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Immigration officers collect data for paper documentation from villagers in Shwezar Village-tract as part of a verification process. **PHOTO: MNA**

Reconstruction of homes in Maungtaw commences

VILLAGES destroyed in terrorist attacks by the Arakan Rohingya Salvation Army (ARSA) are being rebuilt. A stake-driving ceremony was held yesterday to officially start construction of 86 houses in Thittonenargwa village tract.

Attending the ceremony were Ayeyawady Region Chief Minister Mahn Johnny, Region Hluttaw Speaker and Rakhine State governmental personnel.

The Region Chief Minister met with local Mro villagers and said that ethnic people should be united especially when the times are challenging and important. This trip to provide help and cooperation with works of the Government is also important, the region chief minister said.

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National verification process to be stepped up in N-Rakhine

IMMIGRATION and Population officials in Rakhine State have stepped up the national verification process, which is one of the recommendations of the advisory commission on Rakhine State, recently issuing

verification cards to nearly 100 villagers from Shwezar Village tract in Maungtaw Township.

The work was suspended due to most recent terrorist attacks on 25th August, and resumed on 1 October in the

areas which have returned to normalcy.

"We recorded the villagers with biometric methods for the National ID system, and so far, 70 men and 22 women from Shwezar Village-tract have

been issued the National Verification card up to 25th October," said an official who is a member of the mobile team of the immigration and population department.

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Senior General meets UN Resident Coordinator

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LOCAL NEWS

Three endangered baby dolphins spotted in Ayeyawady River

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BEST BANK IN MYANMAR

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President and First Lady attend Thai King's royal cremation ceremony

U Htin Kyaw, the President of the Republic of the Union of Myanmar, and First Lady attended the cremation ceremony of Thailand's former king Bhumibol Adulyadej at Sanam Luang public square in Bangkok yesterday evening.

Kings and queens, presidents and leaders of government and special representatives from ASEAN and world nations attended the ceremony.

A delegation led by the President was welcomed by Thailand's government officials at the ceremony upon their arrival at Sanam Luang at 4:30pm., shortly before

the ceremony began at 5pm.

During the ceremony, the President and First Lady scattered sandalwood flowers at the royal cremation place of the former Thai King and visited the royal receptionist hall and greeted the new king of Thailand King Maha Vajiralongkorn and his family.

After the ceremony, the President and First Lady returned to the Okura Prestige Hotel, where they are staying during their official visit to Thailand.

Across Bangkok, thousands of Thais dressed in black prostrated themselves as the funer-



President U Htin Kyaw and First Lady Daw Su Su Lwin attend the cremation ceremony of Thailand's former king Bhumibol Adulyadej at Sanam Luang public square in Bangkok, Thailand. **PHOTO: MNA**

al urn for their revered former king who became the world's longest-reigning monarch was carried by chariot to his cremation pyre.

Strict regulations handed

out to reporters covering the event included a ban on long hair, earrings and moustaches for male journalists. "Unnatural hair colouring is not allowed," they said.

The symbolic service ends the official mourning period, a year in which government officials and many Thais have only worn black.—Myanmar News Agency■

State Counsellor receives Ambassador of the Federal Republic of Germany



State Counsellor Daw Aung San Suu Kyi welcomes German Ambassador Mrs. Dorothee Janetzke-Wenzel. **PHOTO: MNA**

Daw Aung San Suu Kyi, State Counsellor and Union Minister for Foreign Affairs received H.E. Mrs. Dorothee Janetzke-Wenzel, Ambassador of the Federal Republic of Germany to the Republic of the Union of Myanmar on 26 October 2017

at 10:00 am at the Ministry of Foreign Affairs.

During the meeting, they exchanged views on matters related to the promotion of bilateral relations and cooperation between Myanmar and Germany.—Myanmar News Agency ■

Officials from World Bank, UNRC and EU Commission Meet with Dr Win Myat Aye to Cooperate in UEHRD's Working Process

Ms. Ellen Goldstein, Director for Myanmar, Cambodia and Lao PDR, Ms. Renata Dessallien UN Residential Coordinator and H.E Mr Kristian Schmidt respectively called on Dr Win Myat Aye, Union Minister for Social Welfare, Relief and Resettlement at the May Kha Lar Hall of the Office of the Ministry yesterday morning.

