

Review of Cash Transfer Programmes in Kachin and Northern Shan States

Commissioned by the HARP Facility

March 2018
(updated in June 2018)

Table of Contents

Executive Summary	3
1. Purpose, Methodology and Limitations.....	4
2. Cash Transfer Programming (CTP) in the Context of Kachin and Northern Shan	5
3. Protection of the Vulnerable and Gender – Risks and Mitigation Strategies	9
4. Accountability to Affected People (AAP)	13
5. Localisation, Preparedness and Resilience	15
6. Cooperation and Coordination Environment	18
7. Capacities and Opportunities	21
8. Synergies with HARP-F Strategic Approaches	23
9. Constraints and Risks	24
10. Recommendations for HARP-F	26
11. List of Abbreviations	27
12. Annexes:.....	28

Executive Summary

- Cash Transfer Programming (CTP) is not new in Kachin and northern Shan states, and currently more humanitarian CTP is being implemented here than in other parts of Myanmar.
- At national level, available data seems to indicate that more than 10% of humanitarian aid in the country was implemented using CTP in 2016 – similar to the global average recorded by the State of the World’s Cash report.
- The variety of operating contexts (Non-Government-Controlled Areas (NGCA)/Government-Controlled Areas (GCA), urban/rural), access restrictions and ongoing conflict make it necessary to adapt approaches to different ‘micro-contexts’.
- The potential for scaling up CTP exists, if the expansion is undertaken gradually and takes into consideration the protection risks and benefits. While no major protection concerns have been registered during ongoing CTP projects, this is most likely also due to the cautious expansion and protection-sensitive implementation to date.
- There remains a need for increased livelihoods programming particularly through income-generating activities. However, to ensure sustainability of interventions, projects should undertake detailed market analysis and coordinate with other livelihoods actors.
- While many organisations have substantial experience in implementing CTP and have capacity to respond to emergencies, there is potential for strengthening these capacities. This could include increased efforts to ensure SOPs are clear and knowledge of CTP programming is shared within organisations. Increased coordination of INGOs in terms of capacity-building efforts could be explored through the Cash Working Group (CWG).
- There is room for improvement, increased coordination and harmonisation of monitoring tools and practices – and potentially of feedback and complaints mechanisms – to ensure higher overall impact of interventions.
- Monitoring has highlighted that supplementary grants are often used to meet needs in other sectors such as education and health. Some Post-Distribution Monitoring (PDM) studies have reported as many as 90% of recipients using some of the CTP for education needs. There is potential for important cross-sector discussions that could lead to improvements in the response, including on whether there is a need to increase overall response beyond current levels which only meet minimum needs.
- While some coordination with Government departments and the Kachin Independence Organisation (KIO) is taking place on CTP, there is a need for increased linkages in relation to both emergency CTP interventions and the evolving social protection schemes.
- The presence of Financial Service Providers (FSPs) and Microfinance Institutions (MFIs) remains very low in Kachin and Shan states, but the situation is likely to change. While FSPs remain limited, regular mapping should be undertaken in order to be able to use the most appropriate services. Referrals of IDPs eligible for micro-credit schemes could be considered.
- Existing HARP Facility (HARP-F) strategies already include provisions to support most of the recommendations mentioned in this Review. The HARP-F CTP strategy reflects considerable flexibility and should allow for the gradual and appropriate implementation/expansion of CTP, including livelihoods support.

1. Purpose, Methodology and Limitations

Purpose

As specified in the Terms of Reference, the purpose of the Review is to: *“undertake a two-week desktop review of previous, existing and planned Cash Transfer Programming (CTP) in Kachin and Northern Shan States to help guide and inform the HARP Facility (HARP-F) in rolling out the implementation of its CTP Strategy. A major priority of this review is to closely examine the available evidence on the relationship between CTP and Protection in these two contexts, as well as considering the challenges and opportunities around CTP as part of livelihood and economic security programmes. While much of the research will be derived from reviewing (public as well as non-public) project and programme level documentation, it will be important to place the findings within an overview of the contextual realities and the “systemic” environment of inter-organisational cooperation and coordination.”*

Methodology

This Review is intended as a desktop study and therefore focused on reviewing secondary data and qualitative information available in the form of a variety of written documents. In order to complement the limited number of published sources, a total of 14 semi-structured interviews with key individuals from international and national organisations in both Yangon and Myitkyina (Kachin State) were conducted. In addition to these interviews and to reviewing documents publicly available on the internet (such as on the Myanmar Information Management Unit (MIMU) webpage), an additional 11 organisations were contacted to identify other sources of information, of whom 9 provided documents or other information by e-mail. The selection of organisations and individuals contacted and interviewed was made according to the following criteria: 1) membership and participation in the Cash Working Group (CWG), 2) size of cash transfer programming (including both emergency and what is generally termed livelihoods programming) as reflected in the CWG 4W, or 3) activities related to a specific area of work related to CTP (such as social protection). To ensure a balance of perspectives, the study collected information from a cross-section of local, national and international organisations.

Limitations

Given the scope of this study, no primary data was collected in the areas concerned. The study focused on information provided by operational organisations (local, national and international), hence no individuals of the Government of the Union of Myanmar (GoUM) or non-state actors were interviewed. This would add value and could be considered for further in-depth studies as specified in the recommendations section. Finally, although no visit to northern Shan State was possible, several organisations active in CTP in northern Shan were contacted and provided information by e-mail.

Acknowledgments

HARP-F would like to express its sincere gratitude to all of the organisations and colleagues who contributed information to this Review. A list of organisations who contributed information in writing or in person, as well as a list of the main written documents reviewed are included in Annexes 1 & 2.

2. Cash Transfer Programming (CTP) in the Context of Kachin and Northern Shan

Key findings: CTP has been used for a number of years in Kachin and northern Shan, and more humanitarian CTP is currently distributed in these areas than in other parts of Myanmar. Appropriateness and feasibility of CTP vary widely across Kachin/northern Shan. CTP often needs to be adapted to the 'micro-context' of the situation, remain flexible and be introduced gradually in order to ensure it is the most appropriate modality and deploys its potential benefits for the recipients. Feasibility generally varies substantially between Non-Government-Controlled Areas (NGCA) and Government-Controlled Areas (GCA), and between urban and rural areas.

Cash Transfer Programming in Myanmar

Before examining in more detail how CTP has been used in Kachin and northern Shan State, it is helpful to place this into the wider context of CTP at the national level in Myanmar. Globally as well as in Myanmar, CTP is still often seen as a recent or innovative approach. However, CTP in Myanmar has been implemented by international and national humanitarian organisations at least since the response to Cyclone Nargis in 2008¹, when at least one emergency CTP project was implemented by an INGO during the response², and Cash for Work (CFW) approaches were used by several organisations during the rehabilitation phase. However, cash for work was the most commonly used approach and these projects all remained very limited in size and duration, even for organisations with strong CTP experience in other countries. The reasons for this cautious approach included: perceived limitations imposed by a complex operating environment, limited humanitarian access, limited availability of Financial Service Providers (FSPs) and lack of clarity on government policies at the time.

CTP started to be used more commonly in Kachin State in 2012, during the emergency response to the resurgence of conflict and the ensuing displacement of people to camps. Many of the CTP activities in Kachin were initially undertaken by local NGOs and with limited prior experience, training and specific technical knowledge related to CTP. In parallel, cash for work activities were increasingly used in parts of Rakhine State – primarily in response to the protracted crisis in the northern part of the state. In 2015, major floods affected large parts of the country, prompting a number of organisations to respond with emergency CTP. This also provided a new impetus for the CWG and CTP in general, including discussions around multi-purpose cash. Organisations such as the Myanmar Red Cross Society also used CTP for the first time during this response, and have since steadily strengthened their capacity in cash programming.

The first comprehensive mapping of humanitarian CTP in Myanmar is probably the collection of who-what-where-when (4W) information by the Cash Working Group in 2016. While not an exhaustive mapping (since not all organisations contribute to this voluntary exercise), it represents a reasonable estimate of the scale of humanitarian CTP at that moment. It has since been repeated for 2017 (published in June 2018).

According to the 4W for 2016, an estimated 640,000 people received humanitarian cash transfers (a total of US\$13.3 million) in 2016, from at least 39 organisations. The 4W also tracked where the highest allocations were made: Rakhine State was closely followed by Kachin State. However, if

¹ Myanmar Cash Working Group (2013), *Cash Transfer Programming in Myanmar – Brief Situation Analysis*; see also World Bank Group (2015), *The Experience of Cash Transfers in Myanmar: Lessons from a Social Protection and Poverty Reduction Perspective*.

² Harvey, P. and Bailey, S. (2011), *Good Practice Review – Cash Transfer Programming in Emergencies*, HPN/ODI

Kachin and northern Shan are combined, more emergency CTP assistance is distributed there than in other states and regions in Myanmar.

In total, the humanitarian response in Myanmar received about US\$111 million in funding in 2016 and approximately US\$118 million in funding in 2017³. The Humanitarian Response Plan (HRP) does not track CTP separately from other activities. The figures tracked by the CWG 4W reflect pure cash transfer amounts (rather than the total project costs reflected in the HRP) and are therefore not directly comparable with the figures of the HRP. However, in order to arrive at a rough estimate of the proportion of humanitarian funding allocated to CTP in 2016, this illustrates that at least, more than 10% of humanitarian programming seems to have been implemented through CTP. According to the State of the World's Cash report, this is likely to be similar or higher than the global average of 10% recorded for 2016⁴⁵.

At the national level, it is important to note that other cash-based activities beyond humanitarian cash programming take place, which are not directly covered by this Review. They include, for instance, loans provided by Microfinance Institutions (MFI) as well social protection programmes implemented by the Government of Myanmar. These programmes often employ CTP through their own channels and handle amounts of cash that are much larger than those in humanitarian programmes. For these reasons, coordination with these organisations can provide valuable insights and learning on various technical aspects of CTP. However, it should be noted that these services are currently primarily focused on other parts of the country and are very limited in Kachin and northern Shan states, and for the purposes of MFIs, would be difficult to access for the large majority of Internally-Displaced People (IDPs), given their limited livelihood options and income for the time being. Potential linkages are explored later in this report.

