

Project Evaluation

Myanmar
Model Credit Union Development
Project 2015 – 2020

Gender and Inclusion Sensitive



November 2021

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Disclaimer

This evaluation of desk-based research was undertaken between September and October 2021. During the time Myanmar was experiencing extreme political upheaval and community transmission of COVID-19, in-person interviews, focus groups etc. as such only limited feedback was gathered from CUD beneficiaries. Opinions or views presented in this report are taken from project documents and feedback from CUFA staff, they do not represent the opinion of the author.

Contents

Executive Summary	5
1 Introduction & Background	8
1.1 Myanmar Model Credit Union (CUD) Project Background	8
1.2 Project Implementation Timeline	10
1.3 Purpose of Evaluation	11
2 Methodology	12
2.1 Evaluation Framework	13
2.2 Cross Cutting Themes	15
2.2.1 Gender Equality and Women's Empowerment	15
2.2.2 Disability Inclusion	15
2.3 Data Collection	16
2.4 Survey Design	16
2.5 Survey Sampling	16
2.6 Data Quality Control	17
2.7 Limitations of Evaluation	17
3 Evaluation Results	19
3.1 Relevance	20
3.1.1 Participant Needs	20
3.1.2 Training	22
3.2 Effectiveness	25
3.2.1 Achievement of Project Outcomes and Objectives	25
3.2.3 Barriers to Achieving Project Outcomes and Objectives	27
3.3 Impact	29
3.3.1 Project Understanding of Gender and Disability Inclusion	30
3.3.2 Participation and Representation of Women	31
3.3.3 Case Study - Women Led CUs	33
3.3.4 Participation and Representation of People with Disabilities	34
3.3.5 Impact of COVID-19 and Political Situation	36
3.4 Sustainability	39
3.4.1 Self Sustaining Credit Unions	39
3.4.2 Lessons for Increasing the Likelihood of Self-Sustaining Credit Unions	40
3.4.3 Most 'Successful' CU – Shwe Myanmar Village Savings Bank (Tha Yet Chuan Village)	40

3.4.4 Case Study – The Resilience of Credit Unions.....	41
4 Recommendations to Inform Exit Plan	43
5 Recommendations for Ongoing Monitoring Evaluation and Learning	44
5.1 Review of MEL System.....	44
5.2 Key Recommendations for Future Monitoring Evaluation and Learning.....	45
Appendices	47
Appendix 1 Story of Most Significant Change (MSC) Approach.....	47
Appendix 2 CUD Program Theory of Change (Retrospective)	51
Appendix 3 2021 Credit Union Sustainability	53
Appendix 4 Plan and Schedule for Survey Implementation.....	59
Appendix 5 Survey Questions - Burmese & English	60

Acronyms

ANCP	Australian NGO Cooperation Program
CU	Credit Union
CUD	Credit Union Development Project
DFAT	Department of Foreign Affairs and Trade
MEL	Monitoring Learning and Evaluation
MFI	Microfinance Institutions
MwD	Men with Disabilities
OECD	Organisation for Economic Co-operation and Development
PwD	People with Disabilities
WwD	Women with Disabilities

Tables

Table 1 Evaluation Guiding Questions	14
Table 2 Limitations of Evaluations.....	17
Table 3 Evaluation Survey Respondents.....	19
Table 4: Cascade Model and Training Implementation.....	23
Table 5 % Total Loans Disbursed – Gender.....	32
Table 6 Total Saving Members Gender.....	32
Table 7 Representation of Women in Leadership Roles (CU Committee Members).....	32
Table 8 Women-led Credit Unions - Committee Members and % Membership 2020	34
Table 9 Key Attributes of Sustainable and Unsustainable CUs	39

Figures

Figure 1 Reasons for Joining Credit Union.....	20
Figure 2 Tenure of Evaluation Committee Members	28
Figure 3 % Savings Members & Loan Disbursement -Gender	31
Figure 4 Role of Women in Credit Union	33
Figure 5 Participation of PwD in CUs % Total Respondents.....	35
Figure 6 Impact of COVID-19 on Credit Union	36
Figure 7 Impact of Political Situation on Credit Union.....	37
Figure 8 Strengths of CU - Evaluation Results	42
Figure 9 Story of MSC Reporting Flow Diagram.....	49

Executive Summary

Beginning in 2015 the Myanmar Model Credit Union Project supported the development of Model Credit Unions across 30 villages in the rural township of Taik Kyi in the Yangon region of Myanmar. The project focused on areas in Taik Kyi without access to financial institutions and began creating savings groups, with the long-term goal of developing the institutions into self-sustaining Credit Unions (CUs). This evaluation found that the project was *effective* in meeting its objectives overall and was still *relevant* to the needs of rural communities in the wake of the dual crises of COVID-19 and Myanmar's unstable political climate. While the dual crises provided challenges to the sustainability of Credit Unions, it also highlighted their resiliency and provided insight into how to work towards a *sustainable* project exit strategy.

As the planned three-year evaluation from the 2015/15 project plan was not completed; this evaluation thus covers over 5 years of data and documentation of the Myanmar Model Credit Union Project, spanning the years 2015-2021. Taking onto account the dual crisis of COVID-19 and political Instability in Myanmar, qualitative data collection was limited to a rapid survey delivered by CUFA staff by phone, ensuring that some direct feedback of Credit Unions was obtained. The 40 survey respondents were made up of 80% women and 20% men, they represented five Credit Unions selected by CUFA Myanmar staff.

Four of the six OECD/Development Assistance Committee Criteria were applied: relevance, effectiveness, impact, and sustainability. An inclusion sensitive lens was maintained throughout the evaluation, considering the projects key cross-cutting themes of gender and the empowerment of women, inclusion of people with disabilities and inclusion of youth.

After 5 years of implementation, the Myanmar Model Credit Union Development project had created 30 Credit Unions, with an average of 1555 members throughout Credit Union and an average increase of 47% in membership across all functioning CUs between 2016 and 2021. By 2021, following substantial changes in context, the project was found to have been *effective* in supporting the creation of 22 of the 30 Credit Unions. The increase in Microfinance institutions in Taik Kyi led to the closure of 5 Credit Unions, due to increased access to unfettered finance and indebtedness of Credit Union members. However, the dual crises impact toward the end of the 5 years implementation highlighted the benefit of having community owned and operated Credit Unions and resulted in 4 more Credit Unions being founded at the request of the communities. A case study highlighting the resiliency of Credit Unions is included in this report.

The project implementation, inclusive of CUFA's 12-step cascade model was found to be *highly effective and highly relevant* to the needs of participants. The creation of CUs where rural members can save money and access loans was congruent with that of evaluation respondent's needs, as was highlighted by the stories of most significant change. Similarly, the training delivered as part of the cascade model was found to be *relevant* to the needs of beneficiaries and creation of Credit Unions. Financial literacy training was found to be key to both the operational and financial sustainability of Credit Unions, as well as increasing women's control of finances and leadership.

Key Challenges to the sustainability of Credit Unions include:

- Decrease in incomes due to the ongoing community transmission of COVID-19 and political instability
- Lack of turnover and payment for Credit Union Committee Members
- Increased presence of Microfinance Institutions

Key Lessons to increase the likelihood of self-sustaining credit unions include

- Strong leadership
- Regular Credit Union Committee Meetings
- Focus on women's participation and women's leadership of Credit Unions
- Effective and sustained member mobilisation
- Strong Trust between Credit Union Members, and between Credit Union Members and Credit Union Committees
- High financial literacy in Credit Union members and Committee Members

In relation to the cross-cutting themes of the participation and empowerment of women the project was highly *effective* at inclusion of women and representation of women in leadership roles; an average of 74% of Credit Union members identified as women and 64% of all Committee roles were held by women. Women also constituted 74% of saving members and took out 69% of the loans. However, loan disbursement was inequitable, with men receiving 31% of loans despite only making up 27% of saving members. While this is an apparently small degree of % of inequity, it was found to be increasing and could lead to undermining Credit Union cohesion and sustainability in the future. Women-led/focused CUs were found to be more effective than their counterparts (a case study is included). The evaluation found them to be better at mobilizing and retaining members, and to have a higher likelihood of increasing and retaining saving members. However, further evaluation/data collection and analysis is required to substantiate this finding.

The inclusion of people with disabilities was *ineffective*, with a total of only 5 people with disabilities becoming members of Credit Unions across the 5 years of implementation. It was found that there was a low level of understanding of disability among Credit Union saving members, resulting in disability being prescribed by Credit Union committees rather than people with disabilities themselves. This finding was reflected in the available project data. However, discussions with CUFA staff highlighted that self-identification of disability will be utilised in the future, and recommendations have been made to utilise the Washington Short Set questionnaire moving forward.

Given the lack of age specific data, the evaluation was unable to assess the effectiveness of the inclusion and empowerment of youth.

Based on the results of this evaluation recommendations are provided to inform the 2021/22 CUFA programming and activities to be carried out as part of the Exit Strategy to strengthen CUs prior to project closure. These include but are not limited to:

- In-depth analysis of the needs of the remaining 22 Credit Unions (that will continue to be supported by CUFA in 2021/22) including, but not limited to, training needs, impact of dual crises, inequitable provision of loans
- Increased and continued training to CUFA program staff and Credit Union members on disability inclusion with an emphasis placed on the social model of impairment
- Recommendations in improving existing MEL practices.

A review of, and recommendations for improvement of project Monitoring, Learning and Evaluation is included in Chapter 6 of this report. It was found that the project was *somewhat effectively* monitored and primarily driven by reporting requirements. The lack of a comprehensive

MEL framework undermined the ability to effectively monitor the project. Recommendations on how to improve MEL are included. To support continued learning and improvement, guidelines to applying a Story of Most Significant Change Approach to monitoring is included in Appendix 1. A retrospective Theory of Change has also been included in Appendix 2 to further support ongoing learning.

1 Introduction & Background

1.1 Myanmar Model Credit Union (CUD) Project Background

Starting in 2015, the Myanmar Model Credit Union (CUD) project has supported the development of Model Credit Unions across 30 villages in the township of Taik Kyi, in the Yangon Region of Myanmar. The project focused on rural communities that lacked access to financial institutions and began by developing saving groups with the long-term goal of developing self-sustaining Credit Unions (CUs). The 30 villages were identified via a geographical and community scoping assessment to determine eligibility on a strict set of criteria.¹

Based on the learnings of CUFA's Credit Union Outreach (CUO) project in Myanmar. The CUD project recognised the importance of membership and savings growth to achieve financial and operational sustainability. CUFA sought to support these fledgling CUs to become models of best practice, operating according to credit union principles. It was thought that once sustainability had been achieved the model CUs would act as a platform for improving the effectiveness and sustainability of savings banks in other parts of Myanmar. It was hoped this could provide a catalyst to motivate members of the credit union movement to reform operational models toward pure credit principles.

Twelve phases of project implementation were developed in initial project design. An overview of the Project Phases are as follows:

1. Community Networking and Research.
2. Community Scoping.
3. Community Asset Mapping and Baseline Data Collection.
4. Community Development Skills Audit.
5. Financial Cooperative Education.
6. Financial Literacy Education.
7. Group Formation & Initial Savings Product Development.
8. Formalising Initial Institutional and Operational Practices.
9. Development of Initial Loan Products.
10. Savings Mobilisation.
11. Product Development; and
12. Product Implementation and Member Mobilisation.

As of June 2019, 30 CUs had been established. Of these, 7 had reached maturity and were found to be self-sustaining. 5 were inactive, and the decision was made to no longer support them. The remaining 18 had not yet achieved financial and operational sustainability and the 2019/20 Project

¹ See CUFA Myanmar, Scoping Exercise, February 2015 (internal document).

Plan was re-focused to provide a scaled-down version of the program, aimed at addressing their specific needs to reach financial and operational sustainability.

The decision was made to end the project in 2019, this decision was based on the increased presence of Microfinance institutions (MFIs) in target communities. Based in CUFA's experience this increased access to high value loans and resulting over indebtedness of CU members posed a threat to the substantial threat to the CUs long term sustainability. However, CU member's feedback, particularly with the onset of the impacts of COVID-19 in early 2020, showed their continued support for CUs. This was based on the ability to keep savings in the community, avoid the over indebtedness and increase financial literacy.

By June 2020, 23 CUs were approaching operational and financial sustainability and the CUD project had reached 6,174 direct beneficiaries. The launch of the Myanmar Financial Inclusion Roadmap 2019-2023, Myanmar's highest level financial inclusion roadmap resulted in a project redesign. The DigiCUD project was designed to capitalise on the success of the 23 existing CUs by digitising their operations with the aim of increasing their membership base and increase the reach to an additional 60 villages – totaling 90 in all - across two years.

The double crisis of COVID-19 and the 1 February 2021 coup d'état in Myanmar impacted both the digitising CU operations and model CUD project activities. The DigiCUD Project was discontinued, and emphasis was placed on supporting existing 18 CUDs to achieve operational and financial sustainability into the 2021/22 financial year.²

² Note due to a lack of impact data the DigiCUD project was not included in this evaluation.

1.2 Project Implementation Timeline

2015/16 CUFA undertakes a scoping study to identify the most appropriate areas for implementation of the CUD project. 30 villages with limited access to financial services are selected in the township of Taik Kyi, Yangon Division of Myanmar.

CUD project worked in 30 communities with the aim to understand the skill set of the community, conducted financial literacy cooperative training with the 30 targeted self-help groups - including 3 women focused groups.

2016/17: CUD project worked in 16 communities to conduct financial literacy cooperative training. Phases 1 -7 of the cascade model (see section 1.1) were delivered at varying times (depending on when groups were formed). The first groups were predicted to be able to provide loans by the end of the fiscal year (June 2017).

2017/18: CUD project worked across 30 CUs to implement phases 8-12 of the cascade model to support the creation of model CUs. The first CU loans were provided

2019/20: The expansion of Microfinance institutions (MFIs) into project areas was predicted to impact the long-term sustainability of model CUs. The 2019/20 financial year decided to be the CUD's final year. 18 CUs to continue to be supported to achieve financial and operational stability

A Livelihood component was added to support 5 villages with the aim of both generating income and bringing the concept of recycling to rural communities.³

2020/2021: CUs expanded from 18 to 22 during the double crisis of COVID-19 and Myanmar's unstable political climate.

2021/2022: (Planned) In response to the dual economic and social impact of COVID-19 and Myanmar's unstable political climate CUFA will support 22 CUs to reach financial and operational sustainability (see Chapter 5).

³ The livelihoods component of this project was not evaluated due to a lack of data. It is understood that due to a delay in signing an MoU with the Department of Rural Development, and the prolonged impact of COVID-19 and Political instability this component was not continued.

1.3 Purpose of Evaluation

The purpose of this evaluation is to carry out the delayed three-year evaluation study after five years of project delivery - as required by the project's monitoring and evaluation framework stated in the 2015/2016 Project Plan.⁴ The objective of this evaluation study is to:

1. Determine and assess to what extent the CUD Project achieved the outcomes and objectives it set out to achieve, their impact on individual community members, and on their communities.
2. Assess the effectiveness of project implementation to achieve the intended objectives and outcomes. The effectiveness and impact of the technical training provided within the 12-phase model credit union development process with a focus on project implementation activities and training delivered between July 2015 to June 2021.
3. Identify and evaluate challenges, opportunities, and recommendations to inform and carry out activities as part of the exit strategy to strengthen prior to project closure and ensure self-sufficient and long-term financial and operational sustainability of the established and operating credit unions.
4. Measure and assess the project's contribution and impact on the identified cross-cutting themes particularly gender equality and disability inclusion.
5. Measure and assess the extent of achieving project objectives/outcomes.
6. Undertake a comparative analysis of baseline, mid-term, and end-line of the data points (especially number of CU members including female CU members) included in the project indicators to inform the assessment of whether the Project achieved the outcomes and objectives it set out to achieve as detailed in the 15/16 Project Plan.
7. Assess the impact of COVID-19 on CU membership and the voices of CU members.

⁴ See: CUFA Taik Kyi Teacher Project Building Credit Union Sustainability Myanmar 2015-16 (internal document).

2 Methodology

Given the ongoing political unrest and transmission of COVID-19 in Myanmar, the evaluation was primarily desk-based with a limited qualitative survey delivered to 5 selected Credit Unions (CUs) via telephone interviews. To provide the most accurate and reliable information a mixed method (qualitative and quantitative) was applied.

- **Quantitative** analysis included a comparative analysis of available data from 2016 through 2021.
- **Qualitative** analysis included an in-depth review of project documentation, including project planning, progress reports and stories of most significant change/case studies collected by CUFA staff. Phone based interviews with both committee and general members from 5 selected CUs, and key informant interviews/feedback from project staff.

A gender and inclusion lens was applied throughout, with specific attention paid to the representation and empowerment of women and inclusion of people with disabilities.

For this evaluation **project objectives** were identified by CUFA as being:

- 1) Increase access to financial services for the rural poor living in areas without a credit union.
- 2) Work with communities to develop trust and cohesion and build a credit union from the ground up.
- 3) Demonstrate to existing credit unions that sustainability can be achieved

Summary outcomes were identified to be:

- 1) Building community trust and awareness in the credit union model as a safe place to save and attract interest to help money keep pace with inflation and potentially borrow money in the future at a low-interest rate to establish or expand a micro-enterprise.
- 2) Increasing community awareness and knowledge of financial literacy concepts.
- 3) Providing an example of a model credit union operating according to pure international credit union principles to serve as an example of operational best practices for existing credit unions in Myanmar.
 - a) Strengthened capacity and sustainability of credit unions, including an increase in savings, loans, and membership.
 - b) The development of a strong supervisory and support mechanism for credit union members.
 - c) The development of model credit unions operated under pure credit union principles in communities where there is no access to financial services.
 - d) Increased participation of women in credit union management and financial decision making.
 - e) Increased profile of the credit union movement.

2.1 Evaluation Framework

The evaluation applied four of the six OECD / Development Assistance Committee 2021 Criteria.

- **Relevance:** examining the extent to which the intervention's objectives and design respond to the beneficiaries needs and priorities. As well as alignment with national, global, and partner/institutional policies and priorities. It was understood that gendered power dynamics and reflection on the commitment to 'leave no one behind' is crucial in understanding relevance. Further, it is understood that with circumstances changing in Myanmar, the evaluation will look at whether the intervention remains relevant.
- **Effectiveness:** looking at the extent to which the intervention has achieved or is expected to achieve its objectives and results while considering the relative importance of the objectives. It is recognised that the new (2021) definition encourages analysis of differential results across groups and the extent to which the intervention contributes or exacerbates equity gaps.
- **Impact:** analysing the extent to which the intervention has generated or is expected to generate significant positive, or negative, intended, or unintended, higher-level effects. This criterion addresses the interventions ultimate significance and potentially transformative effects - holistic and transformative changes in systems and norms. It is recognised that the impact criterion goes beyond effectiveness and investigates if the intervention created/is creating change that really matters to people.
- **Sustainability:** the extent to which the net benefits of the intervention continue or are likely to continue. Given the timing of the evaluation, this analysis will involve the actual flow of the net benefits to date as well as estimating the likelihood of net benefits continuing in the medium to the long term. It is recognised that the concept of continuing benefits is contingent on several elements - financial, economic, social, and environmental - and attention will be paid to the interaction between them.⁵

The evaluation was guided by the following, broad thematic learning questions on page 13.

⁵ OECD / Development Co-Operation Directorate 2021
<https://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm>.

Table 1 Evaluation Guiding Questions

<p>Relevance</p>	<p>How did the CUD contribute to increasing access to financial services for the rural poor living in areas without a credit union?</p> <p>Why is access to financial services important for people in rural areas?</p> <p>Did the training address the needs of project participants to actively participate in the model credit unions and support their growth?</p> <p>How has the recent political upheaval and COVID-19 pandemic impacted the project implementation and progression?</p>
<p>Effectiveness</p>	<p>Have project outcomes/ objectives been achieved? If not, why not? What progress has been made?</p> <p>What barriers (if any) are in place that undermines the achievement of objectives and outcomes?</p> <p>Are some credit unions more effective than others? Why?</p>
<p>Impact</p>	<p>What changes negative or positive, intended, or unintended, resulted from the implementation of the CUD project activities?</p> <p>Has women's participation in credit unions and financial decision making increased? What credit unions are women-led?</p> <p>Has the project been successful in the inclusion and representation of people with disabilities and diverse ethnic groups?</p> <p>Which credit unions are the most 'successful? Why?</p>
<p>Sustainability</p>	<p>As of 2019/20 how many credit unions can be considered sustainable? Why?</p> <p>What barriers (if any) are in place to prevent the sustainability of the credit unions?</p> <p>What project learnings can be utilised to inform ongoing implementation & increase the likelihood of sustainability?</p>

2.2 Cross Cutting Themes

2.2.1 Gender Equality and Women's Empowerment

The international credit union system follows Operating Principles, one of which is non-discrimination on the grounds of gender. CUFA and its partners follow this operating principle in all program and project activity, and design is invariably based on equal opportunity and access for men and women to participate in training and exposure. CUFA identified that whilst women can participate in community financial institutions, they commonly lack the education and skills to be fully represented in leadership positions and therefore it is essential to promote the economic empowerment of women in the financial sector, especially in the rural areas.

2.2.2 Disability Inclusion

The concept of non-discrimination is central to CU operating principles and disability inclusion has been said to be monitored throughout the project. This can be framed as an attempt at a "Mainstream Approach" actively including people with disabilities as participants and beneficiaries of development efforts across all sectors.

2.3 Data Collection

The majority of evidence for this evaluation was drawn from project documents. To ensure the most accurate representation of the project and context, the Evaluation Consultant closely worked with CUFA's Programs Manager, Myanmar Country Manager, project team and to ensure the findings were as representative as possible.

Given the ongoing transmission of COVID-19 and the political situation in Myanmar at the time of this evaluation, only a limited amount of qualitative data was gathered by CUFA Myanmar staff. Interviews were undertaken between the 8th & 11th of October 2021 in Burmese by CUFA staff who were familiar with the project. All interviews were completed by phone.

2.4 Survey Design

A survey of 33 questions was collaboratively drafted by CUFA Myanmar staff, CUFA Programs Manager and the Evaluation Consultant. Considering the recommendations of the CUFA team and time restraints the survey was semi-structured, with an average of 10 options provided for each question. An 'other' option was added for each question to allow the enumerators to undertake a semi-structured interview where possible- considering cultural preferences, time constraints and data connections. The full survey in both English and Burmese is available in Appendix 5 of this report.

