



Comparative Evaluation on Community-Managed Savings-Led Approaches in the Mekong

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Acronyms

ASCA	Accumulating Savings and Credit Associations
CMSLA	Community-Managed Savings-Led Approaches
CO	Country Office
FGD	Focus Group Discussion
FSP	Financial Service Provider
GE	Gender Equality
LEL	Local Economic Leadership for Marginalised Rural Women
MFI	Microfinance Institution
RoSCA	Rotating Credit And Savings Association
SHG	Self-Help Group
SPARC	Strengthening Partnerships and Resilience of communities
PSL	Partnering to Save Lives
PHASE IN	Poverty and Hunger Alleviation through Support, Empowerment and Increased Networking
ToRs	Terms of References
VA	Village agent
VSLA	Village Savings and Loans Association

Executive Summary

Since the 1990s, CARE International has been a key player in piloting, implementing and scaling up community-based and member-owned decentralised financial services models, with a strong focus on the Village Savings and Loans Association (VSLA) model in Africa. On a much smaller scale, CARE Australia has supported the VSLA approach in the Mekong region, with some 17 economic development projects implementing stand-alone models or integrating the VSLA model as a component over the last 10 years. VSLAs have become part of a cross-cutting strategy to foster economic development within rural communities, especially among women. However, the use of savings-led approaches such as VSLAs is yet to be fully integrated as an overall strategic approach in programs.

In 2016, CARE Australia partnered with Coady International Institute (Coady) to undertake an evaluative study to gain a better understanding of the savings approaches being implemented in the Mekong region (Vietnam, Lao, Cambodia, and Myanmar) and to evaluate the VSLA model in terms of effectiveness, sustainability, and impacts. This involved a desk review of work across the four countries and field evaluation in Cambodia and Myanmar. This summary presents key findings.

Background – where did VSLAs come from?

CARE first began implementing the VSLA model in Niger in 1991, seeking to facilitate access to financial services for rural populations. These were people with no access to any kind of informal nor formal financial services, who were located in very remote rural areas with poor financial literacy levels, depressed economic environments with low demand for large loans, and seasonal livelihood patterns. As the model matured and was then successfully transplanted in countries like Tanzania, Zimbabwe, Uganda, and Mali, the implementation of the VSLA model was scaled and expanded in early 2000s by CARE in Africa (where CARE has now reached almost 4.9 million people), as well as in the late 2000s in Asia (where CARE has reached around 300,000 people). This included starting to replicate the classic VSLA model in the Mekong region, reaching around 20,000 to date. VSLA was also adopted and promoted by several large INGOs and local NGO partners globally, now estimated to reach over 14 million members (VSL Associates, 2015).

Table 1: Basic VSLA Model, salient features

Membership	Governance	Management	Products
<p>Self-selected voluntary membership, affinity based, homogeneous group</p> <p>10-30 members (usually 15-25)</p> <p>Mostly women members in the group, few men in some cases</p> <p>Annual cycle, member can drop out after cycle, new members can join in new cycle</p>	<p>Elected leaders, fresh elections every year</p> <p>Self-governed, all transaction is the meeting, in front of everyone</p> <p>Democratic decision making, dispute and conflict resolution</p> <p>Values and principles promoting solidarity, support to each other</p>	<p>Weekly or fortnightly meetings, sometimes monthly</p> <p>3 leaders, 2 money counters</p> <p>Annual cycle (usually 12 months)</p> <p>Group Box, storing passbooks, cash, material</p> <p>3 locks and keys with 3 different members, 4th member keeps the box; for transparency and safety</p>	<p>Group fixes share value for saving, interest rate for loans</p> <p>Max 5 share per meeting</p> <p>Max 1:3 saving to loan ratio, one loan at any time</p> <p>Contribution into social fund, for meeting minor emergency needs</p> <p>Annual share out, returning saving and group surplus based on individual savings amount</p>

How do VSLAs in the Mekong compare with those in Africa?

The VSLA model implemented in the Mekong region **does not differ greatly from the basic VSLA model developed in Africa** and outlined in the table above. In both regions, some adaptations/additions have been used in different contexts. What varies between Africa and the Mekong region is not so much in the model itself, but rather in the delivery mechanisms and the tools used to train group members and monitor progress which are widely used in Africa. In that regard, the research has shown that the Mekong region is slightly isolated: **better coordination would allow the Mekong region to save time and improve efficiency and effectiveness** by using existing tools, developing best practices, improve outreach mechanisms and pilot innovations.

The other difference is not the model itself but the **scale and maturity of implementation**. While VSLA programs are relatively new in CARE programs in the Mekong, mature VSLA programs in many countries in Africa have reached upwards of half a million members and had the opportunity to experiment, adapt and grow. Many VSLA programs implemented in Africa have evolved to be “VSLA-plus” programs. In other words, VSLAs can become a platform to deliver other types of services or facilitating links with external stakeholders such as financial service provider or agricultural buyers, to bring additional broader benefits beyond immediate VSLA membership.

- ⇒ CARE should explore how VSLA can serve as a platform in the Mekong to **take advantage of the agricultural value chain and linkages with markets**, especially through the establishment of cooperatives.
- ⇒ CARE programs should view VSLAs as a community based-members’ managed local institution, and not just a savings and loan service provider group. This helps it become a **building block for community mobilisation and social dialogue**, and in the longer run, a platform for social change on other issues besides financial services.

What have been the impacts of VSLAs for participants?

The study demonstrated clearly that **access to financial services** and **solidarity developed among group members** are by far the main benefits gained by VSLA members. There is plenty of evidence showing that VSLA helps **create a culture of savings among women** and that culture spreads to their husbands and other family members as well. Savings have dramatically increased in the majority of cases. Findings from the research in Cambodia also confirm that VSLA membership has had a direct impact on income, which has increased for most households.

While there is difference in scale and maturity of VSLA programs, and the social contexts between the Mekong region and Africa are very different, the **increased self-confidence** reported by the women brought about by the VSLA is common outcome for both regions. In Vietnam for example, the Banking on Change partnership impact study conducted in 2012 concludes that there is a statistically significant change in the percentage of VSLA women in speaking in the public between the baseline (47%) and the final study (56%). This compares well with Africa where for example in Uganda, 42% of women said they could solve their problems themselves compared with 31% at baseline, while 63% indicated their husbands respected and valued their role, compared with only 48% at baseline.

Alongside the impact on women’s empowerment, the study showed clear evidence of VSLA having led to **improved assets**. Surveys, focus groups and interviews showed that annual share-outs appear to be the main opportunity for members to invest in household assets, and in gold, boats, or house repair. In Myanmar, 61% of women reported investing in livestock; in Cambodia 69% of women reported investing in household goods. Overall, only 8% of women in Myanmar and 3.8% in Cambodia stated that they had not obtained any additional assets since joining the VSLA, which demonstrates a strong impact of VSLA on new asset acquisitions. Another very positive result captured by the survey is that VSLA members from

Cambodia have **steadily decreased their involvement in seasonal labour** as their membership in the VLSA has matured. Women members in second cycle VSLA reported 67% of them being involved in seasonal labour. This percentage decreases to 45% for the third and fourth cycle, 25% for the fifth cycle and finally only 7% in the sixth cycle. Labour activities were usually far from home, with difficult work, bad pay and contributing to someone else's wealth; but these were slowly replaced by income generating activities owned by the women themselves.

