

Women's Empowerment Study of Selected LIFT Microfinance Partners



Joan Hall, International Consultant
and
Myanmar Survey Research

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THE LIVELIHOODS AND FOOD SECURITY TRUST FUND

UNOPS Fund Management Office
12(O) Pyi Thu Lane, 7 Mile, Mayangone Township, Yangon, Myanmar
Phone: +95 1 65 7280~87, Fax: +95 1 65 72 79
Email: lift@unops.org
lift-fund.org | facebook.com/liftfund

Acronyms

FGD	Focus group discussion
FI	Financial inclusion
GRET	Groupe de Recherches et d'Échanges Technologiques
LIFT	Livelihoods and Food Security Trust Fund
MFI	Microfinance institution
PGMF	Pact Global Microfinance Fund

1. Executive Summary

1. The Livelihoods and Food Security Trust Fund (LIFT) is a multi-donor fund established in 2009 to improve the lives and prospects of smallholder farmers and landless people in rural Myanmar. LIFT programmes focus on agricultural commercialization, climate-smart agriculture, financial inclusion, business and skills development, and targeted nutrition support for mothers and children.

2. LIFT started its Financial Inclusion (FI) Programme in 2011 to promote the growth of financial services to improve the lives and prospects of rural poor people in Myanmar. Currently, LIFT has funded 12 microfinance projects, under which 17 microfinance institutions (MFIs), including 9 local MFIs, receive technical and financial support. The microfinance providers supported by LIFT provided financial services to more than 1.6 million clients in 2016—94 per cent of whom were women. Despite this high percentage of women reached, the LIFT Financial Inclusion brochure does not mention women or gender.¹

3. The rationale of this study is to attempt to answer questions about the impact of microfinance on women's empowerment in three selected LIFT microfinance partners. Secondly, it aims to help validate LIFT's new gender strategy (January 2017).² Thirdly, it hopes to inform the design of a future quantitative study on the subject. Finally, it contains recommendations to help improve the impact of LIFT microfinance activities on women's empowerment, and offers suggestions for other types of donor interventions as well.

4. The key research questions are based on the United Nations' and LIFT's definition of women's empowerment:

“i) women's sense of self-worth; ii) their right to have and to determine choices; iii) their right to have access to opportunities and resources; iv) their right to have the power to control their own lives, both within and outside the home; and v) their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.”

5. The study was conducted in mid-2017 by an international microfinance expert and a Myanmar research firm under the guidance of LIFT staff. The methodology consisted of a literature review (including internal documents and Internet sources), focus group discussions (FGD), and key informant interviews. The focus groups were done in 11 townships across 2 zones (Delta and Dry Zone). There were 30 focus groups conducted, of which 21 focus groups had female participants who were microfinance clients for at least 2 years (the treatment group), and 9 focus groups had female participants who were clients for less than 1 year (the comparison group). The participants of all focus groups were clients of 3 LIFT-supported microfinance providers:

- GRET
- PGMF
- Proximity.

6. Husbands of 24 FGD participants were also interviewed in key informant interviews.

¹ LIFT Financial Inclusion Programme, 2015–2018

² LIFT Gender Strategy, January 2017

7. The report contains the following sections:

- Executive Summary
- Background to the Study
- Methodology
- Findings
- Literature Review
- Conclusions and Recommendations.

Findings

8. For the five components that contribute to women's empowerment, the findings are:

9. *Changes in Self-confidence and Self-worth.* The findings show that the microfinance contributes to an increase in a members' self-confidence and self-worth, and that both the financial activities and the group activities (microfinance meetings) are important.

10. *Power Dynamics in the Household/Changes in Decision-making Hierarchies.* The findings show that in the majority, the decision-making process is the same as it was before the microfinance. There are many factors in the household decision-making process and hierarchy that are beyond the reach of microfinance to influence. There were a few cases, however, of women reporting that their negotiating position had been strengthened due to earning more income for the household.

11. *Changes in Participation in the Community.* The hypothesis states that women are more active in their communities because of their participation in microfinance activities, but the findings do not show great change due to the microfinance activity. Therefore, the hypothesis is disproven. However, for some women, becoming better off has enabled them to feel more confident in participating in community activities and more able to make monetary contributions to their communities.

12. *Social Norms Regarding Women's Work Roles.* The hypothesis is that social attitudes about women's work have broadened, allowing women to work at jobs that were previously considered unacceptable (especially those that are higher paying), due to microfinance. Since these attitudes have existed from before microfinance activities began, and microfinance has not (as yet) been able to influence them, the hypothesis has not been proven.

13. *Mobility and Safety.* The hypothesis states that access to microfinance activities improves a woman's mobility and security to travel. There seem to be clear changes in mobility, although not in safety (either perceived or actual). Therefore, the hypothesis for mobility is proven, and the second part, for safety, is not. Changes in mobility are due to having more money to travel and having more need to travel (business needs), as well as increased self-confidence.

14. *Changes in Access to, Control of and Ownership of Assets and Resources.* The hypothesis for this section is that microfinance contributes to improvements in a woman's ability to access, control and own assets and resources (including information). The hypothesis is proven for access and control, but ownership could not be proven. Women clearly have greater access to credit than before, and to savings. Profits and assets are still shared jointly, but women receive the benefits of those, although the proportion of benefits vis-à-vis other family members could not be ascertained by this methodology.

15. *Changes in Workload.* One possible negative effect of microfinance is to increase women's workload. Women are already 'triple-burdened' with household chores, child care, and parent care in addition to their contribution to the household productive economy, and therefore this negative effect is undesirable. The hypothesis is that women are not working harder with microfinance. The findings disprove the hypothesis; that is to say, women are working harder. However, there is some evidence that there are positive trade-offs, such as working at physically less demanding activities, and closer to home. In addition, women are happy to be working harder, since they can see direct improvements in their own and their families' well-being.

16. *Changes in Freedom from Stress/General Well-being.* One result of microfinance should be a decrease in stress and an increase in well-being for women. This is the hypothesis for this topic: microfinance activities result in a decrease in stress and an increase in well-being for women. The results indicate that this is true; the hypothesis is correct. Women are freed from the worry of dealing with expensive moneylenders, they have money to pay for school fees, improve their homes, buy equipment and appliances, make donations, and even buy gold for emergencies.

Recommendations

17. Recommendations for microfinance institutions are, broadly, to ensure that products and services are designed according to women's needs. This relates to loan amounts, restrictions on loan use, repayment frequencies, the use of solidarity guarantees, the timing of the delivery of loans, and so on. Financial literacy would be important. Savings services should be provided to all women. Meetings (microfinance meetings, trainings) are important to women's empowerment, and should be supported.

18. Beyond microfinance, donors can support interventions that reduce risk (crop and animal insurance, veterinary and agricultural extension services), vocational and technical training (beyond traditional women's activities), technological innovations (women-appropriate machinery and tools), and provide gender awareness/gender-based violence training to communities.

2. Background

2.1 Programme Background

The Livelihoods and Food Security Trust Fund (LIFT) is a multi-donor fund established in 2009 to improve the lives and prospects of smallholder farmers and landless people in rural Myanmar. LIFT is working to ensure that Myanmar's rural economic transformation is inclusive. LIFT programmes focus on agricultural commercialization, climate-smart agriculture, financial inclusion, business and skills development, and targeted nutrition support for mothers and children.

LIFT started its Financial Inclusion (FI) Programme in 2011 to promote the growth of financial services to improve the lives and prospects of rural poor people in Myanmar. Currently, LIFT has funded 12 microfinance projects, under which a total of 17 microfinance institutions (MFIs), including 9 local MFIs, receive technical and financial support. The microfinance providers supported by LIFT provided financial services to more than 1.6 million clients in 2016—94 per cent of whom were women. Despite this high percentage of women reached, the LIFT Financial Inclusion brochure does not mention women or gender.³

2.2 Study Rationale

The rationale of this study is to attempt to answer questions about the impact of microfinance on women's empowerment in selected LIFT microfinance partners. Secondly, it aims to help validate LIFT's new gender strategy (January 2017).⁴ Thirdly, it hopes to inform the design of a future quantitative study on the subject. Finally, it contains recommendations to help improve the impact of LIFT microfinance activities on women's empowerment, and offers suggestions for other types of donor interventions.

2.3 Objective

The overall purpose of this study, according to the Terms of Reference, is to identify the effects of LIFT-supported financial services on women's empowerment in LIFT intervention areas. The specific objectives are:

- To develop an operational definition of the term 'women's empowerment' within the context of LIFT's Financial Inclusion programme;
- To analyse women's empowerment based on access to MFI financial services; and
- To identify indicators and methods to measure women's empowerment for LIFT's Financial Inclusion programme.

2.4 Key Research Questions

The key research questions developed for the study are whether the microfinance activities have contributed to:

³ LIFT Financial Inclusion Programme 2015–2018.

⁴ LIFT Gender Strategy, January 2017

- Women’s self-confidence, self-worth?
- Women’s ability to choose, make decisions for themselves, be considered equal partners in household decision-making?
- Women’s active participation in the larger community?
- Women’s access to and/or control over household resources (the loans, the savings, the profits from businesses, household assets)?
- Improvements to women’s well-being, freedom of movement, of expression?

These key research questions are based on the United Nations’ and LIFT’s definition of women’s empowerment:

“Women’s empowerment has five components: 1) women’s sense of self-worth; 2) their right to have and to determine choices; 3) their right to have access to opportunities and resources; 4) their right to have the power to control their own lives, both within and outside the home; and 5) their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.”⁵

2.5 Methodology

An international consultant and a Myanmar research firm were hired to conduct the study. The methodology consisted of:

- Literature review of relevant LIFT programme documents and Internet publications
- Focus group discussions (FGDs) with clients of three LIFT partners doing microfinance activities:
 - GRET
 - PGMF
 - Proximity
- 24 interviews of husbands of microfinance clients (treatment group) of the three LIFT partners
- Coverage of 11 townships in Dry Zone and Delta, with villages at least 45 minutes driving distance from cities.

A total of 30 focus group discussions (FGD) were part of the study, out of which 21 were ‘treatment’ FGDs, meaning that the participants were involved in the MFIs’ microfinance activities for at least 2 years, and 9 were comparison groups, with the criteria that members had been involved with their MFI for less than 1 year. However, it should be noted that even when participants were new to one microfinance provider, they often had experience with another provider that had started much earlier. Therefore, the designation ‘comparison group’ is rather loose.

All focus group participants were female. Most were leaders of solidarity groups. A total of 263 women participated in the focus groups. For a list of FGDs, with village names, townships, and number of participants, please see Annex A.

⁵ United Nations, Guidelines on Women’s Empowerment, available at: <http://www.un.org/popin/unfpa/taskforce/guide/iatfwemp.gdl.html> [accessed on 11/9/2017]

In addition to the three LIFT partners, there are many other financial services groups operating in the Delta and Dry Zone, for example, Pact savings (only) groups (called Self-Reliance Groups), World Vision (health groups), cooperatives, the agricultural development bank (MADB), moneylenders, funeral societies, religious groups, Mya Sein Yaung (Emerald Green) group (a government-run microfinance programme), and so on. Due to this, it was difficult if not impossible to find participants who had never had the opportunity to take a loan. A glossary of definitions and a description of the methodologies of the three selected LIFT partners' methodologies is available in Annex B.

The focus groups and interviews were recorded with a digital audio device and notes were also taken. The recordings were transcribed, first into Myanmar language and then into English. These transcriptions were analysed using a qualitative software, NVivo.

In order to understand changes due to the microfinance activities, interview and focus group guides for the treatment group used recall questions (i.e. before/after questions) as well as attribution questions (i.e. what were the changes due to?). The comparison groups provided an additional viewpoint, within the caveat mentioned above. The questionnaires were translated and then reviewed by LIFT staff for accuracy. A one-day training for facilitators, note-takers and interviewers was given by the international consultant.⁶

The report contains the following sections:

- Background to the Study
- Methodology
- Findings
- Conclusions and Recommendations.

3. Findings

3.1 Changes in Self-confidence and Self-Worth

'Self-confidence', for the purpose of this study, is when a woman says that she is willing to⁷:

- speak up in groups, especially in groups with strangers present
- engage with unknown people
- state an opinion in public and/or to an authority figure
- disagree with someone/insist on her own opinion
- travel outside of her normal physical boundaries
- try new things (e.g. businesses, machinery).

Self-confidence is an important trait for women to have. It helps them confront biases and injustices in treatment, push against restrictive social norms, take on new financial risks that may have better

⁶ FGD guides and interview guides are available upon request from LIFT.

⁷ We say 'says that' because all of the evidence comes from the women themselves or their husbands, so it is self-reported.

returns, such as business expansions and diversifications, participate more vigorously in decisions that affect them, pursue new challenges and take on new roles.

'Self-worth' is defined here as a woman's perception of her value to her household and community, and the rights that an increase in her value give her. Self-worth (also called 'self-esteem') affects self-confidence and leads to the same benefits mentioned in the previous paragraph.

The hypothesis is that microfinance leads to improvements in feelings of self-confidence and self-worth of the women clients.

Findings – Treatment Groups

The table below shows the results of the analysis of this component in nVivo, by zone.