2.5 Survey Sampling

Five CUs from five different villages were selected by CUFA Myanmar staff. Attention was paid to ensure that the CUs were as representative as possible, particular emphasis was placed to ensure the inclusion of women-led CUs.

- Eight interviews were conducted per CU
- A minimum target of 50% of women was set
- Emphasis was placed on interviewing CU committee members (minimum 2).
- 40 interviews were conducted

It is recognised that this number does not constitute a representative sample, rather was designed to ensure voices of CU members were included.

2.6 Data Quality Control

It is recognised that tailored quality control and standard operating procedures are of prime importance for accurate, reliable, and valid results. A systematic quality assurance procedure was determined acceptable to minimise errors in data collection, analysis, and reporting.

- *Structured Interview Tool - Collaborative Design and Translation:* The data collection tool was designed in collaboration between the Evaluation Consultant, CUFA Myanmar Programs Team and CUFA Programs Manager. Questions and guided answers were translated into Burmese to ensure all respondents were asked the same question in the same way.
- *Enumerator Training:* The CUFA Myanmar team undertook rapid online training on the use of, and how to deliver the Washing Short Set Questions to enable more accurate data of people with disabilities.
- *Collection:* Surveys were collected using Google Forms to ensure ongoing verification during collection.
- *Data cleaning:* Was undertaken in Burmese by the CUFA Team and English by Evaluation Consultant. Queries were relayed to the CUFA Team for verification.

2.7 Limitations of Evaluation

Table 2 Limitations of Evaluations

Key Challenge / Limitations	Details	Mitigation
<p>Inability to gather detailed data due to ongoing community transmission of COVID-19 and Myanmar’s political situation at the time of the Evaluation.</p>	<p>At the time of the evaluation, Myanmar was experiencing a complex political situation, and COVID-19 transmission was a series of concerns. It was apparent to CUFA and the Evaluation Consultant that in-person interviews and focus groups discussions were inadvisable for the safety of both CUFA enumerators and CUD participants.</p>	<p>A small sample of CU voices was collected to ensure representation. CUFA Myanmar staff selected 5 representatives of CUs and interviews were conducted over the phone. Other qualitative data was collected from existing stories of significant change, case studies and interviews/reflections of CUFA project staff.</p>
<p>Lack of coherent Monitoring Evaluation and Learning framework and consistent data collection.</p>	<p>i) The lack of a comprehensive MEL system to collate and track all project targets, indicators, outcome, and outputs throughout the project undermined the overall coherency of the project.</p>	<p>i) CUFA staff worked to pull project targets, indicators, and outcomes into one cohesive document. This was based on donor reporting and previous evaluation reports. While</p>

	<p>ii) Lack of qualitative data (pre, posttests, skills uptake etc.) relating to training undermined the ability to assess the impact of the training sessions and workshops. E.g., skills uptake, confidence levels etc.</p>	<p>extensive gaps remained, it gave good insight into the project</p> <p>ii) Outcome harvesting was utilised. End line data relating to the efficacy of training were asked and impacts such as understanding of book-keeping, interest loans, then worked backwards & contrasted with training frequency, type etc. to assess if the training contributed to the impact.</p>
<p>Inability to undertake representative data collection safely and responsibly from CU members and community members due to the ongoing transmission.</p>	<p>Due to the ongoing transmission of COVID-19 and Political Instability it was deemed inappropriate for enumerators to travel to CU communities and complete qualitative data collection</p>	<p>A limited qualitative survey was implemented by CUFA staff over the phone. While not representative this ensured the voices of CU members could be included in the evaluation.</p>
<p>Difficulty in verifying data with project participants</p>	<p>Due to the ongoing stress of COVID-19 and Political instability on project participants it was deemed inappropriate to contact them again to verify results.</p>	<p>Data was not verified with participants. It is recommended that key findings and recommendations from this report be shared with the five credit unions who participated in the primary data collection.</p>

3 Evaluation Results

40 interviews were undertaken by CUFA staff between October 8th and 11th. Respondents were selected by CUFA Myanmar staff and represented 5 CUs in 5 different communities. Emphasis was placed in ensuring representation of women and committee members. 3 of the CUs selected interviewed

80% of respondents identified as women, 20% as men. 37% were committee members (80% women, 20% men). No people identified as living with a disability 62% had some difficulty functioning according to the Washington Short Set on Functioning. 1 respondent had severe difficulty remembering or concentrating. The average age of respondents was 46. No respondents were found to represent youth, commonly understood to range from 15 to 24.⁶

Given the small number of respondents the survey was not representative, rather responses ensure some voices of CU members are heard. It is highly recommended that a more thorough impact assessment of CU and general community members be undertaken when it is safe to do so.

Table 3 Evaluation Survey Respondents

Village Name	CU Name	Committee Members		General Members	
		Women	Men	Women	Men
Tha Yet Chaung Village	Shwe Myanmar	3	0	4	1
Min Hla Wa Village	Min Khit Thit	3	0	2	3
Kyar Chaung Village	Shwe Taung Kyar	2	2	3	1
Zee Phyu Kone Village	Zee Phyu Kone	2	1	4	1
Inn Yat Gyi Village	Tat Thit Chan Myae	2	0	5	1
Total Women		32			
Total Men		8			
Total Respondents		40			

⁶ See UNESCO [By Youth with Youth for Youth](#) (Accessed October 2021)

3.1 Relevance

The CUD project was found to *be highly relevant* to the needs of participants throughout project implementation. The creation of community owned and operated credit unions in areas with little to no access to financial services, and provision of training to increase the financial literacy, confidence, and awareness of participants. Was found to support people’s habitual saving of money and support participant livelihoods through the provision of loans. They also enabled participants to continue to access financial services in times of crisis.

3.1.1 Participant Needs

The CUD project design was found to be *highly relevant* to the needs of project participants throughout implementation.

The project scoping exercise revealed a lack of financial literacy across rural households in Myanmar.⁷ The lack of financial literacy was found to contribute to a lack of secure savings, and increased threat of over-indebtedness. Despite a strong sense of community, villages were not found to trust each other when it came to money. 90% of respondents mentioned they felt more secure to save their gold or money at home. While in emergency situations, people were found to borrow from relatives or close friends, but, if this was not possible, they would source high interest loans from private lenders. Lacking other options, they often used possessions or houses of collateral, and were at risk of being entrapped in debt cycles.⁸

Fig 1 : Reasons for Joining Credit Union

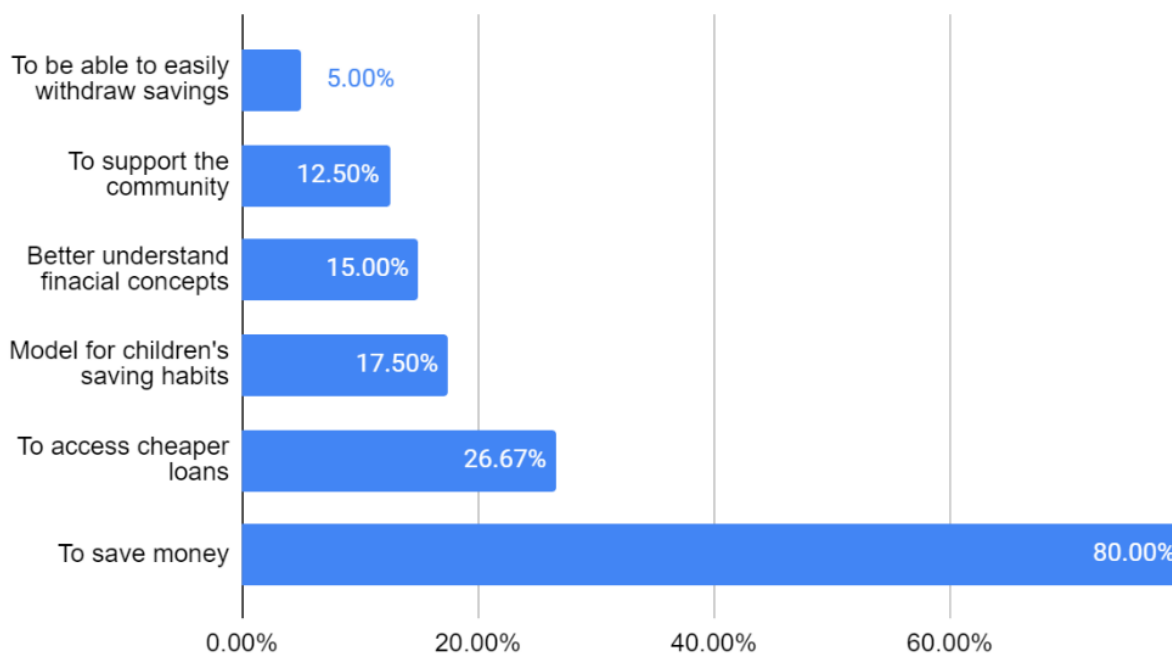


Figure 1 Reasons for Joining Credit Union

⁷ See CUFA Myanmar, Scoping Exercise, February 2015 (internal document).

⁸ See ADA [Multiple borrowing amongst MFI clients in Myanmar- Findings from a Conducted in 5 Divisions](#) June 2018 (accessed October 2021).

80% of evaluation respondents highlighted saving money as the primary reason to join the CU, 26.67% wanted to access “cheaper loans”, 17% wanted to model savings habits for the children, 15% to have a better understanding of financial concepts, 12.5% to support the community and 5% wanted to be able to easily withdraw their savings. It was found that these motivating factors were satisfied.

- **Increased Financial Literacy:** The delivery of financial literacy and cooperative training were a key component of the CUD project. These were highly relevant to the needs of participant. While the lack of pre- and post- tests hinders the ability to assess the effectiveness of the training, it was clear during this evaluation that financial literacy had increased sufficiently to support a) creation of CUs b) support members habitually saving with the CU c) support the application, approval, and disbursement of loans. It was further noted by the Myanmar Program team that the increased financial literacy had enabled beneficiaries to better understand the risks associated with borrowing from private lenders, and better understand the terms and conditions of the Microfinance institutions increasingly penetrating rural Myanmar. As such the training can be seen to help mitigate the threat of MFIs leading to indebtedness in rural communities. As was noted by CUFA staff as a key challenge to CU sustainability (see section 3.2.2).
- **Creation of an accessible, community based financial Service:** Between 2015 and 2021 34 CU were established in 30 communities. 24 were operational at the time of this evaluation. These CUs meet the need for financial services in rural Myanmar. and enabled people to continue to access financial services during times of crisis.
- **Habitual Saving with the CU (Modeling to children):** The stories of most significant change (MSC) highlighted saving money as a key impact of the project, it was found that an average of 73% of CU members regularly contributed savings to their CU throughout the project. This was further supported by 90% of survey respondents citing saving as the key motivating factor for joining the CU.
- **Ability to Access Loans (low/no collateral):** By 2017 the CUs had matured and completed the necessary training to develop productive and consumptive loan products. Between 2017 and 2021, 4,382 were provided to CU members.
- **Ability Access Savings in Emergencies (quickly withdraw):** The double crisis of COVID-19 and complex political situation in Myanmar resulted in members rapidly withdrawing their savings to suit the short to medium term means. This highlights the relevance of having community owned and operated financial institutions, enabling quick responses to crises (see section 3.4.4).
- **Increased Community Trust Evidenced by the CU:** The high commitment of both CU general members and CU committee members highlights the increased trust between community members, facilitated by the CU.

3.1.2 Training

The delivery of training was a core component of the CUD project and overall, the training was found to be highly *relevant* to the aims of the project and the needs of the participants.

Technical and capacity building training was seen as key activity to the establishment of operational, governance and institutional structures and practices for the model CUs. The concept being that this will ensure CUs are socially inclusive and that community trust is built as a foundational principle of which all other aspects of the CU are built on.

Training was provided to 6847 participants (82% women, and 0.18% people with disabilities) from Phase 4 through to Phase 11/12 of the cascade model. The training structure was found to suit the needs of the participants and support the creation of functional CUs.

The lack of pre and post training undermines the ability to assess the effectiveness of the training. However, outcome harvesting of the successful operation of the CU operates, supported by the reactions of CU evaluation respondents highlight the training were relevant to their needs.

In line with the findings of the 2015 scoping trip. CUFA staff have highlighted that the most effective and useful trainings were related to **financial literacy** (budgeting, saving, income tracking) and book-keeping, and loan applications, trust building trainings.

“... the more members understand about the benefit of savings by training, the more benefits of saving they got”

85% of survey respondents had attended training run by CUFA of these 100% had attended financial literacy training including budgeting and 89% had attended more than 3 trainings. 62% responded the main impact of training attendance was an increased understanding of how to save money while 17% purported an increased understanding of loans and collateral

The relevance of training was found to have a gendered element. As outlined in section 3.3.2 an average of 74% of CU members identify as women, as did 82% of all training attendees. The scoping study did not identify any discrepancies between access to education for women and men in rural areas, with 80% of overall respondents having attended primary school.⁹

“...Most housewives need such training to increase financial knowledge, because they are the key person to manage family income and expenses.”

Yet, women are more likely to control household finances, as such increasing financial literacy of women has a multiplying effect as their need to increase financial literacy (including budgeting, spending, planning, loans etc.) are likely to reflect the needs of their family and communities.¹⁰ This was somewhat supported by the evaluation respondents with 10% of women respondents explicitly stating that training had increased their confidence handling household finances.

Of the 20% who had not attended training, 63.5% were unable to attend as the training were held when they were working and 37.5% had only recently become a member.

⁹ Women's access to education in Myanmar is lower than men's, especially in rural areas, however women's access is largely found to occur after primary school. See: Syeda Kashfee Ahmed Toby Carslake Anna Dabrowski Petra Lietz [“Gender and Ethnicity in Myanmar Education Baseline Study Report For the Convention on the Elimination of All Forms of Discrimination against Women \(CEDAW\) Committee July 2020 \(access October 2021\).”](#)

¹⁰ See: Japan International Cooperation Agency [Data Collection Survey on Women's Economic Activities in Myanmar](#) November 2016 & [FinScope Myanmar Gender Note](#) March 2019 (accessed October 2021).

The table below shows a simplified overview of the cascade model of training implementation, and highlights the relevance of each module to the stage of project implementation:

Table 4: Cascade Model and Training Implementation

Phase of Cascade Model	Training	Outcome of training
Phase 4: Building community trust and cohesion	Conducting trust building workshop	Attendees increase trust with each other and are introduced to the concept of communal saving practices.
Phase 4: Providing training about Community Skill Audit	Community skills audit training	Attendees have a clear understanding of the skills existing in their CU.
Phase 5: Providing training about Financial Cooperatives	Financial Cooperative Training (democratic workshop)	Attendees have a clear understanding of how corporations work and the need for representative democratic principles to be upheld.
Phase 6: Providing training about Financial Literacy	Financial literacy training	Attendees gain a greater understanding of how money works, the importance of savings, how to track income and expenditure, budgeting and lending and loan financing.
Phase 7: Model CUD Formation and Initial Savings Product Development	Building Trust Workshops CU Formation meeting and membership structure workshop	Attendees have a greater understanding of the need to/ and benefit of working together to safely store and increase their savings
Phase 8: Formalising Initial Institutional and Operational practices	Initial Governance Structure and Practices - Roles & Responsibilities Training	Attendees have a greater understanding of the roles and responsibilities of the CU committee and the need for governance structure and practices.
Phase 9: Loan policy/product/delinquency/ management training workshops	Community leaders with lending and loan applications Development of Initial saving Products - Group Discussion on Saving - Benefit of saving, Criteria, saving amount range, Saving Day, Saving Interest Rate Initial Loan Products - Credit Union Policy and Operational Procedure Initial Loan Product - Loan Record/ bookkeeping Training	Community leaders and CU committee members gain a greater understanding of the concept of loans and loan products. Attendees/ CU committee members gain a greater understanding of book-keeping and record keeping supporting the running of the CU.

Savings Mobilisation Foundation	<p>Saving Mobilisation & Advanced Saving Interest Rate Training</p> <p>Saving Mobilisation - Door to Door Mobilisation</p>	Attendees have a complex understanding of how to effectively mobilise savings
Phase 11: Product Development	<p>Saving Products development training which are about Voluntary and Compulsory saving, Educational Account and Children Account training.</p> <p>Loan Products development training which are about Consumption Vs Productive Loans, Educational and Emergency loans training</p>	<p>Attendees have a complex understanding of savings products and can ensure product development is suited to the needs of CU members</p> <p>Attendees have a complex understanding of loan products, including the main types of loans and can ensure loan development is suited to the needs of CU members.</p>

3.2 Effectiveness

The project was found to be effective at achieving its outcomes and objectives despite the difficulties faced because of the dual crisis of COVID-19 and Myanmar's political instability. The primary barriers to achieving outcomes and objectives were connected to the longevity of these crises with the negative economic impact resulting in participant's decreased incomes and increase in CU members withdrawing their savings. It is also posited that the long-term stability of the CUs could be undermined by a lack of turnover of CU committee members, however further study is needed to substantiate this finding.

3.2.1 Achievement of Project Outcomes and Objectives

Overall, the CUD project was *effective* in achieving project outcomes and objectives, despite the difficulties faced because of COVID-19 and Myanmar's ongoing political instability.

- **Evaluation Objective 1: Increase access to financial services for the rural poor living in areas without a credit union.** Objective 1 has been achieved, while the initial target of 30 was not met (there were 22 in operation at the time of Evaluation). Those in operation were found to be highly effective in delivering financial services to rural poor.
- **Evaluation Objective 2: Work with communities to develop trust and cohesion and build a credit union from the ground up using a ground roots approach.** Objective 2 was achieved with the creation of 22 CUs patently built on strong trust and commitment from CU members. CU were supported via community mobilisation sessions to build their own CUs ensuring they are community owned and operated.
- **Evaluation Objective 3: Demonstrate to existing credit unions that sustainability can be achieved** Objective 3 was somewhat achieved, with CUFA staff highlighting that while the 18 supported CUs (20/21 financial year) were supposed to be sustainable by 2021 they were unable to achieve this due to COVID-19 and the ongoing political turmoil in Myanmar.

“... not achieved as planned because of Covid-19 made economic strikes and February Coup instability broke people's hope and lost their lives or future.” CUFA Program Staff feedback October 2021.

However, they predict that the 18 supported CUs, as well as the 4 CUS established in 2021 are likely to achieve operational and financial sustainability by 2022. This is based on the premised on the fact that:

“...community members have a better understanding of the benefits of having CU in the community during Covid-19 because they have witnessed that CU could provide financial support to members” CUFA Program Staff feedback October 2021.

Herein it is predicted that the membership will rapidly increase because of word of mouth and that access to online and on-call support has the potential to continue to support them in the current climate.

- **Summary outcome 1: Build community trust and awareness in the credit union model as a safe place to save and attract interest to help money keep pace with inflation and potentially borrow money in the future at a low-interest rate to establish or expand a micro-enterprise.** Summary outcome 1 was achieved. This is best evidenced by the

community requests for 4 new CUs in the 2020/21 financial year. These CUs were started after 5 years after the initial CUFA scoping and community consultations, as such it is posited that they are based on positive word of mouth from existing CUs, 15% of evaluation respondents highlighted that their trust in the CUs, their approach and operation increased because of the dual impact of COVID-19 and Political instability. CUFA staff highlighted that community members had a greater understanding of how community owned and operated CUs having benefits their (see section 3.4.4).

- **Summary outcome 2: Increase community awareness and knowledge of financial literacy concepts** Financial literacy training during Phase 6 of the cascade model implementation. These were one of the key training interventions. While the lack of pre and post-tests of training undermined the ability to assess individual participants. It is clear by the increased membership in CUs, advent of habitual saving etc. that financial literacy has been increased.
- **Summary outcome 3:** Provide an example of a model credit union operating according to pure international credit union principles to serve as an example of operational best practices for existing credit unions in Myanmar.

a) Strengthened capacity and sustainability of credit unions, including an increase in savings, loans, and membership.

The capacity and sustainability of CUs was largely achieved, with the 22 operating CUs all showing increases in saving (average of 262% increase over implementation timeframe), and membership (average of 47% increase over implementation timeframe) and loans (average 3,486,667 in loans disbursed per year).

b) The development of a strong supervisory and support mechanism for credit union members

All functioning CUs were found to have strong CU committees that were responsive to the needs of their members. While there was little turn over in committee members, they were found to be accountable to members during elections.

c) The development of model credit unions operated under pure credit union principles in communities where there is no access to financial services.

At the time of evaluation 22 CUs remain operational and are run in accordance with pure credit union principles. This included clear democratic structures, equitable distribution of services to members, and building financial stability. There was little evidence of profit contribution to communities however, the ability for CUs to ensure people could access their savings in times of crisis highlights the overall social goal of the CUs

d) Increased participation of women in credit union management and financial decision making.

The project was highly effective at increasing the participation and representation of women. Women make up an average of 74% of all CU members and are proportionately represented on CU committees. While 3 CUs were aimed to be women-focused at the 2015 baseline, by 2021 CUFA staff highlighted four CUs that were women-led. Moreover, 87% of evaluation respondents agreed that women were active members of their CU and 55% agreed that they were active members of the committee.

e) Increased profile of the credit union movement.

This outcome cannot be substantiated by this evaluation.