While these positive changes seem to have been clear on women's agency, income and asset acquisition, there is **little evidence that VSLAs in the Mekong region have engaged in or taken any collective initiative in the agricultural value chain, access higher value markets, or making significant livelihood investments**. Focus groups and interviews show that VSLA members do not aspire to realise fuller potential through livelihoods and market engagement. A project mid-term assessment from Cambodia also showed that women increased their production and productivity, but have not clearly taken advantage of linkages to market opportunities to increase their income or diversify their economic activities. This shows the limitation of VSLA to influence the links with the external environment, especially if implemented as stand-alone rather than integrating with other programs.

⇒ For CARE, there is scope for more concentrated value-chain and market driven programing, with more collective efforts by **using VSLAs as a platform and developing market-driven projects in select livelihoods specific to the location**. Project strategies and staff capacities will need further attention to make greater achievements on both counts.

How can we apply VSLAs more effectively in the Mekong?

Both the field evaluation as well as lessons from the literature review confirm that the VSLA model is a **very effective strategy for community mobilisation and reaching women and marginalised households**. The study shows some useful features of the VSLA model which can be adapted and evolve over time, when and as the model gains higher scale and more consistent quality. Yet, **certain VSLA features are barriers for the participation of the most marginalised**, especially regular savings requirements and share values being perceived by some as too high. Based on this, VSLAs do not seem to reach the poorest or most marginalised members of the community.

⇒ CARE should **encourage formation of groups with lower share value to allow different share values groups to co-exist in the same community**. This would allow everyone an opportunity to join a VSLA, based on their financial capacity. All these changes must be undertaken in consultation with VSLAs/ members themselves, and without diluting fundamental VSLA principles of voluntary membership, relative simplicity, self-management, and transparency.

The model where **dedicated local leaders from established VSLAs are identified to become Village Agents** and trained to form new groups, has been developed and implemented in a limited fashion in the Mekong. In Myanmar, Lao or Vietnam, there is no village agent system like the one found in Cambodia, which is perceived by CARE and community members as a key element for VSLA sustainability and replicability. Indeed the cost of reaching out to VSLA members through a Village Agent is lower than through direct implementation from CARE or even through a Local Implementing Partner.

⇒ CARE should consider **scaling up the Village Agent model** and more deliberately mentor VAs to help them become role models in the communities, especially for influencing gender relations and establishing women VAs as change agents.

In many cases, it was unclear to what extent VSLA members were encouraged and empowered to draft their own constitution to best fit their context. Women did not appear to have much experience to compare what would work best and so they were not offered information on advantages and disadvantages either by the CARE project staff or volunteers.

- ⇒ CARE should **encourage groups to adapt their own constitution and define their own features**, with consideration of issues around duration of lending cycle; opportunities to review and reduce share value; and decisions around disbursement or reinvestment of funds saved during the cycle. CARE can support Village Agents to facilitate rather than direct in helping set norms within the VSLAs, **without compromising the fundamental principles of the model**.

Scope for innovation and scale?

An area of potential innovation to explore in the Mekong region is that many programs in Africa have already established **successful financial linkages of VSLAs with formal financial microfinance institutions (MFIs)**. Some of the reasons for attracting formal banks and MFIs as partners are the high level of scale (over 3.7 million people in Tanzania for example are savings through VSLA mechanisms, implemented by CARE or other facilitating agencies) whereas in the Mekong region, linkages are still lacking (FinLink, 2016) - even if Vietnam has slightly started to explore this field and is the most advanced country in this area in the region. What matters for the future of CARE's programming is to **find the right space for VSLA alongside other types of financial services** (formal and informal).

Despite the potential for some VSLA members to access lower interest rates and larger loan amounts through more formal MFIs, VSLA members overwhelmingly prefer to take loans from their own group. Various reasons explain this preference: lack of trust in the institutions, poor awareness about the products and term and conditions, but also often because the type and features of products available from MFIs do not meet people's needs (minimum amount to borrow too high, repayment schedule not aligned with agricultural cycles, high level of collateral, etc.). VSLAs offer a much more flexible and swift access to funding than formal financial institutions. VSLAs seem to play a key role in the local financial eco-system.

- ⇒ For more mature VSLAs (groups in 3rd and 4th annual cycle), CARE should look to **facilitate links with the formal financial sector so that people can access properly designed products that answer their needs**. Programs in the Mekong could draw on protocols, tools, and financial products developed for African countries, build their own innovations, given deeper reach of credit unions, MFIs, and Banks in many locations.

VSLAs and Gender Equality?

In both Myanmar and Cambodia, **VSLAs were found to be the only women member-owned institution at the village level**. There are a few other instances, such as funeral societies, but those do not play any significant role in building social or financial capital. Beyond finance, VSLAs are also perceived as a place to meet, discuss, and solve problems, identify, and explore opportunities, obtain peer support. Most women have felt isolated to different extents, before joining the VSLA.

- ⇒ Gender equality considerations can be **better mainstreamed at all levels** in the implementation of VSLAs in the Mekong region. Gender approaches developed by CARE for Africa should be adapted to local context and replicated, including engaging men in the sensitisation conducted and using VSLAs more consciously to address the dynamics of women's relationships within the family and community. As noted above, the Village Agent approach can **support women in becoming change agents and role models**.

How can we expand and sustain the benefits of VSLAs?

VSLA members often seem to have limited vision for their savings and lending practices and lack capacity to tailor their VSLA procedures to their changing needs and aspirations. Projects should be designed to include **phase-out and exit strategies**, including organising discussions in VSLAs to assess their current strengths and weaknesses to set a vision for future development and a continuation plan that could help improve VSLA sustainability.

- ⇒ One way to ensure that sustainability can be strengthened after the end of the project is to **develop connections with external stakeholders**, such as formal Financial Service Providers to support the demands of formal financial services for VSLA members, or farmers'/ producers' associations when it comes to linking with markets.

Another dilemma for VSLA programs has been **whether to engage with the government in integrating VSLA** as one of the approaches in inclusive national financial inclusion framework and policies. There is the risk that increased government involvement with VSLAs may lead to less independent and sustainable groups and may negatively impact on the VSLAs considered as a place for women to meet, save, manage their own money, share and help themselves and each other. On the other hand, government support can be crucial and have potential positive effects on the sustainability, replication and visibility of VSLAs as a vibrant community group becoming a driving force for local development. As VSLAs expand in number, **the relationship with Government must be nurtured carefully** to maintain members' self-management of the VSLAs on one hand, and become more connected to larger development initiatives of the State on the other. In Vietnam and Laos, deliberate dialogue with Women's Unions and government authorities may promote harmony between the VSLAs and other State-preferred models.

VSLAs can gain a strong positioning given the inherent strength of the model, especially in remote, rural regions where CARE has decided to focus. **There are VSLA non-members in the communities, who have closely observed the benefits of being part of the VSLA program, and are VSLA-ready.** Capturing them into the VSLA program is low hanging fruit.

- ⇒ CARE should design a **strategy for replication/ self-replication** by supporting and empowering the Village Agent system, and/ or encouraging existing groups to help create new groups. CARE should consider a strategy to meet the demand from non-VSLA members wanting to join an existing group or form a new group right after the share out point of the cycle.
- ⇒ CARE should look at – as the Cambodia experience suggests - how **savings groups can be networked and brought together as federations** for livelihoods promotion, and collective processing and marketing of agriculture produce. This should include collaboration with other key agencies such as Plan, PACT, Oxfam, and local NGO partners to exchange best practices.