Table 1. Changes in Self-confidence and Self-worth – Treatment Group

Zone	Change in self-confidence and self-worth
Delta (4 FGDs)	In 2 FGDs, women reported lacking self-confidence before the microfinance activities began. In 3 FGDs, women reported having more self-confidence currently. In 2 FGDs, women stated that the reason for more self-confidence was the access to microfinance and its benefits.
Dry (17 FGDs)	In 9 FGDs, women reported lacking self-confidence before the microfinance activities began. In 15 FGDs, women reported having more self-confidence currently. In 11 FGDs, women stated that the reason for more self-confidence was the access to microfinance and its benefits.

The following quotes from FGD participants illustrate the causes of the increase in self-confidence and self-worth:

Increase in status yields an increase in self-confidence and self-worth:

- “I used to carry a plastic bag when I went to Pakokku. But now I carry a travel bag and do not care what people might say.” *FGD 16*
- “Frankly saying, I didn't want to go to those events since I didn't have proper dresses to wear. I just told my husband to attend those events. For them, dress is not so important. Now, the income and economy of the family has improved, and I am able to buy dresses and new clothes. Now I can attend social events more confidently.” *FGD Pilot 1A*
- “My husband's view is more positive about me because I can make my own way.” *FGD 4*

Increase in exposure yields increase in self-confidence and self-worth:

- “We were afraid to speak up even in our village meetings before. But now we have to participate in the group meeting weekly and [we] gain more courage.” *FGD 16*
- “A few years ago, we didn't have much knowledge. But right now, we have to attend trainings so we learn how to do social activities, we get knowledge when we attend

“When I go to the rich people's house, they used to think I am there to borrow money from them. Now they cannot think like that. I have my support, so I have courage and I feel confident and more secure.” *FGD 4*

meetings and our brains get developed ... and so we speak up more.” FGD 28
 “I have learned polite forms of speaking from my microfinance group.” FGD 3
 “Right now, we know that we have our own rights to speak out. And we believe we can talk with our own intelligence and our vision gets wider.” FGD 28

Running a successful business yields an increase in self-confidence

“It is because we make the decision on our business. We had our own experiences. I want to go out more as I went to town from time to time. If I don’t receive the money, I want to go and find out why the customer does not transfer money.” FGD 16

Increase in abilities leads to an increase in self-confidence:

“I could not even spell my name correctly. I can spell my name now. I did not know how to put my signature but that is a thing of the past. Things have changed after I participated in the group.” FGD 16

“I was shy because I have never borrowed money before.” FGD 4

“I can count the cash now. I didn’t dare to touch a bundle of 100,000 kyat before.” FGD 13

The self-worth that comes from having money, and the power that it gives one, are clear in their minds: “If the husband could earn much money and the wife could earn only a little, she is under his influence. If both could earn equally, there would be no such problems.” FGD 21

Findings – Husbands of Treatment Clients

The interviews with the husbands of group members supported the findings from the treatment groups:

“The most obvious change that I notice is how self-confident she gets as soon as she works as leader in her group.” *Joe Pyan Village*

“What changes I noticed in my wife is that she becomes confident to speak up in her organization. She becomes far-sighted.” *Taung Oh Village*

“She has plans of her own on how to make improvements with her life after she gets bigger amount of loan.” *Taung Gone Village*



The table, below, summarizes the findings, differentiated between Delta husbands and Dry Zone husbands (the figures in parentheses indicate the number of husbands):

Table 2. Husbands’ Opinions on Changes to Wives’ Self-Confidence and Self-Worth

Zone	Change in self-confidence	Examples
Delta	Improved (3/4) (all 3 attributed to microfinance), No change (1/4)	Speaks up in public more, earns own income, is more social, more ‘active’, more talkative, more active in community affairs, social events, since receiving microfinance
Dry	Improved (17) (all but one attributed to microfinance)	Speaks up, goes to town alone, runs her business alone, hires workers, since receiving microfinance

Findings – Comparison Groups

Some of the comparison groups give the pre-microfinance picture, illustrating that women are shy and men tend to lead both in the household and the community, but other villages show that change is already occurring:

Table 3. Self-Confidence Levels and Reasons for Change: Comparison Groups⁸

Zone	Self-confidence levels	Reasons cited for change
Dry	Women are shy, men lead (3 FGDs) Women are 'daring' to speak up (4 FGDs)	More knowledge, more exposure (via trainings and meetings), more experience, a more 'open' society (to women's participation)

Some quotes illustrate the differences:

Moderator: "Have you ever done public speaking ... when there is a village assembly?"

Participant: "Never" M: "Why?" "I don't know. We just do the listening." *FGD 21*

Participant: "Yes, it can be inappropriate for a woman to do so [to speak up]. I used to guess whether they [would] accept my suggestion or not, and then I was like 'Forget it. I better keep quiet', and then my lips were sealed." *FGD 21*

"It has changed as the world is changing. And women have more ability to take a leading role while some men were left in the follower's place. Women become decisive and have confidence." *FGD 27*

The findings from the comparison groups indicate that, when women are exposed to new experiences, such as trainings, and where society is open to their participation, women's self-confidence does grow. However, this has not occurred in all villages.

The findings show that the microfinance, including the financial as well as group component, contributes to an increase in a member's self-confidence and self-worth, and so the hypothesis is validated. As noted in the quotes, this increase in self-confidence and self-worth has led to:

- attendance at public events that were previously avoided
- increase in status in the community
- greater participation in community discussions
- greater ability to use money
- ability to meet challenges (e.g. nonpayment of bills by clients)
- knowledge of rights and ability to speak up about them
- higher standing in the household
- openness to new experiences (going outside the community).

⁸ All comparison FGDs took place in the Dry Zone.

Recommendations for Microfinance Institutions

The increase in self-confidence and self-worth is due, as described above, to increase in income, in abilities and in opportunities to interact with the public and/or with strangers. Therefore, MFIs can improve women's self-confidence and self-worth by:

- 1) Ensuring that loans are structured correctly to support women's businesses (timing of loans, loan terms, repayment schedules, amounts, fees, interest rates), so as to maximize their ability to earn income from the business.⁹ The two most common complaints heard from FGD participants were that loans were too small to make an impact, and that interest rates should be lowered.

The two quotes below show other areas for improvement:

Timing – “This year, they [the MADB] gave loans after cultivation season and it had great [negative] impacts on us. So, I want them to give the loan on time.” *FGD 27*

Rigidity of loan terms – “I'd like a loan right now! Sesame prices are up!” *FGD 13*

- 2) Training women to correctly manage the credit and the business (numerical and financial literacy, diversification, risk-hedging):

“[My recommendation] would be trainings for the women on agriculture and livestock breeding. For example, when feeding pigs, they might end up feeding 1,000 kyat worth of food but they don't know systemically so the expenses would be high. There might not be any profits from pigs. If the training told them to feed systematically. If the pig was sold for 300,000 kyat and 200,000 kyat then the earning would be 100,000 kyat.” *Husband, Kyain Chaung Village*

“I am not sure how to calculate the profit [from cow breeding].” *FGD 10*

- 3) And providing women with opportunities to interact with others (particularly strangers) in meetings and trainings:

“Men still do the talking and we just don't stand up to speak.” “Only men do that. Women attend because they are invited. Women do not usually say anything like that. Women do attend the meetings, but they just listen and do not usually get up and say anything. Women do not usually express.” *FGD 22*

The group activity is a key component of the change in self-confidence, and so this should be reinforced to the extent possible.

Implementing these three recommendations will increase the cost of providing microfinance services, which will be passed on to the consumer.

⁹ The impact of this is strengthened when the loans are for women's businesses, rather than family businesses. This is discussed further in Section 3.6 under access, control and ownership of resources.

3.2 Power Dynamics in the Household – Changes in Decision-making Hierarchies

The topic here is whether microfinance increases a woman's status in the household, as shown by her ability to influence others' decisions (i.e. for her input to be taken seriously) and to make decisions on her own. The hypothesis is that microfinance improves a woman's status in the household, elevating her closer to an equal of her husband in terms of influence on household decisions.

Findings – Treatment Groups

The findings under this topic are nuanced. There are many demographic factors that influence decision-making in the household. The following factors have influence:

- the age of the woman
- the marital status of the woman
- whether the woman lives with her parents as a single woman
- whether the woman and her husband live together with the parents
- the age of the parents
- the presence of siblings and their ages and birth hierarchy with relation to the woman
- the age of the woman in relation to her husband
- the birth hierarchy of the woman in relation to that of her husband
- the presence of the husband (many couples live apart for work reasons)
- the presence of adult children in the household.

Some examples illustrate the above factors:

“My parents made the decisions before they're not too old. Now I make my own decisions as they are getting old.” *FGD 26*

“I don't decide by myself. I discuss with my family and we decide altogether. As we are living with all of my siblings and I am the eldest. So I discuss with them but I'm the one who makes the decision.” *FGD 28*

“My husband is younger than me. He is the youngest among the 12 siblings. I usually make decisions.” *FGD 1*

In addition, these other factors have an influence:

- the size of the expenditure under consideration
- the use of the expenditure under consideration (e.g. religious donations, daily household expenditures)
- the personality of the husband
- the employment status of the husband
- the health of the husband
- the culture of the village
- the purpose of the loan (as mandated by the MFI).

The table below gives a summary of the changes (if any) in decision-making:

Table 4. Changes in Decision-making – Treatment Group

Decision ¹⁰	Decision-maker		Influence of Microfinance
	Past	Current	
Delta (4 FGDs)			
Large profits	Woman (0) Man (0) Joint (3)	Woman (4) Man (3) Joint (8)	Microfinance is not mentioned as a cause of change in decision-making
Small expenditures	Woman (2) Man (1) Joint (1)	Woman (7) Joint (5)	Microfinance is not mentioned as a cause of change in decision-making
Loan and business (own)	Woman (1) Man (0) Joint (11)	Woman (7) Man (2) Joint (5)	Microfinance is mentioned as a reason for change in 2 cases, no other reasons are mentioned
Savings	Woman (1) Man (0) Joint (0)	Woman (0) Man (0) Joint (1)	Microfinance is not mentioned as a reason for change
Dry Zone			
Large profits	Woman (10) Man (1) Joint (7)	Woman (37) Man (12) Joint (31)	Microfinance is mentioned as a reason for change in 1 case (“the business is going well”)
Small expenditures	Woman (8) Man (1) Joint (1)	Woman (15) Man (3) Joint (2)	Microfinance is not mentioned as a reason for change
Loan and business	Woman (26) Man (3) Joint (51)	Woman (34) Man (2) Joint (31)	Microfinance is not mentioned as a reason for change
Savings	Woman (5) Man (1) Joint (1)	Woman (23) Man (2) Joint (6)	Microfinance is not mentioned as a reason for change

In general, women consult with all adult family members when possible. Partly this is cultural, a search for consensus. It also has practical reasons: the woman needs to know if there are other loans outstanding in the family, and she needs to know what other income sources are available, in order to avoid any repayment problems, which would bring shame to the family. She needs to have buy-in from the family so they will support her in the enterprise.

“I discussed with my family. My husband advised me that I should take loan. And my children said, ‘If you can lead this business, you do. For paying back, leave it to us. You just decide.’ So I made the decision myself.” *FGD 17*

Despite the complex environment for decision-making, there are some changes due to the microfinance:

¹⁰ In this table, the number of coded references is counted. Care should be taken in interpreting these numbers as they are not necessarily quantifiable nor comparable.

“I had to obey my husband in the past because he is the breadwinner. Now we negotiate with each other and my husband also listens to my words and I also listen to him. So I am happy as the marriage is getting better.” *FGD 26*¹¹

“He didn’t agree with me at first, but agreed with me when he saw me earning money.” *FGD 1*

The hypothesis that microfinance improves a woman’s status in the household, elevating her closer to an equal of her husband in terms of influence on household decisions, appears to be disproven, only occurring in a few cases.

Findings – Husbands

The following quotes from husbands show the diversity and hierarchy of decision-making strategies.

“I was in Malaysia when she joined the group for the first time. I don’t make her discuss with me for unnecessary reasons. She does what she has to do. I let her make decision by herself. She didn’t discuss with me when she borrowed money. She made decision regarding loan.” *Kyat Pu Village*

“I make decision for spending on agricultural work. Later she starts her business which is home shop. For her business, she decides herself.” *Thae Taw Village*

“In our home, our sister-in-law also lives with us. We all discuss together usually. My sister-in-law is the eldest in our home. She makes decisions [about the profit].” *Oak Pho Village*

“Finally, I made the [business] decision because my wife ... is a woman ... Women do not know much about businesses.” *Oak Pho Village*

Decision-making strategies have not changed much, according to husbands.

“No one decides alone.”
Oauk Kyaung Village

“This is our nature since we were married.” *Ka Lane Chone Village*

“It is same all the time. Nothing has changed.” *Thae Taw Village*

In only two instances, the husbands cited a change in decision-making (from joint to wife-only, for the loan/business decisions) as being due to the microfinance. However, this change never applies to the man’s occupation of agriculture.

Table 5. Decision-making Process and Changes (Husbands)

	Loan (to take, how to use)		Use of large money (profits)		Use of small money		Change due to
	Before	After	Before	After	Before	After	
Husband/parents only	2	1	6	6	3	4	Husband out of country (1), due to microfinance (2)
Wife only	4	6	0	0	16	5	
Joint	18	17	18	18	5	15	

¹¹ While classified as a comparison group due to the recent activity of GRET, other microfinance providers have been active for longer periods (PGMF and Emerald Green).

