



LIFT'S COVID-19 RESPONSE SIX-MONTH REPORT

IMPACT - LEARNING - LOOKING FORWARD

■ OCTOBER - 2020



Livelihoods and Food Security Fund



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Executive Summary

Response & Impact

At the onset of COVID-19, LIFT quickly responded and pivoted existing resources to deliver immediate preparedness and prevention activities in support of the most vulnerable. To date, LIFT has committed a total of USD 27.8 million for an immediate frontline response, a medium-term response in areas of high need, and a longer-term response to the socio-economic impacts of the virus.

LIFT's immediate frontline response to COVID-19 from March to October reached more than 2.3 million people with awareness raising, infection prevention and WASH support; 58 per cent of these people were women. The frontline response delivered by LIFT's partners, and their partners, in 12 states and regions, covered 72 townships and 2,000 villages.

Cash payments were delivered to 238,410 mothers and nearly 200,000 people aged over 85. This USD 9 million social protection initiative was made with the Department of Social Welfare using existing cash distribution mechanisms used to deliver social pensions and maternal and child cash transfers. When all household members are included, approximately 1.8 million people benefitted from the cash transfers.

A programme to deliver cash payments to internally displaced people is under development and distribution is planned for November/December. A one-time payment of MMK 65,000 (USD 45) will be paid to 64,785 households (325,664 people) in Rakhine, Chin, Kayin, Kachin and northern Shan State, to help people living in camps cope with COVID-related shocks.

Civil society organisations have been key to LIFT's response to COVID-19. LIFT supported 265 local or national organisations, which constituted 91 per cent of all partners and sub-partners, with USD 5.27 - 20 per cent of LIFT's total funding to the COVID-19 response. Overall, the local and national organisations reached 72 per cent of the 2.2 million people who benefitted from the response; 57 per cent were women, 12 per cent were people aged over 60 and 2 per cent were people with disabilities. Five civil society strategic partners received an additional USD 1.5 million and used it to reach almost half of these people.

LIFT provided the largest programmatic response to the COVID-19 crisis for migrants in Myanmar, engaging 10 partners in crucial humanitarian assistance, information and livelihood support. By mid-September, interventions across states and regions supported 1.4 million internal and international migrants (60 per cent women) with provision of information, personal protective equipment, food assistance, cash transfers, shelter, transportation, legal assistance and psychosocial counselling.

LIFT mobilised USD 5.5 million that leveraged USD 67.13 million in international capital investment in the microfinance sector as an early response to mitigate the pandemic's impact on the sector. By June, seven of LIFT's partner MFIs had accessed loans from this new funding for immediate COVID-19 responses, contributing to the Government's COVID-19 Economic Relief Plan (CERP).

LIFT's response contributes to several of the Government's CERP goals, including easing the impact of COVID-19 on the private sector, labourers, workers and households and promoting innovative products and strengthening Myanmar's healthcare system.

Working closely with others, LIFT increased the availability of data and insights into the impact of COVID-19 on people in the rural economy and agricultural sector. LIFT also developed a public works cash-based programme with the Ministry of Agriculture, Livestock and Irrigation and is supporting market connectivity for the Government to obtain financing from international organisations.

Learning & Looking Forward

Local engagement, coordination and collaborative work are essential in implementing an inclusive frontline response. LIFT and partners were able to rapidly identify priorities and programmatic options

through proactive and close coordination with Government departments and ethnic service providers. Emerging from this crisis, there are opportunities for new forms of collaboration.

Critical gaps remain to ensure that vulnerable groups are sufficiently resilient to shocks. The COVID-19 crisis is more than a public health crisis, with profound social, economic, gender and psychosocial implications. In October, with cases rising and a continued lockdown, the socio-economic impact worsens as incomes are lost and poverty rises. Given Myanmar's socio-economic diversity, a one size fits all approach may not be fully effective.

Civil society responses to the pandemic in Myanmar corroborate the importance of locally-led responses. Existing networks and relationships helped facilitate an efficient and effective response. COVID-19 reveals that local-level emergency contingency plans and response mechanisms need to be strengthened or built.

LIFT's support for top-up cash transfers to women who receive maternal and child cash transfers and elderly recipients of social pensions played an early, and important, 'proof of concept' role that cash transfers can be successfully distributed in an emergency context, and learning for the forthcoming distribution of cash transfers to IDPs. Monitoring of cash distributions is best considered from the outset of the intervention design and implementation, including ensuring proper financing and staffing. COVID-19 and conflicts provide further rationale and urgency for the development of digital delivery of cash support.

A digitisation strategy for reaching rural communities with finance is imperative amid the COVID-19 pandemic. The challenges in reaching people easily and safely highlight the value of digitisation in improving access to financial services for rural and remote communities, enabling remote monitoring and reducing operational costs.

Loans and other forms of credit may be viable and effective coping mechanisms and economic recovery strategies for households. Formal lending institutions need to carefully monitor the risks associated with lending to those already in debt and their capacity to repay loans. The Myanmar Microfinance Association (MMA) can help monitor overindebtedness and indebtedness levels.



MFIs face liquidity issues due to postponed repayments. Myanmar's MFIs urgently require new sources of sustainable debt finance to add to their current options and to maintain their steady growth trajectory, particularly when rural households and businesses will require financial services to recover from downturns caused by the pandemic.

The pandemic highlights areas of need for women. In urban, unskilled labour households or poor households in rural agricultural areas, women are feeling the negative effects of COVID-19 disproportionately. The crisis also reveals that more education and awareness-raising on domestic violence is critical. Guidelines and protection mechanisms are also needed to ensure that quarantine facilities operate in a rights-based and gender-sensitive manner.

Support for livelihoods, labour rights and social protection must be increased to help migrants and their communities affected by the crisis recover financially. It is essential that COVID-19 response measures are informed by sound evidence and the voices of migrants themselves rather than assumptions about how they should seek to recover from the disastrous impacts of the pandemic on their livelihoods. Research shows that more than half of returning international migrants plan to re-migrate overseas. Provision of safe migration information and services in migrant communities are more important than ever to protect them from abuse.

COVID-19 has had a severe impact on agriculture and the rural economy, and the Government will need to take further action to amplify its short-term response and medium- and long-term recovery from the crisis. The pandemic has further underscored the fragility of agriculture production systems and off-farm employment in rural Myanmar. The crisis provides an opportunity for the Government to focus on sector reforms that articulate a clear division of labour between the public and private sectors, and promote meaningful public-private partnerships in support of competitiveness. The Government also has a chance to formulate a clear approach for promoting crop diversification, meaningful land tenure reforms, improved productivity, and improvements to the socio-economic status of farmers through sustainable agriculture intensification to build resilience to future shocks.

Our Timeline

Context		LIFT actions
 <p>Myanmar's first COVID-19 case in Chin State</p>	March	
	17	Fund Board meeting provides steer for LIFT actions in response to COVID-19
	20	LIFT invites partners to propose adjustments within existing projects and budgets to respond to COVID-19
	23	
<p>Government implements measures to stop spread - National level COVID-19 emergency response committee led by Vice President (I) U Myint Swe was formed</p>	25	>30 LIFT partners pivot and repurpose USD 2.3 million to respond
	30	
	31	LIFT Fund Board approves additional funding for civil society, social protection, migration, Rakhine, and communication
 <p>The Ministry of Health and Sports issues stay-at-home orders for seven Yangon townships</p>	April	
	6	LIFT announced support for Myanmar's civil society COVID-19 preparedness
	9	LIFT's additional funding for Myanmar's COVID-19 preparedness and response reaches USD 15.8 million
<p>The Ministry of Health and Sports issues stay-at-home orders for seven Yangon townships</p>	18	
<p>Government releases the COVID-19 Economic Relief Plan (CERP) to mitigate the economic impacts of COVID-19</p>	27	
	May	



of cases rise in Rakhine and Yangon



Ministry of Health and Sports issues **stay-at-home** orders across all of Yangon Region (except CoCo Islands)

27	LIFT and the Department of Social Welfare (DSW) announce USD 9 million in COVID-19 cash transfers to pregnant women, women with children under 2 years and elderly people, through DSW's existing social protection platforms (MCCT and social pension beneficiaries)
June	
30	Fund Board approves USD 3.2 million to support internally displaced people affected by COVID-19
July	
25	Norway joins LIFT donors in funding COVID-19 response
August	
16-25	
19	LIFT and the Ministry of Agriculture, Livestock and Irrigation (MoALI) design a cash-for-work pilot to support rural agricultural communities affected by COVID-19, as articulated within the Government's COVID-19 Economic Relief Plan (CERP)
September	
20	LIFT conducts key informant discussions with officials from the Ministry of Social Welfare, Relief and Resettlement (MoSWRR) and the Ministry of Agriculture, Livestock and Irrigation (MoALI) to understand LIFT's contribution to policy and lessons learned from the COVID-19 response
30	To date, LIFT's COVID-19 response has reached 2.8 million people across the country including camps for internally displaced people

Introduction

2020 is a year best put behind us. As the COVID-19 virus has rampaged across the globe, so too has it trampled through Myanmar.

The Livelihoods and Food Security Fund (LIFT) is Myanmar's multi-donor fund, now in its eleventh year, working to increase income, improve nutrition, and reduce vulnerability of poor and vulnerable groups in Myanmar. LIFT quickly adapted and responded to the pandemic - the Fund Board steered and resourced and LIFT's partners acted. This report reviews six months of our COVID-19 response, reflects on our learning and looks forward to a recovery for Myanmar.

March 23 marked the first COVID-19 case. Mass mobilisation ensued to prevent the spread of the disease, borders closed and an April lockdown was imposed. This affected the income of many (particularly in peri-urban areas where the garment industry ground to a halt) and the return of 160,000 migrants led to a drop in remittances, a key source of income for rural communities. From May to August, things eased and opened up. Some relief was felt. The first wave remained remarkably contained, with confirmed cases still under 400 by mid-August. Late August saw the start of a second wave, rising to over 50,000 cases by the end of October. Restrictions were reimposed across the country. Lockdown returned across all of Yangon from late-September, and is ongoing at the end of October.

The economic impact of the pandemic has been severe - affecting retail trade (and associated services), tourism, and manufacturing - and the forecast is uncertain. The World Bank estimates a reduction in economic growth from 6.8 to 0.5 per cent. Agriculture accounts for 22 per cent of the economy and 38 per cent of rural employment. Farmers have demonstrated resilience, but the worst may still be to come. Impact on nutrition is likely and will have a devastating effect on women and children, which affects educational outcomes, earning potential and the economy. In Rakhine, the pandemic is compounded by increasing conflict, a deteriorating humanitarian situation, restricted movement and restricted access. Food security is a growing concern. International labour migration has ground to a halt due to the closure of borders and there has been a dramatic loss of employment for women migrants in the critically important garment sector.

Access to affordable credit/loans remains a challenge for the poorest. With the greatest relative loss in income, they are most at risk of resorting to loan sharks, multiple borrowing or falling into unsustainable levels of debt. LIFT responded early to invest and mobilise additional financing for the microfinance sector to extend and expand responsible finance outreach. Due to instructions from respective state/regional governments, loan repayment rates have been dramatically slowed and affected the MFIs liquidity status; the MFI sector needs capital to assist those in need.

Months of lockdown measures have undeniably hurt the poorest. Myanmar's many informal and casual workers have limited formal protections, limited savings and what coping mechanisms they have are exhausted. This year will see many families pushed into extreme vulnerability, at a cost to their nutrition, their health and their dignity. The government made early efforts to provide support across the country, starting with the Thingyan food distributions and electricity subsidies. LIFT worked closely with the Government to get cash transfers in the hands of hundreds of thousands who needed it the most.

Social protection is in the spotlight as around the world we see the adaptation, extension and scale-up of social assistance measures (cash transfers, food assistance programmes) to support families suffering amid the COVID-19 pandemic. Myanmar's nascent social protection system too stepped up and stretched; targeting, conditions and distribution channels are being explored. There is an imperative to expand these. They will need to be fair, transparent and more inclusive to reach those most in need, and should build on a solid analysis of the learning and impact of this year's efforts. Sustainable financing will need to be secured, an investment made in information management systems and a digital platform assumed.

The response of Myanmar's people throughout the crisis has been striking (although not unusual), as volunteers, community groups, networks, religious groups and non-government organisations acted swiftly and effectively. In LIFT's case, civil society organisations dominated our response; with 20 per cent of the funding they account for 72 per cent of those we reached. Statistics worthy of acknowledgement and appreciation, but more importantly of analysis and action in support of local development actors.

COVID-19 has hit the world's poorest, most disadvantaged and most vulnerable the hardest, and the impact may be intergenerational. Myanmar can only rebound with a rebuilding of livelihoods, ensuring jobs, income and an inclusive recovery.

Frontline Response



LIFT's immediate COVID-19 frontline response helped to:

- **Prevent the spread of COVID-19** through promoting awareness of the disease and supplying communities with information on how to protect themselves and prevent transmission through water, sanitation and hygiene (WASH) activities, including hand washing facilities, soap, sanitiser, and personal protective equipment (PPE) for public spaces, camps for internally displaced people, health facilities, schools and markets.
- **Protect vulnerable communities** through nutrition and health support, avoid increases in gender-based violence, and maintain essential nutrition services for the treatment of Severe Acute Malnutrition (SAM) for children under five years and referrals of children with Moderate Acute Malnutrition.
- **Enhance the provision of health services** by the state and township-level authorities to vulnerable groups, including expanded mobile outreach, the provision of PPE and medical equipment for health workers and volunteers at rural health centres, quarantine facilities and hospitals in government- and non-government-controlled areas, complementing support by Access To Health Fund partners.
- **Support non-government-controlled areas and returning migrants** through civil society organisations (CSOs) that delivered information, materials, PPE and hygiene kits, and supported quarantine centres in non-government-controlled areas, camps for internally displaced people, and host communities in conflict-affected areas. **Examples of the frontline activities conducted by CSOs and labour organisations who reached migrants are included in the relevant sections of this report.**



RESPONSE and IMPACT

Nineteen of LIFT's partners, and their partners, worked to deliver an immediate COVID-19 response in **12 states and regions**: Ayeyarwady, Yangon, Magway, Mandalay, Bago and Sagaing Regions, and Kachin, Kayin, Kayah, Shan (South and North), Rakhine, Mon and Chin States, covering **72 townships and 2,000 villages**. LIFT reached **2,351,711 unique individuals (58 per cent women)** with awareness raising, prevention and WASH support.

Table 1.1: Beneficiaries by State/Region

State/Region	Total beneficiaries	Female beneficiaries	Male beneficiaries
Ayeyarwady	175,036	87,902	87,134
Bago	32,711	21,175	11,536
Bago (East)	19,743	10,080	9,663
Chin	242,743	121,187	121,556
Kachin	41,549	21,323	20,226
Kayah	100,784	46,491	54,293
Kayin	286,193	142,937	143,256
Magway	44,786	21,915	22,871
Mandalay	57,931	30,270	27,661
Mon	19,489	10,549	8,940
Nay Pyi Taw	1,152	1,066	86
Nationwide	39,210	19,605	19,605
Rakhine	98,091	52,104	45,987
Sagaing	3,902	1,568	2,334
Shan (East)	6,544	3,095	3,449
Shan (South)	20,316	9,085	11,231
Shan (North)	63,136	37,117	26,019
Tanintharyi	21,740	9,963	11,777
Yangon	1,076,655	712,869	363,786
Total	2,351,711	1,360,301	991,410

COVID-19 and conflict-affected areas of Myanmar

Communities in conflict-affected areas face increased risks of exposure to COVID-19 due to overcrowded shelters and limited hygiene facilities in camps and temporary shelters, movement restrictions, lack of livelihoods, malnutrition and limited access to essential services.

Kachin and northern Shan

LIFT's partners in Kachin and northern Shan State (NSS) were instrumental to the immediate COVID-19 response in Kachin and NSS, supporting rural communities and internally displaced people in host communities and in 75 camps **for internally displaced people**.

All implementing partners worked closely with different levels of Government, specifically the State Health Department, the Department of Public Health, the General Administration Department (GAD) and the Department of Social Welfare (DSW). In non-government-controlled areas of the North-East, LIFT's local partners also worked with ethnic health organisations from different ethnic armed organisations (EAOs). The

main activities related to risk communication and community engagement, WASH, and support to health systems including the provision of PPE and refurbishment of quarantine facilities. LIFT partners supported **280 quarantine facilities** at all levels in conflict-affected areas.

In the North-East, ethnic armed groups, the Kachin Independence Organisation (KIO), the Ta'ang National Liberation Army (TNLA) and the Restoration Council of Shan State (RCSS) took a range of steps to protect populations under their control from COVID-19 and prevent the spread of the virus. Overall, these measures will have helped protect the region, but the capacity to respond to COVID-19 remains limited. To date, efforts on cooperation between the Ministry of Health and Sports (MoHS) and armed groups' health systems have been limited, but COVID-19 presents a concrete opportunity to work together more closely against a public health enemy.

In Kachin and northern Shan State, adjustments within existing project budgets enabled Save the Children, Karuna Myanmar Social Services (KMSS), World Concern, Shalom, Health Poverty Action (HPA) and Swiss Aid to deliver activities to reach individuals in villages and camps for internally displaced people. The International Organization for Migration (IOM) received additional funding to assist stranded migrants and victims of trafficking to return from China.

In Kachin, LIFT's support has reached a total of **41,053 people** (51 per cent women) in 12 townships. In northern Shan State, LIFT has reached 63,097 **people (59 per cent women) in 14 townships**. The **Upland Township Fund (UTF)** adjusted its funding mechanisms and delivered grants to **11 CSOs in Kachin and 10 CSOs in northern Shan** to implement COVID-19-related activities covering six townships and **approximately 200 villages** in the two states.

The South-East

In the South-East, The Border Consortium (TBC) and partners reached approximately 200,000 people with COVID-19 prevention measures. TBC supported the distribution of PPE including facemasks, infra-red thermometers and handwash basins to health workers and conducted risk education and community engagement in ethnic languages to raise awareness and promote behavioural change in regards to social distancing, regular hand washing and wearing of face masks, and emergency responses to food shortages.

The capacities of ethnic health organisations and civil society organisations were utilised to broaden the reach of COVID-19 mitigation measures into conflict-affected areas. TBC and 18 partners worked closely with respective EAOs. Initial funding for the Karen Department of Health and Welfare's (KDHW) pandemic response acted as a catalyst for Access to Health to provide additional funding for quarantine centres and screening posts in KNU-administered areas. The Karenni CSO Core Group participated in weekly coordination meetings convened by the Kayah State Parliament Speaker to promote collaboration between KNPP and the State Government.

Separate bathing and toilet facilities were constructed in quarantine centres and screening posts to enable privacy and dignity for girls and women. Sexual and gender-based violence (SGBV) awareness campaigns were customised by ethnic women's organisations to highlight risks during the pandemic. Safe houses and referral services for survivors of SGBV continued operations throughout.