In meeting with the director of WB, matters of WB's recommendations and means of giving subsidies in providing humanitarian aids in northern Rakhine State which has been

speeded up, the working process of UEHRD's enterprises to be implemented with the supports of aligned countries and organizations, especially based on public strength, tasks of providing subsidies to the aged under the strategic project of subsidizing the aged, programmes for supporting monetary aids to expectant mothers and newborn babies and children under 2 year-age were discussed more broadly.

While meeting with outgoing UN Residential Coordinator

Ms Renata Dessallien, matters concerning UEHRD's enterprises which have been speeded up, were frankly discussed.

And, Union Minister met with H.E. Mr Kristian Schmidt, discussing programmes on provision of contributions and other subsidies for UEHRD, up-gradation of providing humanitarian aids, help for education and health of conflict-affected locals, acceptance of victims and resettlement in systematic way and non-emergence of similar events in future.—Myanmar News Agency ■



Dr Win Myat Aye, Union Minister for Social Welfare, Relief and Resettlement, holds talks with Ms. Renata Dessallien UN Residential Coordinator in Nay Pyi Taw on 26 October 2017. **PHOTO: MNA**

Amyotha Hluttaw Speaker donates aid for Rakhine resettlement

A CEREMONY to donate money for resettlement in Rakhine was held yesterday afternoon at the Amyotha Hluttaw Hall, attended by Amyotha Hluttaw Speaker Mahn Win Khaing Than, who gave the donated cash.

The Amyotha Hluttaw Speaker handed over a total of Ks7.5 million, including Ks3.02 million under the title of "Amyotha Hluttaw Speaker's donation" and Ks4.48 million, the collective donations of one day's daily

allowance of 224 Hluttaw representatives to Dr Win Myat Aye, Union Minister for Social Welfare, Relief and Resettlement and vice chairman of the UEHRD committee for humanitarian aid, resettlement and development of Rakhine State. The Union Minister gave back certificates of honour. Present at the ceremony were Amyotha Hluttaw Speaker and officials from the Amyotha Hluttaw office. — Myanmar News Agency ■



Amyotha Hluttaw Speaker Mahn Win Khaing Than hands over donated cash assistance for Rakhine resettlement to Dr Win Myat Aye. **PHOTO: MNA**



Pyithu Hluttaw Speaker U Win Myint presents cash assistance for UEHRD to Union Minister Dr Win Myat Aye in Nay Pyi Taw on 26 October 2017. **PHOTO: MNA**

Speaker U Win Myint presents cash for UEHRD

AN EVENT during which money was provided for the Union Enterprise for Humanitarian Assistance, Resettlement and Development in Rakhine State (UEHRD) by Speaker of Pyithu Hluttaw U Win Myint was held in the guest room of the Pyithu Hluttaw in Nay Pyi Taw yesterday.

Speaker U Win Myint pre-

sented Ks6.3 million to the UEHRD as the Pyithu Hluttaw Speaker's donation and Ks8.7 million which was the collective donations of the daily allowance of 435 Hluttaw representatives, a total of Ks15 million.

The cash assistance was accepted by Dr Win Myat Aye, Union Minister for Social Welfare, Relief and Resettle-

ment and Vice Chairperson of UEHRD. Dr Win Myat Aye in turn presented certificates of honour.

Together with the Pyithu Hluttaw Speaker, Deputy Pyithu Hluttaw Speaker U T Khun Myat and officials from the office of Pyithu Hluttaw attended the event. — Myanmar News Agency ■

Pyithu Hluttaw deputy speaker receives Mr. Martyn Brown

U T KHUN MYAT, the Pyithu Hluttaw Deputy Speaker and chairman of the Joint Coordination Committee (JCC) received Mr. Martyn Brown, Senior Editorial of Foundation Hirondelle in Myanmar at the Pyithu Hluttaw deputy speaker's office. Foundation Hirondelle is a Swiss non-profit organisation founded in 1995 whose aim is to provide impar-

tial information to populations faced with crisis.