Kachin and Northern Shan Context

The conflict in Kachin and northern Shan re-ignited in June 2011 and has since displaced over 100,000 people in these areas. As of January 2018, approximately 100,000 people are residing in displacement sites across both areas. The conflict continues and has indeed intensified since mid-2017, with new conflict hotspots including Tanai and Sumprabum in Kachin State, and continuous displacement in several areas of northern Shan State⁶. As many of the Non-Governmental Organisations (NGOs) interviewed have stressed, this poses important challenges to the implementation of CTP and requires constant conflict monitoring and flexibility, to ensure that protection risks are not increased and market access remains possible. However, cash has also been used for small-scale interventions to respond to new displacements, precisely when access was curtailed due to recent fighting and to circumvent these constraints.

In order to highlight the complexity of the operating environment, it is useful to recall some of the following dimensions of the situation, which also highlight important differences between Kachin and northern Shan states – these considerations have an important impact on the appropriateness and feasibility of CTP:

³ OCHA Myanmar (Feb 2018), *Myanmar: 2017 Humanitarian Funding (as of 31 Dec 2017)* and Financial Tracking Service, *Myanmar Humanitarian Response Plan 2016 Snapshot*, <https://fts.unocha.org/appeals/515/summary> (as of June 2018).

⁴ CaLP (Feb 2018), *The State of the World's Cash Report – Cash Transfer Programming in Humanitarian Aid*

⁵ According to the latest update of the CWG published in June 2018, cash distributions in 2017 were significantly lower, at US\$ 9.9 million (which would mean less than 10% of funding received by organisations). However, this seems to be primarily due to the reduction of cash distributions in Rakhine, most likely due to the departure of many of the previous recipients of cash programming across the border to Bangladesh. This figure is therefore more difficult to use for comparative purposes.

⁶ OCHA (Sept 2017), *Humanitarian Bulletin Issue 2 2017*

- Kachin / Northern Shan: Approximately 90% of the IDPs are currently located in Kachin State, with only approximately 10,000 people currently residing in northern Shan State⁷ (although an additional several thousand people are served from northern Shan but officially located in Kachin State).
- GCA / NGCA: Approximately 40% of IDPs are currently located in NGCA, where humanitarian access has been severely curtailed since May 2016⁸⁹, in particular for international organisations. National organisations continue to deliver the large majority of services in these areas. However, access restrictions also affect local NGOs and pose important problems when it comes to transportation of goods as well as cash, security of staff, and in ensuring independent monitoring of activities.
- Urban / rural: Although the number of displacement sites is very large and they are scattered across the two states, a large majority of IDPs in GCA are located within a few kilometres of major towns, in particular Myitkyina and Bhamo. IDP sites in NGCA can be close to smaller urban centers, but are for the most part very remote. In northern Shan, sites are less clustered and can also be very remote.
- Grouping in camps by ethnicity and religious denomination: since the beginning of the conflict, local faith-based organisations have played an essential role in the response. This has meant that many of the IDPs are accommodated in sites provided by the church and other religious associations and are therefore grouped by denominations. Local faith-based organisations have a strong role in the camp management committees and take a holistic approach in providing multi-sectoral assistance to the camps they support.

CTP in Kachin (Including Livelihoods Programming)

According to the information gathered, cash programming in Kachin started in 2012, in response to the resurgence of conflict and ensuing displacement. Initially, a number of local organisations (Metta, KMSS, KBC, Shalom – supported and with funding from international organisations) provided supplementary, unconditional cash grants (initially called ‘cash for curry’) with the aim of increasing dietary diversity. These grants were provided across the board at a rate of MMK 6-8,000 per person per month (in both GCA and NGCA). This support was discontinued at various stages, depending on the organisation – but ultimately the large majority of these interventions ended in 2016 due to funding shortages. All of these distributions were entirely implemented through ‘cash in envelopes’. In addition, Metta has since 2012 also been providing Non-Food Items (NFIs) through a voucher system – market fairs are organised during which recipients can use the vouchers with a limited number of pre-identified suppliers.

Following this first wave of CTP, the discussion around providing cash instead of food rations led to several assessments conducted in 2014 – among which the WFP feasibility assessment conducted in GCA and which suggested a pilot intervention in several camps in the vicinity of Myitkyina (including Waingmaw). Following a first pilot intervention, the WFP programme was then progressively widened to most GCA locations. The introduction of cash was implemented at the same time and as part of the prioritisation/targeting exercise in 2016. The WFP programme is now the largest CTP project in Kachin – as of March 2018, a total of over 42,000 IDPs are being assisted through monthly cash interventions – and approximately 1,400 of them receive cash through the e-wallet pilot scheme. In parallel, for NGCA locations, both Trocaire/KMSS and Oxfam/KBC conducted similar targeting/prioritisation exercises and introduced limited CTP gradually in 2016. These two projects now assist the majority of people in NGCA with food assistance, but given the challenging context,

⁷ Myanmar Shelter Cluster (Jan 2018), *Kachin/Northern Shan Cluster Analysis Report*

⁸ OCHA (Nov 2017), *Humanitarian Bulletin Issue 3 2017*

⁹ Refugees International (2017), *Suffering in the Shadows: Aid Restrictions Endanger Displaced Persons in Northern Myanmar*

only some of these are currently receiving cash as part of a mixed modality ('rice plus cash'). In NGCA, the most recent project to introduce CTP (again to replace parts of the food basket) is implemented by HPA. An additional project by ADRA/KBC recently also provided supplementary cash grants on top of the grants mentioned above – across GCA and NGCA locations.

As of June 2018, there are a number of additional CTP projects either already in place or planned to assist the over 8,000 people who have been displaced to new locations following renewed conflict since April 2018. These consist of 'cash for food', unconditional cash grants to supplement the regular distributions, as well as cash for education. This shows that the environment is dynamic and that organisations readily adopt CTP for new displacements, when appropriate.

Most other CTP interventions consist of livelihoods support through Conditional Cash Grants (CCGs). These are implemented by a variety of organisations including the Red Cross Movement, Trocaire/BRIDGE, ADRA/KBC, DRC, NRC, SI, Metta.

Generally speaking, these cash grants can therefore be grouped into two major categories:

- CTP for emergency relief – while they account for the highest proportion of funding overall, these are mostly relatively small, unconditional and unrestricted cash grants, which are primarily provided to replace food distributions, while a small number are also provided as conditional cash grants to support, for instance, the running of WASH committees; and
- Conditional cash grants – which are primarily provided as part of livelihoods interventions. The main purpose of these grants is to provide livelihoods opportunities through income generating activities, with components aimed at vocational training, increasing financial literacy and psychosocial support. While the majority of these activities require recipients to come forward with business proposals, at least one organisation also supports revolving funds: after an initial injection of funding by the organisation, these funds are then run by the community.

According to the information received, the main donors supporting CTP across Kachin and northern Shan include HARP-F, ECHO and USAID – as well as NGOs such as WHH. OCHA's MHF has also supported some CTP activities as part of emergency responses. Many organisations will not disclose their funding sources and therefore this information is necessarily incomplete.

Northern Shan – CTP and Livelihoods Interventions

As highlighted above, the situation in northern Shan is different, in various respects. The conflict dynamic is different with a larger number of armed actors with different and more fluid areas of control than in Kachin. Armed clashes are more sporadic and fluid, and therefore so is the humanitarian access situation. IDP locations are less clustered than in Kachin (with the exception of Namkham/Muse) but can also be very remote. This has, however, also led to a situation where smaller numbers of IDPs were able to resettle to safe locations and recovery was possible earlier on in the conflict.

In northern Shan, CTP has therefore been introduced at a different pace than in Kachin. WFP already used CTP for relief activities in 2013 as its first pilot of this sort in Myanmar¹⁰. For some time, the number of organisations operational in northern Shan was smaller, and hence fewer organisations have implemented CTP. However, several organisations are now implementing CTP both for emergency interventions (primarily the WFP project replacing food rations with cash), but more importantly in the livelihoods sector. Key CTP actors in northern Shan include WFP, ICRC, ADRA/KBC, DCA/KBC, SCI. DRC is also planning livelihoods activities in northern Shan in the future.

¹⁰ See WFP (2016), *Cash-Based Transfers: WFP Myanmar*

Recently, Relief International conducted a cash feasibility study in several remote villages of northern Shan State, focusing on preparedness and in particular hygiene kits. This study came to the conclusion that communities in these remote villages could be assisted with CTP in the case of displacement, but that the situation would depend on the location of displacement and that local organisations do not have operational structures in place to use CTP at the moment. Other experiences include that of the Kokang crisis in 2015, during which CTP was not allowed as a response option by the Military Commander in charge of the area.

3. Protection of the Vulnerable and Gender – Risks and Mitigation Strategies

Key findings: Organisations implementing CTP have given protection and gender considerations an important role during assessments and monitoring. Although no major protection issues have been reported in ongoing CTP across Kachin and northern Shan, this is likely due to the gradual and sometimes small-scale implementation of CTP, in particular in remote areas and particularly in NGCA, where protection risks are higher. This supports the view of most organisations that expansion of CTP should be gradual to ensure protection risks are not exacerbated, and that CTP projects remain flexible in adapting to changes in context, particularly conflict dynamics.

Ensuring the integration of protection and gender considerations into the cash feasibility assessments and throughout the project cycle has been a priority for organisations engaged in CTP in Kachin and northern Shan. This clearly emerged from the cash feasibility assessments obtained, as well as from interviews conducted for this Review. In order to provide a protection perspective to inform this Review, interviews were also conducted with protection agencies and a number of tools were collected that had been developed to ensure the inclusion of protection and gender considerations into programming.

The Protection Working Group (PWG) and its Gender-Based Violence (GBV) sub-group have been involved in discussions on CTP in both Kachin/northern Shan as well as Rakhine for some time. These discussions have taken place both on an agency-to-agency level as well as in the PWG and the Gash Working Group meetings. Representatives of the PWG and GBV sub-group attend some of the CWG meetings in both Yangon and Myitkyina – although admit that capacity limitations do not make it possible to attend every meeting. In February 2017, a presentation was made to the Humanitarian Country Team on cash programming and protection and highlighted the importance of ensuring protection considerations are included in any programming – including CTP. In May 2017, a workshop on protection mainstreaming was organised for all sectors/clusters, including a separate workshop for CWG members and provided training on how to utilise existing global tools.