There is a risk of unintentional harm if self-quarantine, social distancing and other measures fail to recognise the increased pressure and workload on women, as well as domestic abuse against women and children, which has been seen during other pandemics. Ensuring that responses and interventions are inclusive of women's voices must be a bare minimum.

The Consortium of Dutch NGOs (**CDN**), with local partners, Taungoo Thandawn Bwe Moh Bwa Karen Baptist Association, Taungoo Kehko Kehbah Karen Baptist Association, Taungoo Paku Karen Baptist Association and KMSS conducted awareness activities, distributed hygiene kits, supported check points and KNU quarantine centres reaching approximately **72,000 people (50 per cent women) in 130 villages** in north Kayah State. CDN also trained project beneficiaries in mask production and **50,450 fabric masks were distributed to 10,898 households in 100 villages**. The CDN project supported the Thandaunggyi Township COVID-19 Response Committee with distribution of masks,

hand sanitisers and other equipment to contribute to prevention activities in townships. Masks and hygiene kits were distributed in two schools administered by the KNU.

Rakhine

Supporting health systems

Four hundred PPE kits were provided to the State Health Department to support them in maintaining essential services and protecting basic health staff.

The International Rescue Committee (IRC) supported health services in Myae Bon town by installing six handwashing stations, two latrines and two 500 litre water tanks for the quarantine centre. The facility suffered from lack of water in May 2020 and IRC responded with an agreement with the local fire brigade, in which IRC paid for water trucking for one month to tide over the shortage.

Nutrition

LIFT maintained essential nutrition activities for internally displaced people in camps in Pauktaw Township. The Outpatient Therapeutic Programme (OTP) centres, which treat children with severe acute malnutrition, remained functional and adapted their operations to new guidelines put in place to prevent the spread of the virus. Save the Children maintained mid-upper arm circumference screening (in camp settings only), referring children with severe and moderate acute malnutrition to OTP centres and individual counseling sessions in camps in Pauk Taw and Sittwe, following MoHS recommended COVID-19 preventive measures.

Communication

The International Rescue Committee (IRC) reached 4,505 people (77 per cent women) with multiplier training sessions on COVID-19 awareness, building on IRC's strong community connections and networks of Community Nutrition Promoters, Community Hygiene Promoters and trained Village Development Committees (VDC).

IRC also delivered activities to raise awareness of COVID-19 in 39 villages in Myebone and Minbya Townships and nine camps in Myae Bon. Awareness raising was conducted by Save the Children through public announcements using loudspeakers, billboards, the distribution of pamphlets and dissemination of COVID-19 information through mobile phones.

The Rakhine Communication Hub and partners produced video materials, mainly for social media, as well as audio awareness messages with the Communication with Communities working group. These messages were shared with Rakhine stakeholders for dissemination across the state, including in internally displaced people settings.

LIFT's partner Koe Koe Tech conducted activities on COVID-19 messaging through the maymay platforms to be disseminated to the general population. The COVID-19 content reached **14,097,964 people, of which 65 per cent are women**, between March and September. COVID-19 daily push notifications are now available in nine **ethnic languages** including Myanmar Poe-Kayin, Sagaw Kayin, Mon, Shan, Rakhine, Kachin, Kayah and Chin in both the App and the chatbot. Koe Koe Tech also developed e-modules on COVID-19 for training of frontline workers, using the MoHS booklet for health care workers as a reference. Koe Koe Tech also coordinated with the Myanmar Nurses and Midwives Committee to deliver a COVID-19 e-module to educators of nurses and midwives through the maymay app; the educators will cascade the training to nurses and midwives across the country.

WASH

In coordination with WASH actors, Save the Children provided 88,984 soaps to 25,744 individuals in four camps for internally displaced people and 32 villages of Pauktaw and Sittwe Townships. Out of this, soap for more than 16,000 internally displaced people was pre-positioned in two camps, ready to be distributed when needed.

Support was also delivered in the quarantine centre near Ohn Taw Gyi camp, established for former Muslim prisoners who were sent back to Rakhine. In this centre, the installation of a hand pump and two handwashing facilities improved the quarantine conditions for 105 individuals.

The International Labour Organization (ILO) set up 34 hand washing stations, posted 64 large awareness posters and distributed 4,400 household hygiene kits reaching 21,554 individuals (49 per cent women), including 2,304 elderly people and 285 people with disabilities from 34 villages and 54 wards across six townships in Rakhine.

The Danish Refugee Council (DRC) and the Norwegian Refugee Council (NRC) pivoted programme resources towards strengthening community-level prevention, preparedness and response in Rakhine State. This included WASH support, the distribution of non-food items, masks and hygiene kits, and awareness raising. Just over 1,000 young people were reached through awareness raising and hygiene promotion.

IRC responded to the WASH needs in nine camps for internally displaced people and distributed hygiene kits to 2,723 households supporting approximately 11,709 people including 2,714 internally displaced people from Myae Bon Township.

Cash for work

By June, transitioning towards addressing socio-economic impacts of the virus, Save the Children established cash-for-work arrangements for 30 garment makers in Pauktaw to produce reusable face masks.

Graduates with relevant technical and vocational education and training (TVET) were engaged by the Danish Refugee Council (DRC) and the Norwegian Refugee Council (NRC) to sew masks and make face shields. Graduates are now producing personal PPE, supported with financial payments based on the outputs they have produced. The consortium has supported 117 women youth tailors (84 per cent Muslim) with technical support, materials and daily payments¹ to produce washable fabric face masks that meet the MoHS standards; 62,014 masks have been produced to date. The masks are distributed to communities in Rakhine prioritising vulnerable groups in camps for internally displaced people. As the production grows, the project partners will facilitate linkages between youth and implementing partners interested in ordering masks. The need for such items has created some business opportunities, in particular for women.

Civil society outreach

To expand the reach of its support and to contribute to a stronger civil society in Rakhine, LIFT's Fund Board approved the establishment of a small grant mechanism in Rakhine managed by Metta Foundation. The small grant mechanism started in Rakhine on 1 July and will run for 18 months working with Rakhine-based civil society organisations to help vulnerable groups and internally displaced people to protect themselves and recover from the COVID-19 pandemic and its socio-economic impacts. Metta rapidly issued small grants to 11 CSOs and as of 23 October, the Metta-managed Small Grant Fund in Rakhine has reached 26,590 people (53 per cent female) as part of the COVID-19 response. The support has reached 10 Quarantine Centres in eight townships and 12 camps in four townships including Muslim camps. This enabled LIFT to rapidly respond to new needs emerging from the rapid local contaminations observed in Rakhine starting in mid-August 2020. With the small grants, Rakhine CSOs could receive essential support to conduct awareness raising, provide PPE support, distribute COVID-19 related IEC materials and support quarantine centres in urban areas, villages and camps for internally displaced people. This small grant mechanism - managed by a national NGO and disbursing grants to many small civil society groups, has quickly demonstrated the strength, resilience, determination and reach of local organisations.

REFLECTIONS, LEARNING and LOOKING FORWARD

A proactive and close coordination with Government departments and ethnic service providers enabled LIFT and partners to rapidly identify priorities and programmatic options for a frontline response. LIFT engaged with the Department of Public Health at the Union level and the State Health Departments, the DSW and the GAD at state, township, village and ward levels. In particular, LIFT worked with DSW to align LIFT's response with the Ministry of Social Welfare Relief and Resettlement's *Action Plan for the Control of COVID19 (CoronaVirus Infectious Disease) Outbreak in IDPs Camps*. In the non-government-controlled areas of the North-East and South-East of Myanmar, LIFT's partners work with ethnic health organisations from

¹ MMK 5,000/day for 20 masks produced

different EAOs. LIFT also coordinated with donors, the Access to Health Fund, and the HARP Facility to align responses and build synergies across responses.

Under the Swiss Aid Upland Townships Fund (UTF) programme, 15 core townships communities and local parahita groups quickly mobilised to prevent the spread of the virus. CSOs (the grantees under the UTF) also added value to these grassroots initiatives. At the local level, Government authorities had limited financial and human resources. Civil society groups were active in fundraising from local businesses and wealthy individuals to meet some of the gaps in the Government response.

Local engagement, coordination and collaborative work are essential in implementing an inclusive frontline response. Where trust existed between groups and their constituencies it was possible for a rapid and accurate assessment of needs and provision of support that enabled communities to self-protect. In many areas, the absence of trust in political agreements and progress in the peace process is a clear hindrance to practical and effective coordination on the ground and limits the efficiency of front-line responses. In the absence of formal agreement about interim arrangements between the Government, the Tatmadaw and EAOs, there are public health and conflict mitigation imperatives to support ethnic health service providers in conflict-affected and contested areas.

Emerging from this crisis, there are opportunities for new forms of collaboration. CSOs are active in creating a bridge between the needs of vulnerable groups and the plans of local authorities. CSOs have been able to reach remote communities with context-specific support (e.g. awareness raising in local ethnic languages), and to mobilise additional resources through their membership or by connecting communities with other service providers. Civil society actors assess that they have gained more trust and recognition from local authorities, and more confidence to engage with them.

In areas where there are strict movement restrictions, networks of volunteers are critical to delivering essential assistance and support. In camps for internally displaced people in Rakhine for example, the presence of camp-based staff and volunteers enabled essential activities for nutrition to remain operational and continue to treat children affected by acute malnutrition. The youth contributed great energy in camps for internally displaced people. This was especially evident when youths engaged with NRC in Rakhine to lead awareness raising activities in their communities and extended psychosocial support to their peers.

Critical gaps remain to ensure that vulnerable groups are sufficiently resilient to shocks. In many areas of the country, in particular in rural and conflict-affected areas, access to quality basic health and nutrition specific services are severely altered by the COVID-19 crisis. As human and financial resources within the public health system focus on treating COVID-19 cases, essential health and nutrition services are suspended in many areas where they are critically needed. Maternal and child health services, for example, are severely disrupted, with vaccination rates drastically falling across the country according to Department of Public Health officials.

At the township level, resources of health departments were very limited, and support from civil society and international and national organisations was crucial. Despite the Myanmar health system being highly centralised there were different regulations and measures taken at state, regional and township levels during the pandemic. Several communities nevertheless managed protection and prevention measures on their own by, for example, completely closing their villages to outsiders.

Addressing WASH needs remains a priority. In many camps for new internally displaced people, the recommendation to frequently wash hands with soap remains impractical for many, due to low access to WASH infrastructure. WASH needs were also often found deprioritised during the set-up of quarantine centres. For LIFT, in many areas, this has meant prioritising the construction of WASH infrastructures, the benefits of which will go beyond the immediate, short-term needs created by COVID-19.

The disruptions of essential public health services and the COVID-19 related socio-economic impacts risk undermining the nutritional status of vulnerable groups. In Rakhine, populations with no freedom of movement and those in areas affected by armed conflict have extremely limited access to health care and are the most negatively impacted by the crisis, with women and other vulnerable groups most affected by restrictions on travel and economic activities. This emphasises the importance of linking vulnerable individuals, in particular women and girls, to available protection services.

Given Myanmar's socio-economic diversity, a one size fits all approach may not be fully effective. The COVID-19 crisis is more than a public health crisis, with profound social, economic, gender and psychosocial implications. Analysis needs to disaggregate information and understand the needs of women, the elderly, LGBTQI, people with disabilities, those living in camps for internally displaced people, unemployed and others that are potentially disadvantaged in order to understand their different experiences, challenges and needs, to develop response systems that reflect these and ensure that our interventions do no harm. The situation of migrants, displaced and stateless people is particularly precarious, and groups have different levels of access to information, services, and resources.

Maintaining an up to date database of phone numbers and contact details of beneficiaries is important to maintain communication channels and share relevant information as well as to provide essential remote support, such as nutrition counseling. Disparities exist however across geographic areas. Communities living in conflict-affected areas, and those without access to proper communication networks (e.g. mobile and internet networks) cannot access sufficient information on how to protect themselves against COVID-19 and are left with approximate, outdated information and rumours. Where internet and network communication is not possible, especially in conflict-affected areas, other communication strategies need to be developed.

The narrative and experience around COVID-19 has developed in such a way that the fear of being a carrier has heightened the fear of 'others'. This can easily conflate with fear or distrust of others including from different religions or ethnic groups, foreigners and those traveling from other countries. All interventions, messages (explicit and implicit) and communications need to work to mitigate the risk of unintentionally exacerbating fears, tensions or suspicion as inaccurate language (e.g. use of "migrant virus" or COVID-19 "suspects") can perpetuate stereotypes or strengthen false associations between the virus and other factors.

Despite all the challenges brought by COVID-19, LIFT foresees opportunities to adapt its programmatic work and support recovery efforts. There are opportunities within local economies, small businesses and small value chains. The 'new normal', which will for long require adherence to preventive measures to limit the spread of the virus and protect the most vulnerable, also offers opportunities to support livelihoods. In camps for internally displaced people, for example, sewing had become an oversaturated market, while now the increase in demand for face masks has increased the value of sewing activities. These changing needs can be turned into opportunities to help communities support themselves. With overwhelmed and disrupted supply chains for essential items, there are also opportunities to support the local production of essential items. This could apply to other items that have become more important than before, such as soap, which helps the revival of local economies and entrepreneurship and avoid people resorting to harmful coping strategies.

Food and nutrition security can be promoted through low-cost investments in local value chains and circular economies. COVID-19 has emphasised how community resilience should be considered, by, for example, revitalising local, community based and integrated food production systems. While homestead food production systems generally offer limited economic prospects, they remain essential to provide critical access to food in times of shocks and in times of limited access to markets.

Local short and inclusive value chains can build resilience into food systems that supply quality, nutritious and safe food. Supporting the emergence of these value chains may require investments in infrastructure (e.g. storage) but could be built around renewable energy sources which would also provide resilience to future shocks and contribute to addressing challenges associated with food waste and carbon emissions mitigation. To complement these investments, supporting young entrepreneurs to acquire the requisite skills and competencies could be included.



Nutrition in focus

Nutrition-sensitive guidance for COVID-19-adapted programming

LIFT led a small technical group including experts from the Food and Agriculture Organization (FAO), the World Food Programme (WFP) and UNICEF to develop the ***Nutrition-Sensitive Guidance in the Context of COVID-19***² for Government stakeholders, development partners and actors along the food system, those providing social protection and safety net support, and multi-sector stakeholders, including policy and programming decision makers. The document highlights key opportunities to leverage existing nutrition-sensitive programmes to mitigate impacts of COVID-19, and provides guidance on how to adapt to ensure that nutrition-sensitive programmes respond to Government priorities within nutrition-sensitive sectors of agriculture, social protection, and education. A key component of all the interventions needed to mitigate the impacts of COVID-19 measures on nutrition and food security is the delivery of effective social and behaviour change communication approaches, which are inclusive of, and respond to, COVID-19 prevention and control messages. LIFT, along with Myanmar's nutrition partners, is working with the National Nutrition Centre of the MoHS to support delivery of these crucial messages.

Continued support to existing nutrition frameworks

LIFT continues its support to the Multisectoral National Plan of Action for Nutrition (MS-NPAN) in 2020, which pivoted its activities in response to the COVID-19 pandemic. In the face of the crisis, the need for a multisectoral response is more evident than ever to ensure: (1) that programmes are targeted to the most nutritionally vulnerable, and (2) that sector plans align to ensure interventions converge at the household level to address the complex and interrelated causes of nutrition insecurity.

Further work on messaging for proper child and mother's nutritional needs

Additional work remains to be done on nutrition messaging in COVID-19 times to help maintain proper nutrition for children and mothers. Unfounded fears of transmission of COVID-19 through breast milk need to be dispelled or risk severe and long-term impacts on children's nutritional status. Formula manufacturers may exploit these fears and could undermine recent gains made on promoting exclusive breastfeeding.



² <https://www.lift-fund.org/nutrition-sensitive-guidance>



Food support to internally displaced people living in camps

My name is **Daw Muu Mu**. I am the leader of Myaing Gyi Ngu camp, which includes the Aye Lin Mya Shin camp and the Myat Pan Wut Hmone camp in Kayin State. Internally displaced people from 33 different villages live here. We came in 2015, at a time when the local abbot provided us with food. When he passed away, people in the camp started facing difficulties in accessing basic necessities.



For their survival, camp residents had to take on any work available. During the pandemic however, it was not possible to work outside the camp anymore, which made access to food increasingly difficult. The Kayin State Government and other actors gave donations, but the amounts were too small to reach every family. Consequently, the camp leaders started cooking all the donated food together to share it among all residents. We had no choice but to gather in crowds when sharing food. We prioritised people's health so the process took a long time. We needed help from many people as well as a lot of firewood to cook for the whole camp. This resulted in a shortage of fuel.



In March, NAG came to the camp and collected data to donate rice to all residents on a monthly basis. I was delighted to receive it in May when most needed. Upon receiving the rice, we immediately stored it, and the next day, NAG and Government officials came to donate it to the camp in person.

With guidance from health departments, we gave rice to each household progressively through a group-by-group system in order not

to gather crowds. The people are relieved and thankful that we no longer need to cook for everyone and that there will be more donations coming. When receiving donations from other organisations, they were satisfied that we already work in accordance with preventive measures. We also thank the NAG team for training us.

In our second donation, we received oil, peas, blankets, mats and other materials, in addition to rice. Thanks to NAG's support, we now have food and health essentials. As the pandemic prevents most of us from working, we welcome further donations. We hope that NAG will be able to donate more and more for our people in need.

Frontline Response
Social Protection
Civil Society
Migration
Financial Inclusion
Agriculture



Social Protection



When coping with national or global crises, countries with strong social protection systems and basic services will invariably suffer the least and recover the fastest. In response to COVID-19, countries around the world have adapted, extended and scaled-up existing social protection programmes (cash transfers, food assistance programmes, social insurance programmes and child benefits) to support families suffering amid the pandemic. For the 55 per cent of the world's population who have no, or inadequate, social protection to start with, new social protection measures are needed. At-risk populations - children, women, older people, people with disabilities, displaced people - can be targeted, and unconditional cash assistance can help avoid hunger and poverty. With COVID-19 compounding gender inequalities and increasing risks of domestic/gender based violence (GBV), health and nutrition information, as well as GBV referral guidelines and information for survivors, can also be shared alongside the cash.

RESPONSE and IMPACT

A key component of LIFT's response to COVID-19 in Myanmar was the rapid mobilisation of funding to support cash transfers to those vulnerable to the adverse effects of COVID-19.