3.2.3 Barriers to Achieving Project Outcomes and Objectives

- **Decrease income because of COVID-19 and political instability:**
 - Although community members wanted to become CU members, they could not even pay membership fees¹¹ because of the bad economic situation due to the political instability.
 - Decrease in savings due to political instability resulting from decrease in income from their micro businesses making them unable to save regularly. They could save lower than normal amounts.
 - Increase in number of loan applications - applications for consumptive loans are likely to increase if the current crisis continues. While robust CUs will arguably be able to weather this increase, there is a possibility that the decrease in savings will mean loan applications cannot be approved due to lack of CU capital. This could result in less community trust in the CU. Alternatively, loans could be granted, in this scenario it is possible that the ongoing crisis will undermine people's ability to pay back the loans, and undermine the credibility of the CU,
 - Increase in number of members withdrawing their savings. CU members didn't withdraw membership; they just withdrew their savings leaving just the minimum amount in their savings passbook by providing reasons they could not afford to pay interest because of poor income.
- **Increased presence of Microfinance Institutions**
 - The increased presence of MFIs in CUD project areas was identified as a key concern in 2018/19 AdPlan Performance Report.¹² This increased access to micro finance loans resulted in community members being in debt, preventing them from making regular savings contributions to CUs. This resulted in the closure of 7 budding CUs. However, CUFA staff stressed that increased financial literacy was key in mitigating this over-indebtedness. It is arguable that MFIs would not have had such a dramatic impact on more mature/ self-sustaining CUs that could provide loans to their members. However, further research is needed to understand the impact of MFIs on self-sustaining CUs.
- **Lack of turnover of, and payment for Committee Members (long term sustainability)**
 - A key concept of the ongoing sustainability of CUs is that one maturity is reached, committee members will be able to draw a salary from the CU to support their positions. CUFA Program staff stressed the importance of ensuring that CU committee members are "paid for their time". This was reflected by 15% of evaluation respondents stressing that the CU committee cannot continue to work as volunteers. 100% of committee members interviewed for this evaluation were highly dedicated to their positions. 66% of CU committee respondents has been in their positions for more than 4 years. Feedback

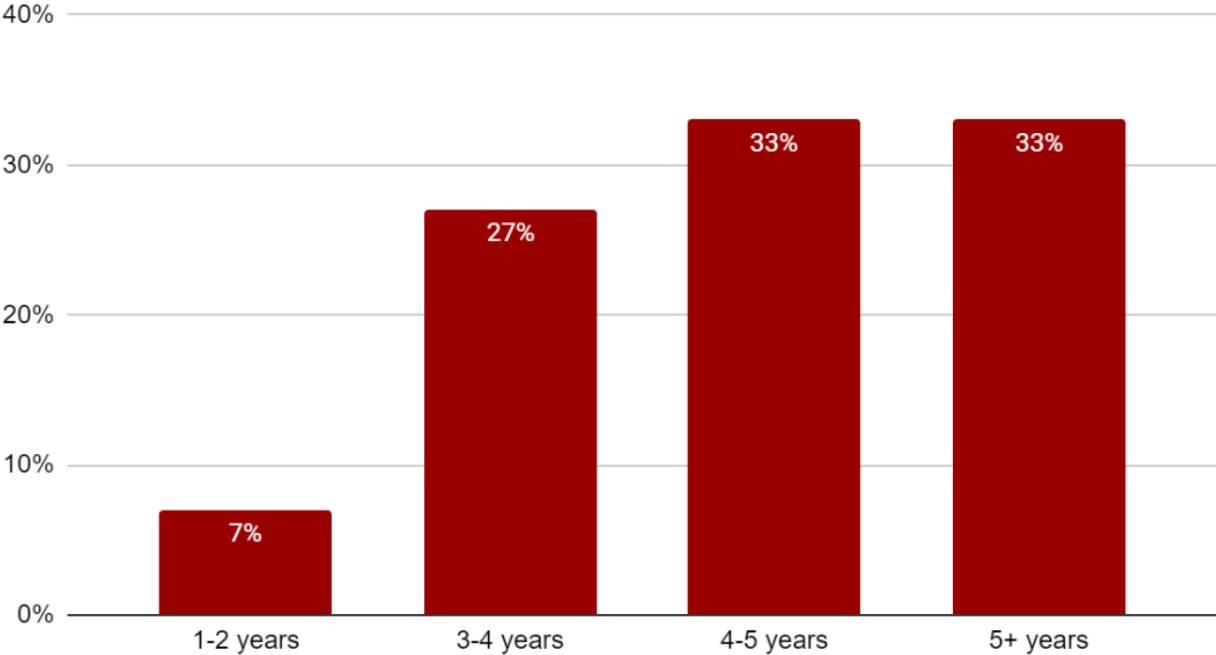
¹¹ Membership fees vary and are set by the local CU; membership fees approximately US\$1 to \$2 one-time payment only for passbook and other paper/admin costs charged by local CU.

¹² ANCP 2018-19 ANCP Project Annual Performance Report 2018-19 (Version 3 of 3) Application ANCP19--PRG9919--PRJ281 From Credit Union Foundation Australia (CUFA) Form Submitted 3 Oct 2019, 4:13pm AEST

from CUFA staff highlighted that there was a lack of willingness among other CU members to become CU committee members, either due to lack of time, or a lack of the necessary skills, knowledge, and confidence. At the time of evaluation all committee members were volunteers. 30% of respondents stressed that committee members not being paid had the potential to undermine the functioning of CUs. It is suggested by this evaluation that a lack of turnover in committee members and a lack of payment for their time could result in fatigue as CUs continue to grow - however further in-depth interviews with committee members from each of the 18 remaining CUs would be necessary to substantiate this finding.

Figure 2 Tenure of Evaluation Committee Members

Fig 2: Tenure of Evaluation Committee Members



3.3 Impact

Based on the data available for this evaluation, the CUD program's primary positive significant change noted was the increased understanding of the importance of saving money in the community and supporting other community members to do the same.

"Now I am clear on the savings process and profit of savings. I can also explain to my villagers about the savings; to get the savings habit." CU Member, Inn Yet Gyi Village, July 2019

"After getting some training delivered by CUFA, I made up my mind to try to save money with the community because I understand my money can help other villagers" CU Member, June 2021

This behaviour change was noted in 100% of the 18 Stories of Most Significant Change (MSC) case studies collected by CUFA between August 2017 and June 2020. This combined increased understanding can be seen to have resulted in membership mobilisation and savings generation for CUs.

"I join the training session regularly and I save money every month. I shared my experiences to my neighbors and 2 become VSB saving members" The Pyar (U Toe) Village November 2017

"I have a strong savings habit and am happy to work with an organization... I convey the news of CU and explain to the villagers who want to know more about the benefits of savings" Zee Phy Kone Village October 2018.

The ability to save and access money regularly was a key positive impact for evaluation responses with 25% stressing the importance of being able to save for long term goals and emergencies.

"I save money regularly. It can be used for children's health, education when there is a problem" CU Member Min Hla Wa Village, October 2021

Further the ability to take out productive loans to support businesses and agriculture, thereby increasing their household income. Of the 27% of evaluation respondents who had taken out a loan, 36% were to support agriculture or livestock activities (including pig, guava, and rice farming) and 64% were to support micro businesses (including grocery shops and rice trading).

".. I took out a productive loan 5 times to support my pigs" Min Khit Thit CU, October 2021

This was further evidenced in 60% of the (MSC) highlighting productive loans to expand business.

"I expanded my own grocery shop with a loan based on my saving performance. I also can manage daily cash in/out for my grocery shop." Baw Di Kone Village June 2021

As is discussed more in section 3.2.5 the CUs were found to be a vital resource during the closure of Banks and restrictions on travel in Myanmar in 2020-21.

"When government banks are not able to withdraw money, CU can easily withdraw money" CUD Member October 2021

There were no obvious signs of negative impacts of the CUD project. Despite the common correlation often noted between access to financial services targeted at women, and increase in gender-based violence, there has been no evidence of this.¹³

3.3.1 Project Understanding of Gender and Disability Inclusion

CUFA staff received training on both gender and disability. This evaluation found them to be knowledgeable about women's empowerment and participation, however there were gaps in understanding of basic gender theory - e.g., the differentiation between gender and sex. Similarly, while there was a functional understanding of how to include people with disabilities (PwD) in training. There were gaps in the understanding of disability theory, especially relating to gathering disability data (as discussed in section 3.3.3 & 6.1). CUFA Myanmar staff were very quick to learn and translate concepts.

In recognition of constraints faced by PwD, CUFA worked in collaboration with community members and local gender and disability organisations to develop a disability and gender toolkit. It was designed to promote the abilities of people with a disability, and their equal participation in community services and decision making, including financial services.

The booklet introduced key concepts of gender equality and disability inclusion and was introduced in the project. The tool was found to be well designed and gave a good introduction to the concept of women's participation and empowerment. However, its overview of disability was found to be too brief, it introduced the concept of the social model of disability but did not explain the concept of barriers or impairments. While it is not necessary to give a full theoretical overview of disability, the tool can be seen to have contributed to the low levels of identification of people with disabilities - it omitted PwD without explaining how to include them actively and respectfully.

¹³ For example see: Addressing Gender-Based Violence and Harassment Emerging Good Practice for the Private Sector (July 2020)
https://www.ifc.org/wps/wcm/connect/f1645167-7eff-439b-922b-7656c75320ab/GPN_AddressinGBVH_July2020.pdf?MOD=AJPERES&CVID=nddokiS

3.3.2 Participation and Representation of Women

The project was found to be effective in increasing women's access to financial products and leadership roles. Women held made up the majority of CU saving members, loan recipients and committee positions. However, it was found that men were increasingly overrepresented in loan disbursement. While this inequity was found to be slight, if left unchecked it could undermine the active participation of women in the future. Further study is needed to assess this risk.

- **Membership:** Women have been well represented throughout the project, constituting an average of 74% of members between 2016 and 2020. 87% of respondents thought that women were actively involved in their CU, attending meetings, contributing savings etc.
- **Savings and Loans:** The project was effective at increasing women's access to finance, however if current trends persist men will be inequitably represented in loan disbursement. While women were found to make up the vast majority of both saving members and loan disbursement; men were found to be overrepresented in loans.

Fig 3 % Saving Members & Loan Disbursement Gender

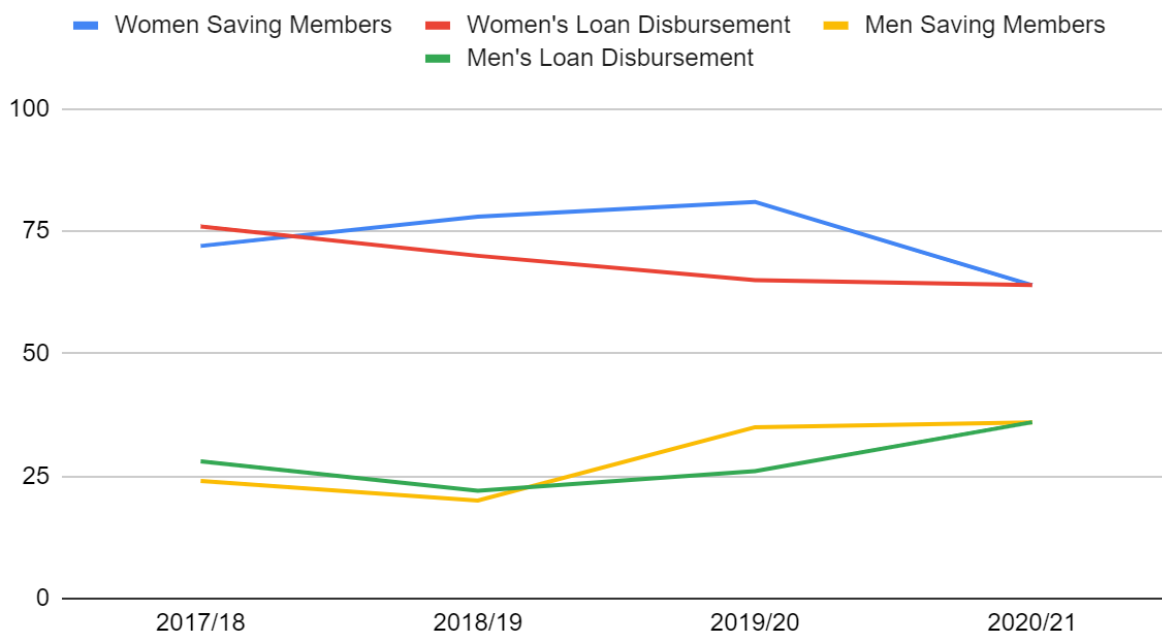


Figure 3 % Savings Members & Loan Disbursement -Gender

Women made up an average of 69% of loans disbursed between 2017 and 2021, and 74% of saving members. However, men were found to be slightly overrepresented in loans disbursed, taking out an average of 31% of loans and representing an average of 27% of saving members. While at present this is a small difference, importantly, this inequity appears to be increasing over time. While the percentage of women taking out loans remained steady between 2017 and 2021 (with an average variance of 1%) men's loan disbursement has increased by 13% despite saving members only increasing by an average of 9%. This slight inequity could be due to the preference for CUs to provide productive loans and men being more likely to be involved in micro-business or productive agricultural work. A 2020 International Labour Organisation found men

account for 66% of self-employed people in Myanmar.¹⁴ Further study is needed to assess the reason for, and impact of, this apparent inequity.

Table 5 % Total Loans Disbursed – Gender

Year	% Loans disbursed Gender			
	% Women		% Men	
2015 - 2017	<i>No loans disbursed</i>			
2017 - 2018	76%		24%	
2018 - 2019	70%	8%	30%	22%
2019 - 2020	65%	-7%	35%	15%
2020 - 2021	64%	1%	36%	3%
Average	69%	1%	31%	13%

Table 6 Total Saving Members Gender

Year	% Saving Members			
	% Women	% difference	% Men	% difference
2015-2016	75%		25%	
2017 - 2018	72%	-4%	28%	11%
2018 - 2019	78%	8%	22%	-24%
2019 - 2020	81%	4%	26%	16%
2020 - 2021	64%	-23%	36%	32%
Average	74%	-4%	27%	9%

- Leadership Roles:** The project was effective at increasing the leadership of women. While only 65% of committee roles were filled at the time of data collection. Women were found to be well represented with 64% of all committee positions being held by women. However, as women constituted 74% of members, this was not found to be an equitable representation of women's overall involvement in the CUs. 55% of CU respondents thought that women were active members of their committee. Interestingly only 2.5% of respondents considered their CU to be women-led, despite most of both members and committee representatives identifying as women.

Table 7 Representation of Women in Leadership Roles (CU Committee Members)

Committee Positions	Chairperson	Vice Chairperson	Secretary	Treasurer
Total Positions held in 2021	18	6	17	18
% Held by Women	50%	83%	65%	72%
Total % positions held by women	64%			

¹⁴ See: International Labour [Organisation National Assessment of Women's Entrepreneurship Development in Myanmar](#) 2020 (Accessed October 2021).

Fig 4 : Women's Engagement with Credit Union - Evaluation Resondents

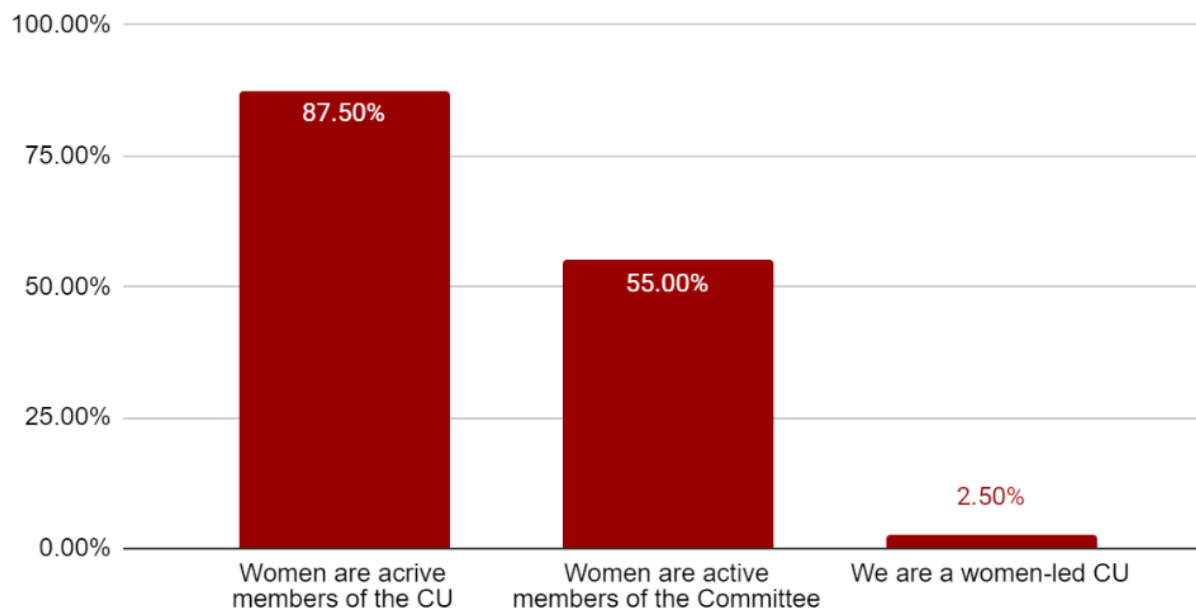


Figure 4 Role of Women in Credit Union

Needs of Women: As noted in section 3.1.2 the financial literacy training delivered in Phase 6 of the cascade model was reported by CUFA staff to have a positive impact on women, as women are more likely to handle the household finances.

3.3.3 Case Study - Women Led CUs

The CUD project had a focus on ensuring the creation of women-led/focused CUs. At the time of evaluation 2 CUs were identified by CUFA staff as being women-led. CUs that were women-led/focused were found to be more effective at member mobiliston and retention, to have a higher percentage of saving members, and members were more likely to think their CU was well run. However, further research is needed to assess the long-term impact of women focused CUs.

CUFA understood women led as having:

“... a majority women membership and the influential committee members (e.g., chair, secretary, treasurer) taken by a majority women”

Of the 18 CUs supported by CUFA in 2020 4 were identified by CUFA staff as being women-led.

These were:

- Shwe Myanmar Village Saving Bank (Tha Yet Chaung Village)
- Min Khit Thit Village Saving Bank (Min Hla Wa Village)
- That Thit Chan Myae Village Saving Bank (Inn Yet Gyi Village)
- Yadana Gon Yae Village Saving Bank (Padauk Tan Village)

All 4 CUs were found to have all committee roles held by women and an average of 84% women members.

Table 8 Women-led Credit Unions - Committee Members and % Membership 2020

Credit Union	Chair	Vice Chair	Secretary	Treasurer	% Women Membership
Shwe Myanmar	X	X	X	X	82%
Min Khit Thit	X	N/A	X	X	84%
That Thit Chan Myae	X	X	N/A	X	79%
Yadana Gon Yae	X	X	X	X	93%

X = held by a women

Women-led CUs were found to have the most effective member mobilisation and retention, they were also more likely to have saving members than non-women focused CUs. In June 2020, 2 identified women-led CUs were found to constitute 36% of all savings despite representing 12% of CU members and took out 23% of total loans for the 2019/20 financial year 3.

Shwe Myanmar, Min Khit Thit Village and That Thin Chan were represented in the evaluation survey. 100% of the 24 respondents thought their CU was well managed and running well-compared to 75% of the CUs who were not found to be women focused.

3.3.4 Participation and Representation of People with Disabilities

Overall, the CUD project was found to be ineffective in the participation and representation of people with disabilities (PwD). While there was no instance of active discrimination towards PwD, nor was there any instances of their active inclusion.

Project reporting documents cite the inclusion of people with disabilities (PwD) as “Significant - Promoting disability inclusion is an important objective of the activity but is not the principal reason for undertaking the activity”.¹⁵ Project documentation highlights that disability inclusion stems from international credit union principles - especially equality and non-discrimination. Herein, CUFA strictly adheres to the concept of equality, particularly where no discrimination is placed on a person having a disability, this is further reflected in the organisation’s Diversity and Inclusion policy. Reporting documents further claimed that disability was considered in the design of projects to ensure that materials developed, and training and support provided to communities ensures that all community members have equal access to the credit union established, and that all community members are empowered to take on the responsibility of managing the credit union and providing supervisory governance.

However overall, the inclusion of PwD was found to be largely ineffective. While project reporting documents mention the inclusion of people with disabilities (PwD) citing the identification and assessment of barriers for the inclusion of people disabilities in the initial CUD scoping exercise - there was no mention of PwD in the Scoping report.¹⁶

¹⁵ See: ANCP 2015-16 ANCP AD Plan Project 2015-16 (Version 4 of 4) Application ANCP19--PRG9919--PRJ281 From Credit Union Foundation Australia (CUFA) Form Submitted 30 Sep 2015, 1:08pm AEST

¹⁶ See: CUFA: Scoping Exercise Myanmar – 2015.

Fig 5: Participation of PwD in CUs % Evaluation Respondents

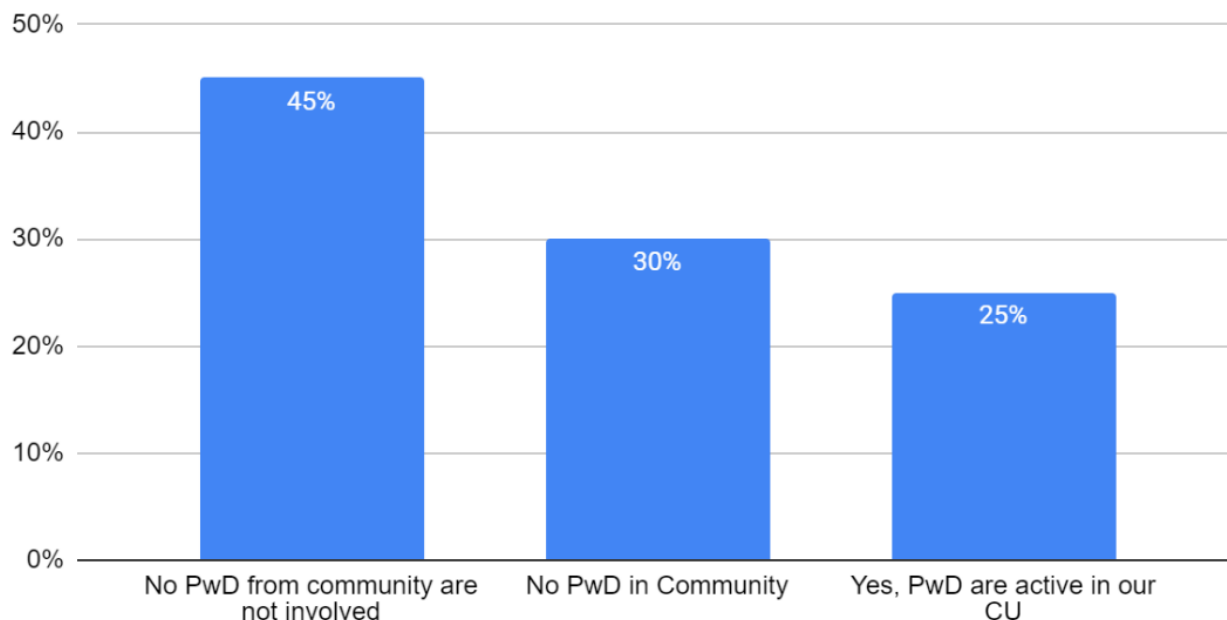


Figure 5 Participation of PwD in CUs % Total Respondents

Project data shows a total of 4 PwD (2 women and 3 men) were members form CUS between 2016 and 2021, constituting .35%of total participants. All these people took out productive loans from the CU in 2017. None were represented in CU committees. A total of 13 people were included in training sessions held by CUFA, however due the issues data collection of training (see section 6.1) it is unclear if these are the same people 5 people with disabilities attending multiple trainings, or 13 different individuals.