At the global level, a number of tools have been developed on protection and CTP, including by UNHCR and the Global Protection Cluster – such as the ‘Guide for Protection in Cash-Based Interventions’¹¹ – and other organisations such as the Women’s Refugee Commission, which recently published a ‘Toolkit for Optimizing Cash-based Interventions for Protection from Gender-based Violence’.

At the Myanmar level, these tools have been shared or adapted and simplified by the PWG and GBV Sub-WG. They include:

- Trocaire-DRC-Oxfam ‘*Briefing Note on Cash Programming in Kachin State*’, Oct 2016 – this is a particularly practical and useful document which outlines some of the key protection

¹¹ For more the guidance and more information, see <http://www.globalprotectioncluster.org/en/tools-and-guidance/essential-protection-guidance-and-tools/cash-based-interventions-and-idp-protection.html>

concerns in Kachin – risk of marginalisation of vulnerable groups, potential misuse, market access, vulnerability to market fluctuations, GBV. It also proposes mitigation strategies for each of these risks – many of which require careful assessments and thorough Post-Distribution Monitoring (PDM).

- PWG guidance '*Cash Transfer Programming in Emergencies: Key Protection Considerations*', August 2015 – which provides some important considerations to take into account, as part of more general good programming and accountability measures.
- Inter-Agency Standing Committee (IASC) Guidance on '*Gender Equality and Cash Transfer Programmes in Crisis*' – this document highlights the importance of CTP being informed by gender analysis, communication about CTP and criteria used, effective accountability mechanisms and regular monitoring.

Cash Feasibility Assessments:

Six major cash feasibility assessment reports were obtained from organisations contacted, which cover a period from 2014 to 2017, but concern different geographic areas (the WFP pilot study assessed areas around Myitkyina for food; UNHCR covered both Rakhine and Kachin and examined food and NFI markets; Trocaire/KMSS, Oxfam/KBC and HPA covered the main camps in NGCA for food items; RI covered certain areas of northern Shan but only focused on hygiene items).

While some have been overtaken by events (such as the WFP assessment of 2014 which then led to a pilot and subsequently the largest CTP project in Kachin), others (such as the Trocaire/KMSS assessment and the Oxfam/KBC assessment of late 2016 which both cover NGCA, as well as the more recent RI assessment which covers some areas of northern Shan) largely remain valid. According to the organisations interviewed, the context informing CTP feasibility in these areas has hardly changed over the past 2-3 years. The following key protection concerns were identified in these assessments and reconfirmed in the interviews with organisations:

- Beneficiary preference: Across the board, the studies came to the conclusion that the majority of the population would prefer to continue to receive in-kind assistance. Although this is qualified in most cases with considerations such as a general and natural resistance to change, several feasibility studies highlighted that the switch to cash was made against the wish of the community. While this remains a concern, organisations interviewed indicated that in the majority of situations, recipients had since become used to cash and there were no major problems identified.
- Market access: All of the studies identified specific protection risks related to recipients accessing markets. These risks are less prevalent in urban areas of GCA, but become increasingly important as one moves to remoter (rural) areas in GCA (in particular those which are regularly and most recently conflict-affected – such as Tanai for instance, but also areas such as Hpakant). These risks become particularly pronounced in the remoter (rural) areas of NGCA. While camps closer to Laiza or to markets such as in Lan Na Zup Ja face fewer risks, IDPs in more remote camps are at higher risk. For these camps, the nearest markets are usually located across the border in China and put recipients at risk of illegally crossing borders (if they do not have the required border pass, which in turn requires a valid Myanmar ID) and/or harassment of border guards, and increased risk of GBV along the way. Market access is also curtailed by regular outbreaks of fighting in the vicinity of IDP locations – including in close vicinity to Laiza at the end of 2017.
- Misuse and anti-social behaviour: This is an important concern which has been voiced since the beginning of the introduction of CTP. In August 2014, for instance, a joint UNFPA-DRC GBV assessment in northern Shan highlighted an example of cash contributions being misused – in this case, spent on drugs rather than the intended supplementary food

provision. It should be noted that among the recent PDM reports obtained, this was not reported as a major issue.

- Financial literacy/household income management: Several studies highlight the worry of both IDPs and the local NGOs that households struggle to manage their monthly income, citing limited financial literacy. This is also an argument for not distributing larger grants and underscores the importance of both more regular distributions and regular PDM. According to the information gathered, there is little evidence showing that households are not able to manage their own income and save for the remainder of the month. However, other reasons (such as limited space in the camps to store larger amounts of money, reducing the potential for misuse/anti-social behaviour) support the regular distribution of smaller amounts.
- Humanitarian access for PDM: While the section on AAP goes into more detail on the issue of PDM in general, the severe constraints on humanitarian access make it very difficult to ensure adequate monitoring of CTP. Aside from the fact that international organisations and in particular international staff are unable to travel to many locations (particularly NGCA but also in GCA – including many locations in northern Shan), local staff movements are also restricted. This limits the ability to monitor independently, with the same organisation distributing grants usually also monitoring the quality of the programming. It should be noted that organisations make attempts to triangulate information through additional, independent studies and additional monitoring conducted by the partner organisation.
- Cash grant amounts: One of the major concerns voiced by recipients relates to the amount of the cash grants provided instead of the food rations, which many perceive to be too low. A number of organisations have received such complaints, including protection agencies, but these are often relayed anecdotally. Organisations distributing the grants have complaints mechanisms in place which are able to address these cases (including ‘exclusion errors’). According to some of the organisations, these errors are due to the prioritisation/targeting, rather than the fact that CTP is being used.
Organisations agree that the amounts provided are at the low end of the spectrum and only allow to meet emergency needs. Although some recent PDMs reportedly found that food consumption scores remained the same or potentially even improved following the transition to cash, this requires additional research. It should be noted here that the reduction in food rations for some of the less vulnerable households was undertaken at the same time as the transition to cash. This means that recipients most likely associate CTP with the reduction in assistance and therefore some of this feedback is related to the reduction, rather than the change in modality to cash.
- Inflation: The risk of inflation is not a protection risk per se, but can have important consequences. Although it was one of the concerns identified by IDPs in the beginning of the switch to CTP (see WFP, 2014), this can often easily be mitigated by ensuring regular (ideally monthly) market monitoring and by reviewing transfer amounts as required. No major cases of inflation due to CTP were shared during this review.
- Staff risk: While this was mentioned as a concern by a number of organisations, given that distributing cash in envelopes requires the transport of large amounts of cash, mitigation measures seem to have been put in place and no major incidents were reported.

Mitigating Protection and Gender Risks Throughout the Project Cycle:

Protection risks are an important consideration in all of the programming decisions for CTP across Kachin and northern Shan. Given the current political context and limited progress in the peace process, conflict has increased over the past year and is likely to continue for the foreseeable future.

The approach organisations have taken in order to avoid exacerbating protection risks by switching to CTP, has been to carefully assess these risks, only switch to CTP gradually where it is clearly

appropriate, using mixed modalities, and to be flexible in switching back and forth during the project cycle, if required.

Here are some of the measures taken by organisations throughout the project cycle¹²:

- Assessments: protection considerations were taken into consideration and protection experts/organisations were often involved and/or consulted during the cash feasibility studies obtained for this Review. Protection risk and benefit analyses – which compare the risks and benefits of both in-kind and CTP - are the recommended first step and were included in most of the studies. The studies all ensured that the perspectives of both men and women were heard through separate Focus Group Discussions (FGDs). Some also included separate consideration for the needs of vulnerable groups (age, gender, diversity considerations) in particular in relation to access to markets.
- Communication: Communicating the changes in project implementation (such as a switch to CTP) to the recipients clearly and well in advance is essential. Trocaire/KMSS' lessons learnt from its first phase of CTP programming included a recommendation to ensure a strong communications plan is in place at the start of the project. This was also one of the lessons from WFP's switch to CTP in GCA. Information should not only include details of the changes in programming, but also on selection criteria and should clearly state how complaints can be submitted and who should be contacted.
- Monitoring and responding to complaints: All of the organisations interviewed mentioned the importance of regular PDM for CTP projects, as well as of complaints and feedback mechanisms. PDM should include monitoring of specific protection concerns, as well as regular market price monitoring. However, most organisations also mentioned that they were not always convinced of the quality of their own PDM mechanism. This is examined in more detail in the AAP section. Specifically in relation to protection, the main considerations are that recipients may not always feel free to share these issues with organisations – in part because they are both the implementer and monitoring agent and IDPs may not feel free to speak openly. However, organisations make attempts to triangulate information through additional, independent studies and additional monitoring conducted by the partner organisation. In addition to PDM, regular market monitoring is also essential for any CTP in order to monitor inflation - this seems to be carried out regularly by most NGOs, according to the information received.

During the interviews conducted, none of the organisations spoke of recording any serious cases of protection issues. For the GCA, this is significant, since the number of people (over 42,000) is high. For NGCA, this is also significant as the protection risks are higher, despite the smaller size of projects. Some organisations mentioned so-called 'exclusion errors' or cases where recipients' situation had changed and the amount of the cash contribution needed to be increased – and this was then addressed through the complaints and feedback mechanisms.

However, the limited cases of serious protection issues should not support the view that protection risks are not high, nor that CTP should be implemented across the board. Rather, this supports the argument that the gradual and careful introduction of CTP with all the necessary safeguards (including adequate assessments, risk/benefit analyses, communication, and regular monitoring and effective complaints and feedback mechanisms) has proven successful. And in the case of NGCA where projects remain small, this also supports the argument that protection-sensitive CTP programming means being flexible about determining the appropriateness of CTP on a camp-by-camp basis and with the flexibility to use mixed approaches ('rice plus cash') as well as to switch back

¹² Please refer to the '*Briefing Note on Cash Programming in Kachin State*' for systematic guidance.

to in-kind temporarily during the course of the project if necessary (for instance when armed clashes close to project sites increase the risk associated with traveling to markets).