LIFT's cash-based programmes in response to the pandemic included:

- **Maternal and child cash transfers (MCCT):** MMK 30,000 (USD 21) one-time payment for pregnant women and mothers of children under the age of two as a 'top-up' to the on-going MCCT programme distributed in May/June.
- **Social pensions:** MMK 30,000 (USD 21) one-time payment to people over the age of 85 as a 'top up' to the on-going social pensions programme distributed in May/June.
- **Internally displaced people:** MMK 65,000 (USD 45) one-time payment per household for 64,785 households (325,664 people). This programme is under development and distribution is planned in November/December.
- **Cash for work programme:** An average pay of MMK 5,000 (USD 3.50)/day for an average of 70 days' work for about 1,435 people in the Ayeyarwady Region.
- **Emergency cash:** A substitute for lost income, providing the equivalent of MMK 120,000 (USD 84) monthly salary for three months for 753 garment workers at two Yangon factories was distributed in May/June.
- **Peri-urban migrant workers:** A total of 7,655 garment workers who had lost their employment received cash transfers of up to MMK 50,000 (USD 35) in Shwe Pyi Thar and Hlaing Thar Yar to cover immediate needs between April and September. An additional 500 vulnerable female sex workers in Yangon received MMK 72,000 (USD 50) in a one-time cash transfer, distributed through a sex worker association. Cash transfers of up to MMK 240,000 (USD 167) were also provided to 1,458 unemployed factory workers, informal sector workers, people with disabilities and people living with HIV in Yangon.

Existing distribution mechanisms were used to deliver cash in May/June. Since March 2020, LIFT has collaborated with the Department of Social Welfare (DSW) to plan for cash 'top ups' to MCCT and social pension beneficiary households using the distribution mechanisms already in place for reaching women and the elderly. The total budget for this effort was USD 9 million: USD 4.9 million for MCCT beneficiary households and USD 4.1 million for social pension beneficiary households.

The cash transfers were distributed in envelopes, along with COVID-19 prevention and mitigation information, to 238,410 pregnant women and women with children under two years, and nearly 200,000 older people over 85 years. When all household members are included, it is estimated that approximately 1.8 million people benefitted from the cash transfers. Post-distribution monitoring (PDM) mechanisms were developed to better understand the reach and impact of LIFT's cash transfer response to the COVID-19 pandemic.

The MCCT cash transfer

DSW distributed cash transfers to pregnant women and mothers of children under the age of two in five areas where the MCCT programme has been operating: Chin, Kayah, Kayin, Rakhine and the Naga Self-Administered Zone. In May and June 2020, DSW delivered the COVID-19 one-off top-up MCCT payment of MMK 30,000 (USD 21) to 238,410 pregnant women and mothers of children aged under two.

Following the payments, a joint LIFT-DSW team surveyed 399 households in early September to understand the impact of COVID-19 on households, their coping strategies, and how they used the cash that they received. The PDM survey was not possible in Rakhine State due to travel restrictions following the increase in COVID-19 cases and a deterioration in the security situation. Of the households surveyed, all reported receiving the COVID-19 cash transfer, and all but one household reported receiving the entire amount of cash. Sixty-three per cent of the people felt the cash transfer was “useful”, while 37 per cent felt it was “very useful”.

Challenges and coping strategies

The three main challenges households have faced as a result of COVID-19 were income loss (87 per cent), stress or fear of virus infection (86 per cent), and a lack of access to markets (39 per cent). The lack of access to markets was closely followed by a lack of access to healthcare facilities. Income losses and lack of access to markets and healthcare facilities were largely the result of lockdown measures that restricted mobility as a key strategy for preventing the spread of COVID-19.

Households surveyed adopted varied coping strategies to address challenges encountered during the COVID-19 outbreak. For example, for those who lost income, 33 per cent saved money cutting back on expenses, while 20 per cent borrowed money and 10 per cent depended on help from relatives. In the case of those who borrowed money and those who depended on help from relatives, 30 per cent have incurred debt or some type of social obligation. Additionally, 7 per cent sold assets or food. Both can have implications for these households’ long-term resilience.

Of the women who said they were fearful of contracting COVID-19, 85 per cent said they adhered to COVID-19 health guidelines. Of the women who identified market access as a significant challenge, 43 per cent stocked up on food, 22 per cent said they followed health guidelines at markets and 13 per cent said a person was designated to shop on behalf of the community.

Collection of COVID-19 cash transfer and use of cash

Ninety-one per cent of the women who received the cash transfers said they made the decisions about how it was used themselves; 6 per cent of the recipients said they made the decisions jointly with their husbands.

Most people used at least some of the cash to provide food for their families (61 per cent) and to pay for healthcare (46 per cent). Sixteen per cent bought clothing and this was mostly for newborns. These results accord well with the main objectives of the cash transfers to help meet the food security and livelihood and health needs of vulnerable households during COVID-19.

Knowledge about COVID-19 prevention and mitigation measures

All beneficiaries received information about COVID-19 prevention and mitigation measures. According to the survey, 96 per cent of people received information about hand washing, 93 per cent mentioned face masks and 85 per cent were reminded about social distancing.

Communication channels for COVID-19 prevention and mitigation measures

The most prominent channel for messaging about COVID-19 prevention and mitigation measures was via mobile loudspeakers - an effective means of communicating with people in a variety of settings. Radio and TV along with talks with healthcare staff were mentioned by 47 per cent of people as a source of information on how to protect from COVID-19. Printed material was mentioned by 42 per cent of women. Mobile phones were another effective tool for providing information about COVID-19.

Communicators of COVID-19 prevention and mitigation measures

Because of its technical role and extensive reach in providing health services across the country, the Ministry of Health and Sports (MoHS) was identified as the most recognised institution that disseminated information about COVID-19 prevention and mitigation measures across the four geographic areas. When combined with DSW, the Government of Myanmar has been the most significant source of COVID-19 information for those surveyed.

Civil society organisations (CSO) and non-governmental organisations (NGO) were also frequently identified as communicators of COVID-19 information underscoring the importance of coordinating consistent messaging and information. CSOs and NGOs have been referring to information developed and approved by MoHS, for example the information that DSW provided in the cash distribution envelopes.

Support from other actors

Thirty-five per cent of people received additional support from other sources; 90 per cent of those enjoying in-kind food assistance and 68 per cent additional cash. Government was by far the most significant source of additional support, while private sources also played a substantial role. Sixty-five per cent had not received any additional support.

Additional support required

Across the four geographic areas, 83 per cent of women indicated they needed additional support following the COVID-19 one-time top up, 80 per cent of these women said they needed more cash and 51 per cent requested food aid. Over one-third of those in need of more support mentioned personal protective equipment (PPE) and medicine.

The Social Pension cash transfer

In July and August 2020, DSW delivered the COVID-19 one-off top-up social pension payment of MMK 30,000 (USD 21) to 197,508 people over the age of 85. All eligible elderly people in Myanmar received the top-up allowance, except in conflict-affected areas where DSW does not have institutional reach. Due to fluctuations in the exchange rate, LIFT's investment of USD 4.1 million reached a total of 176,138 direct beneficiaries, and DSW made up the difference by providing top-up payments to the remaining 21,370 people. LIFT collaborated with the HelpAge and DSW survey team who visited Bago and Yangon Regions and Kayah and Shan States to determine the impact of the cash transfers on households before the second wave of COVID-19 prevented further fieldwork. The team visited 20 older people, including six widows, six widowers, and four couples. On 13 of the visits, the elderly made specific reference to the COVID-19 payment. While a small sample of the overall social pension recipient population, their experiences provide an insight into how COVID-19 has affected those aged over 85 and how they used the cash.

Impact of COVID-19 on day-to-day life

Radio and television were the main sources of information about COVID-19 cited by the social pension recipients. COVID-19 information leaflets accompanying the payment were also important sources of information. Some people said they were not afraid of COVID-19 but still followed the risk mitigation guidelines, staying at home and avoiding crowded places when they went out. One widow had stopped visiting the monastery since the crisis began. Several elderly people said they wore masks when they went out and washed their hands after returning home, with one person even washing her clothes after being outside. Many of those who stayed at home took up gardening or engaged in household chores. Two widowers reported listening to sermons and meditating, and one elderly couple was "retraining" to be more active at home. However, others felt downhearted and afraid, bored and lonely while staying at home.

Use and impact of the cash

Nine people used at least some of the extra allowance for donations, and two widowers gave some or all of the money to children or grandchildren. Other uses included food and medicine, as well as clothes and household items. Importantly, the payments had a positive impact on people's sense of self-esteem. For several older people, social pensions represent an acknowledgement that they are important and worthy of attention. Additionally, several widowers felt a greater sense of independence thanks to the social pension. All of the recipients said they appreciated the social pension payments, including the top-up. Some people

would like to have received more, including one widower who said, *"I'd be delighted if the amount of money increases so that I can contribute more to people in need with my own money before death"*.



The story of Daw Khin Hla Gyi:

Daw Khin Hla Gyi, 96, from Yangon Region used some money from the social pension to make food offerings at the pagoda. Whenever the bird sellers came to her street, she bought the whole cage and freed all the birds as she liked the freedom. Every time she met children with disabilities on the roadside asking for money, she gave them money from her social pension. Such actions represent a kind of social redistribution of the cash transfers, including the COVID-19 top-up.

Cash transfers for internally displaced people

In June, LIFT allocated USD 3.2 million for cash transfers to support internally displaced households in Rakhine, Chin, Kayin, Kachin and northern Shan State. The one-off payment is MMK 65,000 (USD 45) and is designed to help people living in camps cope with COVID-induced shocks.

The World Food Programme provides MMK 15,000 cash payments to internally displaced people living in camps, which is considered sufficient to cover the average monthly calorie needs and partial nutrient needs of an adult. LIFT's cash payment will complement this support and increase the capacity of people to cover essential needs - food, hygiene, health and PPE.

A cash transfer intervention to IDPs aligns with and contributes to the the Government's *COVID-19 Economic Relief Plan (CERP)*; the Ministry of Social Welfare, Relief and Resettlement's (MoSWRR) *Action Plan for the Control of COVID-19 Outbreaks in Internally Displaced Persons Camps*, and MoSWRR's *National Social Protection Strategic Plan*.

To ensure the support is **inclusive** and reaches as many internally displaced households as possible across the country, the support will be delivered with:

The **Department of Social Welfare** to support **54,774 households** (272,683 people) in Kachin and northern Shan (government-controlled areas), Kayin, Rakhine and Chin States

The **Joint Strategic Team (JST)** to support **8,994 households** (45,000 people) in Kachin & Shan (government- and non-government-controlled areas)

An existing LIFT implementing partner to support **1,732 unregistered households** (8,679 people) in Rakhine

There are challenges and risks in providing cash in these settings, which are important to take into account at the design stage, to develop mitigation strategies, design a good monitoring and evaluation system and consult with a wide range of stakeholders. In October, these consultations are continuing and mobile/digital solutions for delivering the cash are being explored. The cash transfers are anticipated to occur in November/December.



Cash transfers to garment workers in peri-urban Yangon

In cooperation with LIFT, Save the Children designed a social protection intervention in Yangon's Shwe Pyi Thar Township, aiming to identify and support workers who lost their jobs with no severance pay when their employers fled the country. The mechanism was designed to provide workers with a defined minimum salary for the garment industry of MMK 120,000 (USD 84) to



support households' access to food, accommodation and other basic needs, and to prevent households becoming over indebted as they faced unprecedented loss of income.

Mobile money was used to reduce the risk of COVID-19 transmission and for efficient delivery of cash.

To capture the effectiveness and impact of the support, post distribution monitoring was conducted approximately 30 days after the transfer. The surveys were conducted by telephone with 100 beneficiaries.

Seventy-one per cent were migrant workers and 88 per cent were women. On average, their households have five members, and 87 per cent live in rented apartments, houses or workers' hostels.

The average age of the beneficiaries was 26. While three-quarters of the beneficiaries are the primary income earners in their family, only 29 per cent considered themselves the head of their household and less than half (43 per cent) said they decided how the cash transfer was used.

Purchasing food was the primary use of the cash; 85 per cent said the cash was spent on food. Other uses mentioned were housing and rent (59 per cent), loan/debt repayment (24 per cent) and medical costs (15 per cent). Most families said they were managing to maintain their basic food needs and the PDM's Household Hunger Scale data shows that 88 per cent reported little to no hunger. But 12 per cent reported moderate hunger and were struggling to buy enough food for their household even after receiving the cash transfer.

One-quarter of the respondents said they had found another job since garment factories closed but 75 per cent of these people said their new employment paid significantly less than their previous job.

Debt was reported as a common coping strategy. Combined data indicates that overall debt of the respondents grew by 50 per cent compared to January. The number of people in debt grew as did the size of the average debt. Except for banks, all other forms of debt grew in the first two months of COVID-19 and the most notable growth was in debt to moneylenders (18 per cent). This growth in both prevalence and average amount of indebtedness with money lenders represents one of the most worrying factors in terms of long term poverty cycle for this population.

REFLECTIONS and LEARNING

A view from MoSWRR: LIFT's support to COVID-19 interventions

LIFT met with the Ministry of Social Welfare, Relief and Resettlement (MoSWRR), including the Union Minister Dr. Win Myat Aye, for a key informant discussion to assess the degree to which LIFT supported or informed the Ministry's broader policy and programming.

LIFT, alongside others, was able to provide DSW with information and evidence about the viability and utility of cash transfers employed in other countries while the cash transfer interventions were being conceived and designed. DSW, as well as the Union Minister, drew upon a wide range of information sources to support the design and implementation of Myanmar's responses to COVID-19.

LIFT's support for the MCCT and social pensions top-up transfers played an early and important 'proof of concept' role that demonstrated that cash transfers could be successfully distributed in an emergency context. DSW drew on the experience and lessons derived from this first round of cash transfers to design and implement subsequent cash transfer interventions for vulnerable groups, including transfers to people with disabilities, elderly people aged 80-84 and pregnant women and mothers of children under the age of two outside the Government's current MCCT programming areas.

Earlier exploration and dialogue on digital platforms encouraged DSW's subsequent enrollment of beneficiaries and use of digital cash transfers. These electronic platforms helped deliver support for pregnant women and mothers outside the current MCCT programme areas and for elderly social pension recipients in September 2020, and also helped mitigate the risks associated with in-person cash distribution systems during the pandemic. Establishing suitable digital cash transfer systems is essential to ensure efficient and effective delivery of cash. Time and resources are required to strengthen institutional capacities to alleviate challenges. Along with the adoption of digital payments and digital monitoring approaches, the development of a digital mechanism to receive beneficiary feedback could enable planners to make better adjustments in programme implementation.

LOOKING FORWARD

Design of social protection interventions highlighted the importance of building on existing platforms. The justification for targeting MCCT and social pension households was twofold. MCCT and social pension beneficiaries were among the more vulnerable groups in society to the adverse effects of COVID-19, particularly with regards to their health. Also, the distribution platforms for these groups were already in place. A cash transfer 'top up' could be activated in a relatively short period of time, the distribution mechanisms proved effective and efficient for an emergency response. The design of new cash transfer programmes, for example for internally displaced people and for others that follow, will require a longer time for consultation and development.

Rapid contracting arrangements required flexibility from DSW and LIFT (UNOPS) and relied on the existing trust and relationship. The rules and regulations in both institutions proved complex and required considerable time and effort for discussions and negotiations. Impressive adaptive management capacity was required and was made possible by the professional and trusting relationship built over the years and in prior collaborations.

Monitoring is best considered from the outset of the intervention design and implementation, including ensuring proper financing and staffing. Fortunately, LIFT and DSW were able to collaborate effectively, albeit in haste, to design and implement a post distribution monitoring of the 'top-up' cash transfers. LIFT's international and national M&E consultants worked closely with DSW staff on the technical design of the PDM and an online training module for DSW case managers. A DSW staff member interning with LIFT for her graduate degree facilitated the PDM by designing the survey instrument, training field surveyors, and providing oversight of data collection and analysis, as well as fostering communication between LIFT and DSW. An effective and sustainable monitoring mechanism for social pensions will be developed by HelpAge

International and DSW. The design and implementation of monitoring for the cash transfer for internally displaced people will benefit from time to plan the monitoring in advance.

COVID-19 and the conflict provide further rationale for digital programming. The surge in COVID-19 cases and the deteriorating security situation in Rakhine State prevented face-to-face PDM with beneficiaries there. Recording the telephone numbers of the beneficiaries could facilitate digital monitoring in the future, and the development of a flexible PDM platform for emergency interventions could enable the Government to more effectively implement monitoring in a timely manner.

The amount of both MCCT and social pension cash transfers should be reconsidered for additional COVID-19 responses. Cash transfer amounts were based in part on the amount of available resources at the time. All cash transfers, including the ongoing MCCTs, would benefit from a thorough review against the current market prices of food, and in the context of the COVID-19 crisis. Any increases of course would require a broadening of resource mobilisation strategies.



Frontline Response
Social Protection
Civil Society
Migration
Financial Inclusion
Agriculture



Civil society organisations (CSO) were key to LIFT's COVID-19 response. CSOs were well positioned to respond quickly to needs because of their close engagement with communities; they were physically present, they were committed and ready to act, and they had the access, trust and relationships.

Almost all of the organisations delivering LIFT's COVID-19 response activities are local or national organisations - 265 out of the 285 (91%). The majority of these organisations accessed funding as partners of international and national organisations; meaning they received a 'sub-grant'. USD 5.27 million is estimated to have reached these partners, which is 20 per cent of the total USD 25.5 million that LIFT committed to the COVID-19 response in the first six months of the pandemic.

LIFT allocated an additional USD 1.5 million for LIFT's five civil society strategic partners³ to respond to the pandemic in Myanmar.

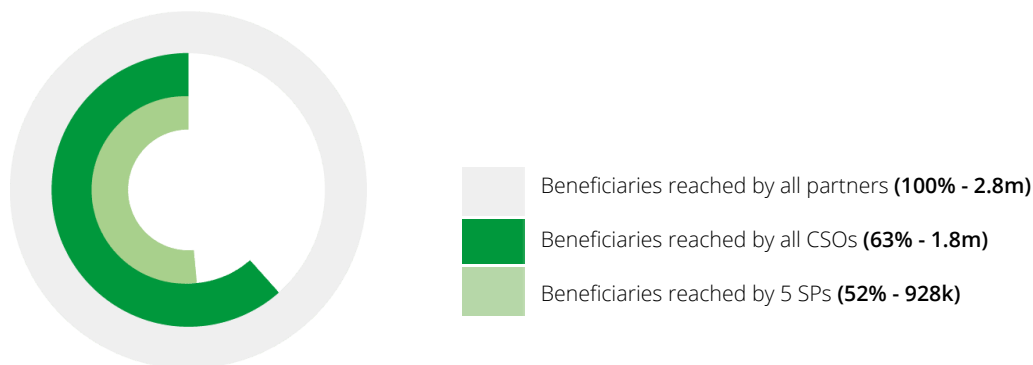
RESPONSE and IMPACT

The reach of LIFT's civil society partners was extraordinary. These local and national organisations reached 72 per cent of the 2.2 million people who benefited from the response, with LIFT's five strategic partners reaching almost half of these people.