25% of evaluation respondents thought PwD were active members of their CU. These people represented 3 of the 5 evaluation CUs. 45% of respondents did not think there were any PwD in their community. One respondent stressed that:

“PwD are members in our CU. They sometimes have difficulties coming to the CU. In that case, their family members are actively helped.” CUD Member, October 2021

Highlighting the lack of both active discrimination and proactive inclusion. While helping the families of PwD does support them, it also serves to reinforce concepts of dependency.

This finding can be seen to represent a simplistic, medical based understanding of what constitutes disability. Here, disability is being prescribed by the CU members and not by PwD themselves. This concept was reflected by discussions with CUFA Myanmar Program staff who stressed that “people do not like to be asked if they have a disability This reflects studies that

highlight disability in Myanmar remains rooted in the “medical model” whereby people are identified by obvious physical impairments and are treated as burdens.¹⁷

This finding was further reflected by the disability data collected by the project. As highlighted in section 6.1, disability was identified by CU committee members, or CUFA staff during trainings. There was no self-identification of disability or use of the Washington Short Set (WSS) on functioning. Discussions with CUFA however highlighted that self-identification will be utilised in the future, and efforts will be made to implement the collection of WSS data. Further, while the gender and disability tool created by CUFA was effective in highlighting the social model of disability¹⁸ - it did not give concrete guidance on how to speak to and about PwD in a respectful manner.

3.3.5 Impact of COVID-19 and Political Situation

The CUFA Myanmar staff cited COVID-19 and the Political Situation in Myanmar as one of the primary barriers to CUs being fully self-sufficient. Since the 3rd of January 2020, Myanmar has recorded 495,898 confirmed cases of COVID-19 with 18,582 deaths.¹⁹ This outbreak is thought to have been further exacerbated by the unstable political situation since February 2021, which triggered widespread protests.

Fig 6: Impact of COVID-19 on Credit Unions Evaluation Respondents

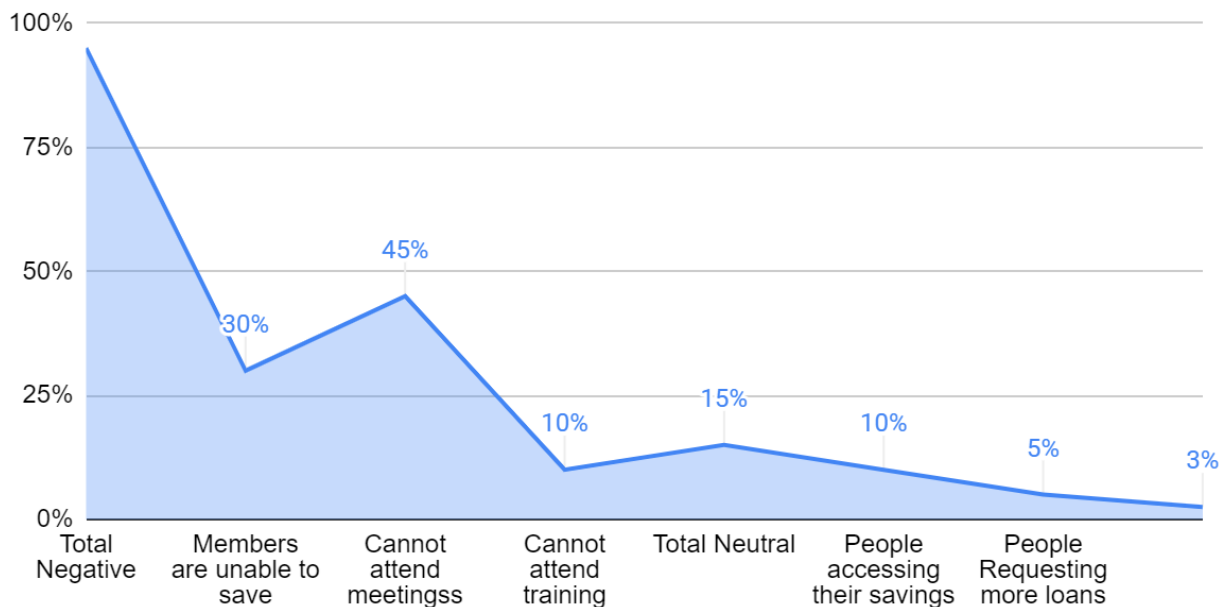


Figure 6 Impact of COVID-19 on Credit Union

These combined crises have resulted in restrictions on movement, gatherings of more than 3 people, closure of banks and services, and the crippling of Myanmar’s economy.²⁰ To overcome

¹⁷ See: [Understanding the Challenges of Disability in Myanmar \(2012\)](#), [Constructing ‘disability’ in Myanmar: teachers, community stakeholders, and the complexity of disability models \(2019\)](#) (Accessed October 2021).

¹⁸ See: [Social Model of Disability](#) (Accessed October 2021).

¹⁹ World Health Organisation: [Coronavirus Dashboard Myanmar](#) (Accessed October 2021)

²⁰ See: Jasmin Loch, [“Myanmar’s Triple Crisis” MEI@75 - October 122021](#).

restrictions and mitigate the risk of the community transmission of COVID. CUFA adapted training sessions to be delivered by telephone, or by the CU members travelling to rural CUFA offices in Taik Kyi. Training sessions were kept short, and in person training was limited to three people.

This intervention was found to be largely effective in continuing to meet the needs of beneficiaries. 10% of evaluation respondents stressed that they had been unable to attend meetings because of COVID-19. Here, a lack of access to reliable devices, internet access issues and increased stress of participants is thought to have undermined this activity.

Overall, evaluation respondents were more concerned with the impacts of COVID-19 than the political situation. 95% of respondents thought COVID has resulted in negative impacts on the CU, vs 20% for Political Situation. The most serious concern was an impact on the voices of CU members (40% due to COVID, 10% due to Political) and members were unable to save money due to decreased incomes (30% COVID, 10% Political).

Fig 7 Impact of Political situation on CU

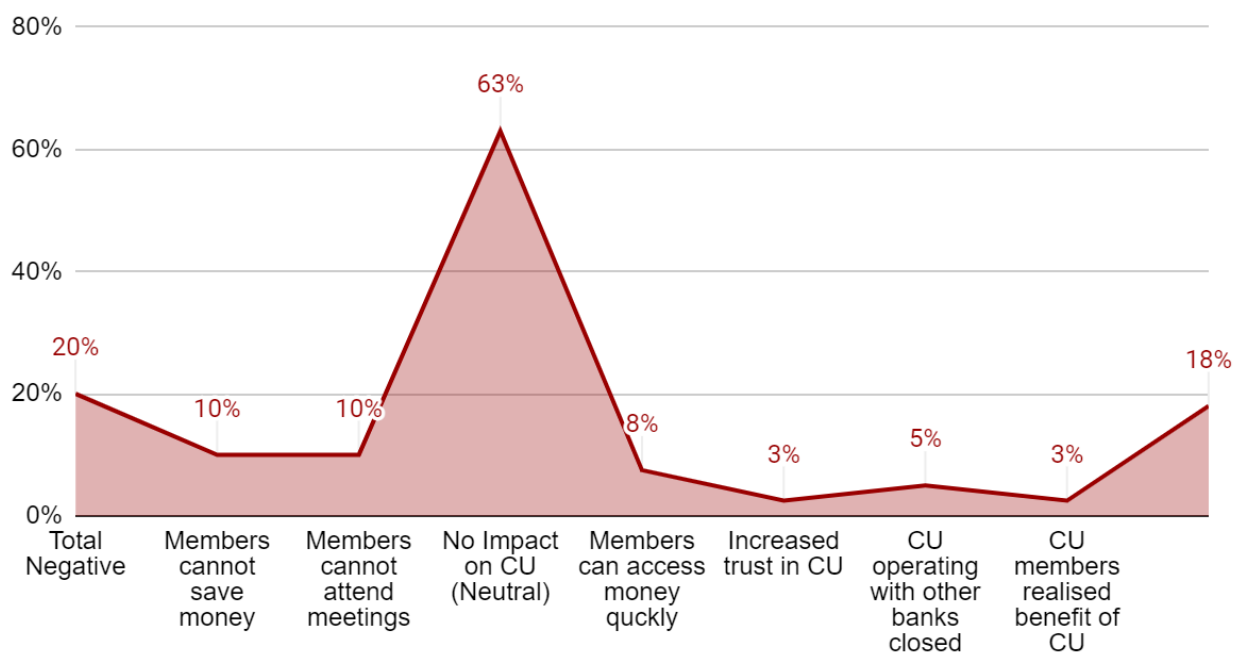


Figure 7 Impact of Political Situation on Credit Union

Both COVID and Political situations highlighted the importance of access to local financial services in times of crisis and the apparent resilience of the CUs. 5% of respondents responded that the “CU was open when banks were closed”, 7% stressed the benefit of people being able to access their savings “for what they need” and 10% responded there had been an increase in people accessing their savings and 5% noted an increase in taking out loans. At the time of evaluation, it was not clear what the long-term impact of the dual crisis will be on the CUs. There

Grace Tsoi and Moe Myint [Covid and a coup: The double crisis pushing Myanmar to the brink, BBC News 30th July 2021](#) Accessed October 2021)

John Reed, Patricia Nilsson, and Katrina Manson, [“Protesters playing ‘dangerous game’ with Myanmar’s economy, warn businesses,” Financial Times, March 17, 2021](#) Accessed October 2021.

is a chance that the decrease in incomes and ability to save combined with increasing numbers of people accessing their savings could undermine the sustainability of CUs.

3.4 Sustainability

The goal of the CUD project is to develop sustainable credit unions in communities that previously had no access to financial services. CUFA engages local staff from the communities to deliver technical training and support. Local staff provided continuous support to assist these institutions to build their technical competence in areas of governance, savings and member mobilisation and development of loan application procedures and practices. This continual support was thought to ensure that these community credit unions are locally operated and that the CU staff are technically capable of running an operationally and financially sustainable institution without the support of CUFA.

3.4.1 Self Sustaining Credit Unions

As of June 2019, 30 CUs had been established, 7 were found to be self-sustaining, 5 were no longer functioning and the remaining 18 were found to need ongoing support. As of June 2021, 9 of the 18 supported CUs were found to be self-sustaining by CUFA staff.; 18 of the original 30 CUs were self-sustaining at the time of evaluation - note this is a presumption based on available evidence, further data collection is required.²¹

Table 9 Key Attributes of Sustainable and Unsustainable CUs

Key Attributes of a Sustainable CU	Key Attributes of a non-sustainable CU
<ul style="list-style-type: none"> ● Fast-growing savings ● Good loan performance ● Regular Savings ● Regular Loans ● Good Governance ● Good Leadership ● Good decisions making for loan and savings 	<ul style="list-style-type: none"> ● Low saving and membership mobilisation ● Committee members are not confident to make decisions regarding loans ● Issues with basic book-keeping (cash-in/cash-out register) and savings calculation ● Lack of understanding of budgeting ● Distrust between CU committee and CU members

²¹ See Appendix 2 for the CUFA program team staff notes on individual CUs.

3.4.2 Lessons for Increasing the Likelihood of Self-Sustaining Credit Unions

Key Lessons for Increasing Likelihood of self-sustaining CUs

- **Strong Leadership** was identified by CUFA staff and evaluation respondents as the key contributor to a) ensuring ongoing savings membership,
- **Regular CU Meetings:** Were found to be important to ensure the ongoing commitment of members. Committee Members stressed that a decrease in meetings resulted in less savings being contributed to the CU.
- **Women-Led were** found to be more effective at mobilizing and retaining members.
- **Effective Member Mobilisation:** Community members need to attend at least 2 training, delivered by either CUFA or Committee Members to be able to a) understand how the CU works and b) Understand the importance of how it works.
- **Strong Trust between members and between members and the CU:** Trust between all people involved in the CU is extremely important to ensure
- **High financial literacy among both members and CU committee:** High financial literacy of all members of the CU enables the CU to run more efficiently, with pressure being taken off the committee.

3.4.3 Most 'Successful' CU – Shwe Myanmar Village Savings Bank (Tha Yet Chuan Village)

CUFA Program staff selected Shwe Myanmar Village Savings (Tha Yet Chaung Village Group) as the most sustainable.

This selection was based on:

- Strong leadership / very committed committee
- Rapid member mobilisation and maintenance of membership numbers
- Women-focused and led - 100% of committee members identifying as women
- High level of financial literacy among both members and committee
- Committed membership - evidenced by an average of 40% of attending meetings, while 86% of evaluation respondents cited savings as the primary motivation for joining the CU compared to an average of 60% for the other 4 Evaluation CUs.

Shwe Myanmar had the second highest number of members and average savings of the 18 CUs supported through the 20/21. It had an average increase in savings of 5% per year and 56% of its members had taken out a loan.

3.4.4 Case Study – The Resilience of Credit Unions

The advent of COVID-19 and the Political situation from February 2020 through to the time of this evaluation (2021) highlighted the resilience of the CUs during times of crisis. Here, the community owned and operated aspect combined highlight people’s ability to access their own resources.

The global COVID-19 pandemic dealt a severe blow to Myanmar’s economy, with the World Bank (WB) noting a drop of 6.8% in the 2018/19 financial year to 0.5% in 2019/20 and projected it would drop to 2.5%. A contracted pandemic was predicted to partially reverse Myanmar’s recent progress towards poverty reduction.²² June 2021 saw the advent of an ongoing political turmoil and a rapidly rising third wave of COVID-19, resulting in the country’s economy shrinking to 30% of its 2019 pre COVID-19 level. While the share of Myanmar’s population living below poverty is expected to double by the beginning of 2022.²³ Economic activity was reduced by mobility and incomes, protests, and labour shortages as well as the ongoing disruption of critical business services - including transport, logistics and telecommunications. Banks were closed for much of 2021, and restrictions were placed on cash withdrawals, transactions, and payment services.²⁴

“The loss of jobs and income and heightened health and food security risks are compounding the welfare challenges faced by the poorest and most vulnerable, including those that were already hit hardest by the pandemic last year” - Mariam Sherman, World Bank Country Director for Myanmar, Cambodia, and Lao PDR

In these circumstances it would be reasonable to presume that the fledgling CUs would struggle, and possibly fail. With decreased incomes and increased stress contributing to a lack of resources for CUs and a breakdown in social cohesion. CUFA staff have noted an increase in withdrawal of savings, decrease in income levels, lack of ability to travel, increased stress of COVID-19 (see sections 3.3.4).

However, against this backdrop the importance of the project outcome of facilitating the formation and development of sustainable and locally owned and operated CUs, was shown in sharp relief.

- ❖ CU members were able to access their savings as evidenced by an increase in savings being taken out of CUs.
 - 35% of evaluation respondents stressed the importance of being able to access savings easily
 - While the increase in members withdrawing their savings could be interpreted as undermining the sustainability of the CUs. It is important to note that members didn’t withdraw their membership, leaving the amount minimum required with the CU - highlighting an ongoing commitment to the CU in the current climate.

While most of the Myanmar’s population were unable to access financial services. The Myanmar Country Manager confirmed that the credit union committees and members are highly appreciative of their community-owned and operated credit unions as they continue to function notwithstanding

²² World Bank Press Release [Myanmar’s Economy Severely Impacted by COVID-19: Report](#) June 2020 (accessed October 2021).

²³ World Bank Press Release [Myanmar Economy Expected to Contract by 18 Percent in FY2021: Report](#) July 2021 (accessed October 2021).

²⁴ Eric Ellis [Myanmar banking: When there’s a coup there’s a way – to withdraw June 2021](#) (accessed October 2021).

the instability in the country and the impact on banks of which it takes over five days to obtain appointments with commercial banks.

Fig 8: Strengths of CU - Evaluation Respondents

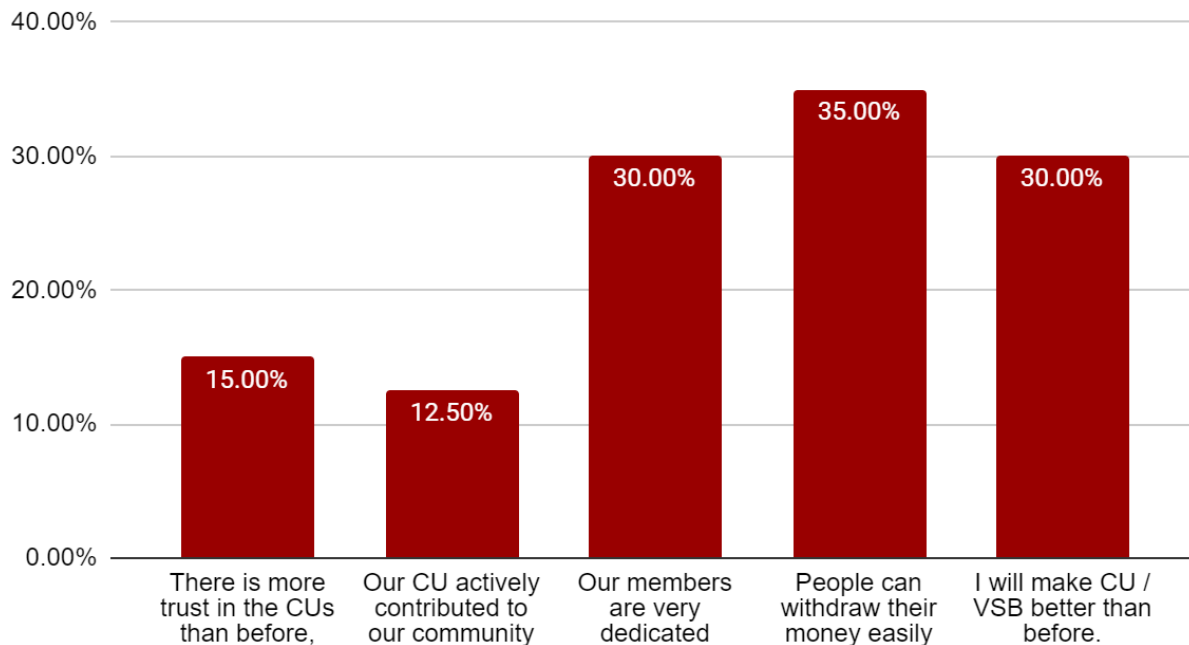


Figure 8 Strengths of CU - Evaluation Results

- ❖ 4 additional CUs were started at the request of members, despite the ongoing double crisis.
- ❖ There was a 12% increase in overall CU Membership
 - An additional 230 became members
 - This represented a 13% increase in members who identify as women.
- ❖ Trust in the CUs, their approach and operations has increased because of the crisis:
 - 15% of evaluation respondents stressed there was more trust in the CU because of their continued presence during the crisis.
 - CUFA staff highlighted that *“CU members now have a better understanding of the benefits of having community owned and operated CUs that continues to function and provide them much needed access to finance”*
 - *“The members work together. Money is safe and secure to save at the CU/VSB. Having the CU/VSB also benefits the village”*
 - We care about savings. We can help one another by having regular loans and by being stuck together.

Evaluation CU Members October 2021

4 Recommendations to Inform Exit Plan

The CUD project has been extended to 2021/22. It will focus on supporting and strengthening the 22 remaining CUs - including the 18 already established and the establishment of 4 more at the request of the Taik Kyi community. Here in the address each group's specific needs to reach financial and operational sustainability. This decision was made in recognition of the impact of COVID-19 and the instability in Myanmar on community members livelihoods, incomes, and prioritisation of needs. This support is intended to mitigate the impact of dual crisis.

Recommendations to Inform Project Exit Plan include:

- In depth analysis of the needs of the 22 committees including but not limited to training needs over and above that identified in the 2021/22 Ad plan.²⁵
 - In depth analysis undertaking of impact of COVID-19 and Political crisis on CU members and communities to assess its long-term impact.
 - Targeted assessment of the provision of loans to women and men to assess the risk of inequitable loan disbursement and inform a mitigation plan if deemed necessary.
- Provision of training to CU committee and members especially relating to book-keeping and CU management.
- Increased training to CUFA Program staff and CU members on disability inclusion, with emphasis placed on the social model of impairment.
 - Consider implementation of a Training of Trainers module implemented, enabling current committee members to be trained to train future committee members, thereby ensuring the democratic nature of the CUs can be maintained and supporting the organic creation of CUs without CUFA support.

²⁵ ANCP 2021-22 ANCP AD Plan Project 2021-22 (Version 4 of 4) Application ANCP19--PRG9919--PRJ281 From Credit Union Foundation Australia (CUFA) Form Submitted 13 Aug 2021, 11:24pm AEST.

5 Recommendations for Ongoing Monitoring Evaluation and Learning

5.1 Review of MEL System

The Myanmar CUD project was *somewhat effectively* monitored. Program staff were extremely efficient in gathering program data from CUs, training, and participants. This data was collected using mixed methodologies of quantitative (membership numbers, training attendance, savings, and loans etc.) qualitative (numerous case studies were undertaken, successfully amplifying the voices of project participants. While it is very clear the CUFA Myanmar team has the skills to effectively gather data and maintain a robust monitoring, evaluation and learning (MEL) framework. It appears that MEL has been Ad-Hoc, with data largely being gathered to fulfil reporting requirements.