Given the capacity of country offices, CARE should continue consolidating the model until it reaches a critical minimum scale. Typically, when projects can reach 25-30% of the households, further expansion has been seen in many countries through self-replication and/ or with the help from the trained Village Agents. Improved monitoring of quality and cross-comparability will also build a strong model that can then be advocated for with government or regulatory institutions. Cross-learning with more mature VSLA programs of CARE from Africa is one way to align best practices, use existing tools, save costs and gain efficiency in implementation.

1. Introduction and Purpose of the Study

Since the 1990's, CARE has been a key player in piloting, implementing and scaling up community-based and member-owned decentralised financial services models, with a strong focus on the Village Savings and Loans Association (VSLA) model in Africa and with its engagement in the Self-Help Group movement in India, during its formative years. CARE Australia has favored the VSLA approach in the Mekong region, with some 17 economic development projects implementing stand-alone models or integrating the VSLA model as a component over the last 10 years. VSLAs have become part of a cross-cutting strategy to foster economic development within the rural communities, especially among women. Nonetheless, the use of broader community-managed savings-led approaches (CMSLAs), such as the VSLAs is yet to be fully integrated as an overall strategic programmatic approach.

In March 2016, CARE Australia partnered with Coady International Institute, (referred to hereon in as Coady), to undertake an evaluative study to gain a better understanding of the CMSLA models being implemented in the Mekong region (Vietnam, Lao, Cambodia, and Myanmar) and to evaluate the VSLA model in terms of effectiveness, sustainability, and impacts, by undertaking a field evaluation in two countries (Cambodia and Myanmar). The following report presents the findings.

Based on the Terms of References (ToRs) and ensuing discussions with key stakeholders in CARE Australia offices, the evaluation team identified two parallel and connected objectives for the study: the primary driver of the study was to identify variations, strengths, challenges, and lessons from implementation of VSLA models across various CARE projects in the Mekong region, in order to apply the findings in the current and future financial inclusion programs. In doing so, the study asked specific questions around: (a) adequacy and usefulness of the VSLA model/ features, (b) impacts of the model (and its variations), as experienced by community participants, especially from a gender lens and women's empowerment perspective, in the sampled projects, and (c) sustainability of the model. A parallel objective was to study other alternative community-based models of financial inclusion, and undertake an analysis – comparing and contrasting their prevalence and relevance in the Mekong region.

2. Scope of the Evaluation

As per the Terms of Reference (ToR) of the comparative evaluation, this report seeks to provide answers to the following questions:

1. Which key community-managed savings-led approaches are currently being implemented across the Mekong portfolio? What are the strengths and constraints of the different approaches? What has been the differential impact of these different approaches?
2. What are the impacts of VSLA programs on the participating members, especially on women's empowerment? What VSLA members think about usefulness and sustainability of the model?
3. Are there major differences in the VSLA model implemented in the Mekong region and CARE's VSLA approach implemented in Africa? How sustainable is the model?
4. What could a tailored and consistent model look like for South East Asia?
5. What are the opportunities for scale-up and for innovation?
6. How has a VSLA program, when integrated with reproductive health program for women, impacted access to health services and health behaviors among the VSLA members?

As CARE country offices seem to have implemented a fairly consistent VSLA model throughout the Mekong region, the evaluation team observed some variations in the implementation of the VSLA model.

Basic VSLA Model, salient features

Membership	Governance	Management	Products
<p>Self-selected voluntary membership, affinity based, homogeneous group</p> <p>10-30 members (usually 15-25)</p> <p>Mostly women members in the group, few men in some cases</p> <p>Annual cycle, member can drop out after cycle, new members can join in new cycle</p>	<p>Elected leaders, fresh elections every year</p> <p>Self-governed, all transaction is the meeting, in front of everyone</p> <p>Democratic decision making, dispute and conflict resolution</p> <p>Values and principles promoting solidarity, support to each other</p>	<p>Weekly or fortnightly meetings, sometimes monthly</p> <p>3 leaders, 2 money counters</p> <p>Annual cycle (usually 12 months)</p> <p>Group Box, storing passbooks, cash, material</p> <p>3 locks and keys with 3 different members, 4th member keeps the box; for transparency and safety</p>	<p>Group fixes share value for saving, interest rate for loans</p> <p>Max 5 share per meeting</p> <p>Max 1:3 saving to loan ratio, one loan at any time</p> <p>Contribution into social fund, for meeting minor emergency needs</p> <p>Annual share out, returning saving and group surplus based on individual savings amount</p>

The field work of the evaluation team focussed on finding answers for the questions 2 to 6, while the literature review focussed on a broader spectrum of community-based savings and loans models to answer question 1.

The evaluation focussed on a limited sample of projects for the field work. In consultation with CARE Australia, the evaluation team reviewed all projects with VSLA as the primary focus or as a component, and identified two projects in Cambodia (Local Economic Leadership for Marginalised Rural Women Project or LEL and Partnering to Save Lives or PSL, both funded by the Australian Government) and two projects in Myanmar (Strengthening Partnerships and Resilience of Communities in northern Rakhine State or SPARC, funded by Australian Government, and Poverty and Hunger Alleviation through Support, Empowerment and Increased Networking or PHASE IN, funded by the European Union). Projects from these two countries were chosen based on advice from CARE Australia, based on a combination of operational/logistical constraints and best learning opportunities. Vietnam and Lao were not considered for field work, as they were part of a major 2015 study on programming in women's economic empowerment¹.

The findings from this study are divided into five sections: (1) typology and broad analysis of community based financial inclusion models in the Mekong region (literature review); (2) adequacy and effectiveness of VSLAs from the members' perspective; (3) impacts generated by the VSLAs; (4) the sustainability prospects of the VSLAs, and (5) lessons and recommendations. The evaluation matrix in Annex 1 provides the template of specific questions that were asked in this evaluation exercise.

¹ Study report available at https://www.care.org.au/wp-content/uploads/2016/08/000203_WEEEM_Evaluation-Highlights_Summary-Report.pdf

3. Methodology

3.1 The different lines of enquiry

This study relied on several lines of enquiry to allow the triangulation of information and strengthening the conclusions.