For any new projects, it will be particularly important to ensure that protection considerations are included during all phases of the project cycle. The PWG and GBV Sub-group have both underscored that they are available to support organisations during all the stages of project design and implementation, and the briefing note of Oct 2016 already provides a very useful and practical guidance which should be used as a basis for discussion. Most organisations stressed that this also means that any new projects should be carefully planned and not rushed. As one organisation mentioned, this also concerns unintended consequences, and measures should be taken to avoid these - such as creating potential pull-factors through CTP projects supporting returns, for instance.

Both the GBV Sub-group and PWG are already involved in supporting CTP partners. Beyond their involvement in coordination mentioned above, they are also liaising with a number of organisations on concrete project implementation. For example, UNFPA is now part of PDM exercises undertaken by WFP for the e-wallet pilot project and has provided advice to WFP on project implementation.

Humanitarian Access: In addition to the considerations above, it should be noted that in some very specific instances, cash grants can be used to circumvent difficulties in humanitarian access. This has reportedly been the case recently in response to the situations of conflict and ensuing displacement in Tanai and Sumprabum. However, these are usually only very small-scale, limited interventions, and require the organisation to have prior experience in CTP.

Age and Disability Considerations: As mentioned above, considerations relating to the special needs of the elderly and people living with disabilities were taken into account in some of the cash feasibility assessments reviewed, and are taken into consideration in the implementation of at least some of the ongoing projects. The RI assessment, for instance, interviewed groups of elderly and did not find major constraints to market access, but mentioned concerns the elderly had over using mobile technology – a concern also mentioned by WFP in relation to the e-wallet pilot project and which was resolved through trainings to ensure basic technical literacy. Similarly, the Oxfam/KBC study interviewed elderly and people with disabilities to ensure their views were heard. The Trocaire/KMSS study equally mentioned potential protection concerns for these groups in terms of access to markets across the border.

4. Accountability to Affected People (AAP)

Key findings: Organisations interviewed are committed to responding to the views of the community and involving them in the project design, implementation and review. This requires consultations, communication, and effective monitoring and feedback mechanisms. Many organisations would like to improve their PDM and there is room for standardising tools, approaches and follow-up.

Feasibility Assessments and Community Preference

Accountability to affected people featured prominently in the interviews conducted as well as in the feasibility studies received. The main feasibility studies provided (Trocaire/KMSS, Oxfam/KBC, WFP, UNHCR, HPA) all highlight the consultation of IDPs during the assessment stage to capture community acceptance. In the case of Kachin, many of the consultations reported that the large majority of IDPs preferred not to switch to cash – across both GCA (see the WFP study of 2014) and NGCA (see the studies by Oxfam/KBC and Trocaire/KMSS). The decision to go ahead was usually taken by starting an initial pilot phase to test the approach, taking into consideration a certain amount of inherent resistance to change on the side of the IDPs. All of the information received (PDMs and verbal information during interviews) seems to indicate that the majority of the

population now receiving CTP are satisfied with the cash grants and are able to manage their household finances without major obstacles.

Prioritisation (Targeting) Exercises

In 2016, targeting/prioritisation exercises were conducted in the food sector by the main organisations providing food rations (together with donors funding these) – WFP, Trocaire/KMSS included. Key reasons for the prioritisation of assistance included donor priorities, the changes in the funding situation, the protracted nature of displacement and therefore the need to identify measures that support resilience and if possible strengthen livelihoods¹³. At the same time, these organisations also assessed the feasibility of switching to CTP.

The centrepiece of the prioritisation exercise used by Trocaire/KMSS was a community-based targeting approach, which allows the community to identify criteria for selection of those households that continue to receive the equivalent of 100% of the food basket (in cash), and those households who have some income and livelihoods opportunities and therefore receive the reduced rations of 70-80%. Although a number of challenges were reportedly encountered during the switch, the key measure to ensure a smooth transition was clear and transparent communication of the changes. This is also the case for the switch to CTP recently undertaken by HPA, where a number of ways for sharing information with IDPs were chosen in parallel to ensure adequate dissemination (camp notice boards, community meetings, hotlines, person-to-person discussions).

Post Distribution Monitoring, Feedback and Complaints and Project Reviews

A number of organisations shared the results of Post-Distribution Monitoring exercises, which provide important insights into how CTP is accepted by recipients and how they prioritise the usage of cash received. Regular PDM is seen as essential for CTP. This distinguishes CTP from in-kind assistance and also allows for interesting uses of PDM information for the improvement of programming in the future. However, these opportunities are still rarely used.

Most organisations interviewed conduct PDM monthly or bi-monthly for regular cash distributions, although some conduct them quarterly. While PDM ensures the control of the quality of the delivery process and appropriateness of the transfers (especially if used in conjunction with regular market monitoring), it also provides important insights into how unconditional cash grants are used (outcome monitoring). In the case of cash grants to replace emergency food rations, while the primary intention is to ensure adequate food intake, the grants used in Kachin and northern Shan are unrestricted – there is no restriction on how the money is spent.

All of the PDM information provided for cash grants to replace and/or to supplement food rations indicates that apart from food purchases, the main purposes these grants were used for are education (school fees) and health expenses. According to PDM information from one of the CTP projects conducted in 2017 which provides supplementary CTP on top of the monthly CTP distributions, the cash assistance was used primarily for food, education and health needs – with 91.2% of households using some of their cash assistance for education needs. The fact that households are using at least some of their supplementary CTP assistance for education expenses is a persistent trend which has been highlighted through monitoring over the past few years, and recent PDMs confirm this. This trend shows the benefits of cash, as it proves that recipients are able to make their own choices and prioritise their spending. Hence this trend is not negative. However, it also poses interesting questions for the overall response and how needs and responses are determined across sectors. It could be interesting for the CWG to compile the PDM data across organisations and discuss it with other sectors.

¹³ See for instance: Trocaire (Aug 2016), *Presentation on Prioritization and Cash Feasibility Study*

Several NGOs interviewed mentioned that they were not convinced that their PDM or feedback mechanism was entirely effective – although many have measures in place to triangulate the information. The main reason was that in all cases examined, the organisation distributing the grants was also the organisation conducting the PDM. This means that in case there are issues with the distribution itself, IDPs are not always likely to be entirely honest in their feedback to the same organisation. Another aspect concerned the fact that tools were not harmonised between organisations, leading to difficulties in reaching overall conclusions on the impact of CTP programmes. Organisations see the potential for harmonisation and improvements. This is an opportunity for donors including the HARP-F to support the design of common tools across organisations distributing these grants, which would then allow for comparison and for discussion of common solutions to issues identified/lesson learning. In order to achieve common analysis of monitoring results, options such as peer-monitoring or hiring common service providers could be considered. For instance, several monitors could be trained in each organisation to make up an inter-agency team which then monitors all projects together, in regular intervals. While an external service provider may not have access to NGCA, an inter-agency team would face fewer access constraints and the approach would increase the objectivity of the results.

Taking this one step further, several organisations mentioned that despite the fact that CTP had been implemented for a number of years, no study had been undertaken to examine the real impact of these projects (including their impact on recipients, but also on local markets). PDMs are being undertaken to ensure quality of the project, but it is challenging to measure outcome and impact. HARP-F and others could consider hiring technical capacity to conduct an impact study in order to improve future programming.

5. Localisation, Preparedness and Resilience

Key findings: Local NGOs are implementing the majority of CTP in Kachin and northern Shan and are prepared for future responses. There is still room for strengthening capacities on certain aspects of programming across organisations. While the Government position on CTP is not clear, the operating environment is permissive. More linkages should be established with Government and Non-State Actors (NSAs) on CTP as well as with the expanding social protection programmes. HARP-F could play a role in providing technical assistance here. Increased livelihoods support remains needed with a perspective of sustainability and reducing dependence on aid, but requires adequate market assessments and increased funding.

Experience of Local NGOs

The large majority of programmes – including CTP – in Kachin and northern Shan are implemented by local NGOs. Roughly speaking, this usually either takes the form of direct implementation (several local NGOs receive direct funding from donors), a partnership where the local NGO receives money and technical support from an NGO or UN organisation (such as for instance, KBC and KMSS who receive support from Oxfam and Trocaire; or MRCS providing CCGs in livelihoods interventions with support from IFRC, ICRC or others), or a partnership where the local NGOs distribute cash on behalf of another organisation (such as the WFP cooperative partner arrangement). Although local NGOs started implementing CTP early-on in Kachin, they did so with limited prior technical knowledge or experience. In many ways, they ‘learnt by doing’. However, they have now developed significant experience. This means that the main local NGOs are now also increasingly able to respond to new displacement/emergencies with CTP, although most still do so with technical support from international partner organisations (*please refer to section 7 for more details*).

Government Position and CTP Activities

Whereas in 2014, some departments of the Kachin State Government were still sceptical of a switch to cash (see WFP, 2014), since then the authorities seem to have been more accepting of CTP. None of the organisations interviewed reported any specific obstacle to CTP imposed by the Government.

At national level, there is no clear policy on CTP in emergencies, although the Government itself distributes unconditional cash grants on a regular basis following natural disasters. In these instances, the Department of Disaster Management (DDM) seems to be generally responsible for coordination and anecdotal evidence suggests that it uses a standard rate of 150-300 MMK per person per day¹⁴, primarily to allow for the purchase of rice. Further anecdotal evidence suggests that the Ministry of Agriculture, Livestock and Irrigation distributes grants following an emergency, but no further information could be identified during the course of this study. During the flood response of 2015, the Government on several occasions issued instructions and guidance which also covered CTP – primarily cash for work activities, but also guidance on CTP in general (in both the ‘Instructions of the President of Myanmar for the Rehabilitation Process’ and the draft ‘National Recovery Framework and Plan’). However, it is not clear whether these were later operationalized.

While the Government at national level is supportive of CTP, there does not seem to be clarity as to who is the coordinating body for CTP. To date, most engagement has taken place with the Department of Social Welfare (DSW), which is in charge of social protection and has engaged with the CWG on several occasions (*see coordination section*). However, only very limited coordination has been possible with the DDM, which is the department providing CTP in emergency situations and would be the logical interlocutor for coordination of CTP as part of preparedness efforts. In order to improve coordination of CTP in the future, engagement with DDM, as well as mapping of CTP capacities and roles in emergencies would be an important preparedness measure. This engagement is challenging given the large number of competing demands on DDM, and may require dedicated capacity, which HARP-F could support. Ideally, engagement should happen through interlocutors known to DDM and already working with DDM. In addition, there is potential for capacity-strengthening support to the Government through trainings – this could be explored through the CWG (some trainings are already being planned as of early 2018). The main challenge here would be both dedicated capacity and funding for curriculum development and trainings. This could be supported financially by HARP-F, if required.