Findings – Comparison Groups

In the comparison groups, husbands and family members are consulted, but sometimes the woman makes the final decision:

“I don’t have to discuss with my husband. I can do whatever I like and my husband agrees to it.”

FGD 5

Moderator: “Who decides about the profits?” Two Participants: “Me!” Two participants: “We discuss with our husbands.” *FGD 6*

Moderator: “Who decides about the important things?” “Both of us.” (2 participants) “By myself.” (2 participants) “My mom and my family.” (1 participant) *FGD 28*

“By myself. My spouse passed away, so I have been making my own decisions for about one year. My mother-in-law passed away too, and only my sister-in-law is still alive, so yes, I make my own decisions.” *FGD 21*

Table 6. Decision-making Process and Changes (Comparison Groups)

	Loan (to take, how to use)		Use of large money (profits)		Use of small money	
	Before	After	Before	After	Before	After
Husband/parents only	3	3	3	3	0	0
Wife only	2	2	2	2	9	9
Joint	4	4	4	4	0	0

Within focus groups there are subtle variations. In three groups, about half the women said they no longer discuss with their husbands, they just decide on their own. This is due to having had experience with other work than farming (including casual labour), having experience with loans and businesses, and having more knowledge.

Recommendations for Microfinance Institutions

There is little that is under the influence of MFIs among the factors in decision-making. However, to attempt to improve women’s ability to affect decisions made in the household, MFIs could:

1. Relax the requirement that loans be made only for farming, as these activities are mostly under the control of the husband; instead, provide loans for women’s business activities.
2. Increase the size of the loans, since there are many complaints that they are not large enough to take full advantage of investment opportunities, and this affects a woman’s ability to earn income and therefore her importance in decision-making vis-à-vis her husband/family.

Implementing these two recommendations may increase the cost of providing microfinance services, which will be passed on to the consumer.

3.3 Changes in Participation in the Community

This topic examines whether women have become more active in their communities, which could be caused by an increase in status (income), in self-confidence, in mobility, in free time, or for other reasons or a combination of reasons. The hypothesis states that women are more active in their communities because of their participation in microfinance activities.

Findings – Treatment Groups

First, it is important to set the context. For all three MFIs, meetings are sporadic and infrequent. Most meetings occur when the MFI is new to the village and is introducing its products and services. Following that, there are trainings that teach people how to manage the credit. Then there are meetings to fill out loan applications. Following that, there is a meeting to sign the approved contracts and disburse the money.

After that, meetings become more infrequent. The PGMF solidarity groups meet bi-weekly to collect the loan payments and the savings. Proximity solidarity groups do not meet after the initial loan signing until the third month for the interest payment, and then again bi-monthly until the final balloon payment (principal and interest) at the eleventh month. GRET solidarity groups meet every four weeks for interest payments (and for principal repayment for some credit products). There are few training activities that go on during these MFIs repayment meetings.¹²



Moderator (FGD 19): “When you meet with GRET on a monthly basis, do you miss work too?”¹³

Participant: “Just for a while. Someone who is at home can attend [to the work].”

Participant: “When I repay the interest.”

All participants: “Not all five of us need to attend.”

“The coordinators in township level also explain the rules and procedures to us. And we also ask for explanations whenever we find something is unclear. We have been doing it since we first joined the group. But there have been no meetings or discussions in the year 2017.” FGD 3

Given the infrequent meeting schedule, the fact that usually only the five solidarity group members are present (and the loan officer in the early years) rather than the entire Centre, and the lack of other (training) activities, it seems unlikely that there would be a significant increase in a woman’s self-confidence and leadership skills, to the extent that she would be willing to search for leadership roles in

¹² GRET is beginning to provide financial literacy to its clients.

¹³ Note that, for GRET, it is the group leaders who attend the meetings; group members can pay their treasurers at any time. In this study the focus groups were primarily attended by group leaders.

other venues. However, as we saw in Section 3.1, women do report an increase in self-confidence over time, and the exchange of information between women seems important:

“My group got the first batch training. At that time, only few people could take loan without any worries. After seeing the result of taking loan, we shared the information with others.”
FGD 11

However, some villages have other savings and loan groups. PGMF and Proximity membership often overlapped in the FGDs, while GRET overlapped with PGMF once, and never with Proximity. Women, if given the opportunity, will often join more than one savings and lending group, in order to maximize loan size. These other groups provide additional opportunities for women to become comfortable in group settings and to learn leadership skills.

Table 7. Overlap of MFIs in Study FGDs¹⁴

All Three MFIs' FGDs	GRET	Proximity	Pact/PGMF
GRET		none	19
Proximity	none		3, 7, 9, 12, 14, 15, 18
Pact/PGMF	4	3, 7, 9, 12, 14, 15, 18	

The second contextual piece is the village environment. In many villages the team went to, FGD participants reported a lack of other village activities. The most widespread activities in which community members participate as social functions are the grieving ceremony, when someone dies, and the joy ceremony, when a happy event occurs (birth, marriage). Traditionally, men lead these grieving and joy events, while women help with cooking in the preparation stage and the clean-up.

Apart from the savings and loan groups and the ad hoc joy and grieving events, women infrequently reported the existence of health groups, social work groups (to help the unfortunate), water and school committees, and so there is limited participation in these.

The findings about increased participation were mixed. Some women reported becoming active in these groups since they joined microfinance groups; other women reported that they had always been involved in them:

“Only the males used to go to the meetings before the women join this group. Now women are united and getting more knowledge.” *FGD 13*

“We’re from Satetukotu group¹⁵ since the beginning.” *FGD 15*

“I don’t join groups. I financially support social events. I don’t join groups because I won’t be able to do housework if I join them.” *FGD 2*

“There is a funeral association, you have to put 500 kyat per household. The men lead the group and only when there is a funeral.” *FGD 7*

¹⁴ This indication of overlap in the FGDs should be viewed with caution. For example, Pact Myanmar (as opposed to PGMF), runs other kinds of village groups (for savings, health, etc.) and that may account for some of the overlap. PGMF states that they ‘discourage [overlap]’.

¹⁵ It literally means ‘sharing similar ideas and willing to work together’. They usually take part in religious or social welfare activities, including cleaning of monasteries.

Table 8. Women’s Participation in the Community, and Reasons for Changes

Zone	Women participation level		Change over last 2–3 years, and reasons given for change
	Before	After	
Delta	3 FGDs	4 FGDs	Women join groups for financial benefits (health insurance, lending, savings groups); outside of these, they do not join because they are too busy
Dry	11 FGDs	17 FGDs	Microfinance is mentioned as a cause in 3 FGDs, while other causes are mentioned in 3 FGDs (presence of more groups in which to participate, a child growing up, giving the mother more freedom to participate, and better transportation)

Reviewing comments from focus groups, it seems that, where there are opportunities to participate, women often do not join because: the groups are male-led or male-exclusive, the women have time constraints, lack funds, face objections from their husbands due to their household responsibilities, are shy, and/or lack mobility.

“I can’t get involved in groups since I am busy taking care of my mother.” *FGD 2*

The reason they do join them is a desire and ability to help (with their funds), a reduction in fear/shyness, an increase in their ability to travel, no objection from their husbands, and/or other reasons.

“I would like to take part more in social events as I can now financially contribute more than before.” *FGD 2*

There does not seem to be great change due to the microfinance activity. Therefore, the hypothesis is disproven.

Findings – Husbands

Husbands report a slight increase in women’s involvement, often due to the ability to contribute financially:

“In the past, there was no donation in our village. People worked the whole day to earn a small amount of money. Now, we have surplus money worth of 100,000 kyat. If I go to a donation event in the village without working about two days, it does not matter anymore to our family. My wife also is happy to let me go there. On the other hand, when my wife wants to go a donation or somewhere, I let her go. While she is not at home, I do her tasks. In the past, we thought it was not our concern that someone was holding a donation ceremony. *Having more income changes our mindset.*” *Ka Lane Chone Village*

“Since before, she led in social occasions and till now, she actively participates in them. After being a loan group member, I think she involves in social occasions more than she did before.” *Taung Oh Village*

“She does [get more involved now]. Because people don’t want to take part in community activities when they are not doing financially. But they are able to get involved in the community when they are financially well off. Interaction with the community would be less when the people are suffering from financial inconvenience. She felt inferior before but now, she is able to blend in with the community.” *Taloke Htaw Village*

Table 9. Participation in Community Groups – Husbands’ Perspective

Zone	Wife’s participation level	Change over last 2–3 years, and reasons given for change
Delta	Participates in outside groups, takes part in community events	More active socially in 2 cases, no change in 2 cases (no reasons given)
Dry	Participates in outside groups, takes part in community events	Wives are more active than before (7 husbands); linked to increase in income in 2 cases

Findings – Comparison Groups

The findings from the comparison groups reinforce the findings, above.

“Men participate in the group like special occasion of joy and grief. Women do not participate in it.” *FGD 25*

“Usually, only men attend those like village meetings. Where farmers are supposed to attend a meeting, only male farmers do.” *FGD 6*

“They do not think women are important enough to take part in the meetings.” *FGD 6*

Table 10. Participation in Community Group – Comparison FGDs

Types of community groups	Participation level	Change over last 2–3 years, and reasons given for change
Water committee, child and welfare committees, school committees, lending groups, Buddhist groups, funeral groups	Men lead, and women volunteer/participate in activities Women are passive recipients of trainings (mother/child welfare) Women participate largely in lending groups	Slight increase in women’s participation, due to: <ul style="list-style-type: none"> women are asked to participate (which is a change from before, reason for this is not given) increasing presence of social and lending organizations in which to participate. However, women are very busy due to work and household responsibilities; this prevents them from participating.

Recommendations for Microfinance Institutions

As with decision-making, there is little that is under the control of MFIs among these scenarios. However, to improve women’s participation in community activities, and the communities’ acceptance of women in those activities, MFIs could:

1. Ensure that loans are structured correctly to support women's businesses (timing of loans, loan terms, repayment schedules, amounts, fees, interest rates), so as to maximize their ability to earn income from the business. PGMF might consider reducing the frequency (bi-weekly) of its repayments (as well as increasing the loan term so that the instalments are not burdensome) so that women have more time¹⁶.

"We don't have time to go to meetings, we have to work hard to make the repayments on time." *FGD 1B*

2. Ensure that women are trained to correctly manage the credit and the business (numerical and financial literacy, diversification, risk-hedging).
3. Ensure that women are provided with opportunities to interact with others (particularly strangers) in meetings and trainings.

The first two recommendations will increase women's ability to earn income from their investments, and the third will increase confidence levels.

Implementing these three recommendations will increase the cost of providing microfinance services, which will be passed on to the consumer.

Recommendations for Donors (Outside of Microfinance Support)

Donors should support awareness-raising and sensitization events or trainings for communities to reflect on the gender stereotypes and inequalities, addressing patriarchal decision-making, male-only clubs, etc. in various ways, independently of microfinance service provision. In other words, NGOs specialized in these activities should be providing these services in communities, with donor support. MFIs are financial institutions, and have no expertise in gender awareness-raising or sensitization, and should not be providing them. They can make the groups available for these trainings, provided their clients agree, and this will depend on their time commitments.

3.4 Social Norms Regarding Women's Work Roles

The topic in this section is whether gender roles have changed as a result of microfinance activities. What is acceptable work for women? The hypothesis is that social attitudes about women's work have broadened, allowing women to work at jobs (especially those that are higher paying) that were previously considered unacceptable, due to microfinance.

Findings –Treatment Groups

Most groups stated at first that there were no restrictions on what women could do for work (perhaps a sign of empowerment!). However, in reality, there are socially unacceptable jobs. The ones mentioned were:

¹⁶ Note that this is a recommendation about repayment frequency, not meeting frequency.

- prostitution, gambling ('indecent' or illegal work, against Buddhist teachings¹⁷)
- heavy labour (hauling rocks, handling oxen, masonry)
- jobs that involved climbing (carpentry, roof work, toddy palm trees)
- jobs that involved working at night (waitressing)
- use of heavy machinery (water pumps, tractors)
- jobs that involved interacting with strange men (motorcycle or bike taxis).

In about half the villages, working 'far away' was viewed as either unacceptable or undesirable, whereas in other villages, it was quite accepted.

In most cases, women stated that these perspectives had existed for a long time. On the other hand, there were signs of changes in attitude:

"Previously, men are the only persons to handle cattle. Now, women also handle cattle and drive bull carts by themselves." *FGD 15*

"My husband drives a tractor and he teaches me how to drive. So I can drive but once it stops then I cannot restart. The machine size and my size are not even, that is why I cannot do it. It is not because it is not appropriate." *FGD 4*

The changes in attitude may be considered to be slightly influenced by microfinance, which has created more opportunities for different types of work. A number of women, for example, have purchased tractors with their loans (*FGDs 17, 2, 23, 29, 4, 7*):

"The change is that women have got more options for doing business. In the past, farm owners used to hire us for part-time jobs in paddy fields. Now women can run their own businesses, with the loans taken out from Pact Myanmar." *FGD 1A*

Ironically, women could not do rice harvesting before the microfinance, because it demands physical strength, and now that the process is mechanized (thanks to access to microfinance), they cannot do it because the machinery used for tilling, planting, harvesting and binding requires physical strength.