1. The first line of enquiry was a literature review of all four countries (Cambodia, Myanmar, Laos, and Vietnam), as well as Thailand to a limited extent². Insights from this literature review are included where relevant in this report.
2. The second line of enquiry was the one-on-one interviews conducted with key stakeholders, including representatives from CARE Australia, CARE UK, CARE Lao, CARE Vietnam and other key stakeholders (among which were Plan International and Oxfam) with firsthand information on VSLA programming in different contexts. In total, 26 individuals were interviewed. Interview guides are attached in Appendix 4.
3. The third line of inquiry was the VSLA Management and Information System (MIS) data of CARE Australia projects – where available - to analyses the overall quality across the four countries; however, it served limited purpose as the data-sets varied in quality and cross-comparison proved to be difficult.
4. The fourth line of enquiry involved in-depth fieldwork in two countries: Cambodia and Myanmar, with two locations in each country to collect primary data from a diverse range of stakeholders. The regions were Koh Kong and Ratanakiri in Cambodia, and the districts of Maungdaw and Buthidaung in Northern Rakhine State in Myanmar. The field work was conducted over a four-week period. This line of enquiry is divided into three main data collection methods:
 - a. **A survey** to capture information on the most important impacts linked to VSLA, implemented in the four locations for primary data collection. The evaluation team collected quantitative data through the use of a survey applied to 447 VSLA female members (209 in Cambodia and 238 in Myanmar), focussed on measuring impacts on VLA members, especially women who are participating in a VSLA. Table 1 below presents the targets and actual numbers with regards to the survey component. The survey was conducted by a team of six enumerators in each country. In Cambodia, the enumerators applied the survey in villages selected by the evaluation team through a random sampling exercise based on the following criteria: the groups had to be at least in their second cycle (one share out completed), and were to be accessed within two hours of driving from the main urban centre where the evaluation team was located. In Myanmar, a similar random sampling strategy was devised, but logistical challenges with movement of the enumerators prevented the application of the planned sampling strategy. Instead, the enumerators applied the survey from the same groups mobilized for the FGDs, but with participants who did not take part in the FGDs. The details from this sampling strategy, the survey questionnaires used in both countries and tables with raw data are found in the Appendix section.

² Beyond the Mekong Region, CARE offices in Indonesia, Philippines and Thailand were consulted, but advised that they had no current programs using the VSLA model for consideration under this study.

Table 1: Survey sample targets and sample achieved in both Cambodia and Myanmar, by Province

	Cambodia			Myanmar		
	Koh Kong	Ratanakiri	Total	Maungdaw	Buthidaung	Total
Targets	176	43	219	144	56	200
Achieved	168	41	209	152	86	238

- b. **Focus Group Discussions** (FGDs) were held in all locations with groups of women and men to capture their perceptions about the adequacy of the VSLA, results and impacts achieved, most important challenges, and their views on the sustainability of the VSLA. For the discussions, the evaluation team prepared a sampling strategy based on the number of VSLA groups in each region. Targets and real numbers are presented below. In Myanmar, the evaluation team proposed the use of a participatory tool to collect information on impacts from women, with a view to obtain better quality information.³ This exercise proved useful to collect key information, while creating a more relaxed and entertaining environment for the FGDs. In total, 221 women and 66 men took part in the 16 FGDs in Cambodia. In Myanmar, no men took part in the FGDs, but approximately 195 women participated in 15 FGDs (see Table 2). The FGD protocol with VSLA members is placed in Appendix 5.

Table 2: Focus Group Discussion - targets vs actual in both Cambodia and Myanmar, by Province

	Cambodia			Myanmar		
	Koh Kong	Ratanakiri	Total	Maungdaw	Buthidaung	Total
Targets	11	5	16	12	4	16
Achieved	11	5	16	10	5	15

- c. **In-depth Interviews** with individual VSLA members, family members, community stakeholders, non-VSLA members and Village Agents (VA), were organised to obtain additional information. Interviews with VSLA members were designed to capture information on specific themes that could have been sensitive to obtain in front of a group, such as gender roles within the household regarding money management, level of income, indebtedness, and assets. Interviews with family members and key informants served to obtain information on the perception of the benefits stemming from VSLA at the household and community levels. Interviews with non-VSLA members allowed the capture information on the barriers to joining VSLAs and their perceptions of VSLAs as outsiders. Finally, interviews with local VSLA village agents in Cambodia and with CARE Project Officers and Project Assistants from Myanmar helped gain a clearer picture on the VSLA implementation conditions for each project.⁴ A total

³ The “Spokes” exercise, already used by CARE in Vietnam for VSLA members.

⁴ In Cambodia, the evaluation team conducted interviews in each village following a specific pattern: one with a VSLA member’s husband; one with a non VSLA member; and one with village agents. In Myanmar, the interviews usually started with a group of 5-6 community leaders and husbands, followed by a group of 5-6 non VSLA members, then an interview with 1 or 2 Project Officers/Project

of 77 individuals were interviewed in Cambodia and approximately 180 in Myanmar. All in-depth interview questionnaires are shown in Appendices 4 and 6.

3.2 Data Collection and Analysis

The evaluation team hired local personnel and provided training for them to undertake the data collection in the field for the FGDs and the survey. In-depth interviews were the responsibility of the evaluation team, comprised of one COADY lead and one staff member from CARE Australia, apart from a few in-depth interviews with VSLA members which were conducted by the FGD facilitators. In Cambodia and Myanmar, the COADY lead would revise the survey questionnaires nightly to apply lessons learned from the day. Information from FGDs was validated within a day or so in Cambodia, once the information was translated into English. In Myanmar, logistical issues and lack of manpower prevented the COADY consultant from revising the translated work while in the field. The data quality strategy was then revamped: every day a debriefing session was organized to discuss challenges and best practices noted in the field. The consultant also attended several FGDs to see how the facilitators were working and thus, some adjustments were made to the facilitation approach.

The COADY consultant in charge of the field research was joined in Cambodia by the two other evaluation team members at the end of the four-week data collection period. At that time, they validated the available information collected from all lines of enquiry and support, in preparation for debriefing to the CARE Cambodia team. All information collected was then triangulated to identify the most important findings and recommendations. The evaluation team checked all filled questionnaires to ensure they were properly completed. It also implemented double data entry to ensure data quality in Cambodia and Myanmar. The analysis from the survey was performed at the end of the field visit.

3.3 Limitations and Challenges

Sectoral review: Evaluations that look at multi aspects of programme sometimes pose some challenges around the scope definition. CMSLA is a vast territory of study and defining parameters to best serve the interests of the evaluation commissioner can be a difficult exercise. This was exacerbated by the fact that the scope of the evaluation slightly changed during the course of the exercise, shifting from a model comparison approach to a deeper analysis of the VSLA model alone and the conditions leading to its success or failure at the community level.

FGD facilitators: In both countries, FGDs were led by the local resource people, using the guidelines drafted by the evaluators. The evaluation team believes that such a process often leads to some degree of 'loss in translation', either during the data collection process, transcription, or translations, as all these steps represent a risk of skimming some information. By and large, the information from FGDs appears to be reliable and relevant for the study, however the evaluation team believes that it could have been more insightful if FGDs had been conducted with the direct involvement of one of the evaluation team members, especially in the use of prompting questions to obtain more complex and deeper answers from participants.

Language barrier: Overall, the logistical arrangements for the evaluation were outstanding, even though the part of field work took place in a complex setting in Myanmar where youth enumerators for the FGDs and survey belonged to either the Muslim community or the Rakhine. The Rakhine team members had limited knowledge of the Muslim community's local language (Muslim Rakhine), and while conducting interviews, they had to use Burmese language instead. Compounding the issue, only one CARE staff could translate the transcripts from the FGDs, which delayed the compilation of data.

Assistants. In both countries, in-depth interviews with VSLA members took place after conducting the FGDs with a member who would volunteer their time for the interview.

Under the circumstances, CARE Myanmar did its best to manage the logistics, given practical constraints in the operating environment. Language barrier was also a challenge in Ratanakiri, Cambodia where CARE hired 8 ethnic language translators to assist the evaluation team. In most cases, there were three layers of translation and was time consuming, increasing the chance of loss of information and reducing the number of questions that could be covered in the available time.