Social Protection Strategy and Potential Linkages

The situation is very different when it comes to Social Protection interventions. The Government, with support of UNICEF, the World Bank and other international partners, in 2014 published its National Social Protection Strategy Plan (NSPSP). The plan also includes a provision on how social protection services could in the future be used to ‘reach disaster affected populations with relief assistance’. Following the 2015 floods, the MoSWRR also published a financing proposal for a social protection response to the emergency – however, this did not receive adequate funding. The Government is currently finalising a strategy for operationalization of the NSPSP which will provide more detail and required budgets.

While the NSPSP includes a number of planned programmes, implementation has focused so far on only a few of them. The largest pilot programme has been the Maternal and Child Cash Transfer (MCCT) programme which started in 2017 in Chin State. Since then, the DSW has asked for support from the international community for the widening of the MCCT programme to Rakhine State – which started in June 2017 with technical support from UNICEF and other international partners.

¹⁴ See for instance, WFP (2014), *Kachin Cash Assessment Report Myitkyina and Waingmaw*, and WFP (2017), *Cash Transfer Programming Preparedness Data Profiles Disaster-Prone States*

DSW at the time also requested technical support from the CWG regarding the cash distributions – and the CWG has since been in intermittent contact with DSW.

For Kachin, the expansion of the MCCT programmes is planned for the period 2020-2023. For Shan State, however, the expansion of the MCCT programme is planned already for 2018. Given that the principles of universality and inclusivity are being applied to the implementation of the programme, IDPs should also be eligible for these transfers. In view of the expansion of the Government's social protection schemes over the next few years also to Kachin and Shan, it will be important to establish closer linkages with the DSW through the Social Protection Sub-Sector Working Group (SPSWG). While this is limited to the policy level in Nay Pyi Taw, it could also be the forum to explore how to ensure linkages at the operational level in Shan and Kachin states.

Livelihood Support to Strengthen Resilience

As highlighted in the overview of CTP in Kachin/northern Shan, there are now a number of livelihoods projects ongoing in these areas, which primarily cover IDPs but at times also include and are open to non-IDPs - with a do-no-harm perspective. The need for livelihood programming generally speaking has been highlighted for several years – this was one major recommendation for instance of the 2015 *Multi-Sector Early Recovery Assessment of Kachin & Northern Shan State*. During the prioritisation exercises conducted in 2016, the need for livelihood support in particular to those whose assistance would be reduced was also stressed¹⁵. In addition, the dangers of daily labour available on a seasonal basis (often in plantations across the border in China) have also been highlighted – including lower wages, risk of abuse by employers¹⁶.

One of the key challenges mentioned by a number of organisations are the limitations in funding. Some organisations mentioned having had to cut down on livelihoods support components of projects because funding would only be sufficient for emergency supplies. Others mentioned that more could be done to widen livelihoods programming and improve its quality, but funding seemed to limit these options. To the extent possible, livelihoods initiatives should be supported with sufficient funding. These funding challenges also pose the question of whether CTP interventions can really develop their full potential in meeting connected needs across sectors (such as education and health), if funding is limited to meeting minimum needs. In a similar logic, livelihoods interventions with CTP are likely to be less effective if recipients will need to use some of their income to meet minimum needs that may not yet be covered by other interventions. Increased livelihood programming and linkages with development actors could be an important contribution towards integrating the IDPs into the local economy and reducing aid dependency.

Another challenge mentioned in relation to livelihoods programming was that there was in the past not enough analysis of impact, including of viability of business ideas and products. So although expanding such projects is essential, better market analysis and increased business skills trainings should be the basis for expansion. In September 2017, DRC conducted a detailed study on this topic that includes a number of recommendations¹⁷, including the types of livelihoods support which can successfully be provided in camp settings, a detailed analysis of which types of support are more cost-effective, and recommendations to move away from short trainings to apprenticeship programmes. While space and other limitations on livelihoods support in camps in particular in NGCA are important constraints, the study highlights a number of initiatives that are indeed feasible in such settings. A number of organisations have adapted their approach and increased grant amounts and

¹⁵ See for instance: Trocaire (Aug 2016), *Presentation on Prioritization and Cash Feasibility Study*

¹⁶ See for example Refugees International (2017), *Suffering in the Shadows: Aid Restrictions Endanger Displaced Persons in Northern Myanmar*

¹⁷ DRC (2017), *Market research and alternative livelihoods options for Internally Displaced Persons (IDPs) in Kachin and Northern Shan State*

business skills trainings, for instance. The study also recommended closer coordination on livelihoods initiatives – something that DRC, SI, NRC, KMSS and KBC are currently pursuing.

Response Preparedness

Response preparedness for the CWG has taken several forms. At the Yangon level, some simple tools were developed in 2016 which include emergency SOPs for the CWG and a standard feasibility checklist for emergencies. In addition, WFP compiled Preparedness Data Profiles for five states and regions and is planning to update them on a regular basis with the help of the CWG. However, these do not yet cover Kachin and Shan states, since they were focused on the states and regions most prone to natural disasters.

At the organisational level, organisations in Kachin and Shan have been responding to small-scale emergencies on a regular basis since the resurgence of conflict in 2011. However, only very few of these interventions have included CTP so far, and these have generally been small in size. While most organisations report that there is general readiness to respond to new emergencies with CTP, there are also limitations. For instance, not all staff of each organisation have necessarily been trained on the main tenants of CTP. When SOPs exist, not all staff are necessarily aware of them. This means that additional capacity support beyond trainings could be useful to ensure increased preparedness (*see section 7 for more information*).

6. Cooperation and Coordination Environment

Key findings: Active and regular coordination mechanisms exist in both Yangon and Myitkyina. While most organisations do not see a need for a stronger CWG, they see the need for more practical tools and specific technical support and studies, such as in relation to harmonised tools and approaches for PDM. Increased coordination with Government and NSAs would be helpful to improve the response, but remains challenging. Some elements for the coordination of multi-purpose grants are in place, but more discussions would be needed before implementation of MPGs. The context would make it difficult to implement completely harmonised approaches across Kachin and northern Shan, but this would be possible on a smaller scale.

Cash Working Groups in Yangon and Kachin

The first version of the CWG of relevance to the Kachin and northern Shan response was established in 2013, by a small group of international and national NGOs and UN agencies. In addition to meetings, the CWG also organised a workshop in September 2014 in Myitkyina to agree on common approaches and cash grant values (for supplementary cash grants). By early 2015, the CWG had become poorly attended and was initially integrated into the Food Security Sector (FSS) (given that the actors active in the FSS who were distributing emergency food or providing livelihoods support were also the ones interested in CTP). The CWG was then revived as a standalone body in August 2015 in response to the large-scale floods across the country, during which CTP was used by many organisations. At the Myitkyina level, the CWG was established formally in March 2016 and met separately until June 2017, when it was combined with the FSS. These combined meetings take place on a monthly basis and cover food security, CTP and livelihoods issues.

Since then, the CWG has grown in size (Yangon: over 30 member organisations, Myitkyina: 19 members organisations), meets on a more regular basis (every 6-8 weeks in Yangon, every month in Myitkyina), has developed a detailed 4W which is updated at the national level once a year and in Myitkyina on a more regular basis (although limited to livelihoods interventions in Kachin only). A number of tools have been developed by the Yangon CWG, including a standard cash feasibility checklist for emergencies and CWG SOPs for emergencies. One of the challenges of coordination remains how to enable meaningful participation of local NGOs in these fora. Although local NGOs participate regularly in the Kachin CWG, this is less the case in Yangon where few participate due to

time constraints. At the moment, organisations working with the local NGOs can still pass on messages from these meetings to them, but in the future, more direct participation may be necessary. This will likely evolve as the response continues to evolve.

In northern Shan State, the coordination of CTP activities takes place on a monthly basis and is also part of the meetings of the Food Security Sector and discussions on livelihoods support. No additional feedback was received from organisations on the effectiveness of this coordination platform. However, organisations felt that coordination in Lashio is challenging for the projects implemented in the area of Muse or Namkham, due to the physical distance between the two locations.

Coordination with Government and Non-State Actors

Government participation in CWG meetings has increased over the past year. At the Yangon level, representatives of DSW have participated on at least two occasions, given their interest in technical support for the implementation of the MCCT programme in Rakhine, in particular. At the Myitkyina level, the combined CWG-FSS meetings are now attended by the local Department of Rural Development (DRD) representative, who also shares information on the Government's activities¹⁸. At times, the DDM also participates in the meetings. Although DRD is not responsible for humanitarian issues, it is involved in the implementation of development initiatives including the Community-Driven Development (CDD) projects. Despite these initiatives, coordination with Government requires improvement. One organisation mentioned that despite regular interaction, the Government regularly also provides donations to IDP sites without prior consultation with humanitarian organisations, subsequently requiring a re-targeting of NGO interventions.

Several organisations interviewed mentioned that improving this coordination would be challenging, and some organisations are also sceptical of the ability and willingness of Government departments to participate in coordination. But most agreed that this coordination is important for the future. In particular with a perspective of sustainability of humanitarian interventions and a perspective towards multi-year grants, mapping the various CTP activities of the Government (both at national and local levels), understanding how these are or could be coordinated, and developing a strategy for closer engagement would be important. While part of the engagement would necessarily involve closer linkages at the policy level between the CWG and the Social Protection Sub-Sector Working Group, organisations agreed that more information is needed on the operational side, also. This could involve discussions on market assessments, selection criteria for recipients of CTP, discussion on common transfer amounts. It could also include trainings on CTP, if the Government finds such trainings useful. Mapping and defining a strategy would require dedicated capacity which could be supported by HARP-F.