Fifty-three per cent of the beneficiaries were women, 12 per cent were people aged 60 years and over and 2 per cent were people with disabilities. Ninety-one per cent of the 247,097 senior citizens reached by LIFT's overall COVID-19 response activities was through local civil society partners.

LIFT's civil society partners, furthermore, reached 80 per cent of the people with disabilities supported by LIFT during COVID-19.

Figure 1.1: Number of beneficiaries reached by LIFT's COVID-19 Response

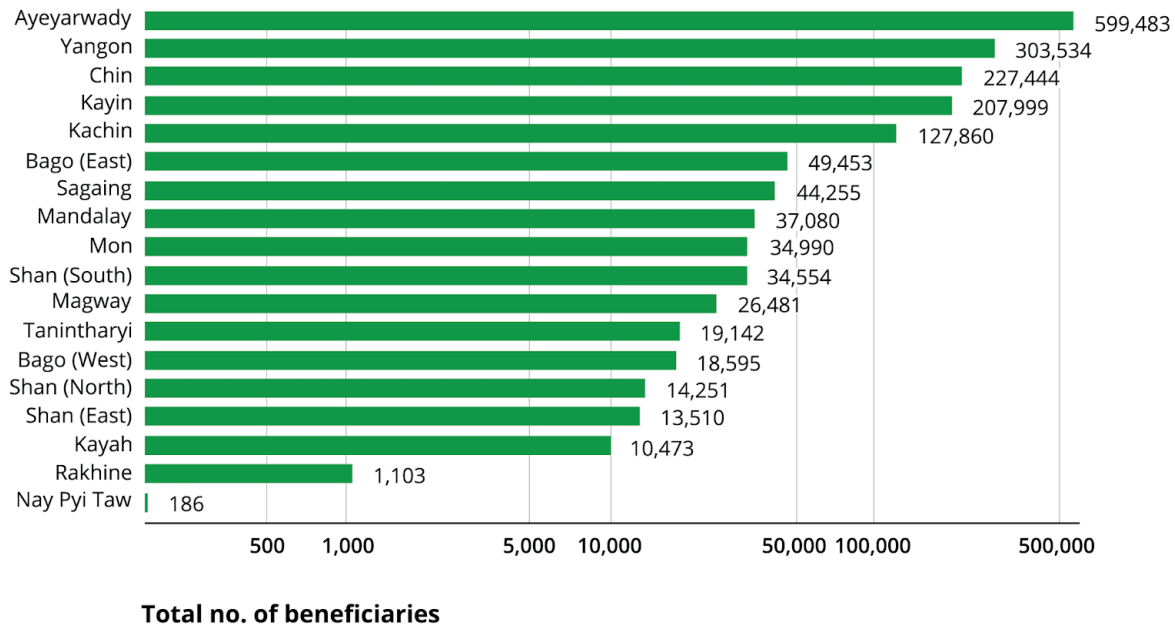


The COVID-19 Response Programme being carried out by LIFT's five strategic partners - Karuna Mission Social Solidarity (KMSS), the Gender Equality Network (GEN), Land Core Group (LCG), Network Activities Group (NAG) and Metta - has three objectives:

- 1) improved access to information and awareness on effective prevention and response on COVID-19
- 2) mobilise local resources and CSOs to effectively support the affected communities, including marginalised people, and
- 3) build trust and relationship with frontline leaders and service providers.

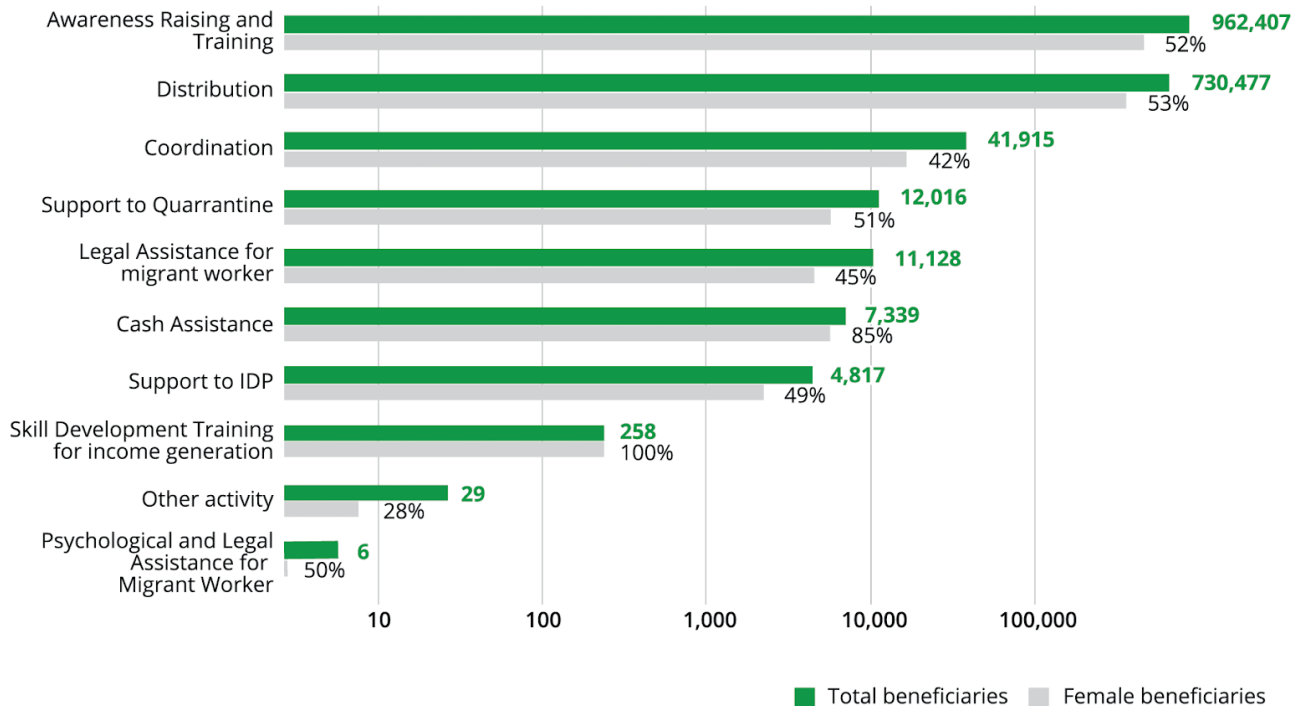
³ Karuna Mission Social Solidarity (KMSS), the Gender Equality Network (GEN), Land Core Group (LCG), Network Activities Group (NAG) and Metta

Figure 1.2: Beneficiaries reached by civil society partners in the States and Regions



The majority of LIFT’s civil society partners focussed their work on prevention and protection activities, conducting training and raising awareness of COVID-19 prevention measures through distributing posters and pamphlets about the virus, announcing by loudspeakers the importance of hand washing and wearing masks, and by visiting families at their homes.

Figure 1.3: COVID-19 response activities of local CSOs



Reaching people with COVID-19 messages

The Gender Equality Network (GEN) organised one talk show, four live discussions, 10 interview videos, two short videos, and two sign-language videos to raise public awareness through the media. The videos were uploaded on GEN's website, Facebook and Youtube. Through those online activities, GEN reached over 140,000 viewers on social media.

GEN developed an advocacy brief on the gender impact of COVID-19 and a poster on domestic violence during the pandemic. Both were translated into Kachin, Poe-Kayin, S'gaw-Kayin, and Shan languages. GEN printed more than 89,000 copies of information materials and distributed them in Kayin, Kachin, Shan and Mandalay. A further 32 townships were reached with materials in collaboration with the Department of Social Welfare.

KMSS reproduced and distributed information materials across 118 villages, in 23 townships, across six States and Regions.

LIFT's civil society partners distributed COVID-19 prevention information to people in quarantine centres and those living in camps. With the additional funds allocated for COVID-19 response activities, KMSS reached more than 1 million people with information; 55 per cent were women in 166 townships, across 14 States and Regions of Myanmar, including non-government-controlled areas.

Metta's COVID-19 response with their existing funds reached over 40,000 beneficiaries directly in 280 villages of 22 townships in Kayah, southern Shan State and the Ayeyarwady Region. Their support focused on raising awareness of COVID, distribution of protective equipment, volunteer mobilising, developing communication channels among staff, community-based organisations, and community quarantine groups in each village as well as supporting community facility quarantine centres, information management and community response plans.

WASH supplies

KMSS provided critical WASH supplies (including hygiene items) and services at 586 villages, in 166 townships, across 14 States and Regions and provided personal protection equipment (masks, gloves, gown, face shield, scrub suits etc) to 26,419 frontline health workers and frontline responders.

Support to quarantine facilities and health centres

Most quarantine centres are being operated with the help of volunteers and the available facilities were insufficient to meet needs. The Government extended its support, and donors, CSOs, religious groups and communities played important roles in filling the gaps.

KMSS support reached 44 quarantine facilities including facilities managed by the government, 13 facilities offered by the Catholic Church and three facilities jointly managed by the Kachin Independence Organisation (KIO) and the Catholic Church. Support provided to the quarantine facilities included personal protection materials, hand washing facilities, personal hygiene kits, beds, toilet accessories, bathroom accessories, wheelchairs and IEC materials. This benefitted over 1,800 beneficiaries.

KMSS ensured that the items and services provided at the Quarantine Centres targeted the needs of the women in quarantine, for example, making sure women's dignity pads were provided. NAG did the same. KMSS in collaboration with two CSOs, Shwe Loikaw and Phyu Sein Metta, identified 54 suspected cases of COVID-19 and referred the cases to medical units.

NAG distributed 22 varieties of aid materials/items to 6,626 beneficiaries in 212 camps/quarantine centres. LCG provided COVID-19 prevention materials to 20 health centres in Magway, Ayeyarwady and Bago, and to government departments, COVID-19 response committees, orphanages and an aging centre. LCG also supported 164 quarantine centres in 26 townships of Ayeyarwaddy, Bago, Kayin and Magway.

Supporting basic needs

KMSS provided basic needs support to 3,288 vulnerable people - people living with HIV/AIDS, orphans, children in boarding schools, elderly and people with disabilities.

Land Core Group (LCG) worked with 22 local civil society partners to distribute materials to households, provide support to home quarantine and quarantine centres and check gates. LCG's support reached 798

villages in 48 townships of three states and regions. Materials distributed to households included masks, hand gel, soap and gloves. Partners either distributed the materials directly to people at their homes or provided them to village administrators to distribute. Village administrators helped identify the most needy when there were not enough materials for every household.

Psychosocial support

NAG provided training on psychosocial support, women's leadership and COVID-19 prevention in Mon State, Bago Region and Kayin State. The trainings were conducted through online platforms to the project staff, and they in turn provided multiplier trainings back to the Community COVID-19 Response Committees, which included the Village Development Committees (VDCs) and other representatives from the villages. The training reached 11,221 participants from 1,447 villages; 49 per cent were women.

Cash support

Between March and September, NAG provided cash to 731 families (55 per cent women) who were vulnerable during the pandemic or had an infected family member. The amount was small, but sufficient to cover basic household expenses for two months, and most of the families used the cash for food or medical expenses. NAG worked with the community-based organisations and Village Development Committees to identify the most vulnerable households in need of assistance and support. Families were ranked on a vulnerability scale to ensure that the most vulnerable families were reached.

Hygiene in schools

LCG installed hand-washing stations and provided thermometers, masks, soap, and hand gel to primary, middle and high schools in Sagaing, Bago, and Kayin.



NAG's awareness raising and cash transfer programme

My name is **Daw Nan Hla Tin**, and I live in Naung Bauk village. I am one of several female leaders selected to conduct health awareness raising for women in the village. My husband works in Thailand, which drives me to collect data for NAG on migrant returnees. I am also involved in NAG's volunteer messenger group, through which I can share data and knowledge.

At the beginning of the pandemic, our village lacked awareness of the virus. NAG therefore launched online trainings including videos and directives in Naung Bauk, helping people grasp the importance of the situation and embracing caution. Consequently, we stopped gathering in crowds and going to the monastery. In collaboration with the village administrator, we practiced social distancing with returnees from Thailand. We also managed to raise awareness about returnees in order to prevent discrimination. We thank NAG for their awareness-raising sessions.



In addition, we were informed by NAG that they would provide cash to vulnerable families. This triggered productive discussions with village administrators, elders, and women's groups to ensure that cash reached the village's most at-risk families. Soon after NAG collected the necessary data, I reached out to the families. The elderly in particular said that they were delighted to receive cash as they could now buy essentials such as food and medicine, which they previously struggled to acquire due to a significant lack of income.

During a time with limited job opportunities, I am thankful for NAG's support, and I will continue to raise awareness of COVID-19 in the village. I also wish for NAG and other organisations to continue their support during the pandemic.

REFLECTIONS, LEARNING and LOOKING FORWARD

Coordination and collaboration were cornerstones of the civil society COVID-19 response. Under the Upland Township Fund (UTF), civil society grant holders from 11 of the 15 core UTF townships directly coordinated and engaged with the Township COVID-19 committees and relevant government departments. LIFT's strategic partners implemented their response activities in coordination with Members of Parliament and Government departments, especially the District General Administrative Department, Ministry of Health and Sports, Department of Social Welfare, Department of Education, Department of Information and Public Relationship and the COVID-19 Prevention, Control and Emergency Response Committee, other CSOs, EAO healthcare groups, Catholic Church commissions and other church leaders. At the township level, the local Government Administration Department (GAD) was a key partner in the implementation of COVID-19 response activities, especially in conflict-affected areas like Rakhine and Kayah States.

GEN, being a member of Myanmar National Committee on Women (MNCW) shared their experiences and lessons learned from their activities with the Department of Social Welfare at the national level MNCW meeting and obtained agreement from the Director General of the DSW to make public announcements of the country-wide data on violence against women cases in the future. GEN provided suggestions for organising social media campaigns and the DSW collaborated with them on these activities. LCG's partner, Thandaungyi Women's Group, encouraged authorities to increase women's leadership in COVID-19 response activities.

In Kayin State, NAG presented its work related to the response programme at the monthly coordination meeting of the government departments, where NAG's implementation model was endorsed and appreciated by the government officials. The Township Fishery Development Associations (TFDAs) and Community Fishery Development Associations (CFDAs) were important partners in raising awareness, distributing materials, and providing cash support to vulnerable families in NAG's programme areas.

LIFT's civil society partners held regular coordination meetings with each other and among their networks to collaborate and stay up to date with each other's activities. A number of local CSOs working on the COVID-19 response followed NAG's intervention model closely and modeled their own activities and approaches along similar lines to NAG. For instance, the Gulf of Mottama project developed an additional MMK 30,000 (USD 21) cash component to beneficiaries, based on NAG's response programme.

LIFT's Strategic Partners (KMSS, LCG, NAG, Metta, GEN) continued to meet regularly for improving collaboration between LIFT and their strategic partners, sharing bi-weekly updates on COVID-19 responses.

Civil society responses to the pandemic in Myanmar corroborate the importance of locally-led responses. Local civil society groups were at the forefront of the COVID-19 response, and remain so – including youth volunteers, community groups and local leaders. The trust in township-level civil societies and their close relationship with communities enables them to quickly understand and support actions initiated by communities to self-protect. Civil society partners' responses were further strengthened by their successful outreach with diverse communities, often in remote areas, and with marginalised groups.

Existing networks and relationships help facilitate an efficient and effective response. Foundations built in the first phase of the Upland Township Fund (UTF)⁴ enabled civil society groups to position themselves as key actors in the township response system during COVID. These civil society organisations are from a diverse range of ethnic and religious backgrounds, known and trusted in their communities as reliable sources of information and resources, able to collaborate with other stakeholders to take action in their communities. A key strength of these networks is that they are 'demand-led' – formed by CSOs, relevant to their work and actively used – rather than externally imposed.

More education and awareness-raising on domestic violence is critical. As a result of the lockdown and stay-at-home orders, domestic violence rates have increased across the country. According to the

⁴ The Upland Township Fund (UTF) was established by LIFT in 2016 to strengthen township-level livelihood systems by supporting CSOs with small grants for livelihood strengthening activities. The UTF is a consortium of SWISSAID (covering Kachin and southern Shan), GRET (covering Chin State) and Metta (in selected townships of northern Shan and Kayah State). By the end of 2019, the UTF had disbursed 143 grants to local CSOs enabling them to implement livelihood strengthening activities and build their engagement, and recognition from, local authorities and community stakeholders.

researcher Khin Khin Mra⁵, the Akhaya Women Organisation reported a 7.5 fold spike in case reports (mostly of domestic violence) during the lockdown in April and May. The Legal Clinic Myanmar also received twice as many reports of domestic violence in May compared to January. According to GEN's zero-draft assessment report on violence against women (VAW) cases (the data was collected between the period of January and June 2020), the rate of VAW cases increased up to about 2.5 times during COVID-19. LIFT's civil society partners will need to maintain, and strengthen, their public awareness-raising and education activities on domestic violence and violence against women during and beyond the COVID-19 pandemic.

A whole-of-system engagement is required for COVID-19 response and recovery. Township-level Government Departments are responsible for providing government services, even in highly centralised ministries, yet they continue to face capacity challenges to develop and implement local-level response and recovery plans. It is also challenging for CSOs to access the resources of township authorities or support from UN agencies. While CSOs have been able to engage with local authorities in most townships, CSOs have limited formal authority in the Government's response plans and processes. Nevertheless, civil society continues to have an important advocacy and monitoring role through, for example, advocating to the Government, donors and the private sector on behalf of affected communities; monitoring Government responses for inclusiveness, consultation and quality; supplementing the Government response in the absence or limitation of Government service provision.

Following the 2020 elections, opportunities may arise for civil society through their engagement with Members of Parliament as state-level parliaments draft state-level policies, plans and budgets. For example, civil society organisations in Kayah have been able to engage more with MPs than with local government authorities. The linkages between township and state-level civil society will remain key. While opportunities to be involved with Government plans at the national or township levels may be limited, CSOs can hope to gain influence at the state/regional level.

Continued support and engagement with local ethnic authorities represent some of the key activities of civil society. For example, civil society engages with ethnic armed organisations (EAOs) on their influence over borders, which are key risk areas for transmission and include marginalised communities impacted by the economic consequences of the pandemic. Civil society continues to have an important support, advocacy and monitoring role with these governance actors.

Local-level emergency contingency plans and response mechanisms need to be strengthened or built to deal with future emergencies in townships. This includes capacity within the Government, within civil society organisations and in the development of joint contingency and response plans.