Male translators: Another limitation in Myanmar and Cambodia was that CARE had to use male translators, which perhaps affected the quality of information gathered from women around more personal questions. Also, having CARE staff present for the discussion, either as translators or logistical support, may have influenced quality of responses.

4. Findings and Analysis

4.1 Highlights of the CARE VSLA Model in the Mekong region

CARE is implementing the classic VSLA model in the Mekong, salient features of which are explained in the table in Section 2 above. The governance of the group is assured by three elected office bearers (President, Secretary, and a Treasurer) along with two Money Counters. Members save in each meeting, buying to five shares, and recording savings in members' passbook in a visual form (one stamp for each share). Savings help create a group fund, which is used for lending, usually applying a flat 10% interest rate for period varying between 1 to 3 months. The savings cycle lasts between 9 to 12 months. At the end of the cycle, members proceed to the share out which allow them to recuperate their savings plus a portion of group income shared in proportion of members' savings contributions.

There are a few notable variations to this basic VSLA model with regards to the length of the savings cycle (most applied a 9-month cycle while some cases of 12 months' cycle were reported; the use of Islamic finance in Muslim communities (no interest applied, rather a charge for service which then is returned to the borrower and not shared among all members; the larger size of groups (some groups having over 35 women); and use of group capital to lend to non-members; etc. These variations are explained in respective sections of the report, as we compared VSLA across regions and projects. The reasons for these variations are sometimes linked to both contextual adaptations as well as gaps in understanding of the implementing projects/ staff and misinterpretation of generic VSLA guidelines.

The following section presents some of the insights gained on VSLAs in the Mekong region. Most this review comes from program documents provided by CARE and some from other sources. The literature review predominantly focussed on the VSLA model in the Mekong region countries of CARE.

Members profile

Literature review suggests that VSLAs usually first attract better off households, with the poorest households in many villages being either excluded from the VSLAs or prevented from accessing loans due to their high default risk (Castella & Bounthanom, 2014). Field observation in Cambodia and Myanmar tends to partially corroborate this finding but exclusion seems to come from the poorest people themselves, who believe that they can not participate to the VSLA system in a sustainable way. In part, VSLA project implementers (INGOs or NGOs) are sometimes under time pressure to reach targets, which they perhaps find it easier to achieve without focussing on those who come forward voluntarily to join VSLAs, often relatively better off within the communities (Marx & Chhim, 2015). The authors highlight the importance of deploying more effective measures to include members of the poorest households. At the same time, relatively rich households also seem to self-exclude from the program, as for them, the capital available in VSLA is too modest, interest rates are too high, and

reimbursement periods too short for bigger investments such as large animal or plantation crops (Castella & Bounthanom, 2014).

Overall, for the majority of the Mekong region VSLAs, membership is self-selected and often predominantly female. This is quite similar to VSLA programs established in Africa. However, migrants or other individuals who are new to the village, individuals who live further away from the village center and those of minority religions and cultural beliefs are less likely to participate in a VSLA (TANGO International, 2013).

Contextual appropriateness

In Vietnam, the establishment of 18 VSLA groups in the ECCODE program over 18 months, showed that the VSLA model has strong relevance for households and their access to credit and savings (Richardson & Thai, 2012). Although the loans offered by the groups are relatively small, they can be taken out more easily and quickly than loans offered through formal financial institutions. This accessibility is advantageous to small-scale farmers, as it enables the timely purchase of inputs at key points in the production cycle (Gillingham, 2015).

Some groups face low literacy and numeracy barriers, and have very different levels of knowledge and understanding about financial management. CARE Vietnam has been working to provide additional training to overcome this and ensure bookkeeping and accountancy is viable (Richardson & Thai, 2012).

Products features

Informal savings and loan groups exist in many variant forms across Mekong region. Quality of these groups seem very varied, and often weak, where groups are larger (50 to 200+ in Laos), or donor projects have injected grant capital taking away the incentive to save and be more disciplined about money management (Savings Resource Groups or SRGs in Myanmar). In many groups across the region (Laos, Cambodia, Vietnam, Myanmar), group fund utilisation seems low, which suggests that members have the propensity to save, but don't always see or seek opportunities to borrow for investments (Koichi O. A., 2014), (Koichi, Akihiko, & Chaleunsinh, Performance of Savings Groups in Mountainous Laos under Shifting Cultivation Stabilization Policy, 2015). Social fund seems too low to meet emergency, especially medical expenses needs fully (field work findings).

In VSLAs, mostly promoted by INGOs including CARE, the group capital and loan sizes are too small to make larger productive investments. Thus, the members use loans for consumption purposes (e.g. health care and transportation costs to access health care, educational expenses (uniforms, stationary), social activities like funerals and weddings, and food purchases). The role of savings groups is more often to mitigate shocks (e.g., disease, funeral, wedding, poor harvest, childbirth) and the use of loans for consumption is more important for poorer households, especially from remote villages (TANGO International, 2013).

Financial linkages

One major difference between VSLAs in the Mekong region and Africa, in the area of innovation, is that many programs in Africa have already established successful financial linkages of VSLAs with formal financial institutions. Whereas in the Mekong region, formal financial linkages of VSLAs are still lacking, some projects are piloting to link VSLAs with banks (FinLink, CARE Vietnam), but are relatively new to make any conclusive assessment.

Livelihoods support and market linkages

It was also noted that there was difficulty in building and/or strengthening effective market linkages for poor households in remote areas. This challenge was identified with CARE's projects (SIEED project, the CASI II programme, and the ECCODE project) in Vietnam attempting for livelihoods promotion in addition to VSLAs (Gillingham, 2015). The LEAP (Livelihood Enhancements and Associations among the Poor) program formed and trained Self-Help Groups (SHGs) to increase savings and make and obtain loans, as well as provided information on gender mainstreaming and training on agricultural techniques (Ban, Gilligan, & Rieger, 2015).

In Vietnam, some CARE projects are actively training VSLA members to improve income generating activities (IGAs) and to develop their own group-based businesses. Other VSLA plus projects noted are Civil Action for Socio-Economic Inclusion in Natural Resource Management (CASI) and Ethnic Minority Women's Empowerment (EMWE) that are combining Livelihood and Right Clubs (LARC) and VSLAs.

However, these projects seem to be more focussed in livelihoods support activities at individual member level, and not on understanding and intervening at value-chain and market system levels.

Outreach and scaling strategies

In many African context (e.g. WALA project Malawi), VSLA programming has also begun to involve private sector providers (PSP). The PSP undertake recruitment, training, and supervision of the VSLA groups (Norell et al. 2015), and does so through fee for service basis, where groups partially cover the costs of training. The PSP model has advanced from the Village Agent model, where leaders from established VSLAs are identified to become Village Agents and trained to form new groups. Such models are very advanced in Africa compared to the Mekong region.

4.2 Typology of Community Based Models in the Mekong Region

4.2.1 Models

Looking at community based and members owned financial services in the Mekong region, the initial assumption was that there would be relative homogeneity across the countries, given proximate geographical locations and cultural similarities. However, review of relevant literature show otherwise, and significant variation exists across the countries, perhaps influenced by their respective socio-economic and political contexts, as well as preferred models for financial inclusion promoted by the State.