During the meeting, they discussed the matter of cooperative works between the Myanmar Hluttaw and Foundation Hirondelle such as Hluttaw's technical sector development and Hluttaw supporting staff to cooperate with classes and workshops for the media sector. — Myanmar news Agency ■



Pyithu Hluttaw Deputy Speaker U T Khun Myat holds talks with Senior Editorial of Foundation Hirondelle in Nay Pyi Taw. **PHOTO: MNA**

National verification process to be...

FROM PAGE-1

The staff from the Rakhine State Immigration and Population Department issued National Verification cards to over 2,600 people from Shwe Zar (North) (West) and (Middle) villagers in mid-October.

The Union Government arranged a diplomatic trip to

the conflict areas in northern Rakhine on 10 October, taking steps to begin the national verification process and repatriation of refugees who fled to Bangladesh after the deadly terrorist attacks in August. Myanmar and Bangladesh held ministerial and official-level meetings on 24th October, reaching a 10-point

agreement including fighting illegal migration through borders.

The two sides also discussed the agreement between Myanmar and Bangladesh signed in 1992 and the four agreements between immigration official-level meetings between the two countries in 2000. — Myanmar News Agency

Checks to be made concerning foreigners trespassing on gold mining sites

By Kyaw Htet

MEASURES are being taken to in the northern Pyin Oo Lwin district to ensure that unauthorised foreigners do not trespass onto gold mining sites, officials said yesterday.

"On-the-ground-checks will be made concerning foreigners settling down in gold mining plots of gold mining companies without official stay permits", said U Aung Moe Oo, the township administrator of Thabeikkyin Township, Mandalay Region.

Only if a foreigner holds a certificate of recommendation from the Government of the

Region will they be allowed to enter Mogok and Thabeikkyin Townships, U Aung Moe Oo said.

"Some gold mining companies had employed foreign experts and technicians, but being a restricted area, foreigners cannot go in and out of Thabeikkyin Township without getting permission. A committee was formed to check for any foreigners not to trespass the area to live there", U Aung Moe Oo added.

Under the instruction of the Government of the Region, township administrators are required to be appointed as the group leader with the township head

of the police station, head of the township labour, immigration and population and Thabeikkyin Township No. 2 mining industry in-charge as members.

"As for foreigners, they are to get permits to enter the restricted area. If found guilty of violating rules and regulations, legal actions will be taken against them under immigration law", said U Nyi Nyi Lwin, the deputy head of the township's labour, immigration and population department.

There had been 15 companies which employed foreign experts and professionals in the area, it was learnt. ■

Senior General Min Aung Hlaing meets UN Resident Coordinator

Senior General Min Aung Hlaing received United Nations Resident Coordinator Ms. Renata Nicola Lok Dessallien at Bayint Naung reception hall in Nay Pyi Taw yesterday morning.

During the meeting, they

discussed the cooperative processes between Myanmar and the UN, the status of Myanmar's transitional stages and the UN's unbiased support for Myanmar.—Myanmar News Agency ■



Senior General Min Aung Hlaing holds talks with United Nations Resident Coordinator Ms. Renata Nicola Lok Dessallien in Nay Pyi Taw on 26 October 2017. **PHOTO: MNA**

U Lwin Oo appointed as Ambassador to Bangladesh

The President of the Republic of the Union of Myanmar has appointed U Lwin Oo, Ambassador Extraordinary and Plenipotentiary of the Republic of the Union of Myanmar to Nepal, as Ambassador Extraordinary and Plenipotentiary of the Republic of the Union of Myanmar to the People's Republic of Bangladesh.—MNA ■

Thiri Pyanchi U Tun Nay Linn appointed as Ambassador to Nepal

The President of the Republic of the Union of Myanmar has appointed Thiri Pyanchi U Tun Nay Linn, Ambassador Extraordinary and Plenipotentiary of the Republic of the Union of Myanmar to the Federative Republic of Brazil, as Ambassador Extraordinary and Plenipotentiary of the Republic of the Union of Myanmar to Nepal.—Myanmar News Agency ■



Authorities talk to Mro ethnic villagers. **PHOTO: NAING LIN KYI**

Reconstruction of homes . . .