Table 11. Changes in Social Norms for Women's Work

Zone	Changes in social norms for women's work
Delta	No change was reported in any focus group.
Dry	

Since these attitudes have existed from before microfinance activities began, and have not significantly changed, the hypothesis has not been proven.

Findings – Husbands

The findings from husband interviews were consistent with the findings above, and there has been no change.

¹⁷ 'Unrighteous means of livelihood'.

“It’s quite clear. Women can’t work as a carpenter or a mason. But they can bring bricks at the construction site. Villagers said, women don’t need to climb a palm. Anyway, they can go to fields and work there.” *Tha Out Pin Tae Village*

“Women can work shoulder to shoulder with men. I thought it is acceptable. Women can do men’s work. I don’t know how about other people.” *Ta Thaing Village*

“In agricultural work, women don’t know how to operate a water pump.” *Taung Oh Village*

“Women should not drive a bullock cart. Since the past, I don’t want women to work these tasks.” *Taung Oh Village*

Table 12. Husbands’ Perspectives on Gender Work Norms, and Changes

Zone	Inappropriate jobs for women	Changes over time
Delta	Working far from home Men’s work, e.g. grass cutting	None (all husbands)
Dry	Carpenter or mason, tree cutting, working abroad, operating heavy farming machinery, butchery, motorcycle taxis, alcohol sales, heavy labour, driving tractor	None (all husbands)

Findings – Comparison Groups

The findings are confirmed in the comparison groups, and no changes were reported. Motorcycle taxi, night jobs (bars), interactions with strange men, working abroad, illegal or unethical activities, cutting palm, physically demanding jobs, working on heights (roofing) were deemed inappropriate. But concessions were made when inappropriate jobs were done out of need (due to poverty, husband migration or illness/death):

“Some men earn money as a porter. That is hard work and women are not as physically strong as men. But in the past, women earned as porters as they were very poor.” *FGD 27*

“There is no one else who can do the job for us. That is why we have to do it on our own.” *FGD 8*

Recommendations for Microfinance Institutions and Beyond

Access to microfinance and the job opportunities it brings may help change gender norms about work, but the picture is not that clear. Other factors that promote changes to gender norms are happening in society, such as migration to other cities, even abroad, for work, and exposure to television and Internet.

Assuming that over time, microfinance may have some positive change on social norms, then the recommendations given in earlier sections for MFIs apply here as well.



Beyond microfinance, there are activities that donors can promote. The women in focus groups discussed their inability to operate large agricultural machinery. Donors can support technological innovations for women smallholder farmers, such as, for example, the [Gates Foundation Challenge Fund](#). Gender-friendly tools for small farmers should be developed.¹⁸ Women need access to agricultural and livestock extension services.

Training women to operate machinery, and even repair it, via vocational training, would open new job opportunities and new gender work roles for women. Vocational training for women should go beyond traditional skill sets such as weaving, tailoring, etc. and prepare them for 21st century job markets. Training in the use of digital/smart phones would prepare women for the eventual use of digital money (which is not currently available in Myanmar). Most women have access to smart phones.

3.5 Changes in Mobility and Safety

This issue pertains to the ability of women to travel without their husbands' or communities' permission, safely and securely. The *inability* to do so has repercussions on their ability to earn a livelihood and to live stress- and harm-free. The hypothesis for microfinance states that access to microfinance activities improves a woman's mobility and security to travel.

Findings – Treatment Groups

In the past, women did not go out much. This was expressed by many women in focus groups:

“I did not dare to go in the past.” *FGD 16*

This has changed as a result of the microfinance activities, thereby proving the hypothesis. One reason is the need for business dealings outside the home/village; for example, purchasing supplies and selling product:

“Women are going to towns like Bogalay and Maw Kyun by ferry buses for buying necessary goods. But we never travel beyond Bogalay and Maw Kyun since there is no business beyond those towns.” *FGD 13*

A second reason is the confidence from having money to spend:

“We could travel more because we have higher income due to these loans. We're not reluctant anymore.” *FGD 15*

A third reason is the confidence due to having had new experiences and new interactions as a result of membership in microfinance groups:

“Now, we are more daring to travel, go out. Since we have to communicate with many people, we become more daring and confident.” *FGD 14*

And having new abilities:

¹⁸ <http://www.scidev.net/global/r-d/feature/can-technology-rescue-women-farm-workers-from-drudgery--1.html>

“I can count the cash now. I didn’t dare to touch a bundle of 100,000 kyat before.” *FGD 13*

Most women said that they would feel comfortable verbally defending themselves from harassment. No one mentioned any form of physical violence as having happened to them.

Table 13. Mobility and Safety, and Reasons for Change

Zone	Mobility and safety	Changes due to
Delta	In 2 FGDs, women reported an increase in mobility	Due to having more income in both FGDs
Dry	In 3 FGDs, women reported fear and shame about being in public before microfinance In 14 FGDs, women reported being brave, daring, confident, etc.	Of those 14 FGDs, 9 FGDs reported microfinance as a cause of the increased mobility and safety

There seem to be clear changes in mobility due to the microfinance, although safety/security (either perceived or actual) does not seem to have changed. Therefore, the hypothesis for mobility is proven, and the second part, for safety, is not.

Findings – Husbands

Husbands in the Dry Zone report that their wives are more active/mobile due to participation in lending groups, whereas Delta husbands report less activity or mobility. Safety was not discussed.

Table 14. Mobility and Safety

Zone	Perspective on mobility and safety	Changes due to
Delta	More mobile, more active in social events (1/4) No change (3/4)	Running a business (i.e. the microfinance)
Dry	More mobile, more active in social events (11 husbands/20)	<ul style="list-style-type: none"> • having income • participating in the microfinance group • running a business No other reasons reported

Findings – Comparison Groups

In the comparison groups, participants noted that when they are more prosperous, they feel more comfortable and secure going out. When they have been exposed to more experiences, they feel more comfortable going out. They feel more comfortable during the day than at night in public places, and in environments they are familiar with. They worry about harassment. There are social restrictions (by husbands and by society):

Moderator: “Do your husbands forbid you from going into the village and to the city?”

Participants: “Yes. But we go if we have to.” *FGD 21*

“We are free to go to Monywa. But we are told not to go alone after dark.” *FGD 21*

“If it is further than Monywa then I don’t feel safe to go.” FGD 22

Table 15. Mobility and Safety – Comparison Groups

Perspective – all groups	Changes
It’s safe, no worries Women don’t go outside the village alone/at night Women feel comfortable defending themselves verbally from harassment	Some change in some members – increased self-confidence and willingness to speak in public, due to exposure (increases in opportunities to be mobile and to socialize) and increase in responsibility

These findings support the findings of the treatment groups.

Recommendations for Microfinance Institutions and Beyond

Some of the remaining factors that prevent women from going out are:

- workloads (especially farming activities during peak farming seasons)
- child or parent care, other household responsibilities
- stated ‘inability’ (i.e. lack of skill) to ride a motorcycle taxi
- village has no transportation.

Microfinance has played a role in helping solve the transportation; women have bought their own motorcycles in a few cases, for a son or husband to operate.¹⁹ This provides extra income for the family, lowers the cost of transportation, and makes work more efficient (getting to and from markets with products). And microfinance will continue to help empower women by increasing their income and their self-confidence. These activities should continue.

Beyond microfinance, donors can support women’s empowerment in this area by providing training in responses to gender-based violence to communities.

3.6 Changes in Access to, Control of and Ownership of Assets and Resources

This issue deals with women’s access to, control of, and ownership of assets and resources. Improvements in these areas help women improve their well-being and attain equality in the household and the community. The hypothesis for this section is that microfinance contributes to improvements in a woman’s ability to access, control and own assets and resources (including information).²⁰

In this section, assets and resources will include the following, since these are direct results of the microfinance activities:

¹⁹ PGMF notes that “Quite a few of our clients have taken advantage of our hire-purchase product to buy boats, tractor-jeeps, and small trucks. We do not directly finance motorcycles, but many of our clients have bought those with their profits.”

²⁰ Primarily the first two. The focus group questionnaire was too long to include questions on ownership. This could be investigated at a later time.

- loans
- profits
- assets purchased with the profits or loans
- savings
- information/trainings.

Findings – Loans

In PGMF, the loans are available to men and women, but in reality, only 2% of clients are male. In Proximity, the loan agreement is signed by the person who picks up the loan (this is often the woman, since many men have migrated). In GRET, the loan agreement is signed by either husband or wife (this is a household decision). This study could not determine if the gender of the signatory of the loan agreement determines control of the loan use.

Rather, the use of the loan is most often determined jointly (see the Section 3.2 on decision-making in the household.) Factors that are taken into account in the decision-making about the use of the loan are multiple and complex:

- MFI requirements (the loan use);
- timing (the agriculture season, if the family farms);
- state of equipment (if repairs are needed on farm equipment);
- structure and timing of repayments (if the repayments must be frequent, such as with PGMF, the loan is invested in businesses that give frequent cash flow; otherwise, it may be invested in animals);
- the number of loans that the woman has accessed previously (the more she has had, the more likely it is her decision about the loan use);
- other income sources in the family (for repayments), and which one is the main source;
- other debt;
- business opportunities (the price of a crop, e.g. onions);
- experience (most loans are invested in existing business activities with a smaller percentage in start-ups);
- unemployment in the household (women may buy business assets for their husbands, such as motorcycles);
- child and parent care responsibilities.

Given the above factors, the decision-making about the loan is often complicated:

“Since you have to repay, I decided to do animal husbandry. With 200,000 loan, I decided to use 100,000 to buy a large swine, so I could resell when it grows. With Proximity loan it is necessary to pay off in 5 months, so I raise a swine. First I used the money for onion plantation. First my husband and I discussed together. The loan is under my name so I make the decision. I used 100,000 for onion planting and then another 100,000 to purchase swine. He leads in the onion planting, so I have to discuss.” *FGD 7*

Ordinarily, if the household has only one or two activities (e.g. farming and livestock raising), the loan is invested in these at first. These activities are often under the control of the husband, and the wife ‘helps’.

“When my wife first took a loan, I decided how the loan would be spent. I spent it in my agricultural work and I also bought animals. My wife also agreed with my decision.” *Myo Khin Thar Village*

If a woman lacks knowledge about any of the above decision-making factors, this puts her at a disadvantage in the discussion, and she may have to cede to her husband’s knowledge:

“My husband knows more about business, so I defer to him.” *FGD 3*

As time goes on and women get more proficient with the loans and the businesses, they are able to appreciate the differences in profit-making for different businesses, and this increases their power in the decision-making process:

“As a farmer I couldn’t make much profit.” *FGD 13*

“It is my own business, so I decided on my own. [The additional machine] was essentially needed because it was not convenient with only one machine for making clothes. I need to have variety of machines to have the convenience.” *FGD 1B*

“My wife now knows about the floor price happening in the village, so she makes the decision on her own and sell them.” *Husband, Kyain Chaung Village*

Overall, Proximity loans seem to benefit men, because of the requirement that the money is invested in agriculture and livestock, which are controlled by men. PGMF loans seem to benefit women more, due to the frequency of the repayments. These loans are invested in activities that give more frequent cash flow, and tend to be women’s activities (sale of foodstuffs, weaving, shops).

Repayment is always on women’s minds, and they feel the responsibility heavily. The more frequent the repayment, the heavier the worry:

“GRET’s loan gives the burden to repay the interest rate every month. So I decided to quit from GRET group and to join Mya Sein Yaung group.”²¹ *FGD 26*

Since the loans are not always structured according to women’s needs, having lots of options helps them manage the repayments:

“You have to repay every 14 days. You pay back by working. First you take 200,000 loan, you do not have to pay all at once, you have 25 times instalment plan. So you pay back 8,000, which includes the interest too. I borrow from all three of the groups, it helps me.” *FGD 7*

Repayment worries are a function of:

- repayment frequency (less worry with the Proximity balloon payment since the crop harvest pays for this);
- other income sources in the household, including remittances;

²¹ Mya Sein Yaung, also known as the Evergreen Project, is a government-led Village Revolving Fund with 30 million kyat provided to targeted villages.

- opportunities for daily-wage labour;
- variability of weather for agricultural activities;
- school fees and health issues;
- market prices for crops and animals.

In the early years, and/or when the harvest is bad, women may have to resort to borrowing to make repayments. Small amounts can be borrowed from their group members; larger amounts have to be obtained from moneylenders.

“We have to make sure to be able to pay back the loan, if the crop is not good then I have to borrow from another source to repay and the interest rate is high.” *FGD 7*

However, in the later years, women have learned how to manage their cash flow. No over-indebtedness was found in the more experienced women, and all reported increases in income and well-being.²²

“[Now] we all hold out our hands to give the money” [to the group leader every 14 days]. *FGD2*

In sum, the loan is under a woman’s control in certain situations, which can be influenced to some extent by MFI methodologies and policies.

Findings – Profits

Profits are the financial returns from the investment of the loan in a business. Investments do not always yield profits, but in the majority of the focus groups and key informant interviews, profits were reported, with the caveat that these were cyclical at times. The least amount of profit was reported for farming, in particular, for monsoon paddy rice. Profits were typically reinvested in the business, including livestock purchases, or in home repairs, buying business and household assets, and household needs.