In presenting these conclusions, it must be acknowledged that literature available from different countries is: (a) not easily comparable, (b) vast gaps exist in the interpretations and terminology used by different studies, and (c) the literature more often explained macro data and not the quality of the experience by the community members. Most documents, reports, and articles provide quantitative data rather than qualitative analysis of variations in models, though there were exceptions and some reports provided more qualitative analysis.

The field visit confirmed this finding as other models were sometimes found in the CARE targeted communities, especially in Myanmar. The following table summarizes the most common references to other savings and loans community-based models implemented in the regions visited for the evaluation.

i. Rotating savings and credit associations (RoSCAs)

RoSCAs are essentially a non-accumulative savings groups where individuals proceed to repeated contributions and withdrawals to and from a common fund. People save usually as much as the loan they would receive (zero sum at the end of the RoSCA cycle). RoSCAs, called by different names, seem universally popular across all Mekong Region countries, especially in Cambodia,

Laos, and Myanmar. Notably, they are typically found in urban regions among small business owners, and mostly for business capital. These groups are typically initiated and managed by trusted group organisers/ managers. In some cases, the collected fund gets auctioned instead of disbursed through lottery. Thus, those who received money earlier in the cycle must bid for the collection and pay a price for obtaining the collection earlier in the cycle.

The field research team also found RoSCAs implemented in Cambodia and Myanmar; In Myanmar with these specific characteristics: 10 members meet weekly; first week lottery decides who can take the pot with all savings. Next meeting all remaining savers provide an amount – second lottery for the remaining savers decides who will take the pot. This continues until all members received a payout. No service charges and no interest applied. Nobody has to reimburse the money taken in the lottery, but they have to keep contributing until the end. The main challenge was to ensure all members would come each week and contribute even if they had accessed the pot. In Cambodia: groups were found with up to 100 members. Members have to bid to access the pot, so they pay a form of interest on the fund which is deducted on the amount received.

ii. Accumulating savings and credit associations (ASCAs)

A small group of 10-30 members voluntarily form a group to save and accumulate capital, to give out loans to members, as per the demand, paying interest on loans and the group income thus earned is shared as surplus or profit by members. Some groups have annual cycle and others are perpetual. These informal groups seem to attract those who typically are not members of banks or even financial cooperatives, either finding terms and conditions prohibitive, but mostly having less trust in formal financial systems. These often flourish for being similar to RoSCAs, but more democratic and led by elected leaders.

- Perpetual ASCAs (aka SHGs/ India model) that accumulate capital through savings and interest income perpetually seem to find more favour among communities in rural areas (Myanmar, Cambodia, Thailand), as well as urban areas (Laos, Thailand), perhaps due to early introduction of this model by various promoting agencies/ NGOs in late 1990s. These groups often can link more easily with formal banks/ institutions for additional financial products. In some cases, these groups have received external grants from donors, rendering them less sustainable (Myanmar). Some groups have also been organized into II tier network organizations (Federations) and registered as Cooperatives (Cambodia, Myanmar, Laos, Thailand).
- Annual, time-bound and exclusively savings based ACSAs (VSLAs) have been more recently introduced in Mekong region in early/ mid 2000s, and seem to have lower survival rates. VSLAs in many cases have not reached significant depth or scale (Laos, Myanmar), or seem to be evolving towards perpetual ASCAs (Cambodia), and have rather high disintegration rate (Cambodia). However, when VSLAs are implemented effectively, members seem to have high satisfaction rates and loyalty field work findings).
- ASCA plus, or multi-purpose ASCA, are those where informal groups work on interests other than financial services, especially for improving livelihoods, agriculture and accessing markets. These seem to be few and far between, though examples were noted in Cambodia, Vietnam, and Laos. Some CARE projects have integrated livelihoods and markets, or health components, mostly at pilot scale (Vietnam, Cambodia).

The field study team met a few members from perpetual ASCA in Cambodia: they are usually groups of 10 to 20 people. Group members save money every week, two weeks or month and can take loans with interest. There is no share out so the money keeps growing. Called Savings Resource Groups (SRGs), similar groups have been given grant capital in Myanmar by donor programs, and resulted in low motivation for members to save or to repay loans.

iii. Credit Unions/Financial Cooperatives

Credit Unions/Financial Cooperatives also seem to be hybrid versions, with a strong pull to federate and create a stronger top (centralization), and less of a sense of ownership in governance and ownership in the organisation. Apex financial cooperatives have strong alignment with State and are associated with institutions such as Women's Unions (Laos, Vietnam, also Cambodia and Myanmar). They are in some cases seen as instruments for development initiatives by multi-lateral and donor institutions (International Labour Organisation (ILO), German Technical Cooperation Agency (GTZ), United Nations (UN)), especially for agriculture production, processing, and markets promotion (Cambodia, Laos, Vietnam).

- Buddhist Temple based Credit Unions: Buddhist Temple based Credit Unions in Myanmar seem to stand out from other models across the countries studied. The model presents a very interesting and useful mix of enforcing or rather nudging people into financial discipline, as members of the religious commune face moral responsibility for repaying loans.
- Village-Fund/ Village based financial organizations: some of the village-based membership organizations (often unregistered Village Funds of Laos, and registered People's Credit Fund of Vietnam) are financial institutions usually governed and managed by local leaders and supported by government as a preferred model.

Some Meta Observations from Literature Review about Community Based Models in Mekong Region

Laos

Laos seems to have the predominant model, what is now generically recognised as Village bank/Village fund, promoted by several international agencies such as ADB, GIZ, ILO and UNDP, and actively supported and implemented in partnership with the Government and Laos Women's Union. These village based institutions are often closely managed by nominated village leaders rather than set up as democratic institutions. While these were expected to be savings based institutions, in some cases donors have injected loan or grant capital to augment the funds, but in the process, dilute the community ownership. These funds seem very widespread, but also often exclude the most economically marginalised households. These funds seem relatively strong and have passed test of time.

Regional NGOs such as CODI (from Thailand) have promoted urban informal savings and credit groups, and networked those, with urban housing as one of the primary purpose for the fund utilisation. These groups resemble perpetual ASCAs. ROSCA are also popular, but more so in urban areas where demand and rotation of capital is higher. Time bound ASCAs (VSLAs) seem less prevalent.

Vietnam

Vietnam's new form of Credit Unions is the predominant model, supported by the Vietnamese government and promoted by the Vietnam's Women's Union. Informal savings and credit groups seem to be late entrants in the financial inclusion scene. The Self-help Group (perpetual ASCA) model exists in rural areas, but with limited outreach. VSLAs were introduced by CARE and also Plan International since 2010 in different locations, with an estimated 11,000 (plus) members and growing, though relatively low scale compared to other models. CARE is working with the Central Women's Union (WU) and other WUs from 6 northern provinces in Vietnam. The WU generally find the VSLA model much more advanced and effective than their current saving groups. As such they are keen to replicate and develop a business plan to scale them.

Myanmar

In Myanmar, Credit Unions seem to be the predominant microfinance delivery model, actively promoted by the government but not necessarily with a specific poverty focus. Formal Microfinance Institutions (MFIs) models are dominated by PACT, though there are now other active players at a smaller scale with expansion plans following the Grameen bank mutual guarantee lending group model. Informal savings and credit groups have also been very actively promoted by UN agencies, different donors and some INGOs, but often creating weak and unsustainable groups due to injection of external grants rather than building groups through savings and self-management systems. These groups vary in sizes and norms, and are known by various names such as Self Reliance Groups (perpetual SRG), Partnership Finance Group (PFG), and Saving Mobilization and Income Generation Groups (SMIG),.