Funding and support for continued response and then recovery will be needed, especially for vulnerable groups. While the Government has developed response and recovery plans, available financing is unlikely to cover all needs and there is a risk for vulnerable groups and marginalised remote communities to be excluded. Constituencies, therefore, will continue to request the help of civil society groups for direct response and recovery support. There is a crucial need to create job opportunities through cash-for-work programmes, food provision, food security (home gardening), and income generation activities through online courses (such as stitching, producing snacks and bakery, etc.). The priorities when it comes to support will depend on how the pandemic situation develops in Myanmar. Civil society will require funding and support that is responsive and adaptable to the changing context.

Continued importance of LIFT and LIFT's donors as 'action partners' to civil society response. LIFT and its donors have greater access to, and engagement with, national-level Government than national or township-level civil society groups. At the same time LIFT has a great many partners with knowledge and presence at the local level. LIFT should leverage this opportunity to bring these together as an 'action partner'.

⁵ *Stay at home: COVID-19 and rising domestic violence in Myanmar's informal urban settlements by KHIN KHIN MRA - new mandala, 22 June, 2020.*

Frontline Response
Social Protection
Civil Society
Migration
Financial Inclusion
Agriculture



Migrant Response Programme



LIFT provided the largest programmatic response to the COVID-19 crisis for internal and international migrants in Myanmar, engaging 10 projects to provide support to 1.4 million direct beneficiaries (60 per cent women) by mid-September. Implementing partners have been working on the frontlines of the response to the pandemic since it began, providing crucial humanitarian assistance, information and livelihood support.

Interventions were implemented across 12 states and regions of Myanmar, including provision of preventative information, personal protective equipment, food assistance, cash transfers, shelter, transportation, legal assistance and psychosocial counselling for vulnerable migrants. Radio and social media were leveraged to disseminate information on COVID-19 prevention and response to a much larger audience, directly engaging millions of people across Myanmar and in destination countries.

RESPONSE and IMPACT

Table 1.2: Direct beneficiaries reached by LIFT COVID-19 response activities for migrants

Activity	Men	Women	Total
Outreach to raise awareness on COVID-19	83,109	92,661	175,770
Cash transfers	1,519	8,601	10,120
Distribution of hand sanitizer/soap/hygiene kits	72,791	186,506	259,297
Distribution of IEC materials	170,944	208,483	379,427
Distribution of masks	42,414	142,605	185,019
Distribution of items to quarantine facilities/stakeholders	11,260	10,357	21,617
Distribution of non-food items	45,577	25,002	70,579
Distribution of PPE and hygiene materials	36,084	76,486	112,570
Income generation	12,396	10,820	23,216
Legal services	6,212	5,528	11,740
Psychosocial counselling services	4,454	3,044	7,498
Provision of temporary housing	0	69	69
Dignity kits for survivors of trafficking	0	60	60
Support for health staff/volunteer	795	671	1,466
Food distribution and nutrition support	26,075	30,679	56,754
Support for pregnant women and children	78	241	319
Support for women in crisis	0	95	95
WASH facility support	16,581	16,514	33,095
Multiple services	43,046	31,740	74,786
Other services	194	139	333
Grand Total	573,530	850,300	1,423,830

Communication and community engagement were vital to protect returning migrants



Reached 140,970 in migrant communities

In Kachin and Northern Shan State, where tens of thousands of Myanmar migrants who lost employment were returning, the International Organization for Migration (IOM), in cooperation with Metta Development Foundation, reached 140,970 beneficiaries in migrant communities (53 per cent women) with timely and accurate information on COVID-19. IOM also distributed information on mental health and psychosocial support to 6,030 returning migrants (41 per cent women).



Risk communication for 949,172 individuals

In the South East, Shan State, Chin State and the Dry Zone, IOM and its CSO partners implemented risk communication and community engagement activities on COVID-19 for 949,172 individuals (53 per cent women). This included messaging on how to cope with stress and efforts to reduce social stigma for returning migrants. Messages were translated into multiple ethnic languages to increase accessibility.

In the Ayejawady Delta Region, risk communication activities on COVID-19 reached approximately 162,588 people (51 per cent women) from migrant-sending communities.



Media campaign & virtual talk

A disturbing rise in negative public perception and stigma associating returning migrants with the spread of COVID-19 was observed during the last several months. Leveraging its relationship with independent broadcaster the Democratic Voice of Burma (DVB), IOM developed a media campaign to increase understanding of the challenges that migrants faced during the pandemic, to increase empathy and counter discriminatory messages about returning migrants. The media campaign centred on short videos showcasing stories and interviews with migrants and migration actors about how they were coping with the impacts of COVID-19, as well as virtual talk shows open to live audience questions through social media. The first talk show, *Overcoming challenges of returning migrants in the context of COVID-19*, featured panelists from IOM, CSOs and government discussing the challenges and stigmatisation that migrants face in returning to Myanmar. It was widely viewed on IOM and DVB Facebook pages, as well as during several broadcasts on DVB TV.

“I followed the advice after listening to this programme. As COVID-19 is happening, I am now careful to wear a mask and wash my hands regularly.”

The BBC Media Action Yay Kyi Yar project provided timely and accurate information to migrants returning to Myanmar through all major media platforms (social media, radio and TV). The Yay Kyi Yar team adapted quickly and converted their ongoing production model from TV to radio – bringing back the popular Yay Kyi Yar radio show customised with COVID-19 content. Fourteen new episodes of the show were broadcast twice a week on Myanma Athan (3.2 million listeners), Padmayar FM (2.8 million listeners) and MAP radio in Thailand. Some of the listeners interviewed reported applying the COVID-19 prevention practices suggested by the show's popular character U Pike San, including wearing masks, frequent handwashing, social distancing and other preventative measures: “I followed the advice after listening to this programme. As COVID-19 is happening, I am now careful to wear a mask and wash my hands regularly.”

The Yay Kyi Yar Facebook page also produced 146 COVID-19 related posts for its 1 million followers (40 per cent women). The page received 568,270 interactions and reached an audience stretching across more than 10 countries. The social media content was phased to respond to the different stages of the COVID-19 outbreak in Myanmar – promoting information on prevention, risk management, quarantine and the impact on migrant workers and their families. The videos of celebrities providing COVID-19 advice and information proved particularly



Received 568, 270 interactions



Four Migrant Support Centres

popular, with the posts receiving 26.9 million views. Through Facebook messenger, a large number of direct requests for assistance related to COVID-19 were received from migrants and other workers, and referrals were made to relevant service providers. For example, one man wrote that “I have signed an employment contract to work in Malaysia and have paid the recruitment agency 16 lakhs. I have been waiting for 6 months already. What should I do?” In response, BBC Media Action contacted the Myanmar Overseas Employment Agency Federation who were able to resolve the issue.

The Women’s Organization Network (WON) launched four Migrant Support Centres managed by CSO partners in Hlaing Thar Yar and Dagon Myo Thit Townships of Yangon in January and February. The timing was particularly fortuitous as the centres were fully up and running as the COVID-19 pandemic began and were ready to provide essential assistance to migrant workers adversely affected by the crisis. Emergency shelter was offered to 69 women migrant workers who had lost their jobs and/or had experienced gender-based violence. In addition to housing, they were provided with meals, counselling on gender-based violence, awareness raising on labour rights and job matching services. Fifteen women were able to find new jobs after losing their previous employment.

Migration partners delivered extensive frontline responses



Direct assistance for 7,411 returning migrants

4,557 beneficiaries

Infection prevention and response support to 103,561 migrants

Protective equipment and hygiene materials for 150 vulnerable migrants

In Kachin and northern Shan State, IOM reached 7,411 returning migrants (42 per cent women) with direct assistance of transport costs, food, hygiene items, bedding and other support while in transit and during quarantine. These activities were targeted to the most vulnerable returning migrants, such as survivors of trafficking in Department of Rehabilitation shelters, those who could not afford food during quarantine, pregnant women and young children. Working in close cooperation with key stakeholders allowed this support to reach migrants in both government- and non-government-controlled areas.

Protection activities were extended to 4,557 beneficiaries (34 per cent women), including essential medicines and nutritional supplements for pregnant women. Assistance with food and travel costs was also delivered to 75 trafficking survivors repatriated from Thailand under government-to-government arrangements.

In other areas of the country IOM delivered infection prevention and response support to 103,561 returning migrants and their families (42 per cent women) in quarantine camps and communities, including dissemination of hygiene kits and food support.

IOM also provided extensive support to returning migrants immediately upon return at key points of entry such as Myawaddy. Migrants were supported with hygiene items, bedding, food, water and WASH support for quarantine facilities, which reached 16,311 migrants (32 per cent women). Upon request from the Department of Rehabilitation, IOM provided personal protective equipment and hygiene materials for 150 vulnerable migrants and survivors of trafficking in the Mandalay shelter facility.

8,837 direct Beneficiaries returning to Ayeyarwady

In the Ayeyarwady Delta region, IOM developed an emergency response to meet the most urgent needs of communities in the target townships of Bogale, Mawlamyinegyun and Labutta where internal migrants from Yangon were returning after losing employment. A total of 8,837 direct beneficiaries (43 per cent women) were reached with direct assistance in the form of hygiene supplies, personal protective equipment, select non-food items and IEC materials. The Ayeyarwady Regional Government also made several direct requests for IOM to support the provision of hygiene supplies, WASH support, non-food items and drinking water for international returning migrants in facility quarantine in Pathein, Hinthada and Maubin Townships. The first round of assistance directly supported 800 migrants (30 per cent women) and another 1,000 will be supported by the end of the initiative.



**Broadcast to
MAP Radio's
21,000 listeners**

The ILO supported six Migrant Centres (MCs) managed by CSOs and labour organisations to act as first responders at the main border checkpoints with Thailand in Kawthaung, Htee Kee, Three Pagoda Pass, Myawaddy and Tachileik. They worked closely with local authorities to assist the return of tens of thousands of migrants starting in late March, providing masks, hand sanitisers, soap, sanitary pads, food, water, counselling and paralegal assistance to a total of 102,157 returning migrants (43 per cent women). As quarantine facilities were set up in communities of origin, the MCs expanded their activities to Bago, Sagaing and Magway to support migrants during the quarantine period. Where needed, the MCs also provided assistance with return fares to places of origin and provided special assistance to pregnant women while in quarantine – including nutritious food. In addition, informational materials on prevention of COVID-19 and safe migration were distributed to approximately 30,000 migrants through outreach, as well as broadcast to MAP Radio's 21,000 listeners in Thailand.



**Food rations
(45 kg sacks
of rice and soya
beans) to 6,101
internally displaced
people**

The ILO supported internally displaced people/cross-border migrants in conflict-affected communities. Responding to an urgent request from the Shan State Refugee Committee, the ILO supported the provision of food rations (45kg sacks of rice and soya beans) to the 6,101 internally displaced people/cross-border migrants living in the six unrecognised camps on the Shan-Thai border. The people living in these camps usually support themselves by crossing the border to work as day labourers in Thailand but were unable to do so after the border closed and they were no longer able to feed themselves and their families. Working with the camp committees, a needs assessment was conducted and rice and soya beans were distributed. In addition, the Karen Department of Health and Welfare provided support to 650 returning migrants in areas of Hpa-An controlled by the Karen National Union (KNU).



**Awareness raising
Information to
Approximately
110, 000 workers**

Leveraging the reach of its local CSO and trade union partners in Yangon, ActionAid's preventative activities distributed awareness raising information on COVID-19 to approximately 110,000 workers (79 per cent women). Hand gel, gloves and masks were also disseminated to approximately 10,000 workers (90 per cent women) and food assistance was provided to 1,000 unemployed migrant workers (86 per cent women). In addition, the consortium organised training and formed a volunteer group in Hlaing Thar Yar to help support the Department of Health with managing community-based quarantine facilities and fever clinics. A total of 333 volunteers (58 per cent women) were trained on basic health education related to COVID-19. These volunteers actively supported authorities to implement their response plans and have committed to continuing to assist the township in the event of future waves of the virus.



Distributed information and hygiene kit to 125, 476 workers

Information provided to 20,000 beneficiaries through Ward Administrators

63,928 beneficiaries were provided with assistance in migrant communities.

Food assistance for 36,064 households in Hlaing Thar Yar

CARE also supported frontline prevention for women migrants in peri-urban townships of Yangon. In Hlaing Thar Yar and Shwe Pyi Thar Townships, in collaboration with its CSO partners Business Kind Myanmar and Legal Clinic Myanmar, CARE distributed information and hygiene kits to 125,476 workers (87 per cent women) in 112 garment factories, 73,700 residents in 11 wards and 1,989 workers (68 per cent women) in 30 hostels, as well as 25 government offices, 10 township courts, trade unions and fever clinics. Based on the findings from its rapid surveys, CARE developed tailored and responsive COVID-19 kits for each of these different target groups.

The PIN project also implemented a substantial programme of preventative activities for COVID-19 for migrants and their households in eight target wards of Shwe Pyi Thar Township. Pamphlets containing information from the Ministry of Health and Sports were provided to 20,000 beneficiaries through Ward Administrator Offices and Quarantine Centres. Hand sanitiser and soaps were directly delivered to households or at community quarantine stations, reaching 40,201 beneficiaries (48 per cent women). To further raise community awareness about COVID-19 prevention and assistance, PIN erected 49 billboards and distributed 160 vinyl posters. Information was also broadcast through loudspeakers, which reached an estimated 78,000 migrants and host community members.

The Women's Organization Network mounted a considerable campaign to distribute information, soap, hand gel and masks to migrant workers during the COVID-19 crisis. Working closely with township Health and Social Welfare authorities, 63,928 beneficiaries (79 per cent women) were provided with assistance in migrant communities. A door-to-door effort was made to distribute the essential information and materials, including brief training sessions on proper handwashing procedures.

Due to reduced income, food insecurity also became a key challenge for many migrant households during the COVID-19 pandemic. If unchecked, vulnerable households in peri-urban areas may resort to negative coping strategies to meet their nutritional needs such as taking on excessive debt, which can have a lasting effect on their livelihoods. In response, Eden and its partner New Hope produced and distributed prepared meals, lentils and fortified rice for migrant children and adults, reaching a total of 36,064 households (54 per cent women) in Hlaing Thar Yar township with nutritious food.

Employment opportunities were created for workers who had lost jobs

In Shwe Phyi Thar Township, a workshop was organised for 50 workers who had been dismissed from their jobs at the World Jin garment factory to train them to produce masks and hand gels, which were then distributed to quarantine centres by the Yangon Regional COVID-19 Committee. A total of 39,920 pieces of personal protective equipment (masks, face shields, sanitisers and thermometers) were delivered to service providers at Labour Exchange Offices and vocational training centres across all 15 States and Regions of Myanmar. The Confederation of Trade Unions Myanmar also organised the disinfection of high-risk areas around Hlaing Thar Yar, where hundreds of thousands of internal migrants live and work. Five of the Migrant Centres received certificates of recognition for their services to migrants during COVID-19 signed by the State Counsellor.

Because of its linkages with community-based organisations, the Women's Organization Network was also able to support local women's groups to produce their own soap and hand sanitisers for distribution. For example, after teaching the Lan Pya Kyelzin women's group in Nyung Village how to make these products, the group members received orders and have been able to support themselves during the pandemic. Similarly, in the Nyaung Ywar village, the Guiding Star women's group was able to produce and sell bottles of hand sanitiser to other organisations for distribution to poor migrant communities in Yangon.

Leveraging its strong relationships with the private sector, CARE brokered the low-cost production of over 3.3 million reusable face masks through 14 garment factories to fill orders by NGOs and international organisations, keeping 795 factory workers in paid employment during the pandemic. A worksheet and video for INGOs and CSOs with the mask pattern, tech pack and costing sheet was also produced and disseminated so that they could support their own income generating activities on mask production.

CARE joined forces with the EU Myan Ku Fund to provide upskilling training to around 400 garment workers who lost their jobs to make them more employable. Those who have become unemployed with less than six months of work experience typically have more difficulty finding new jobs, therefore they will be prioritised under this initiative. Small groups of 21 workers will be trained and then supported to find jobs. During the training period, the EU Myan Ku Fund will make a payment to the workers of MMK 75,000 (USD 52), arrange transportation and pay for hostels, while CARE will provide lunch, pay a training stipend and run adapted and slightly shorter versions of its skills training courses.

To replace lost income, Eden shifted from jewelry-making for women trafficking survivors to sewing reusable face masks and producing liquid soap. The income generation provided by this activity helped 648 migrant women in Yangon and Mandalay, many of whom had lost their jobs in garment factories. The liquid soap and reusable face masks produced were then distributed to 77,400 migrants (54 per cent women) to help prevent infection in peri-urban communities. A handwashing information campaign was also implemented in these areas, reaching 17,300 migrants (54 per cent women) with information about proper handwashing techniques.

Research

The ILO published the rapid assessment *Experiences of ASEAN Migrant Workers During COVID-19*, which was translated into Burmese and shared with the Ministry of Labour, Immigration and Population. The ILO has also nearly completed a study with the Legal Clinic of Myanmar on the impact of COVID-19 on domestic workers, which highlights the need for greater labour and social protection for a sector of work that has been hit particularly hard by COVID-19 restrictions.

The IOM rapid survey of 2,311 returning internal and international migrants developed in response to COVID-19 has also been shared with the Government and will be converted into geographically-focused policy briefs for Ayeyarwady, Chin, Kachin, Dry Zone and the South East. These will be used to influence policy on recovery efforts for migrant communities in these areas. There is strong momentum for IOM and its partners to engage in policy advocacy work in the context of COVID-19 based upon the past six months of close cooperation with government counterparts on response activities.



Engaging garment factories to manufacture reusable face masks and protect migrant women's employment



In March 2020, the Ministry of Health and Sports in Myanmar announced that face masks were to be worn in all public spaces but that medical masks (N-95 and surgical masks) were not recommended for the general public. Not long after, factories started to complain of cancelled orders and having to lay off workers, while at the same time, NGOs and international organisations were appealing for good quality and affordable masks for their own staff and distribution.

CARE realised that its in-house technical expertise in garment manufacturing placed them in a good position to support a triple win, supporting workers, factories and NGOs. CARE staff developed a pattern, a technical pack, samples and an instructional video to support factories to make masks. A notice was then placed on Facebook and sent to a mailing list of NGOs and international organisations promoting the offer to produce facemasks in large quantities.

CARE identified partner factories who were willing to manufacture masks at scale for the programme and

brokered the relationships between factories and NGOs. This included placing the orders on behalf of NGOs and monitoring the daily manufacturing rate, mask quality and packaging.

To date, the CARE Aung Myin Hmu Training Centre has been able to process 3,328,287 reusable cloth face masks for 14 NGOs and international organisations. CARE also placed its own order for 452,735 cloth masks to distribute as part of its own sanitary kits for workers. These factory orders have directly supported 795 factory workers from 14 garment factories to remain employed during the COVID-19 pandemic.