Decisions about the use of the profits were made by the woman (if the amount is small), and jointly or by the husband/family (if the amount is large) (see Section 3.2). There have been some minor changes in the decision-making strategies of households about profits, but many factors in addition to women’s empowerment play into this.

Profits can be used to buy physical assets, and this is discussed in the next section. But households also use the profits for expenditures in these areas:

- household expenses
- children’s school fees
- medical costs
- home renovations
- electricity
- donations.

²² Over-indebtedness is not the same as multiple borrowing. Over-indebtedness leads to a downward spiral, with a family more in debt over time, selling assets to cope, and becoming poorer and more stressed. Multiple borrowing, on the other hand, is a money management strategy that can lead to better use of credit, more profits, and better well-being.

These expenditures benefit women in many ways.²³ In this respect, the profits and their use on household expenditures are important to women's empowerment, even if under joint control. MFIs can improve women's empowerment by maximizing women's abilities to earn profits.

Findings – Assets

Assets can be purchased with the loan itself, with the profits from the investment of the loan, and/or with some combination of loan and profits. Once purchased, does the woman have access to them (can she use them)? Does she have control over them (can she use them when she wants? can she sell them)?

The following assets were purchased by focus group participants:

- animals
- refrigerators
- sewing machines
- motorcycles
- grinding machines
- oil presses
- tractors
- looms
- boats
- motorized water pumps
- household appliances: TV, mobile phones, solar lights, CD players
- gold.

Some were purchased as repayment strategies (animals, gold) or income-generating assets (animals, looms, boats, etc.). Some few bought land:

“Those who took loans breed pigs. We invested in betel plantation land when we made profit much later.” *FGD 24*

Assets that were purchased for a woman's business (e.g. looms) are under her control (i.e. used by her at her convenience). All other assets are under joint control, and presumably the woman has access to them or their benefits (e.g. animals, water pumps for farming). Her control of assets decreases if she cannot use them—such as in the case of heavy machinery or large animals. Ownership of assets was not investigated. Over time, and due to microfinance, women's access to and control over assets seems to increase (see Table 16, below). Institutions can support women's empowerment by giving women the loan amounts that they need to maximize profits, and by ensuring that they know how to use them (technical assistance/training).

Findings – Savings

²³ The study could not investigate, however, the proportionality of the distribution of the benefits of the profits within the household. For example, the distribution of food in the household in a situation of food insecurity.

Savings are another by-product of the loan investment, and are here defined as profits that are allocated to liquid cash. Animals and gold are other savings strategies, but are addressed under the above section on Assets.

Since most profits are used for business investment and large household expenses, very little is dedicated to savings. Yet savings are very important to women. The majority of women are saving. Women primarily save outside the home in their savings groups, including in their cooperative accounts.

“The community is happy to welcome PGMF and they realized that the programme also provides help to many. People urge each other to join the group as there is also saving.”
FGD 10

Microfinance helps generate savings for women. Before microfinance, “... I never had such a thing like extra savings. Always in need of money.” *FGD 21 (comparison)*

Savings are primarily used for household expenses, urgent medical expenses, and school expenses. The savings are under a woman’s control, but she consults with her husband when the amount is large.

“I make my own decision; I don’t receive that much and it goes into the household expense.”
FGD 8

“I can decide and use the savings because he has his own business.” *FGD 4*

PGMF requires savings on a bi-weekly basis. Proximity does not require savings, but since saving is important to women, they will often join a supplemental savings group. In the PGMF groups, the savings account (passbook) is in the woman’s name. In the cooperative, it is in the name of the husband.

“I save with my husband’s name at Cooperative saving. All the farmers receive loan from Cooperative group.” *FGD 4*

A few women are saving without informing their husbands of the exact amounts, since the money constitutes an emergency fund in case of household needs or loan repayments:

“I secretly save my money because I rarely save the money myself at home. I think they appreciate our saving habit. I don’t consult with my husband as I save my money according to my decision. But they know I’m involved in a savings group.” *FGD 11*

Access to and control of savings has increased with microfinance, and PGMF can no doubt give the exact amount of its savings portfolio.

Findings – Knowledge/Information

Knowledge and information are crucial aspects of a woman’s ability to benefit from microfinance. With technical and vocational skills and knowledge of markets (customers, pricing), a woman can make a better investment.

Some microfinance activities contribute to this. For example, PGMF’s pre-credit training to women groups apparently help women plan how to use their credit and alleviate some of the concern about repayments:

“I had concern about whether I could repay the loan, whether I could use it effectively. I worried that what if I cannot repay the loan if I don’t use it properly. Once I attended the training, and the trainer explained, then I don’t worry anymore. It would work for me and I could repay so I don’t worry about it.” *FGD 4*

But in general, little to no training is provided to women about how to invest their loans, how to reduce risks, how to take advantage of business opportunities, how to manage cash flow, and so on.²⁴ This training is expensive for MFIs to provide, although it can help improve impact and reduce loan delinquency.

Training was continuously mentioned as a need by women in focus groups. This pertained particularly to skills training. Women mentioned typical women’s activities as areas where they would like training (sewing, weaving, hair cutting), but other training could be valuable as well (use of Internet for market research, preparation of herbal medicines, machine repair). It is not a recommendation at this time for MFIs to provide these types of trainings, due to the expense and the fact that MFIs have no expertise in these technical areas. It could be something supported by donors outside of microfinance, for example, through local vocational and technical training centres.

Overall, women have little access to information and no control over the type of information that is provided to them by MFIs.

M: “Do you want to have trainings for women, for example, on making soap?” P: “We have never requested before, and no one bothered to ask us either.” *FGD 20*

Summary of Findings for Loans, Profits, Assets, Savings and Information

Women’s access to and control of assets and resources is increased by microfinance. The impact on ownership of assets could not be investigated during the study.

Table 16.

Zone	Before (see Comparison Group Findings, below)	After	Nuances
Delta and Dry Zone			
Loans	Limited access to loans	More access to and control of loans	Many decisions about the use of the loan are made jointly and some convert to the woman’s control over time, especially if she is able to establish a non-farm activity.
Assets	Limited	More access to	Through the purchase of assets with the loan

²⁴ Loan officers provide informal advice to groups, for example, which crops are profitable at the moment and which are not.

	access to assets	and control of assets	funds (e.g. animals, machinery) and/or through the purchase of assets with the profits/savings (gold, motorcycles, etc.), especially when the assets are for women's businesses.
Profits	Same as above	Same as above	The businesses become more profitable with the greater investment; she has more control if the business is her own and if it is earning well.
Savings	Same as above	Same as above	She has control over the savings, especially when she is making voluntary contributions that she does not inform her husband about. The savings remain in her PGMF account as PGMF has strict policies that limit withdrawals.
Information	Limited access to information	Limited access to information	Microfinance does not have an impact on access to information, except informally and indirectly through the exchange of information in the microfinance groups (this was not investigated).

Findings – Husbands

Women have access to more loans, given the methodologies of some of the lending groups, but the use of the loan is usually a joint decision, especially in the early years. The same is true of profits and assets, while savings is more under the control of the women, even in the early years (see Section 3.2 on decision-making).

Some husbands are supportive of the need for training:

“To become a decisive woman, she must have knowledge. What I can support to her is that if she has to a chance to attend a training, I will send her to go there. She needs (more) education and also her family should have a good income. In this way, she may have more confidence to decide about anything firmly.” *Taung Oh Village*

Findings – Comparison Groups

The findings from the comparison group reinforce those of the treatment groups; for loans at least, women take more control over the decision-making.

Table 17. Access to and Control of Assets and Resources (loans, assets, profits, savings, information)

Number of FGDs	Access to and control of assets and resources	Change over time
3	First time with loans No savings Limited profits – reinvested in the business, joint control (see Section 3.2 on decision-making) Limited information (maternal/child welfare, some credit orientation) Assets – purchased animals with the loans, which are under	Loans recently available (GRET – 150K for non-farming) or 200K for farming, and increasing from cycle to cycle)

	joint control	
6	Loans – from GRET (new), PGMF, MADB, Emerald Green, cooperative also present, joint control of use of loan Profits – joint control Assets – bought animals with loan (pigs, under women’s control), gold Savings/small money – under women’s control Information – none provided	Limited change over last several years; with more experience with the loan, more control over loan decisions reverts to the woman (2 groups)

Findings – Exclusion and Drop-out

The section above deals with women who are involved in microfinance groups. Some women are not. What are the factors that exclude women from accessing microfinance?

Women under 18 and over 60 years are excluded by MFI restrictions. The under-18 condition is due to regulatory requirements. The over-60 condition is not. When an older woman no longer has access to a loan, typically another female family member joins the group. MFIs also restrict their lending to one person per household, but that person may have access to multiple types of loans at the same time (depending on total indebtedness and loan carrying capacity). People without identification cards usually cannot join.²⁵

‘Rich’ women exclude themselves because they do not need the credit. As household well-being increases, a woman may drop out of a microfinance group. This is voluntary, and infrequent.

“Some people drop out because they become better off. Some moved to other villages after repaying the loan and withdrew all the savings.” *FGD 14*

Some women may not be able to manage the repayments; her business is unsuccessful or she uses the loan on household consumption. In this case, the solidarity guarantee is used to pay her debt, and she leaves the group. This is also rare, and no cases were reported in the FGDs, although several MFI staff reported occurrences.

Some women may self-exclude or drop out voluntarily (before they have repayment problems) because they cannot manage the repayment schedule. This may be due to the type of business (farming, animals) or because of household responsibilities that interfere with the meeting schedule. This is also rare.

“Some may not join the group as they don’t have a good income.” *FGD 29*

²⁵ “Many of the most vulnerable do not have these supporting documents and are thus cut off from formal capital. For instance, Muslims, Hindus, unregistered migrants and the poor can struggle to get identity cards, and, the poor more generally often do not have formal property ownership.” MyJustice Policy Brief 2016: Debt Disputes in Myanmar. PGMF notes that it can accept people without national registration cards.

MFIs can support the access to and control of assets and resources component of women’s empowerment by:

1. Allowing women to use loans on activities other than farming (i.e. do not restrict loan use to farming or livestock, let the women chose).
2. Providing savings services with accounts in women’s names for women clients.
3. Providing more information about the profitability (and risk) of different types of businesses.
4. Decreasing the frequency of repayments (with a corresponding increase in loan term) to lower stress and allow the capital to rotate more.
5. Ensuring that veterinary care is available when lending for animal purchase (i.e. not providing the service but making sure it is available in the village or nearby).
6. Provide financial literacy training.

Implementing these recommendations will increase the cost of providing microfinance services, which will be passed on to the consumer.

Outside of microfinance, donors could promote crop/weather insurance to lower the risk for farmers, who are often the poorest and therefore most in need of the benefits of microfinance. Training in vocational and technical skills is important to build women’s skill sets and make them more competitive.

3.7 Changes in Workload

One possible effect of microfinance is to increase women’s workload. Women are already ‘triple-burdened’ with household chores, child care, and parent care in addition to their contribution to the household productive economy. The topic in this section is whether women are more burdened due to microfinance. The hypothesis is that women are not working harder with microfinance. The findings, below, disprove the hypothesis, but point out other benefits.

Findings – Treatment Groups

Women are working harder (more hours) due to the microfinance, and their husbands and families are helping and have always helped (prior to microfinance):

“Before I got the loan, I didn’t work this hard.”
FGD 18

Table 18. Workload – Increase in Work Due to Microfinance

Zone	Women are working harder?	Attribution	Men help
Delta	FGDs 4, 3, 1 (directly due to microfinance)	Working harder is due to: <ul style="list-style-type: none"> • the opportunity to make more money from the loan investment • the pressure to make the repayments 	Husbands help and have always helped: <ul style="list-style-type: none"> • support with income to make repayments • transportation • selling
Dry	FGDs 11, 13, 14, 15, 18, 20 (directly due to microfinance) All others due to		

²⁶ Note that some MFIs may already be implementing some of the recommendations.

	business, chance to make more income (indirectly due to microfinance)		<ul style="list-style-type: none"> • feeding/watching livestock • repairing machinery • accounting
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The concept of ‘working harder’ was somewhat clarified in women’s answers, and seems to relate to time (hours of labour):

“We work more than before.” *FGD 4, FGD 30*

“I can’t take a rest even.” *FGD 1*

“I stop work only when I am ill.” *FGD 1*

“I work hard for business all day, so I have to wash the clothes only at night.” *FGD 18*

The question was also tied to a question about having less time for other activities (i.e. negative impact of working harder on family life).²⁷

Women report that they are happy to be working harder, as it increases their income and their contribution to the household.