Faith based credit unions were identified through the literature review, where Buddhist temple based credit unions seem to be fairly widespread, where members borrow in a meeting in the temple and promise to pay back the loans. These credit unions seem solely financed by members' savings and managed and governed by temple appointed leadership.

Cambodia

Cambodia has a wide variety of community based microfinance models – informal (groups) as well as formal (Credit Unions). Savings and loan activities were promoted in the villages, and in mid 2000, were consolidated into what can be described as financial cooperatives at the village levels. There are also 8 deposit-taking MFIs, and 50 MFIs offering credit products. Formal financial cooperatives exist but with limited outreach, and more often operate as one of several other services in agriculture focussed cooperatives.

Informal savings and loan groups seem to be quite popular. There is a history of perpetual ASCAs or Self-help groups (SHGs) model from India being replicated in Cambodia since mid 1990s by INGOs such as Lutheran World Services (LWS), and since promoted by many local NGOs. Reports suggest that quality of these groups is very variable, and there are some differences in the norms these groups follow. In certain cases, they have been organized into second tier and third tier federations and apex institutions, especially to support agriculture livelihoods and register as cooperatives. Some donor-supported programs have injected external capital and formed credit led groups, which seem to have lower sustainability.

In parallel, time bound ASCAs of VSLA model has been promoted by organizations such as CARE, Oxfam and PACT. These time-bound groups have annual share-outs which limit the loan sizes and terms.

Thailand

Thailand has a tradition of and had a widespread presence of perpetual ASCAs or SHGs in rural areas. However, they became less vibrant in early 2000, after the Thai government introduced a scheme with grants of 1 million Baht per village as a revolving loan fund. This action resulted in members losing the motivation to save, and the loans given out of grant money had poor repayment rates.

However, in parallel, Thailand has very successful urban-based savings and credit groups that have been formed and networked, with the primary purpose to invest in urban housing and upgrading of slums. The model was started in early 1990s in Bangkok and has been expanded in 277 communities and locations in Thailand (CODI reports), leveraging subsidies from the government as well as loan funds from CODI. Most of the literature reports do not provide comprehensive analysis

on the 'quality' of groups and cooperatives. There also exist credit union or financial cooperatives in Thailand, though with a limited poverty focus.

The evaluation team applied following filters that seem to have influence on the characteristics and shape of various community based models found in the region:

The role of the State

Consistent with the broader role of the government in Laos and Vietnam, those countries tend to have strong state oversight or control of Credit Unions and savings and credit groups, notably through the Women's Union in Vietnam and the Village Bank model in Laos. This is likely to continue in the future, with the State maintaining its role in any or all forms of collectives, including member owned and community-based financial services. Myanmar also seems to have close monitoring of such models, while Cambodia seems to be less directive, with multiple models co-existing (credit unions, SHGs, VSLAs, farmers' organisation). State-managed mechanisms may have multiple purposes beyond a poverty focus, such as the delivery of government programs and funding. This may present both a challenge and an opportunity for VSLAs to become a more wide-spread model with deeper poverty outreach, especially among women.

The role of Donors and Multi-lateral agencies

Community-based models, where national or foreign funds are injected into savings processes, tend to be less sustainable over the long-term as confirmed by most evaluations and practitioners, as they discourage members from saving their own financial resources. Therefore, when outside NGO programs/projects wrap up, community members aren't used to saving their own funds. This suggests that member participation suffers when there are external capital injections.

Financial behavior of people with low income

Overall, it has been seen that the poor can save and there is a high willingness among individuals to join saving groups (Sagemuller, Yousefian, Buntong, Trexler, & Miller, 2013). Therefore, the importance of village banks being savings-based is emphasized, as they tend to fail more easily when funding comes from an external source rather than from the members' contributions (Deelen & Majurin, 2008) (Sagemuller, Yousefian, Buntong, Trexler, & Miller, 2013). People who are slightly better off tend to join the groups more easily, which poses the question of whether the most vulnerable remain excluded from the savings groups. Self-selection often takes place, allowing a certain homogeneity in models where people chose who will join the group.

Membership and gender

It is unclear from the literature how gender dynamics play out in the various types of credit unions. Studies suggest that there are high percentages of women's memberships (Laos, Vietnam, Cambodia), but they do not specifically suggest any direct analysis about gender dynamics and relationships within the institutions or at the household levels. Laos studies suggest that while women are majority members in Village Funds (90%+), men are majority position holders and decision makers in the institutions. Informal, small savings and credit groups seem to be majorly (Cambodia) or exclusively (Laos, Vietnam, Myanmar) made up of women. Women do sometimes join a group to save on behalf of their husband, posing the question of their own capacities to save in the first place. But eventually, this practice allows them to benefit more directly from the benefits of being part of the group, especially through social and economic empowerment.

Some studies seem to indicate that Credit Unions of different kinds (rural in the form of Village fund, as well as urban) tend to have non-poor bias in terms of membership (Southeast Asian Research

Center's work on Village fund in Laos, Marx's report on Cambodia). In contrast, informal groups (ASCAs) seem to have attracted those who don't always trust formal institutions and are excluded/self-excluded. Field study suggests that bottom rung of poor households are not first adopters.

Other findings

Village based funds/ cooperatives seem to serve in a way they can reach larger numbers and maintain portfolio quality (Laos, Cambodia, Vietnam, Myanmar), though their products seem to be barriers at the lower end of the poverty spectrum and are often controlled by a few in the village.

Some urban savings and credit ASCA groups run parallel to the popular ROSCA model (Laos, Thailand), especially when promoted for housing, shelter and slum upgrading. Housing, as a key focus, requires small groups to network to reach economies of scale, as well as cooperation across the community, moving beyond individual groups.

Perpetual ASCAs (SHGs in Cambodia, savings and credit groups in urban Laos, rural and urban Myanmar) seem to be moving towards consolidation thru networking (Planet Finance, Myanmar; Marx, 2015 on Cambodia, ACCA urban program reports 2015).

Members across the models seem to generate significant savings, thus creating loanable funds, either voluntarily (especially in ASCAs) or as a pre-condition to access loans; with a relatively smaller percentage of such organizations receiving external capital (Laos, Cambodia, Myanmar). Loans accessed seem to be used for household needs as much as for enterprises and income. This is consistent with research on financial behavior and how economically poor households manage their financial lives. ROSCAs and ASCAs seem to be serving household cash-flow needs. Non-members in informal groups seem to have less regular incomes (Laos, Cambodia, Myanmar sections above).

4.3 Adequacy and Effectiveness of VSLAs from Primary Research

The following sections are based on the primary data collection led in Cambodia and Myanmar and the literature desk review where relevant.

4.3.1 VSLA Members' Satisfaction

The field research demonstrated clearly that VSLA members valued membership and participation in the groups for several reasons. Access to financial services and solidarity developed among group members are by far the main benefits gained by VSLA members. In Cambodia, all the groups were satisfied with the amount of money saved, and in Myanmar 80% were satisfied. 100% of members think it is safe to save within the VSLA and over 90% are satisfied with the access to credit within the VSLA. Alternatives to VSLAs are more difficult to access (both in terms of location and requirements). Overall, all members interviewed through FGDs or one-on-one interviews would recommend non VSLA members join, so they could also see their life being changed, as shown in the following sections.