Similarly, engagement with the civilian structures of the Kachin Independence Organisation on CTP programming remains extremely limited. The primary reasons remain the access limitations, and therefore the limited opportunities to meet in person. Nevertheless, if multi-year funding and forward-looking activities are to be implemented, several organisations interviewed suggested that the IDP and Refugee Relief Committee (IRRC) should be more involved. Currently, the IRRC is mainly consulted by organisations in order to provide approval or support projects. However, there should be more effort to involve IRRC in coordination and thereby strengthen their capacity in terms of coordination and management of humanitarian issues, and perhaps also the provision of general trainings.

¹⁸ See for instance: Minutes of the Kachin CWG and FSS meeting, 23 January 2018.

Coordination Functions and Potential

During the interviews conducted for this review, organisations were asked if they had comments on the current coordination architecture and if they had suggestions for improvement.

National CWG: Organisations had a positive impression of the CWG in Yangon and found the *information-sharing role* useful, but also mentioned they were not always able to attend all the meetings due to competing time constraints. However, most organisations suggested that the group could go beyond this function and play a more active role in the development of concrete tools, including:

- Given the importance and the challenges (see previous sections) related to PDM, a number of organisations mentioned that the group could play a role in developing a harmonised approach to monitoring – including the development of common approaches, common tools and also a common or connected mechanism for reviewing the PDM results.
- In relation to the general gaps identified in terms of capacities (and regular turnover of staff), organisations also suggested common trainings and designing a common curriculum.
- Generally speaking, organisations were not convinced that a more permanent or stronger CWG Secretariat with permanent staff and technical capacity would be necessary. However, the general impression was that the CWG should have the means to hire specialists to help with specific technical issues (tool development, curriculum development) and to organise trainings and workshops.

Kachin CWG: Comments on the national CWG overall also applied to the Kachin CWG. Here, organisations mentioned that both the information-gathering and –sharing roles were important, and also appreciated the role the group played in identifying gaps in the response and filling them through good cooperation between organisations. Several organisations also mentioned the wish for more common tools, in particular in relation to PDM.

Discussions on Multi-Purpose Grants

During the floods of 2015, which affected large swathes of the country (primarily in central and western Myanmar, but also in Kachin and northern Shan), the CWG was revived and reinvigorated. One of the first actions by the CWG was to design a Minimum Expenditure Basket (MEB) for the flood response – essentially defining the value of basic assistance to be provided to households. The MEB was not used widely, but some of the organisations used it to inform proposals and to some extent the response. This was the first move towards more discussions on Multi-Purpose Grants (MPG). The MEB is still being used by some organisations to inform their programming decisions, although it requires adaptation to be relevant to a variety of contexts in Myanmar. In 2017, WFP collected the Preparedness Data Profiles for five disaster-prone states (Ayeyarwaddy, Bago, Mandalay, Magway, Sagaing). As part of this exercise, WFP also used an adapted version of the MEB and collected market prices in these five states. Ideally, these profiles will be updated on a regular basis, as a preparedness measure.

The discussion on MPGs has been continued in the CWG at Yangon level, and several organisations have shown keen interest in ensuring that the MEB is updated on a regular basis and adapted to various states and regions. The discussion on MPGs has not yet moved towards next steps such as greater integration in terms of criteria for beneficiary selection, coordination on transfer amounts, and common monitoring. At the local level in Kachin, however, some of these coordination efforts have already taken place, although only within the sectors which use CTP – i.e. food and livelihoods. For instance, beneficiary selection criteria, determination of transfer values, etc. have to some extent been coordinated between organisations providing emergency food assistance as well as between those providing livelihoods support. At the national level, further discussions on MPGs could take place within the CWG – with support from donors to clarify donor policies. This would allow for additional clarity on how MPGs can be employed if additional funding is provided. Similarly, this additional clarity would allow for MPGs to be used more quickly in the wake of a natural disaster or

in the next humanitarian response, both in Kachin/northern Shan as well as in other parts of the country.

7. Capacities and Opportunities

Key findings: Organisations implementing CTP in Kachin and northern Shan now have experience and capacity gained over the past few years and through a number of trainings. While more trainings may be useful for some, support for organisational learning, designing and operationalizing SOPs, and technical support on specific issues such as monitoring and complaints and feedback mechanisms would be more helpful. Approaches such as savings groups or larger seasonal grants do not find much support from organisations. However, there will be room for increased linkages with financial service providers as well as microfinance institutions in the future.

Current Capacities of Local and International NGOs and Potential Gaps

Capacity strengthening or accompaniment of local NGOs in general has been an important topic for discussion since the beginning of the response to the Kachin conflict. The importance of the issue becomes clear when one considers that the large majority of projects are implemented by local NGOs (even if funding and technical support are provided by INGOs or UN agencies). Access constraints that essentially prevent any movement of international staff into the NGCA make for a situation where local NGOs are implementing projects with limited or no on-location technical support.

During the conversations with both local NGOs and international partners supporting them, they confirmed that trainings on CTP had taken place for all organisations, in different shape or form over the past few years. However, the nature and depth of the trainings, and the number and types of staff (technical, field or management staff) who received these trainings varies considerably. One organisation mentioned having received training as part of the prioritisation exercise and receiving support in the development of detailed SOPs – but some management staff mentioned that they had not yet been trained. Another organisation mentioned having received some basic training early on but not thereafter – however, they already developed their own detailed guidance in 2014. Another organisation mentioned that their management staff had been trained, but not all field staff. Staff turnover also remains a challenge for most NGOs.

Although some organisations mentioned that not all staff had been trained on CTP, most organisations agreed what was needed was not more short trainings, but rather the type of organisational development and learning that involves, for instance, jointly developing SOPs and ensuring that these are disseminated and all staff know how to implement them. This also means that there is still a need for intra-organisation learning across departments.

When taking a longer-term perspective on capacity strengthening and organisational development, the experience of the Red Cross and Red Crescent Movement in Myanmar can provide valuable insights. Indeed, the IFRC and American Red Cross have worked on building the capacity of the MRCS for the past three years. In 2015, CTP trainings had started and allowed for a sizeable CTP response to the 2015 floods. However, capacity-strengthening still continues in the form of support to the revision of internal disaster management policies, SOPs and detailed guidelines which address all aspects of programming. It is expected that the entire process will take approximately 5-7 years. Although MRCS is a much larger structure than most local NGOs, this long-term approach is a useful example of how sustainable organisational capacity-building can be supported. It may be interesting to note that the IFRC has just started a comprehensive multi-country review of CTP preparedness, which also covers Myanmar and should reveal interesting lessons also for other organisations.

When looking at CTP across the project cycle, monitoring and the potential switch to electronic money options were highlighted as requiring additional capacity strengthening. As mentioned in other parts of this report, designing a joint approach to monitoring by designing common tools, a common approach and common analysis of PDM results was seen as a useful activity which HARP-F may be able to support. This is an area where most organisations mentioned that improvements could be made. In addition, several organisations suggested that if they decided to change from a cash-in-envelope modality to an electronic transfer modality, this would also require additional training – which could potentially be facilitated by other organisations already familiar with this modality.

Potential for Savings Groups

All organisations interviewed were also asked if it would be possible to move from current modalities to other options such as savings groups (also called VSLAs). However, all organisations mentioned that this would be very difficult to implement, given the very limited incomes of IDPs and therefore the limited potential for them to be able to gather the required start capital. One local NGO has been implementing a similar scheme since 2013, which includes both IDPs and host community – however, this operates with a revolving fund, i.e. with an initial injection of capital from the organisation, after which the community selects the projects to be funded and manages the fund independently, with support from the organisation. There seems to be potential for replication.

Potential for Larger or Seasonal Grants

All organisations were asked whether larger or seasonal grants would be possible in the context of Kachin and northern Shan. None of the organisations thought that this was possible or advantageous at this moment in time. The main reasons included the volatile security environment, limited safe options for keeping money in a camp setting, limited financial management capacity of many IDPs – all of which require monthly or regular PDM. Some organisations' policies also require the monthly updating of recipient lists during the distributions, making this a complicated option.

Strengthening Linkages with the Private Sector – Including Financial Service Providers

Financial Service Providers remain very limited in Kachin and northern Shan, although the situation keeps evolving rapidly with new providers (in particular for electronic transfers) continuing to widen their network of agents. Although this Review did not allow for a detailed FSP mapping, the main providers include banks (the main limitation being that they only have branches in main towns) and electronic transfers through a variety of systems (which often require smartphones and have other limitations such as mobile network coverage). Nevertheless, at least two organisations are currently using FSPs for their projects – WFP is using the Wavemoney e-wallet service for a pilot project (over 1,400 people) with overall positive results; and another organisation is using KBZ bank (cash over the counter which does not require opening a bank account) for one of their livelihoods interventions. It should be noted that both FSPs have agreed to adopt flexible KYC (Know-Your-Customer) requirements – i.e., instead of requiring a national ID, they accept recipient IDs issued by the organisations. Other FSPs will undoubtedly establish themselves in these areas and it is important for organisations to keep up to date on opportunities. However, it should be noted that establishing such a partnership can also be resource-intensive. For instance, putting in place an electronic transfer system for a livelihood intervention where only one or two disbursements are made during the project's life-span, requires a cost-benefit analysis. The CWG can facilitate the sharing of FSP mapping to ensure all organisations have access to the same information.

International Microfinance institutions (MFIs) have been operating in Myanmar for some time, and have operated large programmes. As of 2014, there were already 189 MFIs operational in Myanmar¹⁹. The PACT Global Microfinance Fund, for example, reportedly has a loan portfolio of

¹⁹ UNDP (2014), *Microfinance for Poverty Alleviation in Myanmar*

approximately USD 180 million. The Livelihoods and Food Security Trust Fund (LIFT), for instance, also supports MFIs and has done so in humanitarian settings, such as during the flood response in 2015²⁰: LIFT provided substantial support to microfinance partners in the form of debt relief, debt restructuring and new finance. However, none of the larger (international) MFIs seem to be active in Kachin and northern State for the time being²¹. Nevertheless, LIFT is currently financing a project which also covers Myitkyina Township with financial services²². While access to such financial services is unlikely to be possible for IDPs given their limited income opportunities for the time being, there may be some of the IDPs who could qualify. In this case, it would be interesting to encourage linkages - one could imagine a system where NGOs could systematically refer eligible IDPs to the relevant microfinance institutions and thereby increase access to financial services for them.