Cash assistance

ActionAid provided cash transfers via Wave Money and in-person distribution to 1,458 vulnerable workers (76 per cent women) who had lost their jobs. An initial assessment of eligibility was carried out with support from CSO partners, ward administrators and the Myanmar Garment Manufacturers Association. Among the 3,300 workers assessed, the most vulnerable workers who had not received any other form of support from state and non-state actors received cash transfers of up to MMK 240,000 (USD 167). This included unemployed factory workers (63 per cent), informal sector workers (21 per cent), people with disabilities (9 per cent) and people living with HIV (7 per cent). The cash transfers proved a fast and effective way of providing assistance to families that allowed them to make their own decisions about critical needs during the crisis. Anecdotal information from partners providing the cash support suggests that as much as 80 per cent was used to purchase food and pay for housing costs.

Cash transfer programmes were rapidly implemented by Business Kind Myanmar to provide immediate support to migrant workers in the garment sector who had lost their jobs. Through Wave Money and in-person distribution, a total of 7,655 factory workers (86 per cent women) received amounts of up to MMK 50,000 (USD 35) to pay for hostel fees and meals. CARE also collaborated with the CSO Sex Workers in Myanmar to organise cash transfers and provide self-protective information to vulnerable migrant sex workers who had lost their incomes due to the closure of their workplaces and faced stigma and criminalisation that prevented them from accessing government support. Five hundred female sex workers who met the programme eligibility criteria were identified and provided with cash transfers of MMK 72,000 (USD 50) through Wave Money.

Legal assistance

With the massive layoffs in the garment sector resulting from COVID-19, there was a significant need for legal assistance services for workers to claim compensation in peri-urban Yangon. ActionAid organised legal support for workers and trade unions to resolve collective and individual labour disputes. The services within communities were delivered by Legal Clinic Myanmar, WE Generation and the Cooperative Committee of Trade Unions, reaching 670 complainants (89 per cent women). In addition, Legal Clinic Myanmar provided legal counselling through their 24-hour hotline service to 495 callers. The subject of the cases included non-payment of wages, compensation for layoffs, contract disputes, eviction notices and gender-based violence. So far, MMK 33 million (USD 25,600) has been awarded in financial compensation.

A key service provided to migrant workers through People in Need's (PIN) Worker Centres in Shwe Pyi Thar township is paralegal support for cases of labour exploitation and abuse. Demand for these services, delivered by Action Labour Rights and Solidarity Trade Union of Myanmar, grew rapidly. A total of 139 complaint cases were received, involving 11,506 workers (92 per cent women) who were provided with collective and individualised paralegal support. A digital case documentation system has been developed to closely manage cases and track outcomes. Thus far, financial remedies of MMK 578,770,050 (USD 436,000) for migrant workers have been awarded.

Psychosocial support

PIN and Helvetas launched a psychosocial counselling service for workers to support them in coping with the heightened level of stress. By the end of July, 639 workers (71 per cent women) were provided with counselling at the Workers Centres or through a telephone hotline service named Call Me Today. Most of the calls were related to loss of employment, lack of emotional support and fears about the possibility of getting sick. Where further services were required, information and referrals were made for other services, including legal assistance, skills training and career counselling. After using the service, a laid off factory worker said: "Having someone to listen to my problems has encouraged me not to give up".

Coordination

To facilitate effective coordination amongst various actors engaged in migration-related COVID-19 response activities throughout the country, IOM established a UN Core Group on Returning Migrants in April 2020 to coordinate efforts at national level amongst UN agencies, INGOs and CSOs. The main focus of the group's work is collecting and sharing information on contextual developments and provision of assistance to returning migrants affected by the COVID-19 pandemic, particularly managing the requests of Union and State/Regional Government counterparts. This mechanism at national level was complemented by focal points assigned at state/regional level, including Magway Region (IOM), Kachin State (IOM), Shan State (UNICEF), Mon State (IOM), Kayin State (UNHCR) and Bago Region (ILO).

REFLECTIONS

LIFT leveraged its strong partnerships with key stakeholders to implement a timely and effective COVID-19 response for internal and international migrants. The programme was able to bring immediate technical support and resources to coordination and implementation efforts to ensure that responses could be delivered where and when they were needed most, with **grassroots CSOs and labour organisations** forming the backbone of LIFT's support to migrants during the COVID-19 pandemic.

Coordination and capacity building

Metta's response team built an effective multi-stakeholder platform with the Kachin COVID-19 Prevention Committee. This platform included government departments, civil society organisations, NGOs and local business groups and was used to manage the COVID-19 response systematically and strategically through the development of a response plan shared with local government authorities and coordinated among CSOs. Metta conducted regular online meetings with CSOs every Friday to share updated information related to COVID-19 and adjust the action plans for their respective areas. Metta's long-term relationship with NGOs, CSOs and IDP camp committees contributed to a successful and efficient COVID-19 response action in Kachin state, particularly in non-government controlled areas.

Though project implementation during the pandemic proved challenging, the direct involvement of CSOs in relief distribution to migrants has been beneficial for both their own experience and their relationships with

government officials. IOM noted that CSOs have greatly increased their profile in the eyes of local government authorities based on their effectiveness in distributing COVID-19 aid during the crisis, and authorities have now begun contacting them for assistance. IOM staff also supported partner CSOs by training them on new technology that enabled them to implement COVID-19 response activities remotely, capacitating them on data collection through digital means (i.e. tablets and smartphones) in order to facilitate the rapid assessment of the impacts of COVID-19 on returning migrants in the Delta.

The ILO coordinated closely with the Union Ministry of Labour, Immigration and Population (MoLIP), providing monthly reports on activities and responding to requests for assistance and support from labour authorities. The responsiveness of LIFT's CSO partners has been recognised at the highest levels of government, which issued certificates of recognition for their work responding to COVID-19 signed by the State Counsellor. Notably, MoLIP also made a highly positive acknowledgement of the advantage of working together with CSOs during the pandemic and agreed to collaborate with the Migrant Centres for the collection of data for Department of Labour and General Administration Department surveys. This is a hopeful sign that the government may be willing to increasingly deliver services for migrants in tandem with CSOs and labour organisations in the future.

IOM initiated and continues to chair the UN Core Group on Returning Migrants during the COVID-19 pandemic. IOM's engagement with state and regional authorities through this mechanism enabled them to play a mentoring role, bringing to bear IOM's expertise in the areas of emergency response and post-crisis, migrant health, labour mobility and human development, migrant protection and immigration and border management, to promote a more holistic, coordinated and effective response. Furthermore, IOM's regular reporting on response activities to Union-level government counterparts (particularly the Department of Labour, Department of Immigration, Department of Rehabilitation and Ministry of Health and Sports) has also enabled the provision of technical guidance.

Policy engagement

The Women's Organization Network was able to directly engage government authorities and Members of Parliament in their COVID-19 response, partnering with them to distribute hand sanitiser and liquid soap to migrant beneficiaries in targeted areas of Yangon. This provided the opportunity to build their awareness of the broader project activities and advocate on key labour and migration issues affecting peri-urban communities.

BBC Media Action was able to influence policy makers through directly connecting them to migrants and other vulnerable workers through radio and social media. In particular, through the use of Facebook Live interviews, audiences were able to directly ask questions of government authorities. This use of social media may have a long-term effect on the way in which policy makers experience accountability, bringing them directly into contact with the experiences and challenges faced by workers.

As part of BBC Media Action coaching activities, media partners produced 19 stories on migration issues during the pandemic. One video feature produced by Dawei Watch was considered particularly influential. It highlighted the problems faced by thousands of migrant workers who are working in the southern part of Thailand and needed to return home through the Ranong-Kawthaung border crossing because of COVID-19. They were prevented from doing so by government policy, which only permitted migrants to return through Myawaddy checkpoint. Notably, however, not long after the release of the story, the policy was changed to allow migrants to enter Myanmar via Kawthaung.

LEARNING

Guidelines and protection mechanisms are needed to ensure that quarantine facilities operate in a rights-based and gender-sensitive manner

While LIFT's partners (as well as many other actors) aimed to respond as rapidly as possible to the needs of migrants in quarantine facilities, it is important to acknowledge that most of the immediate support was provided in the absence of a robust framework to ensure that the rights of women and men returning migrants were respected and protection risks and vulnerabilities were minimised. While some technical guidance was developed and shared, notably by UN Women, the extent to which such guidance was accepted or institutionalised in a consistent manner by the relevant government authorities appeared to be limited. A more consolidated approach towards delivery of assistance in quarantine facilities is needed to

ensure that a rights-based and gender-sensitive approach to management is implemented in all locations within Myanmar.

Addressing the psychological impacts of the COVID-19 pandemic on migrants and their family members is critically important

A significant proportion of migrants expressed feelings of heightened stress during COVID-19 because of the uncertainty of their economic situation and the stigma associating migrants with the spread of the virus. Some migrants also reported being subjected to discriminatory treatment or psychological abuse during the return process, while there were also reports of suicides amongst returning migrants in quarantine facilities. It is therefore critical that psychosocial services are increased as part of the medium-term COVID-19 response for migrants, particularly as the negative socio-economic impacts of the pandemic become more widespread and protracted. This could include enhancing the capacity of local actors on provision of frontline psychological support, as well as extending more specialised care to particularly vulnerable groups of migrants (e.g. pregnant women, children, survivors of trafficking, etc.). In regards to delivery of psychosocial support services to internal migrants in Yangon, a simple but important lesson learned was that many beneficiaries were more comfortable with accessing support through group counselling sessions. In addition, linking the psychosocial counselling services with broader support initiatives was found to be a good practice for providing vulnerable migrants with more holistic assistance. For example, many counselling beneficiaries were very open to receiving referrals for other services which helped them to find new employment after being laid off (e.g. career counselling, soft skills training and vocational training).

LOOKING FORWARD

Tens of thousands of migrants have returned home due to loss of employment and income and millions of migrant-sending households are receiving substantially lower remittances amounts from destination countries. In addition to meeting their humanitarian needs and providing information and material support to protect their health during the pandemic, support for livelihoods, labour rights and social protection must be increased to help migrants and their communities affected by the crisis recover financially.

It has already become clear where some of the most severe socio-economic repercussions of COVID-19 will fall in Myanmar, including the dramatic loss of employment for women migrants employed in the garment sector and the contraction of neighboring economies that employ millions of its migrant workers. Programmatic responses will need to more comprehensively address the protracted and ever deepening economic hardships faced by returning internal and international migrants by supporting them to obtain decent work opportunities within the local labour market.

At the same time, research by the ILO and IOM has shown that more than half of returning international migrants plan to re-migrate overseas, as the key reason most went abroad in the first place remains the same: lack of sufficient employment opportunities in their communities of origin. With the closure of borders cutting off access to regular channels for migration and increasing financial deprivation in their households, migrants are particularly at-risk for exploitation by unscrupulous actors. This makes the provision of safe migration information and services in migrant communities more important than ever to protect them from abuse.

It is essential that COVID-19 response measures are informed by sound evidence and the voices of migrants themselves rather than assumptions about how they should seek to recover from the disastrous impacts of the pandemic on their livelihoods. The rapid assessments conducted under the LIFT programme provide one such basis, which will need to be reinforced with more in-depth data collection efforts on the long-term impact of COVID-19 on migration patterns in Myanmar. Such evidence should inform not only the development of direct interventions but also engagement with the government to continue to work on improving its labour migration governance policies.

Expanding the protection of fundamental labour rights for migrants and other vulnerable workers is needed to ensure that Myanmar emerges from this challenging period with a more just and equitable society. This acknowledges that the path to achieving sustainable and inclusive economic growth in Myanmar, both during COVID-19 and beyond, must be firmly rooted in a labour market that provides opportunities for decent work and coverage by social protection to all of its people.

Frontline Response
Social Protection
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Financial Inclusion
Agriculture



Financial Inclusion



Microfinance customers across the country faced a sharp decrease in the financial services they rely on as COVID-19 impacted on the microfinance sector. The most significant impact on the sector was a decrease in the liquidity, or available loan capital, to microfinance institutions (MFI). Several factors led to this.

A sudden drop in repayments...

The first wave of COVID-19 struck MFI clients directly as control measures shut down local markets, transportation, and factories in April/May 2020. Stay-at-home measures meant that microfinance clients operating small businesses lost income. Factories closed and remittances to rural areas declined sharply. Clients could not meet their regular loan repayments and MFI activities were stopped by the Ministry of Planning and Finance and Industry's (MoPFI) Financial Regulatory Department (FRD) until mid-May. LIFT estimates that MFI partners missed approximately USD 115 million in loan repayments during this lockdown period.

...led to a reduction in available credit.

The consequence was a decrease in the quality of financial services to vulnerable clients. MFIs are the second largest financial service providers for the monsoon crop cultivation season and the largest provider of finance to the rural economy post-monsoon. If the MFI liquidity issues were not addressed the rural economy faced major negative income effects post-monsoon.

The CBM reacts...

In March, when the global pandemic was declared, The Central Bank of Myanmar (CBM) issued a series of directives adjusting its bank rate, deposit rate and lending rate. While LIFT agreed with the intent of these CBM actions they had an unintended consequence of reducing foreign investment in the MFI sector, mobilised through LIFT's Capital Markets Programme, further impacting MFIs ability to provide credit to clients.

... and LIFT responds.

LIFT's Financial Inclusion Programme reacted quickly at multiple levels to engage with policy makers and provide loan capital to the microfinance sector.

RESPONSE and IMPACT

Injection of additional credit for resilience, recovery and economic growth

Injection of additional credit into the rural economy, for resilience, recovery and economic growth was vital in response to the pandemic. LIFT mobilised USD 5.5 million as an early response to mitigate the pandemic's impact on the microfinance sector. This USD 5.5 million leveraged USD 67.13 in international capital investment in the sector through LIFT's Capital Markets Programme with partner The Currency Exchange Fund (TCX). By June, seven of LIFT's partner MFIs had accessed loans from this new funding for immediate COVID-19 responses.

This contributed to, and aligned with, the Government's **COVID-19 Economic Relief Plan-CERP, 2.1.1(b)**: "Ensure MFIs have full access to low-cost funding".

LIFT's financial inclusion partners respond

MFIs quickly developed strategies and response plans for crisis management with the support of the Myanmar Microfinance Association. Since COVID-19 first impacted Myanmar in mid-March, all LIFT's Financial Inclusion partners took a responsible lender role to support clients during the crisis, preserve their financial stability and to provide additional liquidity for clients' livelihood recovery. LIFT MFIs suspended collection of loan principals and interest and modified procedures for loan disbursements and deposit

taking. MFIs revisited rescheduling schemes with a sound understanding of clients' repayment capacity in July. By the end of August, 20 of LIFT's 22 supported MFIs reported that almost 383,188 loans amounting to USD 47.6 million were rescheduled.

LIFT's partners provided USD 305.7 million to 2.49 million households in the period. Ten of LIFT's MFIs supported the Ngwe Bike programme, one of the Government's cash transfer programmes, in their intervention areas.

In response to the COVID-19 impact, UNCDF will support the short term liquidity needs of two local MFIs through additional lending. In addition, UNCDF deferred a significant loan and interest payment for ECLOF, a current Market Development Facility recipient, that is also a LIFT MFI sub-partner. ECLOF's June repayments were deferred and an additional loan of MMK 150 million (USD 98,000) was provided. UNCDF is recommending ECLOF to secure a fast track loan approval from FRD for the additional capital.

Wanlark Microfinance extended the loan terms for the 269 weavers Wanlark finances in Sittwe, Rakhine State. COVID-19 severely disrupted the weaving markets in other regions of Myanmar resulting in the weavers being unable to repay their loans, placing MMK 44,234,000 (USD 32,766) at risk. Wanlark adjusted repayment terms for payments to restart in late-July when markets recovered.

VisionFund granted grace periods ranging from one to three months in response to client business needs, removed penalty fees for all loans, and removed the one-month notice to withdraw savings so clients could easily access their savings. This contributes to CERP 4.1.3 (a): "Ease the Liability Burdens on Households".

LIFT MFIs offered special services to assist clients support their businesses during the pandemic. In June, for example, VisionFund launched a new Recovery Loan Product: Offset Loan for Recovery from Disaster.

In April, Yoma Bank introduced a six-month grace period for repayment of loan principal for their clients in the agricultural equipment hire purchase programme to help ease the financial burden on farming businesses and households during the pandemic.

The AWBA Seed Programme supplied retailers with a discounted package of inputs including certified beans/pulses and oil seeds produced by Pahtama Seed Company through AWBA's retail agent network to address possible input supply shortages. AWBA identified shortages in consultation with the Ministry of Agriculture, Livestock and Irrigation (MoALI) and provided discounted packages of green gram seeds and other inputs in Bago and Ayeyarwady Regions, and sesame seeds in Magway Region. This contributed to, and aligned with, the Government's **COVID-19 Economic Relief Plan-CERP 2.1.7 (B-1):** "Providing Services to Small Holder Farmers For Easy Access of Agricultural Inputs Ensuring National Food Security (a) Seed Production and (b) Easy access to agri-inputs" to be implemented by MoALI.

During the second wave of COVID-19 that began in Rakhine State in mid-August and quickly spread to Yangon, there have been further disruptions to collection of loan repayments, which affected MFIs are working through with the Financial Regulatory Department and Ministry of Health and Sports.

CONTRIBUTION TO POLICY

LIFT and the Myanmar Microfinance Association (MMFA) liaised closely with policy makers on the MFI sector and on economic, livelihood and food security matters from the start of the pandemic.

LIFT further engaged with policy makers at the Myanmar Central Bank and the Ministry of Planning, Finance and Industry on:

- Declaring MFIs an essential service so that operations could recommence. MFIs resumed operations on 1 May.
- Enabling MFIs to access capital injections within realistic timelines.
- Identifying and leveraging key convening forums to coordinate and communicate responses.
- Approving of loan products adapted to circumstances.
- Securing monsoon season financing for agricultural demand during May, a key month for crop planning.

- Waiving the Central Bank of Myanmar's directive to reduce interest rates for unsecured loans to 14.5 per cent and allowing the previous 16 per cent rate for international loans to microfinance institutions.
- Creating a fast-track process for international loans to microfinance institutions, from three months or more to two weeks.
- Increasing the MFI debt to equity ratio from 4:1 to 5:1 to allow MFIs to increase their lending.
- Relaxing the required liquidity ratio from 25 per cent to 20 per cent to increase on-going lending
- Clarification of loan classifications.

As a result, the COVID-19 Economic Relief Plan (CERP), released by the Government on 27 April included actions for the microfinance sector to access low cost funds incentivised by government spending for microfinance institutions. This is included in the CERP under 2.3.1(a): "Approve and disclose large private pipeline investments proposed and committed by reputable firms (currently experiencing delays) through fast-track procedures." This was important for MFIs to be able to inject credit into the rural economy in time for the monsoon season. In May, the Government made announcements on COVID-19 essential businesses and COVID-19 health and safety guidelines. MFIs were allowed to operate normally following those compliance measures. These developments were in line with LIFT's and the Myanmar Microfinance Association's advocacy and policy recommendations.