“We have less worry compared to the past because we’re better off now. We get more capital and we also work hard.” *FGD 10*

“I work harder because of the microfinance group. I used to grow 2,000 betel leaf plants every year. Now I grow 3,000 of them. That’s a sign of progress.” *FGD 1A*²⁸

It is possible that the workload, although more hours per week, may be decreasing in terms of physical labour due to labour-saving devices that were purchased:

“Before we had to do manually on the rice field and now we use the machines.” *FGD 19*

“So we were able to invest in the machines that were needed for our tailoring shop.” *FGD 18*

Women also have more control over where they work, what they do, how they do it, and for whom they do it. In the past, “we were casual labourers, but it was seasonal and we had to wait for the farmers to call us, but now we are independent and we make better income.” *FGD 1B*²⁹

The diversification of their businesses illustrates the control that some women now have over their work environment:

“I’ve been doing farming and breeding pigs so far. But I have a new idea. I wish to open a shop at the gate of the village since you have to go to the farm rain or shine, and it’s tiring. I’ve told my husband about my idea, and he allows me to do that. We’ll build a hut at the head of the village someday, to open a shop.” *FGD 1A*

²⁷ If focus groups on women’s empowerment are conducted in the future, it would be useful to investigate further how work has changed with microfinance, to distinguish between more hours of work versus more mental effort versus more physical effort.

²⁸ This was a pilot group to test the tools, not included in the data analysis.

²⁹ This was a pilot group to test the tools, not included in the data analysis.

“In the beginning, I used 80,000 kyat for crops. Later on, I got the microfinance loan and I established a shop and bred chickens. I ended up expanding.” *FGD 18*

Findings – Husbands

Husbands and family members have always helped with business tasks and household chores, but possibly less with child care. In general, they are supportive of women, both in their work chores and their need to attend meetings. Husbands help with animal feeding, purchase, or sales, with cooking or shopping, with transportation and sales.

“He usually goes to the market on that day if I am not available. And he helps me with sales. It is like giving each other a hand.” *FGD 21*

“No, they have helped even before I have joined microfinance group.” *FGD 27*

“Some husbands help us with housekeeping. But not all of them do it.” *FGD 21*

The fact that women are earning money, and sometimes even more than their husbands, convinces them to support their wives:

“At first, he didn’t agree. There were trainings five times a month, so he wasn’t happy about that – thinking it’s disturbing my housework. But, later when I got some money from it, he was quite happy.” *FGD 14*

Table 19. Workload – Increase in Work, Support from Husbands in Business or Household

Zone	Women are working harder? Attribution	Men help
Delta	Yes, due to the loan (all) She works more hours but less hard work (less time in paddy) (1)	Yes (3 men), No (1)
Dry	Women are working harder due to the loan (the opportunity to make an investment in the business) (all respondents)	Husbands help and have always helped (all): <ul style="list-style-type: none"> • support with income to make repayments • transportation • selling • feeding/watching livestock • repairing machinery • accounting

Findings – Comparison Groups

The comparison groups support the finding that men and other family members have always helped with businesses and household chores. In half the groups, women (and men) are working harder, and in one of these groups, it is due to access to microfinance. No negative effects were reported from the fact that women are working harder.

“My husband helps me to pick leaves to feed pigs. When I work part-time job that women can do, my husband does babysitting and feeding children.” *FGD 25*

Table 20. Workload – Increase in Work, Support from Husbands in Business or Household – Comparison Groups

Number of FGDs	Business help	Household help	Change over time
4	Yes	Yes (depending on their availability)	No change
5	Yes	Yes	Working harder due to need to pay school fees as children get older; because it is easier to make an income now (more opportunities to do so); to be able to make the 14-day repayment (PGMF)

Recommendations for Microfinance Institutions

MFIs should continue their activities, following the recommendations given in earlier sections to improve the suitability of products to women.

Recommendations for Donors (Outside of Microfinance Activities)

Beyond microfinance, donors can support the development and marketing of labour-saving devices for women's work. Large machinery does not benefit women as they cannot operate it; women need machinery and devices that are appropriate for their size and physical abilities.

3.8 Changes in Stress Levels/General Well-being

One result of microfinance should be a decrease in stress and an increase in well-being for women. This is the hypothesis for this topic: microfinance activities result in a decrease in stress and an increase in well-being for women. The results below indicate that this is true; the hypothesis is correct.

Findings – Treatment Groups

One clear result from microfinance is a growing independence from expensive moneylenders, which lowers stress.

“We have to work harder so that we don't have any debts buying rice and cooking oil. Previously, we borrowed money to buy those necessities, but now we can afford to buy with our own money.” *FGD 14*

In addition to the above change, other improvements included:

- new roofs
- houses of brick not bamboo
- more animals
- better health
- electricity
- household assets such as TVs, refrigerators or motorcycles
- happier
- less stressed.

“The loan enables us to spend more on education and health care.” *FGD 2*

Microfinance is not the only factor influencing well-being. Other factors that women mentioned included:

- children had grown and are now working
- households were receiving remittances from abroad
- new, more profitable, crops were being raised (onions)
- electricity is available.

Table 21.

Zone	Overall change	Things that have made life easier
Delta	4 FGDs report an increase in well-being, in 2 FGDs, microfinance was referenced	Due to microfinance: <ul style="list-style-type: none"> • increase in income • freedom from high moneylender rates • dual income-earners • labour-saving machinery • diversification of businesses (and risk) • health and education loans Other: <ul style="list-style-type: none"> • remittances • reduction in medical expenses • good weather • other income earners • increase in daily-labour wages • children out of school • better roads/transport • better communications (mobile phones)
Dry	17 FGDs report a sense of well-being; microfinance is mentioned as a contributing factor in 11 FGDs, additional causes in 9 FGDs	

Overall, microfinance has improved the lives of many of the women who have participated in microfinance activities, and so the hypothesis is correct. Negative effects were mentioned only twice, and pertained to less time to spend with family. However, it should be noted that the methodology of this study did not permit any interviews of women who had dropped out of microfinance groups, where there might be more negative impacts.

Findings – Husbands

Husbands also observe that life is better with access to microfinance.

“I don’t feel worried. Because we have our own business. It is not easy to seek money. [Microfinance] is good and helpful for us. In fact, we can take loan. We can run our own business well with that loan.” *Tar Taing Village*

“We are doing better than before. We are able to eat and live properly so we are also able to engage in the affairs of the community. We don’t have to worry much because everything is ok.” *Kan Gyi Village*

Table 22. Changes in Well-being: Husbands’ Perspective

Zone	Overall change	Things that have made life easier	Things that have made life harder/increased worries
Delta	Improved (3/4) (none has gotten worse)	The loan (have more income) The loan (have purchased labour-saving farm machinery)	Weather, money, lack of labourers, health, children’s school fees
Dry	Better (13/20) (none has)	<ul style="list-style-type: none"> • Loan groups • Both spouses working due 	Illness

	gotten worse)	to loans for women <ul style="list-style-type: none"> • Replaces expensive moneylenders • Increase in wage labour (implied) 	
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Findings – Comparison Groups

Although many in these groups had had access to some form of microfinance, it was usually in the early stages and the amounts were small. It was clear that these women were from struggling households, with more worries and difficulties than the households with a long history of microfinance access.

“Yes, I am afraid that I cannot meet the basic needs. [This worry] hasn’t been decreased.” *FGD 27*

“Because of that H1N1 outbreak, there is no fair and sales decrease. The employees want their salary while I can’t make a proper income. In earlier days, there were many orders by phone almost every day.” *FGD 21*

“Those cottons made more profit in earlier days. I could make 9,000 kyat from a simple longyi. But now, I can only make 7,000 or 8,000 kyat in two days of weaving.” *FGD 21*

“Because the market expands and there are more weavers now. And the traders don’t pay that much for the fabrics now. Now I can only make 7,000 or 8,000 from a longyi which was sold for 10,000 kyat in earlier days. And there are more fabrics in the market because there are more weavers.” *FGD 21*

“I do trading and with the loan system [moneylenders], I sank into debt.” *FGD 22*

“In the past, we couldn’t afford to have three meals a day.” *FGD 27*

Life has improved for some; the income from microfinance activities has allowed women to contribute to community projects. This improves their standard of living and their status in the community.

“We paid for the road improvements in our village. In the beginning we were busy with our group and activities, and we didn’t see the big picture. But now we understand that we are important to the village, we can make a difference.” *FGD 1B*

“We pay the teachers’ salaries. There are few teachers in the village so we contribute to teachers’ salaries.” *FGD 4*

Table 23. Changes in Well-being – Comparison Groups

Number of FGDs	Overall change	Things that have made life easier for the respondent	Things that have made life harder/increased worries
1	None	<ul style="list-style-type: none"> • Husband working abroad and sending remittances • Children or siblings working and contributing • More job opportunities (e.g. onion planting) 	<ul style="list-style-type: none"> • Moved out of parents’ house and have own house (and expenditures) • Increased competition (other weavers) • Parents can’t work

			<p>anymore</p> <ul style="list-style-type: none"> • Cost of school (boarding school fees and transport) • H1N1 caused cancellation of a fair that generated income
8	Improved	<p>Non-microfinance:</p> <ul style="list-style-type: none"> • Wells and ground water make new kinds of crops possible • Factories in Yangon/nearby provide employment • Communications have improved (mobile phones allow contact with family members) • Children are grown and working (and no longer in school) • Transportation to the cities is better • Roads • Water piped to homes (no more carrying) • New school in the village • Good weather • Improvements to crop prices • Remittances from children working abroad led to more income, assets, home improvements • Donation groups (clothing, other) <p>Microfinance:</p> <ul style="list-style-type: none"> • More assets due to more loan availability (Pact, SRG) • Housing conditions improved due to loans • More income • More assets • Access to loans, which contributed to diversification of livelihoods (animals, different crops) 	<ul style="list-style-type: none"> • The loan (recent) and pressure to repay • Water bills • Health issues • Can't meet basic needs • Irregular weather

The above table for comparison groups shows that microfinance is not the only factor that can improve income, but it is one factor.

Recommendations for Microfinance Institutions

MFIs should continue to expand their depth and outreach in a sustainable manner, following the recommendations provided earlier in this study, to promote women’s empowerment.

Recommendations for Donors (Outside of Microfinance Activities)

Donors can assist in other areas by improving roads, providing schools and teachers in villages, and following the other recommendations given in earlier sections.

4. Literature Review

As part of this study, a literature review was conducted. This section highlights some of the literature that is relevant to the findings of this study.

A study of livelihoods and social change in Myanmar (QSEM, 2017) says that with regard to land registration being increasingly in women's names in order to increase household access to credit, there was no change in decision-making at the household level (i.e. no increase in women's ability to participate in or influence decisions) even with a woman's name on land use certificates (p. 35).

In terms of women's participation in public life, the study found that more women were selected as village household leaders ('10 household leaders') in 2 villages in Mandalay in a recent selection round than in previous rounds, and in fact there was a significant increase in the number of women selected, with some participants attributing this increase to greater women's participation in national politics (ibid. p. 40).

In a second publication (Gender Equality and Cultural Norms in Myanmar, 2015), participants in a study conducted in 2014 noted "a loosening up of certain social restrictions in women's lives, including increased mobility and social space. Changing work patterns were often referred to as a factor contributing to change, and as something that was opening up social space for women." (p. 6) However, the gendered division of labour (work that is appropriate for men versus for women) was still in place.

In a third publication, an impact assessment of PGMF (MCRIL, March 2017), researchers noted that women's participation in household decision-making varies according to the type of decision, but that 40% of women stated in a survey that they were always involved in all decisions (ibid. p. ix).

In terms of livelihoods, the study found that 89% of women reported working in a livelihood outside their homes, and also that in 56% of households with livestock, and in 65% of households with trade, women manage this activity by themselves (ibid. p. 33).

The PGMF study validated a UNDP 2011 baseline survey, where 90% or more of women clients reported that they were involved in household decision-making, usually with their husbands, on a number of different types of decisions. In the context of financial services, over half of the study sample reported that they were only 'sometimes involved' in whether to borrow (58%) or how to spend a loan (ibid. p. 34).

Regarding participation in other community activities, this study found that 24% of women surveyed reported that they were: 10% in cooperatives, 8% in local committees (such as VDC – mainly in the Dry Zone), 8% in NGOs or other MFIs, and 1% in a farmer producer enterprise (in the Delta). Most (77%), women had joined these organizations since 2013 (ibid. p 34).

Regarding participation in religious ceremonies, the study noted that a majority (89%) of PGMF women clients reported participating in these. But fewer than 10% of these said they have a say in collecting and

dispensing the donations, with no difference by length of association with PGMF, and lower proportions in woman-headed and very poor households (ibid. p 34).

Regarding well-being, the great majority answered that they were feeling optimistic about the future, due to business security, better housing, and financial support for children's education (all factors to which microfinance contributes). A tiny percentage noted feeling worried about loan repayments (ibid. p. 35).

In the PGMF study, village leaders were interviewed on changes due to microfinance (specifically PGMF presence). These leaders noted:

- Changes in women's positions and/or poverty reduction as a major change;
- Livelihood coping mechanisms have improved because women have become equal partners in earning income for the household;
- Families are in a better position to invest in children's education, save more money, and gain confidence in building their lives;
- Overwhelmingly, the most common response across the regions was that dependence on moneylenders had considerably reduced, and that their rates of interest had reportedly gone down from 10% per month to 4–5% per month;
- Improvements in housing conditions were cited after PGMF entered the community; for example, change from having a roof made of leaves to a tin roof, or from a bamboo structure to a wooden or brick structure;
- There were significant improvements in agriculture in Shan State with one of the key informants sharing that the potato crop output had increased by three times since clients had started borrowing loans from PGMF for farming;
- Some clients have purchased refrigerators and other electronic household assets;
- Those who were previously wage labourers or doing household chores are now able to start and run a small business since obtaining loans;
- Purchase of more agricultural land with the loan;
- Buying fertilizers, which has improved their crop output;
- Moving away from traditional forms of farming and purchasing farm machinery;
- Hiring labourers to work on their land;
- Increasing their number of animals;
- Increasing the scale of their business, diversifying their stock and buying motorcycles to aid in their business (ibid. p. 36–38).