This evaluation was undermined by the lack of a comprehensive MEL framework. Monitoring of the project in general was undermined by the lack of a comprehensive MEL framework, completed with comprehensive targets, indicators, outcomes, objectives etc. etc. Rolling targets were found year to year, but these were not found to be part of a larger framework. This placed unnecessary pressure on project staff and undermined the overall effectiveness of the project

Key Limitations included:

- **Weak Inclusion Data.**
 - Gender
 - Male/Men, Female/Women were used interchangeably.
 - People with Disabilities:
 - While the inclusion of PwD was inferred throughout the project, disability data was gathered throughout, including at the CU level. This evaluation highlighted that disability as being identified by the CU Committee members, not people with disabilities themselves. The use of the Washington Short Set during this evaluation highlighted their use for this type of project. Moreover, the use of such data in the future would greatly improve project design and adaptation.
 - Youth
 - While the inclusion of youth was a central cross cutting theme, data was only disaggregated by under 18 and over 18, undermining the ability to adequately monitor and assess youth involvement.
- **Lack of coherent targets and indicators throughout the project.**
 - While targets and indicators were maintained for donor reporting purposes, it was not clear that there was a clear internal framework.
- **Lack of ongoing monitoring of Stories of Most Significant Change (MSC):**
 - The use of MSC was a good choice for a project of this type, however, the stories collected did not adhere to a set timeline, and appear to be looking at specific successes, rather than monitoring the long-term impact of the project. Notably, CUFA's Program Manager was aware of this limitation and requested guidance in how to better implement MSC approaches – guidelines are provided in Appendix 1.
 - Strong emphasis on the collection of one "type" of success.

- **Lack of pre and post tests for training:**
 - Despite the delivery of training being central to the project, there was no evidence of pre, and post testing of training delivered. As such there was no reliable way of assessing the training effectiveness, suitability of to the needs of participants. Pre and posttests not only assist in measuring how training participants have increased their knowledge, but they can also be a valuable diagnostic tool for more effective teaching.
 - CUFA staff highlighted that training evaluations were conducted after the conclusion of some trainings. It was found to be “too difficult” to get feed-back from all participants, as such feedback was collected from “1-2 people per training”. While the lack of a formalize evaluation methodology undermined the effectiveness of these tools (implementation was ad-hoc and assessment varied from training to training). The Myanmar Program Manager confirmed that when used, officers incorporated training feedback and adapted to suit the needs of training participants.
- **Lack of tracking of attendees through different trainings.**
 - While CUFA kept close track of how many training sessions were held and how many people attended them. There is no apparent effort to track an individual's attendance in different trainings. As the trainings were designed to be implemented in accordance with the cascade model, building skills and knowledge necessary to support a self-sustaining CU. It would be beneficial to track individuals that have completed multiple trainings. This speaks to individuals ongoing learning and increased capacity to utilise and/or manage the CUs.

5.2 Key Recommendations for Future Monitoring Evaluation and Learning

This evaluation found that the Myanmar team had the skills to implement a more rigorous MEL framework. During sessions with the consulting evaluator, they were actively engaged and extremely quick to learn, adapt to context and apply new MEL concepts.

- Clearly articulated Theory of change created prior to all ongoing interventions. (see example in Appendix 2 of this report)
 - Ensure that this Theory of Change is updated with each project adaptation and a ‘diary’ of adaptations is maintained.
- Clearly outlined targets, indicators, outputs & outcomes, should be designed to both fulfill donor requirements and meeting best practice standards in designing and developing development projects.
 - These must be reasonable and measurable and obviously correlate to the of change.
 - Ensure a reasonable monitoring time frame is maintained.
 - This must include set inclusion targets that are representative of the context of implementation and aims of the project. And should include but not be limited to, women, youth and people with disabilities, Attention should be given to recognise the intersectionality of these identities during analysis of data.
- More in-depth data gathered on CU functions this should include but not be limited to loan applications and refusals, committee member feedback on CU functioning.

- Consistent collection of demographic data this should include but not be limited to
 - Gender: ensure the distinction is made and maintained between sex and gender
 - Disability: recommended use of both self-identification and the Washington Short Set Questions
 - Age: paying attention to ensure data can be collection pertaining to both youth and the elderly.
 - Ethnicity: where appropriate with a specific focus on capturing the experiences of indigenous groups.
 - Religion where appropriate with specific focus on capturing the experiences of marginalised groups.

- Consistent Disaggregation of all data by the key demographics mentioned above.

- Set Inclusion Targets for the inclusion of women, youth, people with disabilities and indigenous groups.
 - These targets should reflect a) the aims of the program b) be based on a coherent needs assessment to ensure adequate representation of marginalised groups.

- Timely review of all collected data
 - Consider use of digital collection were possible to support accuracy.
 - Monthly review of data and upskilling of CU committee (capacity building) to ensure they have the skills, confidence, and time to gather reliable data.
 - Integrate data cleaning into project cycle to ensure accurate collection

- Draft pre and post testing for all training provided including identifying names and or tracking numbers.
 - Pre and post testing not only assist in measuring how training participants have increased their knowledge and skills, but they can also be a valuable diagnostic tool for more effective teaching.
 - Tracking participants through each training can support MSC collection and enable trainers to tailor content to the specific needs of participants.

Appendices

Appendix 1 | Story of Most Significant Change (MSC) Approach

Considering that the CUD project relies on the long-term attitudinal and behavioral change resulting because of attending training and membership with the CU. The Most Significant Change (MSC) technique is highly recommended. This process aims to promote ongoing dialogue and learning about programs and how they can be better improved to meet their aims. It also supports program staff to explore the unintended/negative consequences that may result from interventions.

The MSC collected by CUFA showcases the team's ability to successfully utilise this approach. However, it is vital that ongoing MEL using this tool is more structured. The below includes some key concepts that should be undertaken to strengthen ongoing learning and increase the amplification of project participants.

The **successful use of MSC** requires:

- An organisational culture that supports discussions of both successes and things that have gone wrong.
- People with good facilitation skills that can promote the use of MSC
- Time to run several MSC cycles and then revise the technique as possible.
- Communication systems that can enable regular feedback of results to stakeholders and participants.
- Commitment to the approach by senior managers within your organisation.

Note, like all approaches **MSC has limitations** including but not limited to:

- Biases towards stories of success -this can be overcome by creating a specific domain to capture negative stories
- Biased towards the views of those who are good at telling stories - this speaks to not using MSC as a stand-alone tool - the loudest voice is not always the most important.
- Subjectivity in the story selection process. This process tends to reflect the values of the people on the selection panels. However, recording the reasons for selecting stories helps to strengthen the process.
- Bias towards popular views. Concerns have been raised that harsh criticism or unpopular views in the selection process could be silenced by the majority vote. However, it has been found that the MSC process encourages very open and honest discussion, making this less likely to happen

Key elements in implementing a MSC Approach

● Defining Domains of change

Domains can be understood as broad areas where change can be expected to occur. They should be specific enough to reflect the project's aims and key activities but should also be left open to interpretation.

For example:

- Changes in people's quality of life
- Changes in people's behaviour
- Changes in the way people interact with each other
- Etc.

● Story Collection - Timing is everything

It is important to decide when and how stories will be collected in the initial design of project activities and work plan discussions. For long term projects (more than 1 year) it is recommended that MSC stories are collected every quarter for the first year, moving to every 6 months for the years thereafter.

MSC are normally collected from stakeholder most involved with the project - participants and direct beneficiaries - however they can also be collected from indirect beneficiaries.

For example: a MSC story could be collected from a project participant, their family members and next-door neighbor employee, colleague etc. to facilitate triangulation of the impact of the change.

● Story Selection – Multiple Stakeholders

Step 1: 'On ground' program staff review and discuss stories selecting the 'most significant' in each domain of change. The method of selecting most significant stories should be agreed upon by the group.²⁶

Step 2: Pass most significant stories onto the next level or group. For instance, stories developed from several groups within a community could be brought together at the community level. Stories from different communities could be analysed at Program level. And stories from different programs could be analysed at organisational level. In this way, stories are progressively discussed and analysed at successive levels within a hierarchy.

²⁶ See pp 24-25 June Lennie [Equal Access Participatory Monitoring and Evaluation toolkit](#) 2011 (Accessed October 2021).

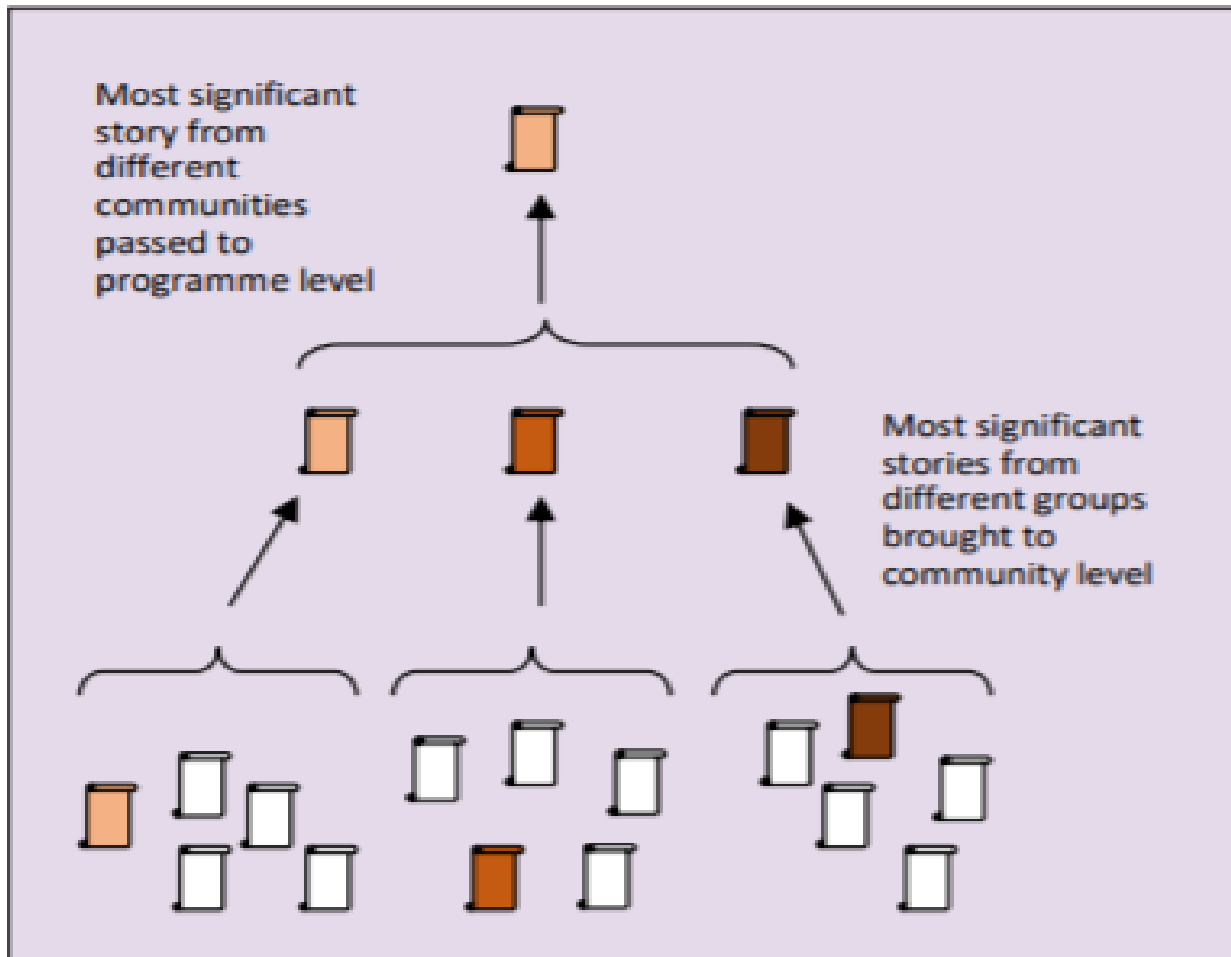


Figure 9 Story of MSC Reporting Flow Diagram

Each level chooses the most significant story in each domain, and then passes them on to the next level. Eventually, a few stories emerge as the most significant of all. These stories, and a statement explaining why they were selected, are then fed back downwards through the hierarchy. Hopefully, this feedback then refines the selection of stories for the next round of data collection. It is very important that the process used to select the stories is open and transparent, as this is part of what separates MSC from more ad-hoc or subjective methods of identifying stories. So, every time stories are selected the criteria used to select them, and an explanation of the decision, should also be recorded and fed back to all interested stakeholders.²⁷

- **Verification of Stories**

This is important as otherwise stories might be selected that are untrue, misleading, or open to different interpretations. So, ideally, all stories should be checked for accuracy before being used or passed on to the next level of the hierarchy. This often involves talking to different stakeholders to find out their views of the change story. Sometimes this can be done during the meetings designed to collect and select stories, but sometimes additional work may need to be done. For example, it might be useful to visit the places where described events took place. In some cases, it might also be useful to gather further information to close gaps in the stories or provide better

²⁷ For further clarification see: Intrac for civil society [Most Significant Change](#) (Access October 2021)

explanations of the changes recorded. Clearly, if the stories do not pass the verification test, then they are rejected, and other stories included instead.

- **Tracking of Longitudinal Change**

In projects that involve long term behaviour change, such as the CUD, it is recommended that MSC participants be 'tracked' to assess the long-term impact of the 'change'. For example, if a change is identified in the year of implementation of a 5-year project, the same participant should be interviewed every year of the project, and where possible 2-3 years after the project implementation has ceased to assess if a) the change is longitudinal (e.g., the person continues to save money, track spending etc.) b) The long-term impact of the change (e.g., increased savings, increased ability to plan, etc.).

Appendix 2 | CUD Program Theory of Change (Retrospective)

Credit Union Development Project: Simplistic Theory of Change

Impact	Improved quality of life for those in remote communities in the Yangon region of Myanmar
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Outcome	Development of community owned and operated Credit Unions that enable communities to determine their own financial priorities and futures.
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Output	Creation of 30 self-sustaining credit unions, run in accordance with pure credit principles.	Increased representation of women in financial decision making and positions of influence.
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Activities	Support of CUD operations until self-sustainability is reached	Delivery of Holistic Trainings in line the CUD program cascade	Ongoing Monitoring and Evaluation
	Creation of savings and loan products		Generation and sharing of lessons learned to ensure program implementation addresses the emerging needs of participants.
	Election of CUD Committee (to be annually renewed)		

	Scoping exercise to ensure the project is suited to the needs of target populations.
Actors	Remote community members engaged in project activities including women, men, boys, girls (understood to be those under the age of 18) people with disabilities (women, men, boys, and girls)
Inputs	<p>Recommendations based on ongoing monitoring and evaluation activities</p> <p>Budget Expenditure</p> <p>CUFA expertise regarding the creation and maintenance of Credit Unions in South-east Asia</p>
Problem Definition and Assumptions	<p>People in rural Myanmar lack access to basic financial services and basic financial literacy. This undermines their ability to budget effectively for their families, plan, and forge pathways out of poverty.</p> <p>Credit unions built on pure credit principles are the only mechanism that incorporate the cooperative model, are democratically controlled, nondiscriminatory, and controlled by members.</p> <p>Credit union principles of non-discrimination will support the inclusion of women, youth and people with disabilities training and CU membership, including representation on the board.</p>

Appendix 3 | 2021 Credit Union Sustainability

Possibly Self-Sustaining CUs - June 2021

Village Name	Comments	Strengths	Weaknesses	Need More Trainings	Attendees/members and %	Members/population and %
Tha Yet Chaung Village (WFG) (TYC)	<ul style="list-style-type: none"> - Good pace Progressing - Fast growing saving 	<ul style="list-style-type: none"> - Good Leadership in saving - Active members - Good Governance 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Balance Sheet - Phase08 - Bookkeeping in Profit and Loss - Phase 08 - Member Mobilization Strategies for new member- Phase10 	<ul style="list-style-type: none"> - 55/136 (40.44%) - Regular attendees Avg: 40.44% of members - 59.56% of members need trainings 	<ul style="list-style-type: none"> - 136/600 - Only 22.67% of the community is a current member. - Average 47.33 % of the community to be members.
Gyoe Kone Village (GK)	<ul style="list-style-type: none"> - Good pace Progressing - Good loan performance 	<ul style="list-style-type: none"> - Good at calculation smoothly - save regularly - Committee and members very active - Good leadership - Some member can calculate saving and loan interest rate 	<ul style="list-style-type: none"> - Bookkeeping in Cash in/out Ledger - Bookkeeping in balance sheet - Bookkeeping in profit and loss - Collection strategies - Saving and member Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Cash in/out Ledger - Phase08 - Bookkeeping in balance sheet - Phase08 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 61/86 (70.93%) - Regular attendees Avg: 70.93% of members - 29.07% of members need trainings 	<ul style="list-style-type: none"> - 86/259 - Only 33.20% of the community is a current member. - Average 66.9% of the community to be members.
Zee Phyu Kone Village (ZPK)	<ul style="list-style-type: none"> - Good pace Progressing - Saving regularly - Loan regularly - Good at governance - Good Leadership 	<ul style="list-style-type: none"> - Committee and some members are good participation - Save regularly - Committee and some members are active - Good at making decision on loans - Committee and members are active 	<ul style="list-style-type: none"> - Bookkeeping in Cash in/out Ledger - Bookkeeping in balance sheet - Bookkeeping in profit and loss - Collection strategies - Saving and Member Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Cash in/out Ledger - Phase08 - Bookkeeping in balance sheet - Phase08 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 70/102 (68.63%) - Regular attendees Avg: 68.63% of members - 31.37% of members need trainings 	<ul style="list-style-type: none"> - 102/592 - Only 17.23% of the community is a current member. - Average 52.72% of the community to be members.

Baw Di Kone Village (BDK)	<ul style="list-style-type: none"> - Good pace Progressing - Saving regularly - Loan regularly 	<ul style="list-style-type: none"> - Committee and some members are good participation and active - Save regularly - Good at making decision on loans 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Phase08 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 31/57 (54.39%) - Regular attendees Avg: 54.39% of members - 45.61% of members need trainings 	<ul style="list-style-type: none"> - 57/515 - Only 11.08% of the community is a current member. - Average 88.92% of the community to be members.
Min Hla Wa Village (MHW)	<ul style="list-style-type: none"> - Good pace Progressing - Saving regularly - Loan regularly - Good at governance - Good Leadership - Good decision for loan and saving 	<ul style="list-style-type: none"> - Committee members are good participation and active - Save regularly - Good at making decision on loans - Some Members are good participation 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization - Savings Mobilization - Some Members are sitting 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Phase08 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 35/59 (59.32%) - Regular attendees Avg: 59.32% of members - 40.68% of members need trainings 	<ul style="list-style-type: none"> - 59/879 - Only 6.71% of the community is a current member. - Average 63.29% of the community to be members.
Yae Twin Kone Village (YTK)	<ul style="list-style-type: none"> - Good pace Progressing - Fast growing saving 	<ul style="list-style-type: none"> - Committee and some members are active to good participation - Save regularly - Good at making decision on loans 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization - Savings Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Balance Sheet - Phase08 - Bookkeeping in Profit and Loss - Phase 08 - Member Mobilization Strategies for new member-Phase10 	<ul style="list-style-type: none"> - 25/62 (40.32%) - Regular attendees Avg: 40.32% of members - 59.68% of members need trainings 	<ul style="list-style-type: none"> - 62/200 - Only 31% of the community is a current member. - Average 39% of the community to be members.
San Pya Village (SPL)	<ul style="list-style-type: none"> - Good pace Progressing - Saving regularly - Loan regularly - Good at in governance - Good Leadership - Good decision at loan and saving 	<ul style="list-style-type: none"> - Committee members are good participation and active - Save regularly - Good at making decision on loans - Members are good participation 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization - Member Mobilization for 	<ul style="list-style-type: none"> - Bookkeeping in Balance Sheet - Phase08 - Bookkeeping in Profit and Loss - Phase 08 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies for new member-Phase10 	<ul style="list-style-type: none"> - 30/52 (57.69%) - Regular attendees Avg: 57.69% of members - 42.31% of members need trainings 	<ul style="list-style-type: none"> - 52/333 - Only 15.62% of the community is a current member. - Average 54.38% of the community to be members.

			training. - Member are sitting			
Pa Tauk Tan Village (PTT)	<ul style="list-style-type: none"> - Good pace Progressing - Fast growing saving 	<ul style="list-style-type: none"> - Committee and some members are active to good participation - Save regularly - Good at making decision on loans 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization - Savings Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Balance Sheet - Phase08 - Bookkeeping in Profit and Loss - Phase 08 - Member Mobilization Strategies for new member-Phase10 	<ul style="list-style-type: none"> - 25/61 (40.98%) - Regular attendees Avg: 40.98% of members - 59.02% of members need trainings 	<ul style="list-style-type: none"> - 61/314 - Only 19.43% of the community is a current member. - Average 50.57% of the community to be members.
Kyar Chaung Village (KC)	<ul style="list-style-type: none"> - Good pace Progressing - Fast growing saving 	<ul style="list-style-type: none"> - Good Leadership in saving - Active members - Good Governance - Some members can calculate saving and loan interest rate 	<ul style="list-style-type: none"> - Bookkeeping in balance sheet - Bookkeeping in profit and loss - New member Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Balance Sheet - Phase08 - Bookkeeping in Profit and Loss - Phase 08 - Member Mobilization Strategies for new member-Phase10 	<ul style="list-style-type: none"> - 60/189 (31.75%) - Regular attendees Avg: 31.75% of members - 68.25% of members need trainings 	<ul style="list-style-type: none"> - 189/560 - Only 33.75% of the community is a current member. - Average 36.25% of the community to be members.