Due to COVID-19 prevention measures, the microfinance regulatory authority approval process was suspended. MIFIDA, one of the UNCDF partners, is waiting for approval to expand to Kachin State. As UNCDF continues to advocate to the Financial Regulatory Department to expedite the Kachin expansion, preparations continue so financial services can be launched quickly once approvals are secured.

MFIs supported by LIFT worked closely with government departments in their respective regions. For example, BRAC MFI in Kayin State collaborated with the Department of Social Welfare and distributed COVID-19 prevention materials to other Government Departments, the General Hospital, Regional Red Cross and Quarantine Centres in Hpa-an Township, and conducted prevention awareness raising activities in the community such as handwashing techniques, social distancing and correct usage of personal protective equipment.

Through microfinance associations, MFIs actively participated in COVID-19-related policy reviews and supported the government to implement infection prevention measures. Following the Government's instruction, policy and guidelines for COVID-19 prevention, MFIs developed office security guidelines including staff rotation plans, mask wearing, frequent hand washing and body temperature checks.

In July, Yoma Bank's partners for on-boarding clients in rural villages implemented necessary precautions such as smaller groups, social distancing, using face masks/face shields and helped raise community awareness of how to keep safe during the pandemic. Yoma Bank is engaging with the Central Bank of Myanmar for full digitisation of on-boarding customers without face-to-face contact.

REFLECTIONS and LEARNING

Digitisation is the future for MFIs

The pandemic has shown a critical need for a digital strategy, to reach rural and remote communities easily and safely, to reduce operational costs and enable remote monitoring. Since 2018, LIFT, with Yoma Bank, has been piloting digital financial services and assisted digital on-boarding of clients with the Central Bank of Myanmar's approval. Only three international LIFT MFIs are currently using digitised platforms in parts of their operations. Further investment will be needed to develop digital platforms for Myanmar's microfinance sector.

Maha Awba is piloting full digitisation of their operation model in response to challenges faced during the pandemic, including good credit risk management procedures and systems. Since facing challenges reaching customers in Rakhine State during the pandemic, **Vision Fund Myanmar** is remotely monitoring and supporting field staff through innovative use of digital tools including its Digital Field App and cloud-based core banking system. The urgency of the situation in Rakhine made implementation of a digital strategy crucial to reaching vulnerable clients. Vision Fund also began piloting loan repayments through MPT Money

in Yangon. The pilot resulted in 465 clients successfully making their loan repayments through MPT Money; 80 per cent of these clients reported a positive experience. For 60 per cent of these clients, this was their first experience using mobile money, demonstrating the potential of introducing digital finance to clients. **AWBA Seed Programme's** Farmforce®⁶ software is being used to capture the name, location and geo-tag of farm sites, to develop planting campaigns for crops by seasons, to track farmer activities, to manage inventory and track seed lots during transportation and storage. During COVID-19, the use of Farmforce® enabled the Yangon-based team to monitor activities in the field and proved extremely useful.

The evaluation of LIFT's Capital Market Programme conducted during March-July stated that the COVID-19 pandemic highlighted the need to fast-track the microfinance sector's long-term strategies for digitisation to reach remote and rural areas. The evaluation also recommended that Myanmar's MFIs urgently required new sources of sustainable debt finance to add to their current options and to maintain their steady growth trajectory, particularly when rural households and businesses will require financial services to recover from downturns caused by the pandemic. The estimated funding needs were USD 470.9 million⁷ for the sector in 2021 alone. Future funding needed in the sector is broken down into two components: new funding and existing debt to roll-over/refinance. For the March 2020 - March 2021 period, new funding is expected to account for USD 308.5 million and would represent 66 per cent of MFI's sector estimated funding needs. Considering an average loan tenor of three years, it estimates that the annual outstanding debt to roll-over equals one-third of existing debt, which amounts to USD 162.4 million for March 2020-March 2021. The study suggested a **syndicated loan structure** be considered as an alternate MFI funding option in the short term, offering a minimum amount to be cost-effective, initially with multiple lenders for a single borrower, evolving over time to multiple borrowers.

Communication from regulators to authorities must be clear. MFIs reported difficulties caused by inconsistent orders and directives between regulators and different local authorities on loan repayments and disbursements to clients. During the first wave of COVID-19 in April, MFIs in Bago, Mandalay, Sagiang and Magway faced additional challenges because regional government orders differed from union-level directives.

LOOKING FORWARD

All future support for the financial services in 2020 will be in response to COVID-19. Digital financial services will be expanded targeting the vulnerable, primarily women in rural and semi-urban environments. It is expected that the new amendment to the *Microfinance Business Law* that allows digital financial distribution channels will be approved in the near future since it has already been reviewed by upper and lower chambers of the Parliament. The AFP will continue supporting small businesses in the agriculture value chains with a variety of loan products to provide the much-needed working capital.

All MFIs are facing liquidity issues due to postponed repayments, a key matter will be to secure sufficient liquidity to continue MFIs' financing role to their clients through debt financing from both in country and/or international investment.

The government decision to make microfinance essential services provided the MFI sector with the environment needed to continue supplying rural and urban women, and entrepreneurs, with capital to continue running their businesses. Following this instruction, at the end of July, the FRD facilitated two special debt-financing programmes (Tea Shop and Small Restaurant Loan and MFI loan) to microfinance institutions through Myanmar Economic Bank in accordance with the COVID-19 Economic Relief Plan. Although these programmes are affordable with low interest rates through government subsidies, they do not meet the liquidity requirement of the microfinance sector and private banks. Building capacity within FRD continues to be an important task with practical results at policy level, but also in the internal coordination between union level and regional FRD offices.

⁶ Launched in Nairobi, Kenya in 2012, Farmforce supports local and global agribusinesses to understand where their products originate and how they were grown. Farmforce is a cloud-based mobile platform that extends digital management to the agricultural "first mile" and specifically to the management of smallholder farming schemes.

⁷ The USD/MMK value is assumed at MMK 1,410=USD 1 and kept constant for modelling purposes



Daw Mhwe Mhwe pivots her business during COVID-19



Daw Mhwe Mhwe is a single mum of a nine-year-old daughter and 11 foster children. She also takes care of her 69 year-old father and runs a skincare product distribution business. She lives in Mawlamyine and is a microfinance client of VisionFund Myanmar. She started her business in 2017 and has taken three loans from VisionFund. She received business coaching support from VisionFund and has steadily grown her business. Her current loan is USD 7,230. Demand for her products declined significantly during the COVID-19 pandemic. Her monthly cosmetic sales fell by 30 per cent and her plans for business expansion were put on hold.

So, Daw Hmwe Hmwe quickly pivoted her business to source N95, 3-ply masks from China. There is strong demand for these masks. Her daily mask sales are now in excess of USD 70. She is exploring more direct linkages with suppliers so she can lower the purchase price and increase her margins.

She started her business in 2017 and has taken three loans from VisionFund. She received business coaching support from VisionFund and has steadily grown her business. Her current loan is USD 7,230.

Government Directives and Orders related to the microfinance sector March-September 2020

12 March 2020	Central Bank of Myanmar (Directive 1/2020)	<u>CBM Lowers Interest Capon Loans</u>
6 April 2020	Microfinance Business Supervisory Committee (Directive 2/2020)	<u>Items to be complied with by microfinance institutions during COVID-19</u>
9 April 2020	Central Bank of Myanmar (Directive 7/2020)	<u>Temporary change of the liquidity ratio calculation formula</u>
27 April 2020	Union Government	<u>COVID-19 Economic Relief Plan (action matrix)</u>
28 April 2020	Central Bank of Myanmar (Directive 8/2020)	<u>Reduction of interest rates to: min. 5.0% (MMK deposits); max. 10.0% (secured MMK loans); max. 14.5% (unsecured MMK loans)</u>
29 April 2020	Microfinance Supervisory Committee	<u>Letter for Loan Classification and Loan Loss Provision (1% relaxation) until September 2020</u>
3 May 2020	Ministry of Labour, Immigration and Population	<u>Government announces a list of 21 businesses which need to continue operations during the COVID-19 outbreak including Financial Services</u>
7 May 2020	Microfinance Supervisory Committee (MBSC)	<u>FRD instructed microfinance companies and insurance companies to comply with COVID-19 guidelines and instructions</u>
Around 9 May 2020	Ministry of Planning, Finance and Industry	<u>Monsoon loans for farmers at reduced interest rate; repayment deadline extension for 2019 loans</u>
14 June 2020	Microfinance Supervisory Committee (Directive 2/2020-4)	<u>FRD instructs Microfinance Companies to relax loan collection</u>
19 June 2020	Ministry of Planning, Finance and Industry	<u>Special Covid-19 Relief Loan (addition rainy season agricultural loan 50000 MMK/Acre) for farmers</u>
23 June 2020	Microfinance Supervisory Committee (Directive 3/2020)	<u>Government will provide three-year commercial loan for Microfinance Companies under CERP</u>
23 June 2020	Microfinance Supervisory Committee (Directive 4/2020)	<u>Government will provide one-year loans with low interest to tea shops and small restaurants under CERP</u>
9 July 2020	Central Bank Letter (13/2020)	<u>Instructions to non-bank financial institutions on loan agreements and interest calculation</u>
2 September 2020	Microfinance Supervisory Committee (MBSC) Letter	<u>Letter for Loan Classification and Loan Loss Provision (2 months Extension) until December 2020</u>
September 2020	Myanmar Agricultural Development Bank (MADB)	<u>Under CERP, MADB's Agricultural Loan Program utilizing Mobile Payment as a</u>

		<u>mechanism to conveniently disburse funds to the farmers will be initiated at 22 District/Township branches.</u>
15 October 2020	Microfinance Supervisory Committee (MBSC)	<u>The MBSC instructed microfinance companies not to forcibly ask for the repayment of loans and interests during the pandemic and urged them to reschedule the payment timeframe</u>

Publications by Partners

April 2020	IFPRI publication	<u>Sustaining Myanmar's Microfinance Sector during the COVID-19 Economic Crisis to Support Food Security, Resilience, and Economic Recovery</u>
June 2020	Early Dawn	<u>In the wake of the ongoing Covid-19 pandemic, Early Dawn Microfinance receive the equivalent of a USD 7.5 million loan</u>
15 July 2020	World Vision Myanmar	<u>VisionFund Myanmar, in collaboration with Word Vision Myanmar commissioned a Rapid HH Needs Assessment</u>
29 September 2020	Early Dawn	<u>Early DAWN Microfinance involved in Ngwe Bike Program (Sliver Pregnancy)</u>

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RESPONSE AND IMPACT

LIFT's COVID-19 agriculture response included:

- Research on the impact of COVID-19 on the rural economy
- A public works cash-based programme
- Support on market connectivity for financing from international organisations.

Research on the impact of COVID-19 on the rural economy

Working closely with others, LIFT aimed to increase the availability of data and insights into the impact of COVID-19 on people in the rural economy and agricultural sector. Methodologically sound empirical research helps to inform strategic policy and effective interventions and to better align them with the Government's COVID-19 Economic Relief Plan (CERP). LIFT-funded research could also assist other development partners assess their priorities and plan resources when helping the most vulnerable in Myanmar.

Delta Rapid Market Assessment Report: Understanding the impacts of COVID-19 on rural smallholder farmers and food systems in the Ayeyarwady Delta⁸

From April to May 2020, Mercy Corps (MC) and Welthungerhilfe (WHH), in collaboration with Village Link (VL), conducted a joint Rapid Market Assessment of the impacts of COVID-19 on the key actors of the agricultural value chain in the Ayeyarwady Delta. The assessment pointed to possible shortages and price spikes of inputs, reduced market outlets for agriculture, distortions in the labour market, and reduced cross-border trade. All of this would affect food production, food and nutrition security as well as incomes. To mitigate these impacts, cash transfers targeting the most vulnerable were recommended to inform the design and implementation of potential COVID-19 response and recovery programmes in the Ayeyarwady Delta and, more broadly, Myanmar.

Survey and Policy Collaboration on COVID-19 impact on the rural economy

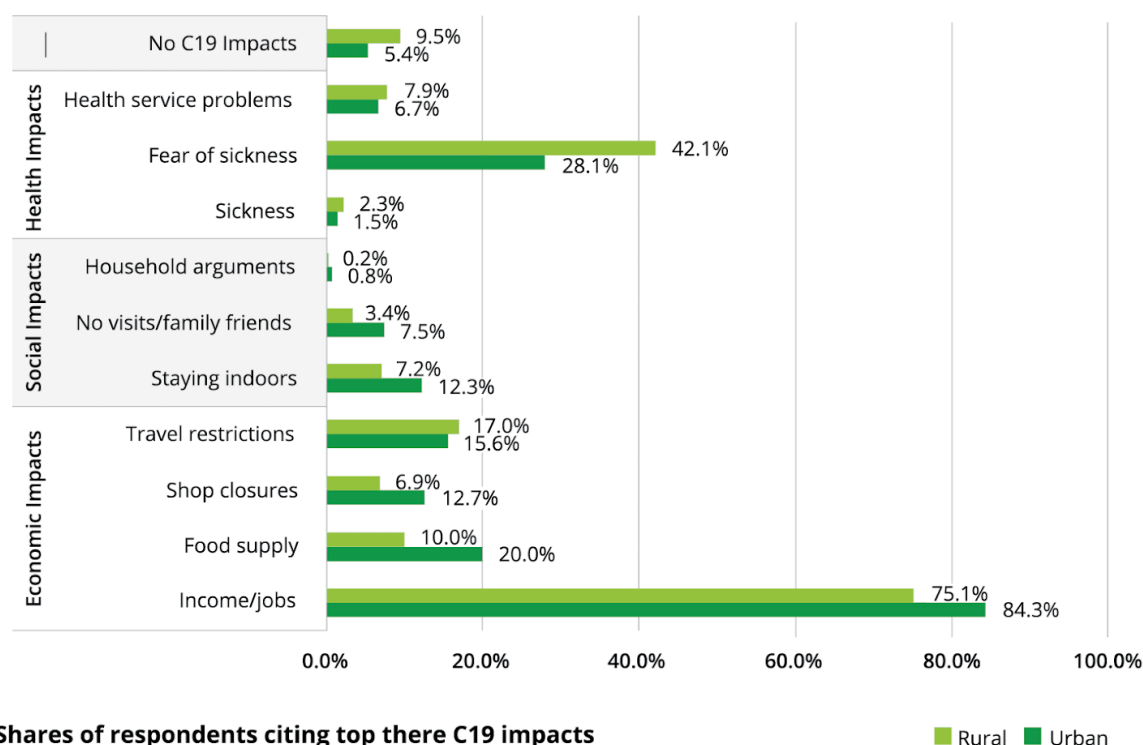
The International Food Policy Research Institute (IFPRI) together with Michigan State University led the way in providing regular and on-going insights into the impact of COVID-19 on agriculture production and the rural economy, including livelihoods and food and nutrition security. Funded by USAID and LIFT, the research utilises secondary data combined with phone surveys that began in June and will run until December 2020. IFPRI research has informed Government and development partners' programming and policy through online webinars and written policy briefs shared with the Ministry of Agriculture, Livestock and Irrigation (MoALI) and the Economic Recovery Task Force. IFPRI has facilitated four webinars, often with the participation of the Director General, Department of Planning from the Ministry of Agriculture, Livestock and Irrigation. MoALI officials are consulted on findings and observations in the 29 policy papers and policy notes produced as part of the project.

IFPRI data profiles a severe impact on income-based poverty among rural and urban households resulting mainly from job losses and other income disruptions such as recent childbirth. For example, 20 per cent of people earned no income in June, and, overall, poverty increased by 27 per cent between January and June. The most adversely affected in the agrifood sector were low-income rural and urban families, who depended on selling their labour, and smallholder farmers.

IFPRI's forthcoming survey data show an astonishing 34 per cent of those surveyed earned no income in September and the median income was extremely low at roughly USD 1 a day. With this level of impoverishment, the impact of COVID-19 will reverberate for some time to come.

⁸ <https://www.mercycorps.org/sites/default/files/2020-06/Delta-Rapid-Market-Assessment-COVID-19.pdf>

Figure 3. Respondent assessments of their largest impacts of COVID-19 on their household (2,017 households)



Source: Authors' estimates from RUFSS data.

Households coping strategies with these shocks varied. Forty-eight per cent of households borrowed money, 31 per cent used savings and others cut food and non-food expenditures or sold assets. Over half of poorer households took loans, up to 20 per cent reduced food expenditures and about the same proportion of people ate less and decreased the consumption of healthy foods in June 2020. At the same time, better-off households used savings and reduced non-food expenditures to adapt to COVID-19. However, borrowing and drawing down on assets has serious implications for a family's medium- and long-term capacities to recover from COVID-19 and it depletes the resiliency of households in both rural and urban areas.

Income and job losses caused inadequately diverse diets for one-third of mothers in Yangon and the Dry Zone, which may have jeopardised long-term growth and development of vulnerable young children. Low-income families with newborn children are especially at risk for food and nutrition insecurity threatening to thwart efforts to improve nutrition during the first 1,000 days. Alarming, the diets of mothers who had given birth in the past month were far less diverse than the diets of pregnant women. Food insecurity and inadequate dietary diversity among mothers are more common in the urban areas, despite the rural families being poorer. Overall, economic stress and income losses are closely linked to food insecurity and inadequately diverse diets, with significant implications for nutritional status over time.

A public works cash-based programme with MoALI

In this context, **LIFT and MoALI agreed to develop a cash-for-work pilot project to support employment opportunities in the rice seed sector** as a mitigation and recovery measure to the impact of COVID-19 in the Ayeyarwady Region. In addition to employment opportunities for the most vulnerable, including returned migrants, female-headed households and landless/agricultural labourers, the project will ensure a steady supply of high-quality early generation seed to mitigate potential adverse effects of COVID-19 on agricultural production. LIFT's partner Welthungerhilfe (WHH) will implement the project targeting the six seed farms of the Departments of Agriculture and Agricultural Research and two selected seed businesses for contract farming. The pilot will enable MoALI and other government stakeholders to develop institutional capacity to implement cash for work programmes, a priority of the CERP. The lessons learned will inform decisions of

MoALI, and possibly the Ministry of Planning, Finance and Industry (MoPFI), about scaling up cash transfers as a response to support COVID-19 mitigation and medium- and long-term recovery in the rural economy.

Recovering through market connectivity:

In order to support a longer term recovery, MoALI requested LIFT's assistance in their medium-term plans for increased market connectivity. This support will consist of support to the Department of Planning (DoP) so that they can secure technical assistance to develop a proposal that MoALI can further use to secure financing from international financial organisations. A terms-of-reference for the services has been developed and endorsed by MoALI, LIFT will proceed to procure the services of an international firm to work closely with MoALI to develop their proposal. MoALI aims to use the proposal in discussions with international organisations such as the World Bank, ADB, and/or IFAD to finance post-COVID-19 recovery investments in the agriculture sector, to strengthen the capacity of Myanmar's agriculture sector to more effectively compete in both domestic and regional markets. MoALI believes that the development of greater competitive capacity requires more efficient transactions along the value chains of commodities for which Myanmar may enjoy a relative comparative advantage.

