prioritise community led planning and management. This will support **responsiveness to immediate needs**, while also **addressing community priorities in building resilience** within a context of protracted crisis and multiple vulnerabilities.

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The Fundamental Principles of the International Red Cross and Red Crescent Movement

Humanity: The International Red Cross and Red Crescent Movement, born of a desire to bring assistance without discrimination to the wounded on the battlefield, endeavours, in its international and national capacity, to prevent and alleviate human suffering wherever it may be found. Its purpose is to protect life and health and to ensure respect for the human being. It promotes mutual understanding, friendship, cooperation and lasting peace amongst all peoples.

Impartiality: It makes no discrimination as to nationality, race, religious beliefs, class or political opinions. It endeavours to relieve the suffering of individuals, being guided solely by their needs, and to give priority to the most urgent cases of distress.

Neutrality: In order to enjoy the confidence of all, the Movement may not take sides in hostilities or engage at any time in controversies of a political, racial, religious or ideological nature.

Independence: The Movement is independent. The National Societies, while auxiliaries in the humanitarian services of their governments and subject to the laws of their respective countries, must always maintain their autonomy so that they may be able at all times to act in accordance with the principles of the Movement.

Voluntary Service: It is a voluntary relief movement not prompted in any manner by desire for gain.

Unity: There can be only one Red Cross or Red Crescent Society in any one country. It must be open to all. It must carry on its humanitarian work throughout its territory.

Universality: The International Red Cross and Red Crescent Movement, in which all societies have equal status and share equal responsibilities and