Possibly Unsustainable Credit Unions - June 2021

Village Name	Comments	Strengths	Weaknesses	Need More Trainings	Attendees/members and %	Members/population and %
Inn Yat Gyi Village (WFG) (IYG)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving - Good leadership 	<ul style="list-style-type: none"> - Save regularly - Some members are active - Some member can calculate their interest rate 	<ul style="list-style-type: none"> - Saving and member Mobilization - Bookkeeping in Cash in/out Ledger - Bookkeeping in balance sheet - Bookkeeping in profit and loss - Collection strategies - Some members are thinking only loan 	<ul style="list-style-type: none"> - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 - Benefit of Saving - Phase08 - Bookkeeping in Cash in/out Ledger - Phase08 - Bookkeeping in balance sheet - Phase08 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 	<ul style="list-style-type: none"> - 45/66 (66.66%) - Regular attendees Avg: 66.66% of members - 33.34% of members need trainings 	<ul style="list-style-type: none"> - 66/563 - Only 11.72% of the community is a current member. - Average 58.28% of the community to be members.
The Pyar Village (TPU)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving 	<ul style="list-style-type: none"> - Some members are good participation - Some members are active 	<ul style="list-style-type: none"> - Committee members are not good at in loan decision - Most members are sitting - Bookkeeping in Cash in/out Ledger - Bookkeeping in balance sheet - Bookkeeping in profit and loss - Collection strategies - Saving and Member Mobilization 	<ul style="list-style-type: none"> - Bookkeeping in Cash in/out Ledger - Phase08 - Bookkeeping in balance sheet - Phase08 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 48/80 (60%) - Regular attendees Avg: 60% of members - 40% of members need trainings 	<ul style="list-style-type: none"> - 80/705 - Only 11.35% of the community is a current member. - Average 58.65% of the community to be members.
Phat Wune Kone Village (PWK)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving - Loan regularly 	<ul style="list-style-type: none"> - Good Leadership in saving - Active members - Good Governance - Some members can calculate saving 	<ul style="list-style-type: none"> - Lending and Loan Financing - Making a Budget for the Family - 	<ul style="list-style-type: none"> - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 35/73 (47.95%) - Regular attendees Avg: 47.95% of members - 52.05% of members need trainings 	

		and loan interest rate		- Member Mobilization Strategies - Phase10		
Bay Me Village (BM)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving - Loan regularly 	<ul style="list-style-type: none"> - Committee and some members are good participation - Save regularly - Committee and some members are active - Good at making decision on loans 	<ul style="list-style-type: none"> - Lending and Loan Financing - Making a Budget for the Family - 	<ul style="list-style-type: none"> - Financial Literacy - Phase06 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 25/47 (53.19%) - Regular attendees Avg: 53.19% of members - 46.81% of members need trainings 	<ul style="list-style-type: none"> - 47/524 - Only 8.97% of the community is a current member. - Average 61.03% of the community to be members.
Suk Su Village (WFG) (SS)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving 	<ul style="list-style-type: none"> - Committee and some members are good participation - Save regularly - Committee and some members are active - Good at making decision on loans 	<ul style="list-style-type: none"> - Sitting members - Member's participation is weak - Member's savings are limit - Bookkeeping in balance sheet 	<ul style="list-style-type: none"> - Bookkeeping in Balance Sheet - Phase08 - Bookkeeping in Profit and Loss - Phase 08 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies for new member-Phase10 	<ul style="list-style-type: none"> - 53/98 (54.08%) - Regular attendees Avg: 54.08% of members - 45.92% of members need trainings 	<ul style="list-style-type: none"> - 98/315 - Only 33.11% of the community is a current member. - Average 36.89% of the community to be members.
Wah Bo Su Village (WBS)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving 	<ul style="list-style-type: none"> - Committee and some members are good participation - Save regularly - Good at making decision on loans 	<ul style="list-style-type: none"> - Lending and Loan Financing - Making a Budget for the Family 	<ul style="list-style-type: none"> - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 40/87 (45.97%) - Regular attendees Avg: 45.97% of members - 54.03% of members need trainings 	<ul style="list-style-type: none"> - 87/390 - Only 22.31% of the community is a current member. - Average 47.69% of the community to be members.
Pha Lon Butar Village (PLB)	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving 	<ul style="list-style-type: none"> - Committee and some members are active and good participation - Save regularly - Good at making decision on loans 	<ul style="list-style-type: none"> - Lending and Loan Financing - Making a Budget for the Family 	<ul style="list-style-type: none"> - Financial Literacy - Phase06 - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 25/47 (53.19%) - Regular attendees Avg: 53.19% of members - 46.81% of members need trainings 	<ul style="list-style-type: none"> - 47/1522 - Only 3.1% of the community is a current member. - Average 66.9% of the community to be members.

<p>Shan Gon Nyin Tan Village (SGN)</p>	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving 	<ul style="list-style-type: none"> - Save regularly - Committee members are active 	<ul style="list-style-type: none"> - Lending and Loan Financing - Making a Budget for the Family -small regular savings amount - Most Members are sitting 	<ul style="list-style-type: none"> - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 20/33 (60.61%) - Regular attendees Avg: 60.61% of members - 39.39% of members need trainings 	<ul style="list-style-type: none"> - 33/438 - Only 7.53% of the community is a current member. - Average 62.47% of the community to be members.
<p>Mee Thway Kyin Village (MTK)</p>	<ul style="list-style-type: none"> - Slow pace Progressing - Slow growing saving 	<ul style="list-style-type: none"> - Committees are active. - Save regularly - Good at making decision on loans 	<ul style="list-style-type: none"> - Lending and Loan Financing - Making a Budget for the Family - Most members are sitting 	<ul style="list-style-type: none"> - Bookkeeping in profit and loss - Phase08 - Collection strategies - Phase09 - Saving Mobilization Strategies - Phase10 - Member Mobilization Strategies - Phase10 	<ul style="list-style-type: none"> - 30/60 (50%) - Regular attendees Avg: 50% of members - 50% of members need trainings 	<ul style="list-style-type: none"> - 60/615 - Only 9.76% of the community is a current member. - Average 60.24% of the community to be members.

Appendix 4 | Plan and Schedule for Survey Implementation

No	Date	POs	Plan and Schedule
1	01-Oct-2021 (Fri)	SMK and LN	Identify Village or CUs
2	04-Oct-2021 (Mon)	SMK and LN	Choose Committee for Interview
3	05-Oct-2021 (Tue)	SMK and LN	Choose Members for Interview
5	06-Oct-2021 (Wed)	SMK, LN, MTZO and WYH	Review CUD Evaluation Survey Form
4	06-Oct-2021 (Wed)	SMK and LN	Translate Interview Form
6	07-Oct-2021 (Thu)	SMK, LN, MTZO and WYH	Rehearsal Interview Design Training by KZ
7	08-Oct-2021 (Fri)	MTZO and WYH	Final Interview and Record Comment From Interview on drive
8	09-Oct-2021 (Sat)	MTZO and WYH	
9	10-Oct-2021 (Sun)	MTZO and WYH	
10	11-Oct-2021 (Mon)	MTZO and WYH	
11	12-Oct-2021 (Tue)	LN and SMK	Record Comment From Interview on drive
12	13-Oct-2021 (Wed)	KZ, SMK, LN, MTZO and WYH	Final Checking the data resources

Appendix 5 | Survey Questions - Burmese & English

CUD Project Evaluation Survey Questionnaires CUD

စီမံကိန်း အခြေအနေများကို ဆန်းစစ်ရန် စစ်တမ်းကောက်

မေးခွန်းလွှာ

ကျေးဇူးတင်ပေးရန်အတွက် ကျေးဇူးတင်ခြင်းစီမံကိန်း တစ်ခုလုံးအတွက် အစီရင်ခံစာတွင် အသုံးပြုရန် ဤမေးခွန်းလွှာကို အသုံးပြုပါမည်။ ဖြေဆိုမည့်သူကို ယခုစစ်တမ်းအကြောင်း အတိုချုံး ရှင်းပြရန် အောက်ပါစာပိုဒ်ကို ဖတ်ပြရပါမည်။

1. "CONSENTသဘောတူညီချက်" "Thank you for participating in this survey, your answers help us understand more about how the CU operates and support our understanding of how to ensure we can continue to support communities in Myanmar. All answers will be kept confidential. The survey results will be used to inform a report on the overall CUD project, this report will be shared with donors and stakeholders and be available on the Cufa website. The survey will take approximately 1 hour, do you consent to take part? ဤစစ်တမ်းတွင် ပါဝင်မှုအတွက် ကျေးဇူးတင်ပါသည်။ အကို/အမတို့၏အဖြေများက ကျေးဇူးတင်ပေးရန်အတွက် လုပ်ငန်းဆောင်တာအကြောင်းနှင့် ကျွန်တော်/ကျွန်မ တို့ မြန်မာနိုင်ငံရှိ လူမှုအသိုင်းအဝိုင်းများကို ဆက်လက်ထောက်ပံ့နိုင်ဖို့ သေချာနားလည်ရန် ပံ့ပိုးပေးနိုင်ပါသည်။ စစ်တမ်းရလဒ်များကို ကျေးဇူးတင်ပေးရန်အတွက် တည်ထောင်ခြင်းစီမံကိန်းတစ်ခုလုံးအတွက် အစီရင်ခံစာမှာ အသုံးပြုပါမည်။ အလှူရှင်များနှင့် သက်ဆိုင်သူများကို ဝေမျှပေးမည်ဖြစ်ပြီး ကူမာ ဝက်ဘ်ဆိုက်မှာလည်း အသုံးပြုပါမည်။ ဒါပေမယ့် ဖြေဆိုသူ၏အမည်နှင့် ဖြေကြားချက်များကို လျှို့ဝှက်ထားမည် ဖြစ်ပါသည်။ ဤစစ်တမ်းက ခန့်မှန်းခြေအားဖြင့် မိနစ် ၄၀ ကြာပါလိမ့်မည်။ အကို/အမတို့ ပါဝင်ဖြေဆိုရန် သဘောတူပါသလား။

Mark only one oval.

- Yes. I do. (ပါဝင်ဖြေဆိုရန်သဘောတူညီပါသည်)
- No. I do not. (ပါဝင်ဖြေဆိုရန် သဘောမတူပါ)

Skip to question 2

1. Demographics & Icebreakers ဖြေဆိုသူ အမျိုးအစား အချိုးအစား

2. Enumerator Name (မေးမြန်းသူအမည်)

ဖြေဆိုသူအား မေးမြန်းသူမှ မေးမြန်းစရာမလိုဘဲ မိမိအမည်ကို ရွေးချယ်ပါ

Mark only one oval.

Daw Su Myat Khaing

U Linn Naing

Daw Mya Thinza Oo

U Wai Yan Hein

U Kyaw Zin Myo

3. Date of Interview (မေးမြန်းသည့် ရက်စွဲ)

မေးမြန်းသူမှ မေးမြန်းသည့်ရက်စွဲအား ရွေးချယ်ပါ။

Mark only one oval.

08-Oct-2021 (Friday)

09-Oct-2021 (Saturday)

10-Oct-2021 (Sunday)

11-Oct-2021 (Monday)

12-Oct-2021 (Tuesday)

13-Oct-2021 (Wednesday)

14-Oct-2021 (Thursday)

4. What gender do you identify as? (ကျား/မ)

မေးမြန်းသူမှ ဖြေဆိုသူအား မ မေးရန်။ ကိုယ့်ဘာသာကိုယ် ရွေးချယ်ဖြေဆိုရန်။

Mark only one oval.

- 1. Male (ကျား)
- 2. Female (မ)
- 3. Unspecified (သီးသန့်မဟုတ်သော)
- 4. Prefer not to say (မဖြေချင်ပါ)

5. Respondent Name (ဖြေဆိုသူအမည်)

မေးမြန်းသူက ဖြေဆိုသူ၏အမည်ကို -> "အကို/အမက (အမည်) ဖြစ်ပါတယ်နော်" ဟု ပြောပေးရန်

6. How old are you? (အကို/အမ) ရဲ့ အသက်ဘယ်လောက်ရှိပြီလဲ ခင်ဗျ/ရှင့်။

7. Respondent Location (အကို/အမ) ဘယ်မှာနေပါလဲ

မေးမြန်းသူက ဖြေဆိုသူ၏ တည်နေရာကို မေးမြန်း၍ ဤformat အတိုင်း Eng လိုဖြည့်ပါ။ (ရွာ, အုပ်စု, Taik Kyi, Yangon)

8. Name of CU/VSB that the respondent member of (အကို/အမ အဖွဲ့ဝင်ထားတဲ့ ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ် အမည်)

Mark only one oval.

- Tat Thit Chan Myae VSB, Inn Yat Gyi Village
- Shwe Taung Kyar VSB, Kyar Chaung Village
- Min Khit Thit VSB, Min Hla Wa Village
- Shwe Myanmar VSB, Tha Yet Chaung Village
- Zee Phyu Kone VSB, Zee Phyu Kone Village
- Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)
- Other: _____

9. Status of Respondent (အကို/အမ က ကော်မတီ အဖွဲ့ဝင်လား၊ ရိုးရိုးစုငွေအဖွဲ့ဝင်လား)

Mark only one oval.

- 1. Committee member (ကော်မတီအဖွဲ့ဝင်)
- 2. Ordinary member (ရိုးရိုးငွေစုအဖွဲ့ဝင်)

Skip to question 10

**2.HEALTH
CONDITION**
ကျန်းမာရေး
အခြေအနေ

Interviewer read: "The next questions ask about difficulties you may have doing certain activities because of a HEALTH CONDITION." မေးမြန်းသူက ဖြေဆိုသူ၏ ကျန်းမာရေးအခြေအနေကို သိရှိနိုင်ရန် အောက်ပါမေးခွန်းများကို အပ်ပါသည်

10. [Do/Does] [you/he/she] have difficulty seeing, even if wearing glasses? Would you say... [Read response categories] အကို/အမ မျက်မှန်တပ်ပါသလား။ မျက်မှန်တပ်ရင် မြင်ရတာ၊ စာဖတ်ရတာက ဘယ်လောက်ခက်ခဲပါသလဲ။ ရွေးချယ်ဖို့ ရွတ်ပြပါမယ်။

ရွတ်ပြရာတွင် ၁ မှ ၄ အထိသာ ရွတ်ပြရန်။

Mark only one oval.

- 1. No difficulty (မြင်ရတာ စာဖတ်ရတာ ဘာ အခက်အခဲ မရှိပါ)
- 2. Some difficulty (မြင်ရတာ စာဖတ်ရတာ အခက်အခဲ နည်းနည်း ရှိပါတယ်)
- 3. A lot of difficulty (မြင်ရတာ စာဖတ်ရတာ တော်တော်ခက်ခဲပါတယ်)
- 4. Cannot do at all (မြင်ကို မမြင်ရပါ)
- 5. Refused (ဖြေဆိုရန် ငြင်းဆိုပါသည်)
- 6. Don't Know (မသိပါ)

11. [Do/Does] [you/he/she] have difficulty hearing, even if using a hearing aid(s)? Would you say... [Read response categories] အကို အမ တစ်ဖက်လူစကားပြောရင် ကောင်းကောင်းကြားရပါသလား၊ နားကြားကိရိယာအသုံးပြုရပါသလား။ နားကြားကိရိယာ သုံးရင်တောင်မှ ကြားရတာ ဘယ်လောက်ခက်ခဲပါသလဲ။ အကို/အမ ရွေးချယ်လို့ရအောင် ရွတ်ပြပါမယ်။
ရွတ်ပြရာတွင် ၁ မှ ၄ အထိသာ ရွတ်ပြရန်။

Mark only one oval.

- 1. No difficulty. (ကြားရတာ အခက်အခဲ မရှိပါ)
- 2. Some difficulty. (ကြားရတာ အနည်းငယ် ခက်ခဲပါသည်)
- 3. A lot of difficulty. (ကြားရတာ အခက်အခဲ များစွာရှိပါသည်)
- 4. Cannot do at all (ကြားကို မကြားရတာပါ)
- 5. Refused (ဖြေဆိုရန် ငြင်းဆိုပါသည်)
- 6. Don't Know (မသိပါ)

12. [Do/Does] [you/he/she] have difficulty walking or climbing steps? Would you say... [Read response categories] အကို/အမ အနေနဲ့ လမ်းလျှောက်ရတာ တက်ရ ဆင်းရတာ အခက်အခဲ ရှိပါသလား။ အကို/အမ ရွေးချယ်လို့ရအောင် ရွတ်ပြပါမယ်။
ရွတ်ပြရာတွင် ၁ မှ ၄ အထိသာ ရွတ်ပြရန်။

Mark only one oval.

- 1. No difficulty. (လမ်းလျှောက်ရတာ အတက်အဆင်းလုပ်ရတာ အခက်အခဲ မရှိပါ)
- 2. Some difficulty. (လမ်းလျှောက်ရတာ အတက်အဆင်းလုပ်ရတာ အနည်းငယ် ခက်ခဲပါသည်)
- 3. A lot of difficulty. (လမ်းလျှောက်ရတာ အတက်အဆင်းလုပ်ရတာ အခက်အခဲ များစွာရှိပါသည်)
- 4. Cannot do at all (လမ်းလျှောက်ရတာ အတက်အဆင်းလုပ်ရတာ လုံးဝ မလုပ်ဆောင်နိုင်ပါ)
- 5. Refused (ဖြေဆိုရန် ငြင်းဆိုပါသည်)
- 6. Don't know (မသိပါ)

13. [Do/does] [you/he/she] have difficulty remembering or concentrating? Would you say... [Read response categories] အကို/အမ အနေနဲ့ တစ်ယောက်ယောက်က ကိုယ့်ကို ပြောတဲ့အခါ/ကိုယ်ကပြောတဲ့အခါ မှတ်မိဖို့ အာရုံစူးစိုက်ဖို့ အခက်အခဲရှိပါသလား။ အကို/အမ ရွေးချယ်လို့ရအောင် ရွတ်ပြပါမယ်။
ရွတ်ပြရာတွင် ၁ မှ ၄ အထိသာ ရွတ်ပြရန်။

Mark only one oval.

- 1. No difficulty. (အခက်အခဲ မရှိပါ)
- 2. Some difficulty. (အနည်းငယ် ခက်ခဲပါသည်)
- 3. A lot of difficulty. (အခက်အခဲ များစွာရှိပါသည်)
- 4. Cannot do at all (လုံးဝ မလုပ်ဆောင်နိုင်ပါ)
- 5. Refused (ဖြေဆိုရန် ငြင်းဆိုပါသည်)
- 6. Don't know (မသိပါ)

14. [Do/does] [you/he/she] have difficulty with self-care, such as washing all over or dressing? Would you say... [Read response categories] အကို/အမ အနေနဲ့ ကိုယ့်လက်ကိုယ့်ခြေနဲ့ ကိုယ်ကိုတိုင်လုပ်ရတာ အခက်အခဲရှိပါသလား။ ရေချိုးတာ အဝတ်အစားလျှော်တာ အိမ်သာသွားတာ အခက်အခဲရှိပါသလား။
ရွတ်ပြရာတွင် ၁ မှ ၄ အထိသာ ရွတ်ပြရန်။

Mark only one oval.

- 1. No difficulty. (ရေချိုးတာ အဝတ်အစားလျှော်တာ အိမ်သာသွားတာ အခက်အခဲ မရှိပါ)
- 2. Some difficulty. (ရေချိုးတာ အဝတ်အစားလျှော်တာ အိမ်သာသွားတာ အနည်းငယ် ခက်ခဲပါသည်)
- 3. A lot of difficulty. (ရေချိုးတာ အဝတ်အစားလျှော်တာ အိမ်သာသွားတာ အခက်အခဲ များစွာရှိပါသည်)
- 4. Cannot do at all (ရေချိုးတာ အဝတ်အစားလျှော်တာ အိမ်သာသွားတာ လုံးဝ မလုပ်ဆောင်နိုင်ပါ)
- 5. Refused (ဖြေဆိုရန် ငြင်းဆိုပါသည်)
- 6. Don't know (မသိပါ)

Skip to question 15

3. Questions regard CU

15. How long have you been involved with the CU? အကို/အမ ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်မှာ ပါဝင်ဖြစ်တာ ဘယ်လောက် ကြာပြီလဲရှင့်/ခင်ဗျ။

မေးမြန်းသူမှ - ဖြေဆိုသူ၏ အဖြေနှင့် သင့်လျော်သော အဖြေကို ရွတ်ပြ၍ ရွေးချယ်ပါ။

Mark only one oval.