In terms of access to loans (drop-out and loan amounts), the feedback from people who dropped out pointed to the causes being the bi-weekly payments or business failures, as well as aging out (over 60 years) or no longer needing credit (ibid. p. 39). There was a high demand for monthly payments instead of bi-weekly payments (ibid. p. 44). Nearly all interviewees stated a need for higher amounts of credit.

In an evaluation of LIFT microfinance projects in 2016 (MCRIL, 2016), the study found that client incomes had nearly doubled as opposed to those of non-clients.³⁰ Diversification of income sources had occurred with the credit (p. 24).

³⁰ Based on the field survey of 375 clients and 125 non-clients across the 5 projects.

With household decision-making, this study found that the participation of women clients in household decisions was 'generally higher' than those of the non-clients, but that there were positive trends for both, and therefore that the role of the microfinance activities in increasing the involvement of women in decision making was difficult to determine (ibid. p. 29).

This same evaluation noted the following significant changes in women's lives due to the microfinance:

- Improved access to finance for the clients;
- In case of PGMF projects, access to savings for all its clients and provision of credit-life insurance;
- Increase in average household income and diversification of income sources;
- Women have become more empowered (increased awareness, higher involvement in the decision-making process with respect to primarily business expenses and also in contributing to household income activities (ibid. p. 36).

In a dissertation on the effect of microfinance on women's economic empowerment in Myanmar (Phoo Pwint Phyu, 2012), the researcher finds that, using logical regression, microfinance can positively affect the household decision-making power of women. Using propensity scoring to eliminate the self-selection bias gives the result that the microcredit clients are 12%, 14%, 17% and 14% (according to the type of decision) more likely to have independence in household decisions than non-clients (p. 9, 10). There are no other factors (than the microfinance) that affect women's independence in household decision making. This study was not able to draw conclusions about changes in ownership of assets.

In another dissertation (Ringkvist, 2013), the researcher found that being a client of the microfinance programme has a positive effect on empowerment, although she notes that there is no correlation between the loan amount and the degree of empowerment (p 30). She posits that there may be other factors, such as the use of the loan, access to networks (the group), or information (the training), that may influence empowerment (p. 41).

In an article in Food Policy Journal (Akter et al., 2017), which studied women's empowerment and gender equality in several Southeast Asian countries, the authors note that there is a gender division of labour in rice production. In households involved in rice production, men take the lead in the field, but listen to women's opinions, and in half of the FGDs conducted, the women mentioned that decisions were taken jointly (p. 274).

Regarding land ownership, this study showed that women's names were on the land registry in a very few cases, but regardless of the formal asset ownership status, decisions about the purchase and sale of land, house or major family assets were made together with their husbands. Day-to-day household management decisions were the under the women's purview. Credit decisions were made jointly (p. 275).

As to women's access to and control over income, in all countries, the study found that the income of the husband and wife is pooled as family income and in most cases (90%) is managed by the wife.

In terms of time use, the agricultural seasons account for the time distribution for women, but in Myanmar, participants said that they prefer the busy periods to the lean ones (p. 276).

A study funded by Proximity, called *Afford Two, Eat One: Financial Inclusion in Myanmar* (2016), finds that women often purchase gold as a form of savings (p. 67). Women control the family income, and the husband hands his earnings over to his wife (p. 73).

In a 2014 dissertation on the role of microfinance and its contribution on welfare of households in the rural development programme of Myanmar, the researcher found that men's and women's decisions about preferred businesses are different: "In the study area, male clients showed a preference for motorcycle carriers, animal husbandry, and horse cart businesses. On the other hand, females preferred to invest in businesses such as tailor shops, vegetable shops, food shops, drug stores, and drink stores." (p. 48)

In an Asian Development Bank publication on gender equality and women's rights in Myanmar (2016), the study indicates that:

Access to land

Nine out of 10 agricultural households had access to agricultural land in 2010, of which 90% were male-headed and 10% were female-headed agricultural households. Of the male-headed households, 98% had access to agricultural land, while only 61% of the female-headed households had access to land.

The size of landholdings between differed male- and female-headed households. The average area per parcel for male-headed households was 6.5 acres per holding, compared with 5.3 acres per holding for female-headed households. The average number of parcels in the agricultural holdings of female-headed households was only 3.7 parcels, compared with 4.2 for male-headed households. The gap in proportions increased between male- and female-headed households as holding size increased (p. 48).

Access to extension services and vocational training

Only 11% of households received any vocational or extension training. More male household members received training than female household members. There were also differences in access to extension services, with 24% of male farmers having access, compared with 22% of women farmers.³¹ (p. 52)

Access to formal finance

The primary available source of funding from the formal finance sector is short-term loans with strict collateral requirements. Women in particular are unable to meet these requirements due to lack of property ownership, including land.

Remittances

At least half of Myanmar female migrant workers rely on family to care for their children. Thus, a large portion of the remittances from migrant women are used both for their family's care work for their children as well as support to parents and other relatives at home (p. 73).

These publications illustrate some commonalities with the results of the LIFT Women's Empowerment Study:

- some greater participation in the public sphere in general (no data on changes due to microfinance);
- increased mobility and social space (no data on changes due to microfinance);

³¹ 2013 LIFT baseline survey, cited in this ADB publication.

- no change in gender divisions of labour;
- increased women's participation in household decisions (some due to microfinance);
- greater well-being and better resilience in a variety of areas due to the microfinance;
- increased assets due to microfinance;
- concerns about biweekly payments and limitations in loan amounts.

The above publications also repeat some of the recommendations of this study, such as financial literacy training, changing repayment schedules to monthly, ensuring that women participate in groups, fostering further investment in non-farm 'women's' income-generating activities, designing better women-friendly products, vocational and other training (including digital technologies).

5. Conclusions and Recommendations for LIFT

For the five components that contribute to women's empowerment, the findings are:

Changes in Self-confidence and Self-worth. The findings show that the microfinance contributes to an increase in a member's self-confidence and self-worth, and that both the financial activities and the group activities are important.

Power Dynamics in the Household/Changes in Decision-making Hierarchies. The findings show that in the majority, the decision-making process is the same as it was before the microfinance. There are many factors in the household decision-making process and hierarchy that are beyond the reach of microfinance to influence. There were a few cases, however, of women reporting that their negotiating position had been strengthened due to earning more income for the household.

Changes in Participation in the Community. The hypothesis states that women are more active in their communities because of their participation in microfinance activities, but the findings do not show great change due to the microfinance activity. Therefore, the hypothesis is disproven. However, for some women, becoming better off has enabled them to feel more confident in participating in community activities and in making financial contributions to their communities.

Social Norms Regarding Women's Work Roles. The hypothesis is that social attitudes about women's work have broadened, allowing women to work at jobs that were previously considered unacceptable (especially to those that are higher paying), due to microfinance. Since these attitudes have existed from before microfinance activities began, and microfinance has not as yet been able to influence them; therefore, the hypothesis has not been proven.

Mobility and Safety. The hypothesis states that access to microfinance activities improves a woman's mobility and security to travel. There seem to be clear changes in mobility, although not in safety (either perceived or actual), which does not seem to have changed. Therefore, the hypothesis for mobility is proven, and the second part, for safety, is not. Changes in mobility are due to having more money to travel and having more need to travel (business needs), as well as increased self-confidence.

Changes in Access to, Control of and Ownership of Assets and Resources. The hypothesis for this section is that microfinance contributes to improvements in a woman's ability to access, control and own assets and resources (including information). The hypothesis is proven for access and control, but ownership could not be proven. Women clearly have access to credit greater than before, and to savings. Profits

and assets are still shared jointly, but women receive the benefits of those, although the proportion of benefits vis-à-vis other family members could not be ascertained by this methodology.

Changes in Workload. One possible negative effect of microfinance is to increase women's workload. Women are already 'triple-burdened' with household chores, child care, and parent care in addition to their contribution to the household productive economy, and therefore this negative effect is undesirable. The hypothesis is that women are not working harder with microfinance. The findings disprove the hypothesis; that is to say, women are working harder. However, there is some evidence that there are positive trade-offs, such as working at physically less demanding activities, and closer to home. In addition, women are happy to be working harder, since it improves their and their families' well-being.

Changes in Freedom from Stress/General Well-being. One result of microfinance should be a decrease in stress and an increase in well-being for women. This is the hypothesis for this topic: microfinance activities result in a decrease in stress and an increase in well-being for women. The results indicate that this is true; the hypothesis is correct. Women are free from the worry of dealing with expensive moneylenders, they have money to pay for school fees, improve their homes, buy equipment and appliances, make donations, and even buy gold for emergencies.

Recommendations for microfinance institutions are, broadly, to ensure that products and services are designed according to women's needs. This relates to loan amounts, restrictions on loan use, repayment frequencies, the use of solidarity guarantees, the timing of the delivery of loans, and so on. Financial literacy would be important. Savings services should be provided to all women. Meetings (microfinance meetings, trainings) are important to women's empowerment, and should be supported.

Beyond microfinance, donors can support interventions that reduce risk (crop and animal insurance, veterinary and agricultural extension services), vocational and technical training (beyond traditional women's activities), technological innovations (women-appropriate machinery and tools), and provide gender awareness/gender-based violence training to communities.

A follow-on quantitative study could investigate further the impact of microfinance on women's empowerment. However, since LIFT is ending in 2018, and since there is no baseline for such a quantitative study, it is difficult to see the benefits of doing it. Instead, there is a broad literature on financial inclusion for women, and LIFT could use its remaining resources to build the capacity of its microfinance partners in this area; for example, teaching them how to do women-oriented product research and design. This would probably have more impact on women's financial inclusion than a quantitative study. If one is still desired, Annex D has a list of indicators/questions that might be included. Annex D also contains proposed indicators to replace the ones in the LIFT Gender Action Plan 2016.

Annex A

List of LIFT Focus Groups Conducted

Annex A List of FGDs								
LIFT Women's Empowerment from Microfinance Study								
Date	FGD No.	Village	Township	Control/Treatment	location	MFI	Facilitator	No. of participants
15-Aug-17	5	Ma Gyi Gone	Mahling	Control	dry zone	Proximity	Khin Nilar Ko	8
15-Aug-17	6	Nyan Kan	Mahling	Control	dry zone	Proximity	Mya Myint Zu Khin	8
15-Aug-17	8	Taung Gone	Mahling	Control	dry zone	Proximity	Mya Myint Zu Khin	8
19-Aug-17	21	Htan Pin Hla	Monywa	Control	dry zone	Gret	Khin Nilar Ko	10
19-Aug-17	22	Kyauk Kone	Monywa	Control	dry zone	Gret	Khin Nilar Ko	8
21-Aug-17	25	Tha Pyay Aye	Yinmabin	Control	dry zone	Gret	Mya Myint Zu Khin	10
21-Aug-17	26	Let Ka Byar	Yinmabin	Control	dry zone	Gret	Mya Myint Zu Khin	8
22-Aug-17	27	Ah Nauk Thit Khei	Butalin	Control	dry zone	Gret	Mya Myint Zu Khin	8
22-Aug-17	28	That Hpan	Butalin	Control	dry zone	Gret	Mya Myint Zu Khin	8
10-Aug-17	1	Mayankwe	Bogale	Treatment	delta	Proximity	Khin Nilar Ko	8
10-Aug-17	2	Kan Gyi	Bogale	Treatment	delta	PGMF	Mya Myint Zu Khin	8
11-Aug-17	3	Yae Kyaw Tain	Mawlamyaingkyun	Treatment	delta	Proximity	Khin Nilar Ko	9
11-Aug-17	4	Kyar Hone	Mawlamyaingkyun	Treatment	delta	PGMF	Mya Myint Zu Khin	10
15-Aug-17	7	Oak Pho Kan	Mahling	Treatment	dry zone	Proximity	Khin Nilar Ko	8
16-Aug-17	9	Ka Lane Chone	Myingyan	Treatment	dry zone	Proximity	Khin Nilar Ko	8
16-Aug-17	10	Thae Taw	Myingyan	Treatment	dry zone	PGMF	Mya Myint Zu Khin	9
17-Aug-17	11	Payargyi	Natogyi	Treatment	dry zone	PGMF	Khin Nilar Ko	10
17-Aug-17	12	Htan Taw Ma	Natogyi	Treatment	dry zone	Proximity	Khin Nilar Ko	10
18-Aug-17	13	Tha Out Pin Tae	Taung Ta	Treatment	dry zone	PGMF	Mya Myint Zu Khin	12
18-Aug-17	14	Kyaut Pu	Taung Ta	Treatment	dry zone	Proximity	Mya Myint Zu Khin	8
16-Aug-17	15	Myo Khin Thar	Pakokku	Treatment	dry zone	Proximity	Mya Myint Zu Khin	8
16-Aug-17	16	Joe Pyan	Pakokku	Treatment	dry zone	PGMF	Mya Myint Zu Khin	8
17-Aug-17	17	Taung Oh	Yesagyo	Treatment	dry zone	PGMF	Mya Myint Zu Khin	8
17-Aug-17	18	Ta Thaing	Yesagyo	Treatment	dry zone	Proximity	Mya Myint Zu Khin	8
18-Aug-17	19	Hpan Khar Kyin	Monywa	Treatment	dry zone	Gret	Khin Nilar Ko	8
18-Aug-17	20	Yae Oae Sin	Monywa	Treatment	dry zone	Gret	Khin Nilar Ko	10
20-Aug-17	23	Ywar Thar Yar	Yinmabin	Treatment	dry zone	Gret	Mya Myint Zu Khin	10
20-Aug-17	24	Pyan Hleit	Yinmabin	Treatment	dry zone	Gret	Mya Myint Zu Khin	9
22-Aug-17	29	Kyaing Chaung	Labutta	Treatment	dry zone	Proximity	Moe Moe Aye	8
22-Aug-17	30	Oauk Kyaung	Labutta	Treatment	dry zone	PGMF	Moe Moe Aye	10