CTP in Other Sectors Beyond Food Security and Livelihoods

As outlined at the beginning of this report, the large majority of CTP interventions are carried out in two sectors: food security and livelihoods interventions. During interviews conducted and based on 4W information received, only a few CTP-based interventions were identified in other sectors. These include Water, Sanitation and Hygiene (WASH) interventions by SI and Metta. Although there have been discussions in the past in both the WASH and Shelter clusters about providing CTP instead of NFIs, these have reportedly mostly stalled due to limited funding for these interventions. Several smaller projects are currently being implemented in Kachin for cash for education, and some health actors also report using CTP for referrals. The CWG continues to be a good forum for discussion of these approaches, given that various cluster leads also attend.

8. Synergies with HARP-F Strategic Approaches

CTP Strategy:

The CTP strategy includes a number of elements that are examined in this Review in more detail. The flexibility in terms of phased and mixed approaches seems to be in line with the recommendations of organisations interviewed. Similarly, the emphasis on protection considerations and the involvement of people in the development of the projects are congruent with comments received from organisations. In terms of capacity-building and accompaniment, this Review hopes to provide additional thoughts on where this could concretely be initiated – such as in the area of PDM. In terms of coordination, this Review recommends that HARP-F support the CTP actors in linking with development actors, government and private sector through technical assistance, in particular.

With regards to the requirement that organisations be able to undertake a response options analysis ('if not cash, why not cash'), this seems reasonable given current capacities and for those organisations currently implementing CTP. However, smaller local NGOs not interviewed as part of this Review may struggle with this requirement and will require some technical support. Similarly, the requirement that RRF partners have a viable CTP system in place within one year of membership should be feasible for established and experienced local and international NGOs (many of whom already live up to this requirement), but for others which are new to this modality, this Review shows that time and effort will be required to ensure SOPs are not only in place but can be operationalized. Possibly, peer-learning between local NGOs could be an option in this regard.

Protection of the Vulnerable (PoV) and Gender Strategy:

The PoV and Gender strategy contains a number of measures which are also recommended here, and which also apply specifically to CTP. The general precepts of doing no harm and mainstreaming

²⁰ https://www.lift-fund.org/sites/lift-fund.org/files/uploads/documents/LIFT-flood-response-update_17Sep2015.pdf

²¹ According to the UNCDF/MAP *Myanmar Financial Inclusion Roadmap* of 2014, it is mainly regulatory constraints that have limited the expansion of MFIs to rural areas.

²² [https://www.lift-fund.org/sites/lift-fund.org/files/uploads/Kachine%20State%20one%20pager%20\(October\).pdf](https://www.lift-fund.org/sites/lift-fund.org/files/uploads/Kachine%20State%20one%20pager%20(October).pdf)

PoV and gender perspectives are essential for CTP in Kachin and northern Shan, and the intended capacity support also covers CTP partners. Involving the PWG and GBV sub-sector will be helpful in achieving these goals and both have mentioned their availability to support organisations in reflecting PoV and Gender in CTP. Applying both a protection and gender analysis throughout the project cycle for CTP – from assessments to monitoring – will be essential to avoid any negative consequences and inadvertently doing harm, and will help with the gradual and appropriate implementation of CTP. Given that certain vulnerable groups (including but not limited to children, the elderly and people with disabilities) face particular challenges in accessing markets, considering their needs will be particularly important.

Accountability to Affected People:

The AAP strategy already includes provisions for further studies on AAP as well as capacity support to implementers – all of these will be useful to CTP partners. It also requires organisations to integrate AAP considerations into all activities – this is perhaps particularly important for CTP projects. Generally speaking, CTP projects require more attention to post-distribution monitoring (including market price monitoring) as well as feedback mechanisms, to ensure appropriate use of cash and ensure changes to the project (including cash amounts) can be made if required. Additional capacity strengthening in terms of PDM (as suggested above in relation to the CTP strategy) will be helpful in the context of Kachin and northern Shan.

Resilience:

The main suggestion of this Review in relation to resilience is that additional livelihoods programming (using CTP) should be supported. This is already reflected in the HARP-F resilience approach and strategy. It is important to note, as mentioned in other parts of this report, that this should be done through additional funding, rather than diverting funding from support to basic needs (as livelihoods support can only be effective if basic needs are met). These projects should also be designed based on actual market assessments, to ensure viability and impact.

The various HARP-F strategies also emphasise the need to support shock-responsive social protection schemes, which is also in line with this Review. For Kachin and Shan, the linkages with social protection initiatives such as the MCCT programme should be explored. This is possible particularly since HARP-F supports multi-year funding and the MCCT expansion to Shan and Kachin are on the horizon (2018 for Shan, 2020-23 for Kachin) and now would be the right time to ensure linkages are established.

Localisation:

The HARP-F localisation strategy includes a number of measures to support strengthened capacity of local NGOs and CSOs and also refers to CTP. In relation to cash programming, this Review makes a number of suggestions on how this could concretely be done (see also above paragraph on CTP strategy). Taking into consideration that the needs will be very different depending on whether partners have already implemented CTP or not, some concrete support could include technical assistance for improved/more coordinated PDM and AAP, and technical support to go beyond trainings and enable the development and internalisation of SOPs.

9. Constraints and Risks

The following table is not supposed to be a comprehensive and exhaustive list of all risks and constraints facing the operational implementation of CTP in Kachin and northern Shan. Rather, it groups some of the main topics and risks which were mentioned during the interviews conducted and suggests mitigation considerations based on these conversations.

Risk (grouped by topic)	Likelihood	Mitigation strategy
Complexity of context slowing progress of CTP	High	Ensure organisations have necessary capacity to conduct a response analysis which correctly informs implementation
Risk of protection issues being exacerbated by CTP	Medium	Flexible expansion of CTP ensuring that protection considerations are taken into account at all stages of the project cycle
Humanitarian access making implementation and monitoring more difficult, reducing quality of programming	High	Ensure regular monitoring of access constraints. Support the design of common tools for PDM and common platforms for analysis of results
Conflict and armed clashes increase, leading to additional security concerns and restrictions of movement impacting project implementation and transferring risk to Local NGOs	Medium/ High	Ensure continuous technical support to local NGOs to ensure they are able to assess and re-assess feasibility of CTP and adapt accordingly
Cost-effectiveness analysis reveals that CTP is more expensive to implement than in-kind	Unknown ²³	Conduct cost-benefit analysis as part of feasibility studies
Continuation of cash and in-kind hand-outs increases dependency and reduces resilience	High	Increase linkages with social protection schemes and increase livelihoods programming to support sustainable solutions
Government policies change and restrict the distribution of CTP	Low	Engage regularly with Government departments and exchange information
FSP options remain limited in remote areas	High	Ensure flexibility in terms of using the most appropriate modality
Insufficient funding available to expand on livelihoods programming and other initiatives	High	Advocacy for additional funding for livelihoods programming to support sustainability of interventions

²³ One NGO mentioned that CTP ended up being more expensive than in-kind assistance.

10. Recommendations for HARP-F

Protection and Gender:

- Encourage (and where necessary provide capacity support to) organisations to ensure protection and gender considerations are taken into account at all stages of the project cycle (from needs and market assessments through to Post-Distribution Monitoring). Organisations should do so in close collaboration with the Protection Working Group and the GBV Sub-Group in Myitkyina.
- Maintain flexibility and support gradual implementation of CTP in accordance with the operating environment, which shows considerable variation in terms of the appropriateness and feasibility of CTP.

Accountability to Affected People

- Encourage (and where necessary provide capacity support to) organisations to ensure people are consulted and involved at all stages of the project cycle for CTP projects, including lesson learning and improvements of ongoing projects.
- Explore supporting the CWG in engaging technical assistance to strengthen capacity for PDM and effective complaints and feedback mechanisms, including the development of common monitoring and feedback tools to encourage harmonisation, common review and improvement of projects.
- Consider supporting the establishment of a joint peer-monitoring mechanism to allow for more independent monitoring and feedback.
- If a detailed AAP study is undertaken, include a detailed review of how the switch to CTP was communicated and any specific lessons learnt that could inform future projects.

Localisation, Preparedness, Resilience

- Explore supporting the CWG (potentially by engaging technical capacity) in linking with the Government and NSAs through known interlocutors. This could involve mapping government CTP activities and coordination mechanisms, and engaging on capacity-building or joint workshops.
- Support regular linkages between the CWG and the Social Protection Sub-Sector Working Group to ensure social protection schemes and emergency interventions are aligned in the future to the extent possible.
- Support increased livelihoods programming which takes into consideration lessons learnt from previous projects and integrates results of market assessments to ensure sustainability and impact.

Cooperation and coordination environment

- Provide support to the CWG to allow for engaging technical short-term capacity for initiatives such as designing common PDM tools, common CTP trainings, the update of state preparedness profiles and similar initiatives, as determined by the CWG.

Capacities and Opportunities

- Encourage linkages with private sector actors through the development partners, sector working groups and other fora, including support to establishing linkages with Microfinance Institutions and projects (such as through future LIFT initiatives in Kachin and northern Shan).
- Where required, provide technical capacity to support organisations in developing organisational processes to implement CTP, such as the development and implementation of SOPs.