FROM PAGE-1

The Rakhine State Minister for Electric Power, Industry and Transport U Aung Kyaw Zan said that the Government is undertaking resettlement, humanitarian assistance and regional development. Every state and region will provide help to show the meaning of Union and how it manifests national unity.

Afterwards, the Region Chief Minister and party drove a ceremonial stake into the ground where homes will be constructed.

The Thittonenargwa village tract is a resettling place where organised Mro ethnic villages of Khayuchaung, Myautkhaung-taung, Panchaung, Innchaung (low) villages and 86 homes from the village tract will be constructed. Each plot will measure 40x60 feet.

The Chief Minister and party then donated cash to the Sayadaw of Ywama monastery and the pastor from the Church of Jesus Christ in Kyeinchaung village.—Naing Lin Kyi, Thant Zin Win ■

Anti- human trafficking action taken in Maungtaw, Rakhine State

OFFICERS and members of an anti- human trafficking unit in Maungtaw Township are performing anti-human trafficking activities in cooperation with respective security forces at the towns' entrances and express water vehicles ports in Maungtaw and Buthidaung townships.

The No.1 anti- human trafficking police are carrying out activities of pamphlet distribution and conducting educational talks at the junc-

tions, schools, IDP camps and villages. The specialised police unit is also linking with anti- human trafficking police from neighboring countries, said Inspector San Min from the No.1 anti- human trafficking police.

“As an activity of anti-human trafficking, information is inquired from the work places to the villages where violence happened, as traffickers can take advantage of victims in conflict areas by offering in-

centive money. Therefore, the elders and leaders of villages are contacted and educated not to let such kind of human trafficking happen”, said inspector San Min. There was one human trafficking case recorded in 2011, 11 cases in 2015, three cases in 2016 and two cases in 2017. Most of the victims are men who are being smuggled into Myanmar, and sometimes to Bangladesh and China.—Thant Zin Win/ Naing Lin Kyi ■

Consensus reached on half of 21 points proposed by signatories to NCA

By Ye Khaung Nyunt

WITH discussion over the 21 points proposed by the signatories to the Nationwide Ceasefire Agreement (NCA), the meeting on reviewing the NCA between the Union Government and ethnic armed groups ended yesterday in Yangon.

“We mainly discussed weaknesses in implementing the NCA. We exchanged views on moving forward for peace while working between the political dialogue and the ceasefire. Out of the 21 points we discussed, the majority are agreed upon by both sides,” said U Zaw Htay, a representative of the Peace Commission.

“To overcome the challenges we face depends on the farsightedness of the leaders of both sides,” said Yebaw Than Gae, a representative from the signatories to the NCA.



The Union Government and ethnic armed groups review Nationwide Ceasefire Agreement. **PHOTO: YE KHAUNG NYUNT**

“We believe that both sides are satisfied with the two-day meeting. Generally, both sides reached consensus on over half of the 21 points proposed by the ethnic armed groups, and exchanged views on the remain-

ing points,” U Htun Htun Oo, the Union Attorney-General.

The outcomes of the meeting will be put forward to the Nationwide Ceasefire Agreement Joint Implementation Coordination Meeting-JICM. ■

No Alternative But to Negotiate

By Khin Maung Oo

The Ministerial Meeting on Border Security and Law Enforcement Cooperation between the Ministry of Home Affairs of the Republic of the Union of Myanmar and the Ministry of Home Affairs of the People's Republic of Bangladesh was held on October 24. The meeting resulted in agreements to make bilateral cooperation between both of the Ministries of Home Affairs.

The agreements include upgrading cooperation in bringing about rule of law and security in the border areas,

cooperating in fighting terrorism and opening border liaison offices in border areas, fighting illegal migration through the border areas and drug trafficking, and accepting systematically after careful scrutiny of those who fled Myanmar into Bangladesh in accord with rules and regulation. Much as there are many things left to be practically performed, we must welcome with open arms the attitude of cooperating through negotiations, which is an essentiality between friendly nations.