Annex B

Definitions

Women's empowerment. As mentioned earlier, the definition of women's empowerment has five components: "women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally." (LIFT Gender Strategy 2017)

Women's economic empowerment. Although this term is not used in this study, it is often confused with women's empowerment. It is a subset of women's empowerment. Economic empowerment of women is the capacity of women to participate in, contribute to and benefit from growth processes in ways that recognize the value of their contributions, respect their dignity, and make it possible to negotiate a fairer distribution of the benefits of growth (OECD).³²

Women's financial inclusion. Financial inclusion for women means that women and their businesses have access to useful and affordable financial products and services that meet their needs—transactions, payments, savings, credit and insurance—delivered in a responsible and sustainable way.³³

Microfinance (for the purposes of this study). Group-based credit and savings³⁴ services supported by three LIFT partners; in general, group activities are minimal; all are solidarity-guaranteed (the clients are told there is a solidarity guarantee and in the event of a nonpayment during the loan cycle, all members pay), loans generally range from 100,000 to 500,000 kyat, and loan terms are shorter than 1 year.

The text boxes, below, give some details on each MFI's financial products and services, emphasizing the differences between the three MFIs:

³² <http://www.oecd.org/dac/gender-development/womenseconomicempowerment.htm>, [accessed on 11/9/2017]

³³ Adapted from the World Bank Group's definition of financial inclusion
<http://www.worldbank.org/en/topic/financialinclusion> [accessed on 11/9/2017]

³⁴ PGMF is the only MFI providing savings services.

Proximity:

Men and women (no specific focus on women)
Farmers only (owning their own land)
Small groups of 4–6 people (Small Lending Groups) organized into larger Village Lending Groups
A solidarity guarantee between members of the Small Lending Groups
Loans ranging from 250,000 to 500,000 kyat
Interest rate 30% per year declining interest rate, insurance 1%, application fee 1%
Loan terms 11 months
Repayments at every 2 months (interest only) and P&I at end of 11 months
Loan purposes – primarily agriculture, livestock
No savings services
Meetings only at the beginning of the loan term

GRET:

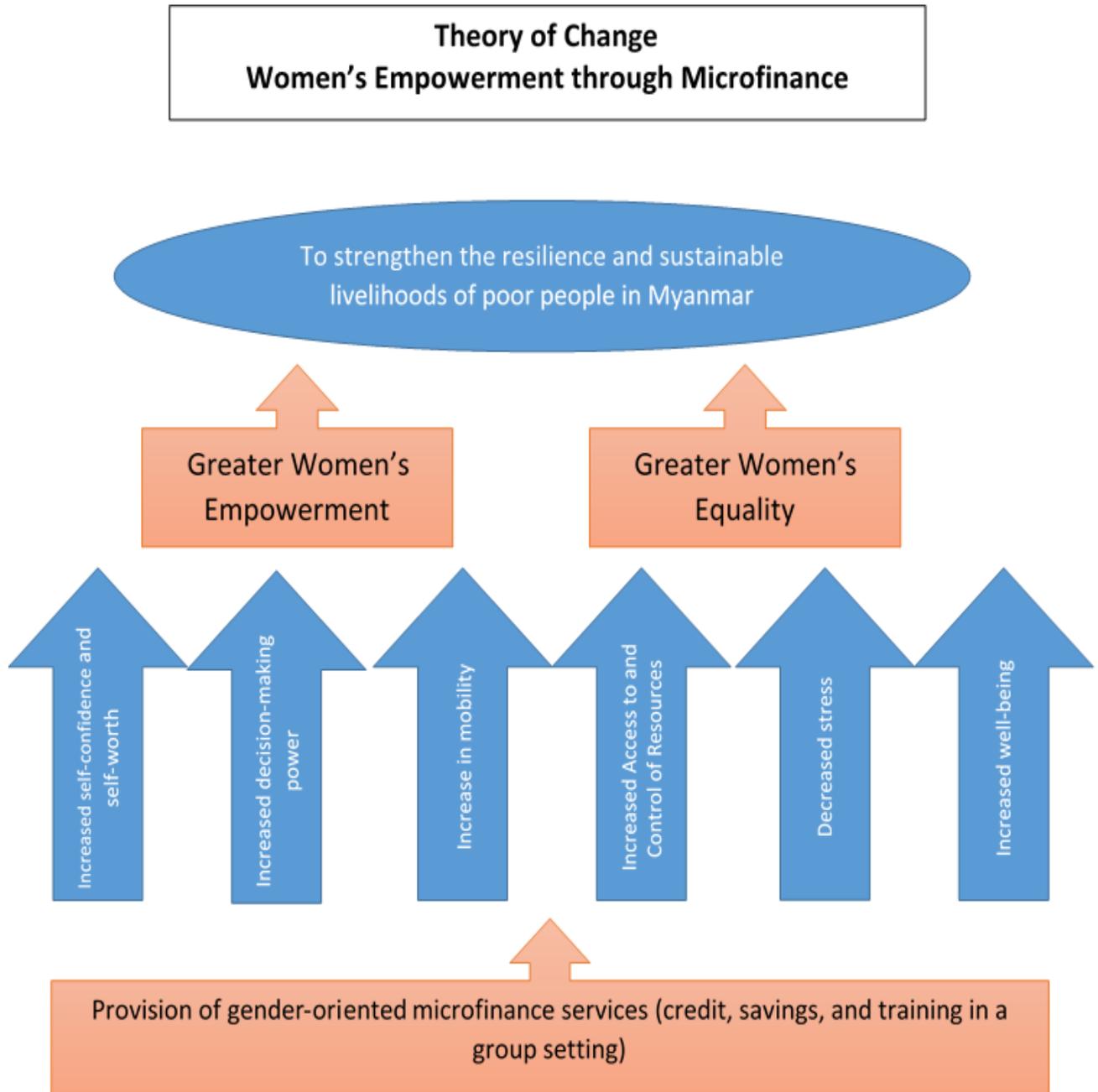
Men and women (no specific focus on women, but some loan products are for women's activities)
Solidarity groups of 5 organized into a village bank (named Village Credit Scheme – VCS)
A solidarity guarantee between members of the solidarity groups
Loans ranging from 100,000 to 300,000 kyat
Loan term – up to 12 months
Repayments 4-weekly of interest only, balloon at the end or interest payment and principal repayment with a grace period
Interest rate 29.9% per year declining plus an application fee and 4-weekly VCS fee
Loan purposes – livestock, agriculture, small business
Savings services – none

PGMF:

Women and men
Small groups of five people (Credit and Saving Groups) organized into larger groups (Centres)
A solidarity guarantee between members of the Credit and Saving Groups
Loans ranging from 100,000 to 500,000 kyat, 30% per year declining balance interest rate, 1.5% for insurance
Loan terms up to 1 year
Repayments every 2 weeks
Loan purposes – primarily income-generating, school, health
Savings – both compulsory and voluntary
Training in credit management prior to loan disbursement
Sometimes the solidarity groups meeting bi-weekly to repay, sometimes the leader only collects the money

Annex C

Theory of Change for LIFT Microfinance Activities and Partners



Annex D

Proposed M&E Indicators for Measuring Women's Empowerment Due to Microfinance³⁵

Category	Indicator
	<i>% of women ... in the last period (between baseline and evaluation):</i>
Self-confidence and self-worth	Who feel more comfortable speaking in public
	Who feel comfortable speaking to strangers
	Who feel comfortable stating an opinion that is different from a group
	Who feel more proud of their dress
	Who feel that they have more knowledge than before
	Who feel that it is important for women to speak up in public events
	Who feel more comfortable handling/counting money
	Who feel that their status in the household has improved
	Who feel that their status in the community has improved
	Who feel that their work is important to their family
	Who can calculate the profit on their business
Decision-making power in the household	Who feel that their status in the household has improved
	Who feel that their husband ³⁶ takes their opinions seriously
	Who are earning more than their husband
	Who can make decisions on large purchases without asking their husband (or can make the final decision after consulting their husband)
	Who can make decisions on how to use their loans without asking their husband
	Who feel they know more about their business than their husband
	Who can make decisions about their savings without consulting their husband
Participation in social activities in the community	Who have increased their participation in community events
	Who hold higher levels of authority in their communities
	Who have led community events or groups
	Who have formed a group in their community
Social norms regarding women's work roles	Who have operated farm machinery
	Who can operate/drive a motorcycle and other vehicles
	Who use machinery in their own (off-farm) business(es)
	Who have employees
	Who have operated a water pump
	Who have worked with large animals/who feel comfortable handling large animals
	Who have bought or sold livestock without help from a husband or family member
Changes in mobility and safety	Who report being willing to talk back (defend self verbally) in case of verbal harassment
	Who have travelled alone outside beyond their normal geographic range
	Who have increased the frequency of travel alone outside their normal geographic range
	Who would feel comfortable going alone outside their normal geographic range
	Who have travelled by bus alone
	Who have purchased mechanized transportation (boat/motorcycle)

³⁵ These indicators should be reviewed and adapted by a gender specialist.

³⁶ Husband, parents, other family members included.

Changes in access to, control of and ownership of assets and resources	Who report that they signed the loan agreement alone (without the husband's/father's/brother's signature; this may depend on MFI regulations)
	Who report that they made the final decision on the use of the last loan taken
	Who used the loan on their business (as opposed to husband's or family's business)
	Who report that they have equal say in the use of the profits
	Who report that, if the profits were used to reinvest in a business, the majority of the profits were used in their own business
	Whose name is on a savings account or passbook
	Whose savings have increased
	Who had problems making a loan repayment (even if the repayment was made on time)
	Who had to borrow from a group member to make a repayment
	Who had to borrow from a moneylender to make a repayment
	Who had to drop out of a group because of inability or difficulty in making a repayment
	Who report having purchased animals by themselves
	Who report having bought transportation means themselves (boat, motorcycle)
	Who report having purchased land (in their name)
Who report owning their own mobile phone	
Who report receiving remittances	
Workload	Who report working more hours per day
	Who report having purchased labour-saving machinery or devices for their own business
	Who report having hired labourers to assist in their own business
	Who report having received the help of her husband in her business in the last week
	Who report having worked fewer days in farming activities (adjust for seasonality)
General well-being/freedom from stress	Who report that their stress level is reduced
	Who report feeling happier
	Who report having fewer quarrels with their husband (or other adult family members)
	Who report having made improvements to the home
	Who have resorted to borrowing from a moneylender
	Who report having had enough to eat in the household during the last month (adjust for seasonality)
	Who report having enough money to educate all children in the household
	Who report having had enough money to handle any medical issues that emerged during the period
Who report engaging less frequently in casual labour in the last three months (adjust for seasonality)	

LIFT Gender Action Plan Indicators (Proposed)

The **purpose** of LIFT's gender strategy is to scale up LIFT's work towards women's empowerment and gender equality through its livelihood and food security programmes.

The **objective** of the gender strategy is to support the further mainstreaming of gender into LIFT structures and projects.

The **interventions** for gender mainstreaming within this strategy will be further unpacked and assigned targets, activities and indicators in an associated Gender Action Plan (GAP).

Activities	Indicators
Provide financial incentives and/or technical assistance in product design to LIFT FI partners that are desirous of adding on savings services to their programmes and/or to adapting their existing savings programmes to women's needs	No. of LIFT FI partners that provide new or improved gender-adapted savings services No. of new or improved gender-adapted savings services in the market No. of women reached with such services
Provide learning activities/exposure visits in best practices in market research and product design for women's financial inclusion, especially in the area of digital financial inclusion	No. of LIFT FI partners that adapt existing financial or nonfinancial products to women's needs based on best practice gender research No. of LIFT FI partners that engage in such research No. of such market studies or product pilots developed for women's financial inclusion No. of non-farm loan products developed for women
Provide financial incentives and/or technical assistance to those LIFT partners that are desirous of adding on a financial literacy component to their existing offerings	No. of LIFT FI partners that add on a financial literacy component to their existing offerings No. of women reached with those offerings (define minimum no. of modules or training hours) No. of sampled women reporting improved financial literacy knowledge (via focus groups or survey)

Annex E

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