11. List of Abbreviations

A note on terminology: *This report employs the commonly accepted terminology of Cash Transfer Programming (CTP) in accordance with its definition in the CaLP glossary: “[...]all programs where cash (or vouchers for goods or services) are directly provided to beneficiaries [...]” and which is used interchangeably with other terms such as Cash-Based Interventions or Cash-Based Assistance. The glossary can be accessed here: <http://www.cashlearning.org/resources/glossary#CTP>*

AAP	Accountability to Affected People
CaLP	Cash Learning Partnership
CBO	Community-Based Organisation
CFW	Cash For Work
CTP	Cash Transfer Programming (see note on terminology)
CWG	Cash Working Group (if not specified, refers to the Myanmar CWG in Yangon)
DSW	Department of Social Welfare (Ministry of Social Welfare, Relief and Resettlement)
DDM	Department of Disaster Management (Ministry of Social Welfare, Relief and Resettlement)
DRD	Department of Rural Development
EFSVL	Emergency Food Security and Vulnerable Livelihoods
FGD	Focus-Group Discussion
FSP	Financial Service Provider
FSS	Food Security Sector
GBV	Gender-Based Violence
GCA	Government-Controlled Areas
GoUM	Government of the Union of Myanmar
HRP	Myanmar Humanitarian Response Plan
IASC	Inter-Agency Standing Committee
IDP	Internally-Displaced Person
IRRC	IDP and Refugee Relief Committee (Kachin Independence Organisation)
LIFT	Livelihoods and Food Security Trust Fund
LNGO	Local Non-Governmental Organisation
MCCT	Maternal and Child Cash Transfer
MEB	Minimum Expenditure Basket
MPG	Multi-Purpose Grants
NFI	Non-Food Items
NGCA	Non-Government-Controlled areas – also interchangeably called KCA (KIO-controlled areas)
NSA	Non-State Actor
NSPSP	National Social Protection Strategy Plan
PDM	Post-Distribution Monitoring
PoV	Protection of the Vulnerable
PWG	Protection Working Group
SPSWG	Social Protection Sub-Sector Working Group
WASH	Water, Sanitation and Hygiene

12. Annexes:

ANNEX 1 - List of key documents reviewed and/or referred to in the report

Organisation	Date	Title	URL (if available) – as of 31 Mar 2018
CTP feasibility studies			
Health Poverty Action	July 2017	Cash Feasibility Assessment in Non-Government Controlled Areas of Kachin State, Myanmar	
KMSS and Trócaire	June 2016	Prioritisation and Cash Feasibility Assessment Report	
Oxfam Myanmar	Oct 2016	Cash and Voucher Feasibility Study – Kachin, Myanmar	http://fscluster.org/sites/default/files/documents/oxfam_in_kachin_cash_transfer_program_feasibility_study_2016.pdf
Relief International	Nov 2017	Cash Transfer Programming Feasibility Study Report Northern Shan State	
Trócaire	May 2017	Presentation at Protection in Cash-Based Interventions Workshop	
Trócaire	Aug 2016	Presentation on Prioritization and Cash Feasibility Study	
UNHCR	Oct 2015	Feasibility Study for Cash-Based Interventions (CBIs)	
WFP-UNHCR-UNICEF-UNOCHA	Mar 2017	Myanmar Joint Cash Transfers Programming Feasibility Report	
WFP	Jan 2014	Kachin Cash Assessment Report Myitkyina and Waingmaw	http://themimu.info/sites/themimu.info/files/documents/Report_Kachin_Cash_Assessment_WFP_Jan2014.pdf
Overview and Background			
CWG/OCHA	April 2017	Cash Transfer Programming 4W and infographic	http://themimu.info/sites/themimu.info/files/documents/Infographic_Cash_Transfer_Programming_Activities_Apr2017.pdf
CWG	Oct 2013	CTP in Myanmar – Brief Situational Analysis	http://themimu.info/sites/themimu.info/files/documents/Sitrep_Situational%20Analysis%20CTP_26Oct13.pdf
CWG Kachin	Jan 2018	Humanitarian Livelihoods 4W	
CWG Kachin	23 Jan 2018	Minutes of CWG and FSS Meeting	
Humanitarian Country Team Myanmar	Nov 2017	Interim Humanitarian Response Plan 2018	https://reliefweb.int/report/myanmar/2018-interim-humanitarian-response-plan-myanmar
IFC, CGAP	Jan 2013	Microfinance in Myanmar Sector Assessment	http://www.cgap.org/sites/default/files/Microfinance%20in%20Myanmar%20Sector%20Assessment.pdf
OCHA	Feb 2018	Myanmar: 2017 Humanitarian Funding (as of 31 Dec 2017)	https://reliefweb.int/sites/reliefweb.int/files/resources/HRP_funding_update_20Feb18%20%2802%29.pdf

OCHA	Sept 2017	Humanitarian Bulletin Issue 2 2017	https://reliefweb.int/sites/reliefweb.int/files/resources/Myanmar%20Humanitarian%20Bulletin-%20June-Sept_220917_FINAL.pdf
OCHA	Nov 2017	Humanitarian Bulletin Issue 3 2017	https://reliefweb.int/sites/reliefweb.int/files/resources/Myanmar%20Humanitarian%20Bulletin_16Nov2017_FINAL%20%281%29_0.pdf
Refugees International	Dec 2017	Suffering in the Shadows: Aid Restrictions Endanger Displaced Persons in Northern Myanmar	https://static1.squarespace.com/static/506c8ea1e4b01d9450dd53f5/t/5a2b0efa71c10bacf9c3e0d3/1512771325517/RI_Kachin_report_final.pdf
Republic of the Union of Myanmar	Dec 2014	Myanmar National Social Protection Strategic Plan	http://themimu.info/sites/themimu.info/files/documents/Ref_Doc_Myanmar_National_Social_Protection_Strategic_Plan_Dec2014.pdf
Shelter Cluster Myanmar	Jan 2018	Kachin/Northern Shan Cluster Analysis Report	https://www.sheltercluster.org/kachinshan/documents/shelter-nfi-cccm-kachin-northern-shan-cluster-analysis-report-january-2018
UNCDF/ Making Access Possible (MAP)	2014	Myanmar Financial Inclusion Roadmap	https://www.lift-fund.org/sites/lift-fund.org/files/publication/UNCDF_myanmar_fi_roadmap_3_Apr_2015.pdf
UNDP	2014	Microfinance for Poverty Alleviation in Myanmar	http://www.uncdf.org/article/2546/microfinance-for-poverty-alleviation-in-myanmar
World Bank	July 2015	The experience of cash transfers in Myanmar: Lessons from a social protection and poverty reduction perspective	http://documents.worldbank.org/curated/en/473421467986306455/pdf/97957-WP-P146376-Box391499B-PUBLIC-Myanmar-Social-Protection-Notes-Series-Note-5-July-7-2015.pdf
Post Distribution Monitoring reports / operational reports / workshop reports/ meeting summaries			
CWG	Sept 2014	Cash Transfer Working Group Workshop Report	
CWG	Jan 2018	Minutes of the Kachin CWG and FSS Meeting, 23 January 2018	
DRC	Sept 2017	Market research and alternative livelihoods options for Internally Displaced Persons (IDPs) in Kachin and Northern Shan State	
Early Recovery Network/ UNDP/ KMSS	Dec 2015	Multi-Sector Early Recovery Assessment of Kachin & Northern Shan State	http://earlyrecovery.global/sites/default/files/early_recovery_assessment_final_report_0.pdf
LIFT	Sept 2015	LIFT Flood Response as of Sept 18, 2015	https://www.lift-fund.org/sites/lift-fund.org/files/uploads/documents/LIFT-flood-response-update_17Sep2015.pdf
LIFT	Oct 2016	LIFT Uplands Programme in Kachin State	https://www.lift-fund.org/sites/lift-fund.org/files/uploads/documents/LIFT-uplands-programme-in-kachin-state-report-oct-2016.pdf

			fund.org/sites/lift-fund.org/files/uploads/Kachine%20State%20one%20pager%20(October).pdf
LIFT	Oct 2016	LIFT Uplands Programme in Shan State	https://www.lift-fund.org/sites/lift-fund.org/files/uploads/Shan%20State%20one%20pager%20(October).pdf
UNFPA-DRC	Aug 2014	Interagency GBV and Trafficking Assessment in Northern Shan State	http://www.themimu.info/sites/themimu.info/files/documents/Assessment_Report_in_NSS_GBVS_S_Aug2014.pdf
WFP	2016	Cash Based Transfers: WFP Myanmar	https://www.wfp.org/sites/default/files/Cash%20Based%20Transfer.pdf
WFP	Aug 2017	Cash Transfer Programming Preparedness Data Profiles Disaster-Prone States	
Operational Guidance			
DRC, Oxfam, Trocaire	Oct 2016	Briefing Note - Cash Transfer Programming in Kachin State – Myanmar	
HPA	2017	CTP Guidelines	
Metta	2014	Guidelines for Cash Transfer Programming	
PWG	Aug 2015	Cash Transfer Programming in Emergencies: Key Protection Considerations	http://themimu.info/sites/themimu.info/files/documents/Brief_Cash_Transfer_-_Protection_Issues_Aug2015.docx
Global guidance documents and reports			
CaLP	Feb 2018	The State of the World's Cash Report – Cash Transfer Programming in Humanitarian Aid	http://www.cashlearning.org/downloads/calp-sowc-report-web.pdf
Global Protection Cluster	Accessed Mar 2018	Cash-Based Interventions and IDP Protection (webpage)	http://www.globalprotectioncluster.org/en/tools-and-guidance/essential-protection-guidance-and-tools/cash-based-interventions-and-idp-protection.html
Harvey, P., Bailey, S. (ODI/HPN)	2011	Good Practice Review – Cash Transfer Programming in Emergencies	https://odihpn.org/wp-content/uploads/2011/06/gpr11.pdf
IASC	April 2015	Gender Equality and Cash Transfer Programmes in Crisis	http://themimu.info/sites/themimu.info/files/documents/Guidance_on_Gender_Equality_Cash_Transfer_Programmes_in_Crisis_Apr2015.pdf
Women's Refugee Commission	Feb 2018	Toolkit for Optimizing Cash-based Interventions for Protection from Gender-based Violence	https://www.womensrefugeecommission.org/issues/livelihoods/research-and-resources/1549-mainstreaming-gbv-considerations-in-cbis-and-utilizing-cash-in-gbv-response

ANNEX 2 – List of Organisations Consulted

HARP would like to thank all of the organisations and colleagues who contributed information to this Review. The following organisations were interviewed at the Yangon and field levels, or provided information by e-mail:

Yangon:

WFP
Oxfam
UNICEF
Metta Development Foundation
Trócaire
American Red Cross
HPA

Myitkyina:

UNHCR
KMSS
UNFPA
International Committee of the Red Cross (ICRC)
WFP
Kachin Baptist Convention
Danish Refugee Council

Organisations who contributed information by e-mail:

UNFPA (Yangon)
ICRC (Lashio and Yangon)
Nyein (Shalom) Foundation (Myitkyina)
Solidarités International (Bhamo)
ADRA (Yangon)
WFP (Lashio)
OCHA (Yangon)
Save the Children International (Yangon)
Norwegian Refugee Council (Bhamo)
IFRC (Yangon)