- 1. Less than a six months (၆ လ မပြည့်သေးပါဘူး)
- 2. 6 months to 1 year (၆ လမှ ၁ နှစ်အတွင်း ရှိပါပြီ)
- 3. Between 1-2 years (၁ နှစ်မှ ၂ နှစ်အတွင်း ရှိပါပြီ)
- 4. Between 2-3 years (၂ နှစ်မှ ၃ နှစ်အတွင်း ရှိပါပြီ)
- 5. Between 3-4 years (၃ နှစ်မှ ၄နှစ်အတွင်း ရှိပါပြီ)
- 6. Between 4-5 years (၄ နှစ်မှ ၅နှစ်အတွင်း ရှိပါပြီ)
- 7. More than 5 years (၅ နှစ် အထက် ရှိပါပြီ)

16. Why did you join the CU and how would you describe your relationship with the CU now? အကို/အမက အကို/အမတို့ ရဲ့ ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် အဖွဲ့သို့ ဘာကြောင့် ဝင်ခဲ့တာလဲ။ အခု အကို/အမတို့ ရဲ့ အဖွဲ့နဲ့ ဆက်ဆံရေးက ဘယ်လိုရှိနေသလဲ။ ဘယ်လိုမျိုးဖြစ်သလဲ။

အဖြေများ ဖတ်ပြရန်မလိုပါ။ အဖြေအပေါ်မှာ မေးမြန်းသူက သင့်တော်ရာကို တစ်ခုထက်ပို၍ ရွေးချယ်ပေးနိုင်ပါတယ်။ အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. I wanted to save money (ငွေစုချင်လို့)
- 2. I wanted to access a loan (specify what for) {(ချေးငွေလိုချင်လို့) ကိုယ်ထူကိုယ်ထ အသင်းအဖွဲ့ထံ မှ ငွေချေးခြင်းသည် အတိုးအလွန် ပင် သက်သာပါသည်}
- 3. I wanted to increase my financial literacy (ဘဏ္ဍာရေး နဲ့ပတ်သက်တဲ့ ဗဟုသုတများ တိုးပွားလာစေဖို့)
- 4. I wanted to have more control over my finances (ငွေရေးကြေးရေးနဲ့ ပတ်သက်ပြီး ပိုမို ထိန်းချုပ်နိုင်ဖို့)
- 5. It was my only option to access financial services (ငွေကြေး ဝန်ဆောင်မှုများရယူရန်ကျွန်ုပ်၏တစ်ခုတည်းသောရွေးချယ်မှုဖြစ်ခဲ့သည်)
- 6. I didn't have the necessary documents' to open a bank account (ဘဏ်အကောင့်ဖွင့်ဖို့ရန် ကျွန်ုပ်မှာ လုံလောက်သော စာရွက်စာတမ်း မရှိသောကြောင့်)
- 7. I didn't have the necessary collateral to access a loan (ကျွန်ုပ်မှာ ချေးငွေရယူနိုင်ဖို့ လုံလောက်သော အပေါင်ပစ္စည်းမရှိသောကြောင့်)
- 8. I wanted to join the CU to support my community (ကျွန်ုပ်၏ အသင်းအဖွဲ့ကို အထောက်အပံ့ဖြစ်စေဖို့)
- 9. My family / partner forced me to. ကျွန်ုပ် မိသားစု နှင့်အပေါင်းအဖော်မှ ကျွန်ုပ်အား တွန်းအားပေးသောကြောင့်
- 10. My neighbor/ friend/someone in the community introduced me to the CU. (ကျွန်ုပ်၏ အိမ်နီးနားချင်း/သူငယ်ချင်း/အခြား တစ်ယောက်ယောက် ကိုယ်ထူကိုယ်ထ အဖွဲ့မှ မိတ်ဆက်ပေးသောကြောင့်)
- 11. I wanted to be a Model for my children for saving habits (ကျွန်ုပ်၏ သားသမီးတွေအတွက် ငွေစုတတ်တဲ့ အလေ့အထကောင်းတွေရ စေချင်တယ်)
- 12. CU has more interest amount on saving than private banks (ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ်သည် ပုဂ္ဂလိကဘဏ်တွေထက် အတိုးပိုရ လို့)
- 13. CU has less interest amount pay on loans. (ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ်သည် ချေးငွေအတွက်အတိုးနှုန်းနည်းသည်)
- 14. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

17. Do you think the CU is important to you and your community? Why? e.g. it has increased access to savings and loans e.g. there is less trust in the community now e.g. The CU has meant more money is invested in the community. ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်က အကို/အမ ဒါမှမဟုတ် ကျေးရွာသူ/သားနှင့် မိမိပတ်ဝန်းကျင် အတွက် အရေးပါတယ် လို့ ထင်ပါသလား။ ဥပမာ - ၎င်းသည်စုဆောင်းငွေနှင့်ချေးငွေများကို ပိုမိုရရှိစေသည်။ ဥပမာ - အခုဆိုရင် ကိုယ်ထူကိုယ်ထာဏ် အပေါ် ယုံကြည်မှု နည်းလာတယ်။ ဥပမာ - ကိုယ်ထူကိုယ်ထာဏ်သည် ရပ်ရွာ၌ငွေပိုမိုရင်းနှီးမြှုပ်နှံသည်ဟု ဆိုလိုသည်။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. It is important to save money (ငွေစုရန်အရေးကြီးသည်)
- 2. It allows me to access loans (၎င်းသည်ကျွန်ုပ်အားချေးငွေရယူရန်ခွင့်ပြုသည်)
- 3. There is a place to safe place for the savings (ငွေစုရန်လုံခြုံသောနေရာတစ်ခုရှိသည်)
- 4. It allows me to help my community (ကျွန်ုပ်အား ကျွန်ုပ်၏အခြားအဖွဲ့ဝင်များကို ကူညီခွင့်ပြုသည်)
- 5. It allows chance all community members to community development with community money (ရပ်ရွာအဖွဲ့ဝင်များအားလုံးကို ရပ်ရွာငွေဖြင့် ရပ်ရွာဖွံ့ဖြိုးရေးအတွက် အခွင့်အလမ်းပေးသည်)
- 6. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

18. What do you use the CU for? အကို/အမတို့ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ကို ဘယ်လိုအချိန်မျိုးမှာ သုံးပါသလဲ။ ဘာအတွက် သုံးပါသလဲ။

အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

1. I use the CU to save money (how much have you saved to date) (ကျွန်ုပ် ငွေကို စုဆောင်းဖို့ ကိုယ်ထူကိုယ်ထာဏ် ကိုသုံးတယ် (သင် ဒီနေ့ထိ ဘယ်လောက်သိမ်းထားပြီးပြီလဲ))

2. I have taken out a productive loan (please specify what kind) (ကျွန်ုပ်သည် အကျိုးဖြစ်ထွန်းသောချေးငွေကို ထုတ်ယူခဲ့သည် (ကျေးဇူးပြု၍ မည်သို့အမျိုးအစားဖြစ်ကြောင်း သတ်မှတ်ပါ))

3. I have taken out a consumption loan (ကျွန်ုပ်သည် စားသုံးမှုချေးငွေတစ်ခုကို ထုတ်ယူခဲ့သည်)

4. I have applied to take out a loan but I was not approved (do you know why it was not approved?) (ငါချေးငွေထုတ်ဖို့ လျှောက်ထားခဲ့ပေမယ့် ငါ့ကိုအတည်မပြုခဲ့ဘူး (သင့်အား ဘာကြောင့်အတည်မပြုတာလဲ သိပါသလား။))

5. If not approved: - please specify: (သင့်အား အတည်မပြုရသည့်အကြောင်းရင်းကိုသိပါက ကျေးဇူးပြု၍ ဖော်ပြပါ)

6. I learned how to create a business plan (လုပ်ငန်းအစီအစဉ်တစ်ခုဖန်တီးပုံကို ငါသင်ယူခဲ့တယ်)

7. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

General Training & Governance = Effectiveness in OECD criteria အထွေထွေသင်တန်းနှင့်အုပ်ချုပ်မှု = OECD စံသတ်မှတ်ချက် များတွင်ထိရောက်မှု

19. Did you join any trainings with Cufa? What do you remember most? အကို/အမတို့ ကူဖာကပို့ချတဲ့ ဘယ်သင်တန်းတွေကို တက်ဖူးပါသလား။ တက်ဖူးတဲ့ သင်တန်းတွေထဲမှာ ဘယ်သင်တန်းကို အကြိုက်ဆုံးလဲ၊ ဘယ်အကြောင်းအရာကို အမှတ်မိဆုံးလဲ။ အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Yes (please specify what trainings e.g. budgeting, saving regularly etc) (တက်ဖူးပါသည် (ကျေးဇူးပြု၍ မည်သည့်သင်တန်းများ ဖြစ်သည်ကိုသတ်မှတ်ပေးပါ။ ဥပမာ - ဘတ်ဂျက်၊ ပုံမှန်စုဆောင်းခြင်း၊ စသည်ဖြင့်)
- 2. Community Skill Audit Training (Phase04) (လူထုကျွမ်းကျင်မှုစာရင်းစစ်သင်တန်း (အဆင့် ၀၄)
- 3. Community Mobilization, Engagement and Empowerment in a Model Credit Union Development (Phase04) (စံပြချေးငွေသမ္မဂ္ဂဖွံ့ဖြိုးရေးတွင်လူထုစည်းရုံးခြင်း၊ ပါဝင်ပတ်သက်ခြင်းနှင့်အားဖြည့်ပေးခြင်း)
- 4. Guideline on Establishing and Supporting a Model Credit Union Development (Phase04) (နမူနာချေးငွေသမ္မဂ္ဂဖွံ့ဖြိုးရေးတစ်ခု တည်ထောင်ခြင်းနှင့် ပံ့ပိုးခြင်းဆိုင်ရာလမ်းညွှန်ချက်)
- 5. Community Networking and Partnership Development in a Model Credit Union Development (Phase04) (စံပြချေးငွေသမ္မဂ္ဂဖွံ့ဖြိုးတိုးတက်မှုအတွက် လူထုကွန်ယက်နှင့်ပူးပေါင်းဆောင်ရွက်မှု ဖွံ့ဖြိုးတိုးတက်ရေး)
- 6. Leadership Development in a Model Credit Union Development (Phase04) (စံပြကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ဖွံ့ဖြိုးရေးတွင် ခေါင်းဆောင်မှုဖွံ့ဖြိုးရေး)
- 7. Building Trust and Cohesion in a Model Credit Union Development (Phase04) (စံပြကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ဖွံ့ဖြိုးရေးတွင် ယုံကြည်မှုနှင့်စည်းလုံးညီညွတ်မှုကိုတည်ဆောက်ခြင်း)
- 8. Community Skill Audit in a Model Credit Union Development (Phase04) (စံပြကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ဖွံ့ဖြိုးရေးတွင် လူထု ကျွမ်းကျင်မှုစာရင်းစစ်)
- 9. Financial Cooperative (Phase05) (ငွေကြေးဆိုင်ရာပူးပေါင်းဆောင်ရွက်မှု)
- 10. Formal, Semi-Formal and Informal Cooperatives (Phase05) (တရားဝင်၊ တစ်ပိုင်း တရားဝင်ပုံစံနှင့် အလွတ်သဘောဆောင် သမဝါယမများ)
- 11. Financial Cooperative Products and Services (Phase05) (ငွေကြေးချေးငွေအသင်းအဖွဲ့ထုတ်ကုန်များနှင့် ဝန်ဆောင်မှုများ)
- 12. Saving, Credit Cooperatives and Credit Union (Phase05) (ငွေစုခြင်း၊ ချေးငွေအသင်းအဖွဲ့ချေးငွေသမဂ္ဂ)
- 13. Credit Union Products and Services (Phase05) (ချေးငွေစုငွေချေးအဖွဲ့ ထုတ်ကုန်များနှင့် ဝန်ဆောင်မှုများ)
- 14. International Credit Union Governance Principles (Phase05) (အပြည်ပြည်ဆိုင်ရာ စံပြကျေးရွာကိုယ်ထူကိုယ်ထာဏ် အုပ်ချုပ်မှု ဆိုင်ရာအခြေခံမူများ)
- 15. Credit Unions vs. Other Financial Institutions (Phase05) (စံပြကျေးရွာကိုယ်ထူကိုယ်ထာဏ်များနှင့် အခြားဘဏ္ဍာရေးအဖွဲ့အစည်း များ)

- 16. Goals, Objectives and Eight Steps for Development of a Cooperative (Phase05) (ငွေရေးကြေးရေး အသင်းအဖွဲ့ဖွဲ့ဖွံ့ဖြိုးရေး အတွက် ပန်းတိုင်၊ ရည်ရွယ်ချက်နှင့် အဆင့်ရှစ်ဆင့်)
- 17. Credit Union Sustainability Strategy Roadmap (Phase05) (စံပြုကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ဂ ရေရှည်တည်တံ့ခိုင်မြဲရေး မဟာဗျူဟာလမ်းပြမြေပုံ)
- 18. Leadership skill Workshop (Phase05) (ခေါင်းဆောင်မှုစွမ်းရည်ဆိုင်ရာ အလုပ်ရုံဆွေးနွေးပွဲ)
- 19. Financial Literacy (Phase06) (ငွေရေးကြေးရေးအသိပညာ (အဆင့် ၀၆))
- 20. Financial Goals Setting (Phase06) (ဘဏ္ဍာရေးပန်းတိုင်များ သတ်မှတ်ခြင်း)
- 21. How Money works (Phase06) (ငွေ ဘယ်လိုအလုပ်လုပ်သလဲ)
- 22. Lending and Loan Financing (Phase06) (ချေးငှားခြင်း နှင့် ချေးငွေထောက်ပံ့ခြင်း)
- 23. Making a Budget for the Family (Phase06) (မိသားစုအတွက် ဘတ်ဂျက်ရေးဆွဲခြင်း)
- 24. Managing Finance in Business Operation (Phase06) (လုပ်ငန်းလည်ပတ်မှုတွင် ငွေကြေးစီမံခန့်ခွဲမှု)
- 25. Model CUD Formation and Initial Savings Product Development, Community Trust Building (Phase07) (စံပြု CUD ဖွဲ့စည်းခြင်းနှင့် ကနဦး စုဆောင်းငွေ ထုတ်ကုန်ဖွံ့ဖြိုးရေး၊ လူထုယုံကြည်မှုတည်ဆောက်ခြင်း (အဆင့် ၀၇))
- 26. Basic of a Model Credit Union Development (Phase07) (စံပြုကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ဖွံ့ဖြိုးရေး၏ အခြေခံ)
- 27. Guidance for Executing Agencies on the Steps in Creating the Model Credit Union Development (Phase07) (စံပြုစံပြုကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ဖွံ့ဖြိုးရေးကိုဖန်တီးရာတွင်ခြေလှမ်းများအတွက်အေဂျင်စီများအား စီမံခန့်ခွဲမှုအတွက် လမ်းညွှန်ချက်)
- 28. Managing the responsibilities of committees (Phase07) (ကော်မတီများ၏တာဝန်များကိုစီမံခန့်ခွဲခြင်း)
- 29. SHGs Formation Meeting- Membership Structure (Phase07) (SHGs ဖွဲ့စည်းခြင်းအစည်းအဝေး- အသင်းဝင်ဖွဲ့စည်းပုံ)
- 30. Internal Regulation and/or Bye Law of the Model Credit Union Development (Phase07) (စံပြုချေးငွေစုငွေချေးအသင်းအဖွဲ့ ဖွံ့ဖြိုးတိုးတက်မှု၏ ပြည်တွင်းစည်းမျဉ်းများ နှင့်/သို့မဟုတ် ဘိုင်အိုဂျစ်ပဒေ)
- 31. Formalizing Initial Institutional and Operational practices (Phase08) (ကနဦး အဖွဲ့အစည်းဆိုင်ရာနှင့် လုပ်ငန်းလည်ပတ်မှုအလေ့အကျင့်များကို ပုံဖော်ခြင်း)
- 32. Group Discussion on Saving (Phase08) (ငွေစုခြင်းအကြောင်း အုပ်စုလိုက်ဆွေးနွေးခြင်း)
- 33. Criteria and saving amount range, Saving Interest Rate, Benefit of saving (Phase08) (ငွေစုခြင်း၏အကျိုးကျေးဇူး) (လိုအပ်ချက်နှင့်စုဆောင်းနိုင်သောပမာဏနှင့်အတိုးနှုန်းသက်သာခြင်း)
- 34. Initial Governance Structure and Practices Roles & Responsibilities (Phase08) (ကနဦး အုပ်ချုပ်မှုပုံစံအလေ့အကျင့်များ နှင့် အခန်းကဏ္ဍ နှင့် တာဝန်ယူမှုသင်တန်း)
- 35. Basic Record/ bookkeeping (Phase08) (အခြေခံမှတ်တမ်း/ စာရင်းရေးသွင်းခြင်း)
- 36. Assist community leaders with lending and loan applications (dependant on savings levels) [Flexible] (Phase09) (ရပ်ရွာခေါင်းဆောင်များအား ငွေစုခြင်းနှင့်ချေးငွေလျှောက်လွှာများ နှင့်ပတ်သတ်၍ ထောက်ပံ့ပေးခြင်း (ငွေစုပမာဏပေါ်မူတည်၍) [ပြောင်းလွယ်ပြင်လွယ်ရှိခြင်း])

- 37. Group Discussion on Loan Products (Phase09) (ချေးငွေထုတ်ကုန်များနှင့် ပတ်သက်၍ အုပ်စုလိုက်ဆွေးနွေးခြင်း)
- 38. Loan policy/product/delinquency/ management training workshops, Criteria, Loan Application Process, (Phase09) (ချေးငွေမူဝါဒ/ထုတ်ကုန်/အားနည်းချက်/စီမံခန့်ခွဲမှုသင်တန်း (လိုအပ်ချက်၊ ချေးငွေလျှောက်လွှာလုပ်ငန်းစဉ်), (ချေးငွေနှင့်အတိုးနှုန်းသင်တန်း) (ချေးငွေကန့်သတ်ချက်၊ ခွဲထားသောချေးငွေများ၏ရာခိုင်နှုန်း၊ ငွေပေါ်လွယ်မှု၊ အားနည်းချက်)
- 39. Credit Union Policy and Operational Procedure, Loan and Interest Rate Training, Collection Strategies (Phase09) (ချေးငွေသမ္မဂမူဝါဒနှင့် လုပ်ငန်းလည်ပတ်မှုဆိုင်ရာလုပ်ထုံးလုပ်နည်း), (စုဆောင်းရေးနည်းဗျူဟာများ)
- 40. Loan Record/ bookkeeping Training (Phase09) (ချေးငွေမှတ်တမ်း/ စာရင်းရေးသွင်းခြင်းသင်တန်း)
- 41. Savings Mobilisation Foundation (Phase10) (စုဆောင်းငွေများ စည်းရုံးခြင်း ဖောင်ဒေးရှင်း (အဆင့် ၁၀))
- 42. Savings Mobilization, Member Mobilization, Door to Door Mobilization (Phase10) (စုဆောင်းခြင်း စည်းရုံးခြင်း), (အဖွဲ့ဝင်စည်းရုံးခြင်း), (တစ်အိမ်မှတစ်အိမ် စည်းရုံးခြင်း)
- 43. Saving Mobilization & Advanced Saving Interest Rate Training (Phase10) (စုဆောင်းခြင်း စည်းရုံးခြင်း နှင့် အဆင့်မြင့်ငွေစုခြင်း အတိုးနှုန်းသင်တန်း)
- 44. Product Development (Phase11) ထုတ်ကုန်ဖွံ့ဖြိုးရေး (အဆင့် ၁၁)
- 45. Saving Products Development, Loan Product Development (Phase11) (စုဆောင်းငွေ ထုတ်ကုန် ဖွံ့ဖြိုးတိုးတက်ရေး), (ချေးငွေထုတ်ကုန်ဖွံ့ဖြိုးရေး)
- 46. Voluntary and Compulsory saving, Educational Account and Children Account training (Phase11) (ပုံမှန်စုငွေနှင့် မိမိသဘောဆန္ဒအလျောက်စုငွေ), (ပညာရေးဆိုင်ရာအကောင့်များနှင့် ကလေးများအကောင့်သင်တန်းများ)
- 47. Consumption Vs Productive Loans training, Educational and Emergency Loans training (Phase11) (စားသုံးမှု နှင့် ထုတ်ကုန်ဖြစ်ထွန်းမှု သင်တန်း), (ပညာရေးနှင့် အရေးပေါ်ချေးငွေသင်တန်းများ)
- 48. No (please specify why not) (မတက်ရောက်ဖူးပါ (ကျေးဇူးပြု၍ အဘယ်ကြောင့်မတက်ရောက်ဖူးသနည်း သတ်မှတ်ပါ))
- 49. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

20. What was the most important thing about the training for you? ကူဖာကပေးတဲ့ သင်တန်းတွေနဲ့ပတ်သတ်ပြီး အကို/အမ တို့ အတွက် အရေးကြီးဆုံးအရာက ဘာဖြစ်မလဲ ရှင်း/ခင်ဗျာ အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. It increased my understanding of how to save money (၎င်းသည် ငွေကိုစုဆောင်းခြင်းနှင့်ပတ်သတ်၍ ကျွန်ုပ်၏နားလည်မှုကို တိုးတက်စေသည်)
- 2. It increased my understanding of loans and collateral (၎င်းသည် ချေးငွေနှင့်အပေါင်ပစ္စည်းအကြောင်း ကျွန်ုပ်၏နားလည်မှုကိုတိုးတက်စေသည်)
- 3. It increased my leadership skills (၎င်းသည် ကျွန်ုပ်၏ခေါင်းဆောင်မှုစွမ်းရည်ကိုတိုးတက်စေသည်)
- 4. The training was not important to me (သင်တန်းသည် ကျွန်ုပ်အတွက် အရေးမကြီးပါ)
- 5. The training was too difficult to understand (သင်တန်းသည် နားလည်ရခက်လွန်းသည်)
- 6. I have more confidence managing household money (ကျွန်ုပ်သည် အိမ်သုံးငွေများကိုစီမံခန့်ခွဲရန် ပို၍ ယုံကြည်မှုရှိလာသည်)
- 7. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

21. Do you think your CU is well run? Can you think of any way that it could be improved? အကို/အမ တို့ရဲ့ ကျေးရွာ ကိုယ်ထူကိုယ်ထာဘဏ်က ကောင်းကောင်းမွန်မွန် လည်ပတ်နေတယ်လို့ ထင်ပါသလား။ ဒီထက်ပိုပြီး ကောင်းမွန်အောင် လုပ်နိုင်မယ့် နည်းလမ်းတွေကို တွေးမိတာများ ရှိပါသလား။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Yes, the CU is run well (ဟုတ်ပါသည် ကိုယ်ထူကိုယ်ထ အသင်းအဖွဲ့သည် ကောင်းမွန်စွာလည်ပတ်လျက်ရှိပါသည်)
- 2. The CU could be run more efficiently - we need more meetings (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် ကိုပိုပြီးထိထိရောက်ရောက် လုပ်ဆောင်နိုင်တယ် - ငါတို့အစည်းအဝေးတွေပိုလိုတယ်)
- 3. The CU could be run more efficiently - the committee needs to listen to us more (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် ကိုပိုပြီးထိ ထိရောက်ရောက်လုပ်ဆောင်နိုင်တယ် - ကော်မတီက ငါတို့ကိုပိုပြီး နားထောင်ဖို့လိုတယ်)
- 4. The CU could run more efficiently - there could be more loans given out (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် ပိုမိုထိရောက်စွာ လည်ပတ်နိုင်တယ် - နောက်ထပ်ချေးငွေတွေပိုထုတ်နိုင်သည်)
- 5. The CU needs to have more members to have more savings and loans (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် စုဆောင်းငွေနှင့် ချေးငွေပိုရရန် အဖွဲ့ဝင်များပိုလိုအပ်သည်)
- 6. The CU needs to explain how interest on savings/loans is calculated (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် စုဆောင်းငွေ/ချေးငွေ အပေါ် အတိုးတွက်ချက်ပုံကို ရှင်းပြရန်လိုအပ်သည်)
- 7. The CU needs to provide additional training sessions (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် နောက်ထပ်သင်တန်းများပေးရန်လိုအပ် သည်)
- 8. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

Skip to question 22

4.Inclusion (Women, men, youth & people with disabilities) = Impact in OECD criteria
OECD သတ်မှတ်ချက်အရ စီမံကိန်းမှာ အမျိုးသား၊အမျိုးသမီး၊ ကလေး နှင့် မသန်စွမ်းသူများ ပါဝင်မှုအခြေအနေ

OECD သတ်မှတ်ချက်အရ စီမံကိန်းမှာ အမျိုးသား၊ အမျိုးသမီး၊ ကလေး နှင့် မသန်စွမ်းသူများကို မေးမယ့် မေးခွန်းတွေပဲဖြစ်ပါတယ်။