Mr. Justin Trudeau, Prime Minister of Canada, appointed a special envoy to

Myanmar to negotiate for finding ways for helping needy people scourged by extremist terrorists' attacks, contributing Can \$ 25 million, it was learnt. Though Canada is very far away from Myanmar, its contributions bring about the meaning of creating positive developments in the nation with long-lasting friendship. We warmly welcome this.

Simultaneously, Tatmadaw True News Information Team released the news that it would help humanitarian aids to be rightfully provided to needy people. But, Tatmadaw firmly believe that there may be risks of national

security and interest behind the situation of needing humanitarian aids. Global communities should, in fact, assess just by negotiation as to whether Tatmadaw's conception was true and reasonable. Yet, it was found that US took actions against Tatmadaw, in regard to Rakhine State Affair. Such an action will never result in any helps in dealing with Rakhine State Affair. What is needed to resolve the problem is to be well-convinced of actual situations of the region as well as to provide supports in every way, together with inter-negotiation. ■

How can digital finance better serve Asia's poor?

By Shigehiro Shinozaki

What benefits do Asia's poor and under-served communities stand to gain from digital finance inclusion? How can mobile money services be customised to make people's lives better? ADB's Shigehiro Shinozaki explores.



A vendor texts on her phone while selling fruits in Yangon. PHOTO: PHOE KHWAR

Of the over 2 billion unbanked adults in the world, about half live in developing Asia, where typically women and self-employed are excluded from the financial system.

Several countries have established national strategies for financial inclusion, including digital finance. India, Indonesia, Mongolia, Myanmar, Pakistan, and the Philippines are promoting digital financial services in the broader context of access to finance for the poor.

McKinsey & Co. reports that over 700 million consumers now use digital banking regularly in Asia. Although it is still low penetration, the use of digital banking is rapidly increasing in developing Asia.

However, digital financial services have so far failed to justify their value addition to poor households and small businesses. This is caused by both supply-side and demand-side factors.

As part of my study, I conducted field research on the payment behavior of small businesses in the Philippines, interviewing low-income managers and shopkeepers in Metro Manila. All interviewees stressed that cash is most trusted for payments; they hesitate to use digital options such as card and mobile because they lack basic knowledge about those services.

There is some psychology behind this. Low-income people are likely to avoid new and unknown tools, as they fear they could lose the little money they have.

Marketing failure by digital financial services providers, my research confirmed, is another constraint. Some interviewees stressed that computer-generated marketing messages never resonate with them, and being cold-called makes them feel uncomfortable.

Poor households conduct mainly small transactions, and do so without using formal financial services, relying instead on informal ways to transact. They often feel that their income is so

unstable that they cannot prepare adequately for future life events that may require special payments. This leads them to a cash-based economy.

The Financial Diaries methodology, widely used in many countries, brought us a critical lesson to develop digital financial services for the poor. It is a research approach started in India, Bangladesh, and South Africa to track cash and non-cash monetary flows of poor households and helps understand their financial behaviors and usage patterns.

Findings from the Financial Diaries programs suggest that financial products must be adapted to respond better to real-life needs so more poor people are persuaded to use new financial tools like digital finance. In other words, we need to understand the poor customers, their real problems and needs, and show possible and concrete solutions to make their life better by using digital financial services.

Developing Asia's digital finance potential

The main reason that the potential of mobile money is not being fully realised should be also addressed. Among people with access to finance, only 1 per cent have a mobile money account, and another 1 per cent have both bank and mobile accounts. Half of the digital accounts of the banked are inactive, and half of the active accounts are empty.

Why is this happening? Digital accounts are often not used as a store of value for future payments of school fees, weddings, or funeral expenses, but rather as a pass-through for immediate payments.

Many people don't understand the concept of stored value, and tend to regard savings as simply unspent money. Moreover, cash is accepted and trusted while digital money is not. This is much evident in poor households in developing Asia.

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