The development of the proposal, overseen by an intra-ministerial steering committee, will include four stages of analysis and formulation, including:

- Scoping and identifying targeted commodity value chains
- Identifying input and output constraints along the value chains, such as logistics and transportation, as well as relevant regulatory and legal frameworks
- Identifying a range of actions and investments to address such constraints
- Developing a budget to effectively implement relevant actions and strategies

REFLECTIONS and LEARNING

A view from MoALI: LIFT's support to COVID-19 interventions

A key informant discussion team analysed how LIFT's interventions had supported MoALI's COVID-19 response plan. MoALI officials expressed the importance of diverse, real-time and trusted sources of information. LIFT-funded surveys provided updated information about the current situation in various states and regions and these assessments, together with other LIFT-funded studies, provided useful information for identifying beneficiaries and drawing up work-plans for nutrition-sensitive agriculture components of the Multisectoral National Plan of Action on Nutrition (MS-NPAN). Going forward, MoALI would like an assessment of cost-effective interventions to reduce malnutrition and improve food security for the vulnerable and rural poor and recommendations for programming and policy.

Real-time information enables MoALI and other government institutions to make strategically targeted responses that enhance the effectiveness of scarce resources. With a wide range of information sources coming in real time, MoALI officials are able to assess different evidence and viewpoints for programming and policy responses to COVID-19. Collaboration and coordination among development partners and other stakeholders that are supporting the generation of evidence is essential, as is a well-planned dissemination strategy to ensure that evidence reaches planners and policy makers. The co-facilitators of the Agriculture and Rural Development sector co-ordinating group (USAID and FAO), worked closely with all stakeholders to synthesise and communicate with MoALI the findings and conclusions from studies and surveys from across the sector.

LOOKING FORWARD

COVID-19 has had a severe impact on agriculture and the rural economy, and the Government will need to take further action to amplify its short-term response and medium- and long-term recovery from the crisis.

The IFPRI survey findings have provided good insight into the situation and point to a number of actions, include monitoring of food and cash assistance to vulnerable households, assessment and expansion of the MCCT programme, creation of jobs and support of migrants, analysis of the effects of loans as a way to cope with increasing poverty, and enhanced women's access to resources, especially after childbirth.

Effectiveness and post-distribution monitoring of food and cash assistance is essential. The Government has introduced a series of emergency measures to provide basic assistance to vulnerable households such as in-kind food aid. The effectiveness of this assistance in reaching food-insecure populations and maintaining basic food security must be assessed to improve transparent and fair targeting and selection criteria, effective and efficient distribution mechanisms and post-distribution monitoring mechanisms. These need to be in place before distribution to assess the delivery and effectiveness of assistance.

The Government of Myanmar's Maternal and Child Cash Transfer (MCCT) programme currently covers pregnant women and mothers of children below two years in five states and regions. A one-off MMK 30,000 (USD 21) payment was offered to mothers not covered by the ongoing MCCT programme through remote enrollment in September 2020. This cash transfer effort needs to be assessed, and phone surveys may be one way of doing it amidst the latest spread of COVID-19 in Myanmar. The Government should also aim to accelerate the multi-year scale up of the regular MCCT programme and resources should be provided for continued support to mothers currently not enrolled in the MCCT programme managed by DSW. This could be done in part via social behaviour change communication through remote platforms in collaboration with both DSW and MoHS. However, financial and human resource constraints are a significant challenge, particularly when financial resourcing for current social protection programming is being reduced.

Economic recovery initiatives should emphasise enhancing women's access to resources, including during the first 1,000 days of life. In urban unskilled labour households or poor households in rural agricultural areas, women are feeling the negative effects of COVID-19 disproportionately and childbirth is contributing to women's income and job losses. For example, with productive assets such as land, it may be more appropriate to ensure women have access to, and control over, productive land and that land ownership is registered jointly for husband and wife. Regarding labour and employment, targeted initiatives for unskilled women labourers should be introduced. As MCCT coverage is not yet reaching urban areas, the Government needs to ensure urban areas are the early recipients of expanded coverage.

Other adverse effects of the COVID-19 crisis include significant trade disruptions, along with a substantial loss of remittance earnings from domestic and overseas migrants. Income shocks have in turn reduced consumer and farmer purchasing power. The volume of agribusiness has slowed considerably, with lower demand from farmers for agricultural inputs and mechanisation services, and lower volume of traded produce especially exports to neighbouring countries that have closed borders. All actors in the agrifood system face liquidity constraints, including difficulties to borrow and recover loans. The increase in poverty among farmers will inevitably impact agribusinesses as farmers will be less able to purchase inputs and hire labour, and hence their farms will be less productive, reducing the volume of produce.⁹

IFPRI conducted a community survey over two rounds, with round one occurring in June-July and round two in July-August. The survey shows that government non-food assistance programmes reached only 7 per cent during round one and 68 per cent during round two and prevention measures, especially mobility restrictions, had been perceptively relaxed. The levels of poverty decreased from 17 per cent to 11 per cent in round two, and fewer farming communities lost income. At least some of the adverse effects of the pandemic on rural households were beginning to ease in August but the second wave of the pandemic may be reversing some of these improvements. Subsequent phone surveys and analysis from the IFPRI team will help planners and policymakers better understand these dynamics.

Monitoring for assessing the impact and efficacy of programming and policy responses requires more attention and support to MoAL's efforts to strengthen its own in-house capacities to ensure monitoring operations are owned by the Government and are sustainable.

The scope and scale of the CERP and its share of expenditure on agriculture needs to increase greatly for either offsetting the serious economic harm to labour dependent households or preventing increasing food and nutrition insecurity in the next 12 months. Priorities for an updated CERP should include nationwide MCCT reach, expansion of employment and cash-for-work subsidies for rural and urban labour and smallholder farmer financial rehabilitation to avoid chronic indebtedness.

⁹ This paragraph has been drawn from a six-month COVID-19 report prepared by Duncan Boughton of Michigan State University.

Keep agriculture markets functioning well, despite COVID-19, by maintaining the movement of agricultural inputs and produce, while ensuring consumer access to markets using safe practices. For example, reducing congestion and longer open hours, and reopening border trade with neighbours will be crucial. Most trading and transport activities are likely to be a low risk for COVID-19 spread provided basic protective measures are taken.

Going digital and expanding access to mobile money platforms for financial transactions, including social protection and employment subsidies, will increase timeliness and reduce exposure to infection. Increased use of digital transactions is likely to increase in the coming month as Myanmar responds to a surge in COVID-19 cases and will be one of the legacy outcomes of the pandemic in Myanmar.¹⁰

After a step back in poverty reduction, there is an opportunity to step forward to combat the adverse effects of COVID-19 on the agricultural sector and rural economy, which have further underscored the fragility of agriculture production systems and off-farm employment in rural Myanmar. The crisis provides an opportunity for the Government to focus on sector reforms that articulate a clear division of labour between the public and private sectors, and promote meaningful public-private partnerships in support of competitiveness. The Government also has a chance to formulate a clear approach for promoting crop diversification, improved productivity and improvements to the socio-economic status of farmers through sustainable agriculture intensification to build resilience to future shocks.

¹⁰ This paragraph has been drawn from a six-month COVID-19 report prepared by Duncan Boughton of Michigan State University.



Agribusiness entrepreneur discusses COVID-19 challenges with the State Counsellor



Ayeyarwady Region seed grower **Daw Kyin Saing** confidently shared her experience, insights, and challenges during the COVID-19 pandemic in a [live stream](#) (304K views) with State Counsellor Daw Aung San Suu Kyi on 18 June 2020.

The State Counsellor congratulated Daw Kyin on her smart management to address the challenges of the COVID-19 pandemic while keeping her agribusiness running successfully.

Daw Kyin Saing lives in Pa Be Su village, Kyeik Latt Township in the Ayeyarwady Delta. She is a single woman and her main livelihood is based on agriculture, with a focus on seed production. She owns 16.5 acres of land.

In 2019, she was selected through a competitive process for the co-incentive grant scheme that supports 23 women seed growers. She was awarded a USD 5,000 grant that she used to purchase a 50 HP Kubota Tractor on a three-year plan with three instalments. The total cost of the tractor is USD 20,480, of which USD 15,480 will come from her own contribution. So far, she was able to make MMK 13,700,000 (USD 9,560) in net profit from tractor rental services.

"I faced many challenges in renting the tractor to neighbouring farmers due to the COVID-19 restrictions of movement. The skilled tractor drivers I hired returned to their hometowns in the Dry Zone due to the situation. I, therefore, had to cooperate with youths in the villages who had attended mechanic training and continued to rent the tractor to smallholder farmers with a discounted rate or consignment payment terms. In this way, I was able to maintain the business", Kyin said.



Kyin is collaborating with eight seed growers to produce quality rice seed in her village. With a strong dedication to agriculture development in the region, she also helps farmers expand the production of quality seed production and works to empower her peer seed growers and develop linkages to seed companies and farmers who purchase the seed.

ANNEX 1: LIFT's contributions to the Government's CERP

On 27 April, the Government of Myanmar launched the *COVID-19 Economic Relief Plan* (CERP) aimed at mitigating the economic impact posed by COVID-19 while facilitating Myanmar's rapid economic recovery in a coordinated nationwide manner. LIFT's response contributes to several of the CERP goals, including easing the impact of COVID-19 on the private sector, labourers and workers and households and promoting innovative products and strengthening Myanmar's healthcare system.

Goal 2: Ease the Impact on the Private Sector through Improvements to Investment, Trade & Banking Sectors

- Under the Financial Regulatory Department's COVID-19 debt-financing programmes, six LIFT-supported microfinance institutions received the special loans from Myanmar Economic Bank to provide money to tea shops and small restaurants. LIFT mobilised a USD 3 million emergency subsidy in foreign direct investment to catalyse USD 26.25 million of additional hedged foreign loans to microfinance partners.
- LIFT is supporting MoALI to produce a Market Connectivity proposal for international financing for post-COVID-19 recovery with USD 250,000.
- The Awba seed project is supplying discounted beans, pulses and oilseeds, providing access to agricultural inputs to smallholder farmers and ensuring seed production and national food security.
- LIFT contributed USD 200,000 to telephone survey work by IFPRI/MSU, generating much-needed information on the impact of COVID-19 on agriculture production and rural livelihoods.
- Yoma Bank introduced a six-month grace period for repayment of loan principal for their clients in the agricultural equipment hire purchase programme.
- A USD 2 million programme with FAO will improve two million smallholder farmers' livelihoods through better livestock health, productivity and marketing and train 2,000 community animal health workers.
- A 950,000 USD cash-for-work pilot in Ayeyarwady Region will enhance infrastructure at seed farms.

Goal 3: Easing the Impact on Labourers & Workers

- Through Wave Money and in-person distribution, CARE paid 4,992 factory workers up to MMK 50,000 for hostel fees, meals and travel home.

Goal 4: Easing the Impact on Households

- LIFT contributed USD 9 million for one-time cash payment for the recipients of MCCT and social pension support. Additionally, 10 LIFT partner MFIs delivered government-funded cash transfers to pregnant women. LIFT engaged further partners to support other vulnerable families with cash grants, including USD 3.2 million for internally displaced people through DSW and JST and USD 550,000 for unemployed migrants through ActionAid and CARE.
- LIFT-supported microfinance institutions rescheduled loan repayments to accommodate movement restrictions and ease liability burdens on households. All LIFT partners stopped the loan collection during the stay-at-home period in April and May, and 10 LIFT MFIs rescheduled 199,614 loans amounting to MMK 33,068 million.

Other LIFT partners provided food and basic items to communities across Myanmar:

- ILO provided food to 6,000 internally displaced people and cross-border migrants in the six unrecognised camps on the Shan-Thai border.
- Eden provided 26,780 vulnerable people with prepared meals, lentils and fortified rice.
- ActionAid provided food to approximately 1,000 workers who had lost their jobs.
- Women's Organization Network provided accommodation, meals, counselling on gender-based violence, awareness-raising on labour rights and job matching services to 72 women migrant workers who had lost their jobs, including those who had experienced gender-based violence.
- NAG focused on equitable distribution of financial and procurement support to female-headed households, people with disabilities, the elderly and ill without family support. In total, 437 families received MMK 40,000-135,200 (USD 28-94) as a one-time cash grant. In Kayin State, NAG supported internally displaced people with rice and sanitation, hygiene and PPE items at Myaing Gyi Ngu camp.

Goal 5: Promoting Innovative Products & Platforms

- Yoma Bank promoted digital saving mobilisation to rural households, particularly women, through the Agribusiness Finance Programme. Customers can make cash-in cash-out by using the link between WAVE app and Yoma SMART app account for payments and bank transfers.

Goal 6: Healthcare Systems Strengthening

LIFT provided PPE materials for DSW and MoALI staff. LIFT partner organisations provided direct support to communities in a variety of settings:

- KMSS supported 44 quarantine facilities with PPE, handwashing facilities, hygiene kits, including women's dignity pads, beds, toilet and bathroom accessories, wheelchairs and informational materials. They involved 25 Catholic nuns and women volunteers from religious congregations to make scrub suits for donation to the Government. Thanks to KMSS, the Catholic Church donated 5,000 scrub suits, 10,000 masks and gloves to Yangon Public Health Department. In collaboration with two civil society organisations KMSS identified 54 suspected cases of COVID-19.
- IOM provided food, hygiene items, bedding, psychosocial and other support to 83,829 internal and international returning migrants in quarantine facilities and their families in Kayin, Mon, Shan, Chin, Kachin states and Tanintharyi, Mandalay, Magway and Ayeyarwady Regions.
- People in Need supported 38,500 people with hand sanitisers and soap at home and community quarantine stations in Shwe Pyi Thar township.
- ActionAid trained 333 volunteers on basic COVID-19 health education and formed a volunteer group in Hlaing Thar Yar to help support managing community-based quarantine facilities and fever clinics. ActionAid also distributed hand sanitizer, gloves and masks to approximately 10,000 workers in Hlaing Thar Yar and Dagon Myo Thit townships.
- NAG's REAL DEV land reallocation project supported 1,700 people, including 40 per cent women and 150 families with vulnerable members, in 38 quarantine centres in five selected townships of Magway Region, benefitting. NAG also provided COVID-19 information in 29 villages, with 346 people accessing COVID-19 information through a mobile phone App.
- CARE brokered the low-cost production of nearly 1.3 million reusable masks through 15 garment factories, providing PPE and ensuring employment of hundreds of women factory workers. CARE also distributed information, masks and hygiene kits to almost 76,000 workers and 73,700 ward residents, and supplied PPE to government offices, township courts, trade unions, hostels and fever clinics.
- VisionFund provided access to handwashing stations for 32,216 people with 52 handwashing stations in 45 wards and villages within Sittwe area in Rakhine State.
- Thitsar Oo Yin provided 434 credit committee members with hand sanitiser and 50 surgical masks.
- GEN donated 45,000 sets of emergency response kits and 100 protective gowns to women's hospitals in Yangon, Taunggyi and Mandalay. They also distributed over 20,000 kits to women's training centres, youth training schools, disability centres, and quarantine centres in Yangon, Mandalay and Shan, Kayin, and Kachin States. Thirty-seven hand washing basins were distributed for 1,131 women from women's schools at 12 locations across the country. Moreover, GEN gave out 2,000 kits to LGBT people and people with disabilities. In Chin State, GEN provided 4,000 sets of emergency kits and 100 protective gowns to internally displaced people.
- ILO supported 91,613 returning migrants with gender-sensitive materials, including PPE, at the border checkpoints with Thailand in Kawthaung, Htee Kee, Three Pagoda Pass, Myawaddy and Tachilek.
- Eden Myanmar distributed soap and reusable face masks to 77,400 migrants in poor communities in Yangon and Mandalay.

ANNEX 2: Related publications

LIFT aims to promote knowledge sharing and research dissemination in Myanmar for informed policy and programming responses to COVID-19. Below are some of the recent publications on the impact of COVID-19 on Myanmar's economy and livelihoods; it is by no means exhaustive.

- **International Growth Centre's** [Coping with COVID-19: Protecting lives, employment, and incomes in Myanmar](#) advocates for an increase in the number of programmes that generate daily-wage work that can be performed by most adults, for example road building and repair, irrigation building and repair and street cleaning as they can be rolled out quickly, are more likely than cash transfers to target resources towards the households that most need support, and can also help to improve Myanmar's local-level infrastructure.
- **The World Bank** in its latest semiannual [Myanmar Economic Monitor Myanmar in the Time of COVID-19](#) highlights that slowing economic growth threatens to partially reverse Myanmar's recent progress in poverty reduction while deepening the poverty of households that are already poor due to job insecurity, employment in the informal sector, and low levels of savings. Among those, urban residents are highly exposed to both the health risks and economic effects of COVID-19, and even non-poor households benefiting from international remittances are anticipated to directly reduce household income. Additionally, [World Bank East Asia And Pacific Economic Update October 2020: From Containment To Recovery](#) mentions the worrying threat of the pandemic to Myanmar coupled with a low share of GDP being spent on social assistance compared to some other countries in East Asia, both pre-COVID-19 and including the COVID-19 response.
- **UNICEF's** [Overcoming Child Poverty in Myanmar – Investing in human capital responding to COVID-19](#) concludes that due to COVID-19 child poverty in Myanmar is likely to increase by over 10 per cent and many children already living in poor and vulnerable situations will be hardest hit. The report demonstrates that expanding social protection is a particularly effective response to mitigate the immediate and longer-term impacts of COVID-19 on child poverty.
- In [An assessment of policy and regulatory constraints and enablers to women's financial inclusion in Myanmar](#) **UNCDF** identified key areas for women's inclusion as policy coherence at the national and regional level; integrating women's financial inclusion into other financial sector strategies, laws, policies and regulations; promoting women's access to identification documents, and access to assets; and enacting laws to protect women from violence as customers and employees of financial service providers.
- **International Food Policy Research Institute's** data in [COVID-19 impacts on communities, food security and food retailers](#) shows that COVID-19 has led to reduced food expenditures among both rural and urban households due to job losses. That includes more inadequate dietary diversity among urban compared to rural mothers, and an increase in income-based poverty by 27 per cent from January to June. Falling into poverty was strongly associated with loss of employment and recent childbirth.
- **The International Labour Organization** published several briefs, including [COVID-19 Impact on migrant workers and country response in Myanmar](#) which suggests that returning migrant workers should be included in the social assistance packages being provided to vulnerable workers in the informal sector.



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