22. Do you think women are activey involved in your CU? အကို အမတို့ရဲ့ ကိုယ်ထူကိုယ်ထာဏ်မှာ အမျိုးသမီးတွေဟာ တက်တက်ကြွကြွပါဝင်တယ်လို့ ထင်ပါသလား ရှင့်/ခင်ဗျာ။ အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Yes, women are active members in our CU (ဟုတ်ပါသည် အမျိုးသမီးတွေသည် ကျွန်ုပ်တို့ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်တွင် တက်ကြွသည့် အသင်းဝင်များဖြစ်ပါသည်)
- 2. Yes, women are active members in our committee (ဟုတ်ပါသည် ကျွန်ုပ်တို့၏ကော်မတီတွင် တက်ကြွသော အမျိုးသမီး အဖွဲ့ဝင်များရှိသည်)
- 3. Yes, we are a women-led CU (ဟုတ်ပါသည် ကျွန်ုပ်တို့သည် အမျိုးသမီး ဦးဆောင် CU ဖြစ်ပါသည်)
- 4. No, women are not active members (please explain why e.g low literacy) [(အမျိုးသမီးအားလုံး တက်ကြွသောအဖွဲ့ဝင်များမဟုတ်ပါ (ကျေးဇူးပြု၍ ရှင်းပြပါ ဥပမာ - စာတတ်မြောက်မှုအားနည်းခြင်း)]
- 5. No, women are not active on our committee (ကျွန်ုပ်တို့၏ကော်မတီတွင် အမျိုးသမီးများ မပါဝင်ပါ)
- 6. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

23. Do you think people with disabilities are actively involved in your CU? အကို/အမတို့ရဲ့ ရွာမှာ မသန်စွမ်းသူများရှိပါသလား။
ရှိခဲ့လျှင် မသန်စွမ်းသူများဟာ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်မှာ တက်တက်ကြွကြွ ပါဝင်တယ်လို့ ထင်ပါသလား။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Yes, PwD are active members in our CU (ဟုတ်ပါသည် မသန်စွမ်းသူများသည် ကျွန်ုပ်တို့၏ CU တွင်တက်ကြွသောအဖွဲ့ဝင်များဖြစ်ပါသည်)
- 2. Yes, PwD are active members in our committee (ဟုတ်ပါသည် မသန်စွမ်းသူများသည် ကျွန်ုပ်တို့၏ကော်မတီတွင် တက်ကြွသောအဖွဲ့ဝင်များဖြစ်သည်)
- 3. No, there are no PwD in our community (ကျွန်ုပ်တို့၏အသိုင်းအဝိုင်းတွင် မသန်စွမ်းသူများ မရှိပါ)
- 4. No, PwD are not active members (please explain why e.g low literacy) (မည်သည့် မသန်စွမ်းသူမှ တက်ကြွသော အဖွဲ့ဝင်များမဟုတ်ပါ (ကျေးဇူးပြု၍ ရှင်းပြပါ ဥပမာ - စာတတ်မြောက်မှုအားနည်းခြင်း)
- 5. No, PwD are not active on our committee (ကျွန်ုပ်တို့၏ကော်မတီတွင် မည်သည့် မသန်စွမ်းသူမှ တက်ကြွမှုမရှိပါ)
- 6. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

Skip to question 24

5. Resilience (Political upheaval & COVID-19) တောင့်ခံခြင်း/ဒဏ်ခံနိုင်ခြင်း
(နိုင်ငံရေးမတည်မငြိမ်ဖြစ်မှုနှင့် Covid-19 ကပ်ရောဂါဖြစ်မှုအပေါ်)

Resilience (Political upheaval & COVID-19) =
Sustainability / Relevance
ကြံ့ခိုင်မှု (နိုင်ငံရေးတိုးတက်မှုနှင့် COVID-19) =
ရေရှည်တည်တံ့ခိုင်မြဲမှု / ဆက်စပ်မှု

24. How has the transmission of COVID-19 impacted your CU? COVID-19 ကပ်ရောဂါက အကို/အမ တို့ရဲ့ကျေးရွာ ကိုယ်ထူကိုယ်ထာဏ်အပေါ်ဘယ်လို ကောင်းကျိုး/ဆိုးကျိုး သက်ရောက်မှုတွေရှိသလဲ။ အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. COVID has decreased people's incomes and they are unable to save (COVID သည် လူများ၏ ဝင်ငွေကိုကျဆင်းစေပြီး ၎င်းတို့ကိုမ ကယ်တင်နိုင်ပါ)
- 2. COVID has resulted in: not being able to attend regular CU meetings (COVID ကြောင့် - ပုံမှန် CU အစည်းအဝေးများသို့မတက် ရောက်နိုင်ခြင်း)
- 3. COVID has resulted in: people taking their savings out of the CU (COVID ကြောင့် - လူများသည် သူတို့၏စုဆောင်းငွေများကို CU မှ ထုတ်ယူသည်)
- 4. COVID has resulted in: people requesting more loans from the CU (COVID ကြောင့် - လူများသည် CU မှချေးငွေပိုတောင်းလာခြင်း)
- 5. COVID has resulted in: people not being able to attend trainings (COVID ကြောင့် - လူများသည် သင်တန်းများသို့ မတက်နိုင်ခြင်း)
- 6. COVID has resulted in: ineffective training as it was on Viber/Telephone (COVID ကြောင့် - Viber/Telephone မှတစ်ဆင့် သင်ကြားရသောကြောင့် မထိရောက်သောသင်တန်းများ ဖြစ်ပေါ်လာစေသည်)
- 7. COVID has resulted in: training being continued and effective as it was delivered on Viber/Telephone (COVID ကြောင့် - Viber/Telephone မှတစ်ဆင့် သင်ကြားပို့ချမှုကြောင့်သင်တန်းသည် ဆက်လက်လုပ်ဆောင်နိုင်ပြီး ထိရောက်မှုရှိသည်)
- 8. COVID has resulted in: training being continued in sub-office in small groups (COVID ကြောင့် - အုပ်စုငယ်များတွင် ရုံးခွဲ၌ သင်တန်းများဆက်လက်ပေးနေသည်)
- 9. COVID has resulted in: having to travel to sub-office for the training (COVID ကြောင့် - သင်တန်းတက်ရန် ရုံးခွဲသို့သွားရသည်)
- 10. COVID has resulted in increased digital literacy for members such as using online, Viber, Social Media (COVID ကြောင့် - online, Viber, Social Media များကိုအသုံးပြုရသောကြောင့် အဖွဲ့ဝင်များအတွက် ဒစ်ဂျစ်တယ်စာတတ်မြောက်မှုကို ဖြစ်ပေါ်စေသည်)
- 11. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

25. Do you think that the recent political situation in Myanmar impacted your CU? မြန်မာနိုင်ငံမှာ လတ်တလောဖြစ်ပေါ်နေတဲ့ နိုင်ငံရေးအခြေအနေ တွေက အကို/အမ တို့ရဲ့ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်အပေါ် ဘယ်လို ကောင်းကျိုး၊ဆိုးကျိုး သက်ရောက်မှုတွေရှိပါသလဲ ရှင်းခင်ဗျ။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Positive as CU has been operating when other banks have closed. (အပြုသဘောအနေဖြင့် အခြားဘဏ်များပိတ်သည့်အခါ CU သည်လည်ပတ်မှုကောင်းလာသည်။)
- 2. Positive as CU members realised the benefits of having a community-owned and operated savings bank. (အပြုသဘောအနေဖြင့် CU အဖွဲ့ဝင်များသည် ရပ်ရွာပိုင်နှင့် လည်ပတ်သည့် ငွေစုဘဏ်တစ်ခုရှိခြင်း၏အကျိုးကျေးဇူးများကို သဘောပေါက်လာသည်။)
- 3. Positive as CU members could withdraw their savings (အပြုသဘောအနေဖြင့် ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်အဖွဲ့ဝင်များသည် ၎င်းတို့၏စုဆောင်းငွေများကိုထုတ်ယူနိုင်သည်)
- 4. Positive as there is more trust in the CU than before (အပြုသဘောအနေဖြင့် ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် ကိုယခင်ကထက် ယုံကြည်မှုပိုရှိလာသည်)
- 5. Positive as CU members increased their digital literacy such as online use, Viber, Social Media. (အပြုသဘောအနေဖြင့် ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် အဖွဲ့ဝင်များသည် အွန်လိုင်းအသုံးပြုမှု၊ Viber၊ Social Media ကဲ့သို့သူတို့၏ ဒစ်ဂျစ်တယ်စာတတ်မြောက်မှုတိုးတက်လာသည်)
- 6. Negative as people have not been able to work and save money (အပျက်သဘောအနေဖြင့် လူများအလုပ်မလုပ်နိုင်ခြင်းနှင့် ငွေမစုနိုင်ခြင်းတို့ဖြစ်လာသည်)
- 7. Negative as people have requested more loans (အပျက်သဘောအနေဖြင့် လူများသည် ချေးငွေ ပိုတောင်းဆိုလာသည်)
- 8. Negative as business owners did not borrow to invest in their businesses as not good time to expand (အပျက်သဘောအနေဖြင့် စီးပွားရေးလုပ်ငန်းပိုင်ရှင်များသည် လုပ်ငန်းများကိုချဲ့ထွင်ရန်အချိန်မသင့်သောကြောင့် သူတို့၏လုပ်ငန်းများတွင်ရင်းနှီးမြှုပ်နှံရန် ချေးငွားခြင်းမပြုကြပါ)
- 9. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

Skip to question 26

6.Sustainability ရေရှည်တည်တံ့ရေး

အခုဆက်လက်ပြီးတော့ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ကို အနာဂတ်မှာ ဖွံ့ဖြိုးတိုးတက်စေမယ့် မေးခွန်းလေးတွေ မေးမှာ ဖြစ်ပါတယ်

26. What do you think is the biggest challenge for the CUs in the future? အနာဂါတ်မှာ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် အတွက် အကြီးမားဆုံးစိန်ခေါ်မှုက ဘာဖြစ်မယ်လို့ အကို/အမတို့ ထင်ပါသလဲ။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. There are too many MFIs and banks in out area (အပြင်ဘက်တွင် MFI များနှင့် ဘဏ်များအလွန်များပြားသည်)
- 2. The CU committee cannot continue to work as volunteers (ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် ကော်မတီသည် စေတနာ့ဝန်ထမ်းအဖြစ် ဆက်လက်မလုပ်ဆောင်နိုင်ပါ)
- 3. The CU committee members do not have enough time to dedicate to the committee (ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် ကော်မတီဝင်များသည် ကော်မတီသို့မြှုပ်နှံရန် လုံလောက်သောအချိန်မရှိပါ)
- 4. There are not enough people that have the skills/ability to join the CU committee (ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ကော်မတီတွင် ပါဝင်ရန် အရည်အချင်း/လုပ်ဆောင်နိုင်စွမ်းရှိသောလူ မလုံလောက်ပါ)
- 5. The CU committee members are losing interest in their positions (ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် ကော်မတီဝင်များသည် ၎င်းတို့၏ရာထူးများကို စိတ်ဝင်စားမှုလျော့နည်းလာသည်)
- 6. The CU members are losing interest in being involved with the CU (ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် အဖွဲ့ဝင်များသည် ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် တွင်ပါဝင်ရန်စိတ်ဝင်စားမှုလျော့နည်းလာသည်)
- 7. Community members are more happy saving at home (ရပ်ရွာအဖွဲ့ဝင်များသည် အိမ်တွင် စုဆောင်းခြင်းကို ပို၍ ပျော်ရွှင်ကြသည်)
- 8. There is less trust in the CU than before (ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် ကိုအရင်ကထက် ယုံကြည်မှုနည်းလာသည်)
- 9. Spreading rumors and misinformation provided by negative persons (အပျက်သဘောဆောင်သောသူများသည် ကောလာဟလများနှင့်သတင်းမှားများဖြန့်ခြင်း)
- 10. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

27. What do you think is the biggest strength your CU has? အကို/အမတို့ ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်ရဲ့အကြီးမားဆုံးသော အားသာချက်က ဘာလို့ထင်ပါသလဲ။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Our committee members are very dedicated (ကျွန်ုပ်တို့၏ ကော်မတီဝင်များသည် အလွန်စေတနာပါဝင်သည်)
- 2. Our members are very dedicated (ကျွန်ုပ်တို့၏ အဖွဲ့ဝင်များသည် ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်တွင် စိတ်ရော့ကိုယ်ပါ မြှုပ်နှံထားကြသည်)
- 3. Our CU actively contributed to our community (ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်သည် ကျွန်ုပ်တို့၏အသိုင်းအဝိုင်းအတွက် တက်ကြွစွာပါဝင်ကူညီခဲ့သည်)
- 4. Our CU is women-led (ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ် သည်အမျိုးသမီးများ ဦးဆောင်သည်)
- 5. The interest on loans is better than MFIs (ချေးငွေအပေါ်အတိုးနှုန်းသည် အသေးစားငွေစုငွေချေး ကုမ္ပဏီ များထက်သာလွန်သည်)
- 6. It is easier to have a bank account than commercial banks (စီးပွားရေးဘဏ်များထက် ဘဏ်စာရင်းရှိရန် ပိုလွယ်သည်)
- 7. The interest on loans is lower than MFIs (ချေးငွေအပေါ်အတိုးနှုန်းသည် အသေးစား ငွေစုငွေချေးကုမ္ပဏီများထက်နည်းသည်)
- 8. It is easy and safe place to save money (၎င်းသည် ငွေစုရန်လွယ်ကူပြီး လုံခြုံသောနေရာဖြစ်သည်)
- 9. It is in my community (close in proximity). (၎င်းသည် ကျွန်ုပ်၏အသိုင်းအဝိုင်း (မနီးမဝေး၌ရှိသည်)
- 10. There is more trust in the CUs than before (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ်များအပေါ် ယခင်ကထက် ယုံကြည်မှုပိုရှိလာပါသည်)
- 11. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

28. How satisfied are you the services of your CU? ကျေးဇူးရှင်ကိုယ်ထူကိုယ်ထာဘဏ်ရဲ့ ဝန်ဆောင်မှုတွေကို ဘယ်လောက်ကျေနပ်မှု ရှိပါသလဲ။

Mark only one oval.

- 1. Highly Satisfied (အလွန်ကျေနပ်သည်)
- 2. Satisfied (ကျေနပ်သည်)
- 3. Somewhat Satisfied (အနည်းငယ်ကျေနပ်သည်)
- 4. Not Satisfied (မကျေနပ်ပါ)
- 5. Not Satisfied at (လုံးဝမကျေနပ်ပါ)

29. Why are you satisfied or not satisfied with your CU? မေးမြန်းသူမှ အပေါ်က အဖြေ Level ကို ပြန်ကောက်၍ ဘယ်အချက်ကြောင့် ကျေနပ်တာလဲ။ ဘယ်အချက်ကြောင့် မကျေနပ်တာလဲ။ မေးမြန်းပါ။

Check all that apply.

- 1. I am able to access a safe place to save my money (ကျွန်ုပ်၏ငွေကို စုဆောင်းရန် လုံခြုံသောနေရာကို ရယူနိုင်ပါသည်)
- 2. I am able to access loans to support my family (ကျွန်ုပ်သည် ကျွန်ုပ်၏မိသားစုကို ထောက်ပံ့ရန် ချေးငွေရယူနိုင်ပါသည်)
- 3. I am able to access loans to support my business (ကျွန်ုပ်၏စီးပွားရေးကို ပံ့ပိုးရန် ချေးငွေရယူနိုင်ပါသည်)
- 4. I am able to support my community. (ကျွန်ုပ်သည် ကျွန်ုပ်၏အသိုင်းအဝိုင်းကို ပံ့ပိုးပေးနိုင်ပါသည်။)
- 5. I have not been able to get a loan approved (ကျွန်ုပ်သည် ချေးငွေအတည်ပြုချက် မရခဲ့ပါ)
- 6. I don't like the committee members (ကော်မတီဝင်တွေကို ကျွန်ုပ်မနှစ်သက်ပါ)
- 7. It is difficult to withdraw my savings when I need to (ကျွန်ုပ်လိုအပ်သောအခါ ကျွန်ုပ်စုဆောင်းငွေများကိုထုတ်ယူရန် ခက်ခဲသည်)
- 8. I don't feel that my committee listens to me (ကော်မတီသည် ကျွန်ုပ်စကားကိုနားထောင်သည်ဟု ကျွန်ုပ်မခံစားရပါ)
- 9. I don't want to attend the compulsory training (ကျွန်ုပ် မသင်မနေရသင်တန်းကိုမတက်ချင်ဘူး)
- 10. I don't trust the other CU members (အခြား ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် အဖွဲ့ဝင်တွေကို ကျွန်ုပ်မယုံပါ)
- 11. I don't trust the committee members (ကော်မတီဝင်တွေကို ကျွန်ုပ်မယုံပါ)
- 12. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

30. Do you have any other comments? အကို/အမ အနေနဲ့ စိတ်ထဲမှာ တစ်ခုခုပြောစရာများ ရှိပါသလား။

ရှိရင်လွတ်လပ်စွာ ပြောပြလို့ရပါတယ် ရှင့်/ခင်ဗျာ။

Skip to question 31

Specific Questions for Committee Members ကျေးရွာကိုယ်ထူကိုယ်ထ ဘဏ် အဖွဲ့ဘဏ်မှ ကော်မတီ အဖွဲ့ဝင်များအတွက် သီးခြားမေးခွန်းများ

ဖြေဆိုသူသည် ကျေးရွာကိုယ်ထူကိုယ်ထအဖွဲ့ ဘဏ်၏ ကော်မတီအဖွဲ့ဝင်ဖြစ်လျှင် အောက်ပါမေးခွန်းများကိုမေးပါ။

31. How well do you think your CU committee functions? ကော်မတီတစ်ယောက်အနေ နဲ့ ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် ကော်မတီရဲ့ လုပ်ငန်းဆောင်တာလုပ်ဆောင်ချက်များ ဘယ်လောက်ထိကောင်းကောင်းလုပ်ဆောင်နိုင်တယ်လို့ ထင်ပါသလဲ။ အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. Our CU committee operates very well (ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် ကော်မတီသည် ကောင်းစွာလုပ်ဆောင်လျက်ရှိသည်)
- 2. Our CU committee has all the skills necessary to ensure book-keeping and operations are up to date (ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် ကော်မတီသည် စာရင်းထိန်းသိမ်းခြင်းနှင့် လုပ်ငန်းဆောင်ရွက်မှုများကို ခေတ်မီစေရန် လိုအပ်သောကျွမ်းကျင်မှုအားလုံးရှိသည်)
- 3. Our CU committee members have to work and are not able to dedicate enough time to their positions (ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် ကော်မတီဝင်များသည် အလုပ်များလုပ်ရန်နှင့် ၎င်းတို့၏ရာထူးတာဝန်များအတွက် လုံလောက်သောအချိန်ကို မမြှုပ်နှံနိုင်ပါ)
- 4. Our CU committee members are dedicated but they require more training (ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထဘဏ် ကော်မတီဝင်များသည် စိတ်နှစ်လုပ်ကိုင်သော်လည်း ၎င်းတို့သည်ပိုမိုလေ့ကျင့်ရန်လိုအပ်သည်)
- 5. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

32. How long have your committee members been in their roles? အကို/အမတို့ရဲ့ ကော်မတီ အခန်းကဏ္ဍမှာ ပါဝင်ဆောင်ရွက် နေတာ/ပါဝင်လုပ်ဆောင်နေတာ ဘယ်လောက်ကြာနေပြီလဲ။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

- 1. All CU committee members have been in their roles since we started the CU (ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ် ကော်မတီဝင် အားလုံးသည် ကျွန်ုပ်တို့၏ CU ကို စတင်ထောင်ကတည်းက သူတို့၏အခန်းကဏ္ဍတွင်ပါဝင်သည်)
- 2. We hold elections every year and some of our CU members have changed (please specify roles) (ကျွန်ုပ်တို့သည် နှစ်စဉ်နှစ် တိုင်း ရွေးကောက်ပွဲများကျင်းပပြီး ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထာဘဏ် အဖွဲ့ဝင်အချို့အားပြောင်းလဲခဲ့သည် (ကျေးဇူးပြု၍ အခန်းကဏ္ဍများ သတ်မှတ်ပေးပါ))
- 3. We hold elections every year but the same people are re-elected (ကျွန်ုပ်တို့သည် နှစ်စဉ်ရွေးကောက်ပွဲကျင်းပသော်လည်း အရင်လူ တွေပဲအရွေးခံရသည်)
- 4. We have not held another election because there is no one else with the necessary skills to join the committee (ကော်မတီ သို့ဝင်ရန် လိုအပ်သောအရည်အချင်းမရှိကြသောကြောင့် ကျွန်ုပ်တို့သည် အခြားရွေးကောက်ပွဲမကျင်းပခဲ့ပါ)
- 5. We have not held another election because there is no one else interested in joining the committee (ကော်မတီသို့ ဝင်ရောက် ရန် စိတ်မဝင်စားကြသောကြောင့် ကျွန်ုပ်တို့သည် အခြားရွေးကောက်ပွဲ မကျင်းပရသေးပါ)
- 6. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

33. Do you think your CU is women-led? အကို/အမ တို့ရဲ့ ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်သည် အမျိုးသမီးတွေက ဦးဆောင်နေ တယ်လို့ ထင်ပါသလား။
အဖြေတစ်ခုထပ်ပိုနိုင်ပါသည်။

Check all that apply.

1. No (မထင်ပါဘူး)

2. I don't know (မသိဘူး)

3. Yes, our CU committee is women led (ဟုတ်ပါသည်။ ကျွန်ုပ်တို့ကျေးရွာကိုယ်ထူကိုယ်ထာဏ်ကော်မတီက အမျိုးသမီးတွေ ဦးဆောင် ပါသည်)

4. Yes, our CU is women led because our women members are more dedicated to supporting the community (ဟုတ်ပါသည် ကျွန်ုပ်တို့၏ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် သည်အမျိုးသမီးများ ဦး ဆောင်သောအဖွဲ့ဖြစ်သည် အဘယ်ကြောင့်ဆိုသော် ကျွန်ုပ်တို့၏အမျိုးသမီးအဖွဲ့ဝင် များသည် ရပ်ရွာကိုပံ့ပိုးရန် ပိုမိုမြဲမြံနားထားကြသည်)

5. Yes, our CU is women led because the women members understand the needs of the community (ဟုတ်ပါသည် ကျေးရွာကိုယ်ထူကိုယ်ထာဏ် သည်အမျိုးသမီးများ ဦးဆောင်သောအဖွဲ့ဖြစ်သည် အဘယ်ကြောင့်ဆိုသော် အမျိုးသမီးအဖွဲ့ဝင်များသည် ရပ်ရွာ၏လိုအပ်ချက်များကို နားလည်သောကြောင့်ဖြစ်သည်)

6. Other - please specify (အခြားရှိပါသလား? ရှိလျှင် ပြောပြပေးပါ)

Other: _____

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