Women's Owned Institution, VSLA Internal Rules and Program Design

In both countries, VSLAs are found to be the only member-owned institution at the village level. There are a few other instances, such as funeral societies, but they are not considered a place to build social and financial capital. Beyond finance, VSLAs are perceived as a place to meet, discuss, and solve problems. Most women felt isolated, to different extents, before they joined the VSLA. Going out of their homes increased their opportunities to socialize and discuss issues related to their IGA (exchange of tips, information on prices and market, encouragement) as well as issues at home with their husbands and families. "The VSLA works in the interest of its members because it is member-owned" according to 83.6% of respondents in Myanmar and 96.6% in Cambodia. This benefit is even more

deeply felt in Muslim and indigenous communities from Myanmar and Cambodia, where Khmer and Rakhine women benefit from increased freedom.

Once VSLAs are formed, women seem to control decisions made within the group. For instance, in Cambodia, 85% of management positions within VSLAs are held by women, even though Ratanakiri region has groups with 50% of group membership composed of men. Without Ratanakiri, this percentage of management positions held by women would be higher although it is not known to what extent. In Myanmar, whilst men are not usually members, a high illiteracy rate has necessitated CARE to enable men to hold key positions, such as bookkeeper. Given the sharp gender role distinctions in Muslim Rakhine communities, one can wonder to what extent women have the last say over strategic decisions concerning the conduct of the group activities.

In addition, the evaluation team found that when CARE staff form a new group in Myanmar or when village agents do the same in Cambodia, it is unclear to what extent women are encouraged and empowered to draft their own constitution to best fit them. It appears that in many cases, CARE staff or volunteers state the rules and ask women if they agree or not, for which they usually just say yes. They do not have much experience to compare what would work best and so 100% of them claim that they are happy with the rules and procedures (the interest rate), they have been presented. They don't seem to be offered information on advantages and disadvantages either by the CARE staff or volunteers.

Based on information gathered in Cambodia, after a few savings cycles, women start discussing the adequacy of VSLA rules: the share value, interest rate, instalment schedule and loan term. In most cases, the duration of the cycle is set at 9 months instead of 12 for various reasons: first, this is what was proposed by CARE staff and the village agents (VA). Women did not challenge this rule initially. Second, this shorter cycle helped VSLA women members to demonstrate to their husbands the benefit of accumulating savings and getting it back as a lump-sum in 9 months, and to gain their husbands' confidence to continue as a member in the subsequent cycles. Third, women shared that during farming season everyone is busy and time is short for group meetings, as well as for VA participation to supervise the groups. Hence a 9-month cycle helped in taking a break from VSLA meetings during the farming season.

Nonetheless, in Cambodia, where VSLA members have gone through several savings cycles (3 or 4 on average), about 50% of groups suggest a slightly longer cycle duration (12 months). A longer savings cycle allows the groups to increase their savings for the share out, and increase the number and size of loans they can take, particularly towards the end of the cycle. These benefits may explain why a 12 months savings cycle duration is more universally practiced across all VSLA programmes globally.

There are also some other rules that are discussed and changed, but the rationale for such decisions is not always clear. For instance, the evaluation team met a group in Cambodia who had increased the interest rate from 3% to 5%, on the basis that this would increase the money for the share out. When asked if members thought the VSLA was still competitive with the nearby MFI offering loans at 3%, members were unsure of the answer to provide. It is at the end that the impacts from this decision will be measured. However, it demonstrates the need for the VSLA members to be accompanied in their group decisions; accompanied to help them weigh the pros and cons of final decisions without interfering in the democratic process.

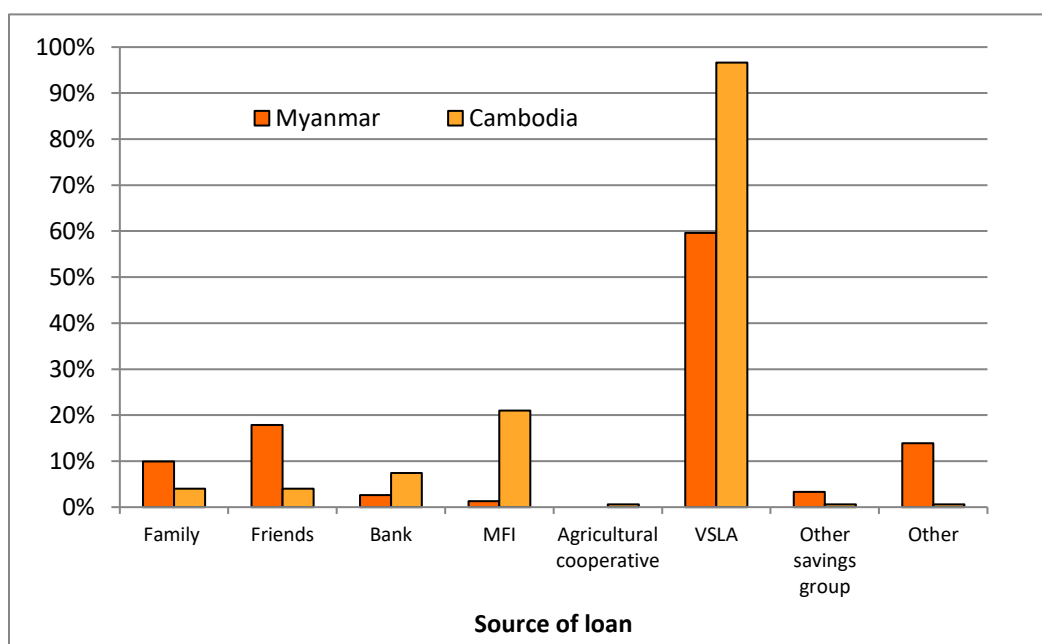
Some VSLA members in Cambodia also suggested that VSLA features are not aligned with migratory patterns in their community. Many VSLA members or their husbands need to find work outside of the village for long periods of time, which compromised their capacity to attend the meetings or to have the money to contribute to the savings. Again, VSLA groups might need some support from CARE to assess whether or not the current features of the VSLA is preventing some people from joining the group. The same can be said about the alignment of the savings cycle, share out and loan repayment, (see section on loan use below), with the farming seasons. Some VSLA members requested CARE to

help them establish better rules to factor in moments when women are less available or less likely to be able to repay their loan back to the group, especially for those women depending on farming income (seasonal) rather than fishing (daily).

Access to Loans

In the case of Cambodia, access to microfinance institutions (MFI) did not seem not too difficult for FGD and interview participants, as MFIs even have branches or representatives in remote areas. Based on FGDs, about a third of households had loans with a MFI or a money lender, although mostly in the name of the husband. The vast majority of VSLA members interviewed individually or within the FGDs have access to land or a house (as a couple or through the husband) - the two assets traditionally required to access loans in MFIs. Despite this, access to loans through MFIs is perceived by VSLA members as less interesting than VSLA, as the amount of paperwork and guarantees required creates an extra burden for the loan seekers.⁵ They are also often asked to provide a moral guarantee through a recommendation from their village chief, which is perceived as being humiliating to a certain extent and a loss of privacy. They also face delays, usually around 10 days or two weeks, for the MFI to process all the paperwork and issue the loan. Interest rates do not vary much between MFIs and VSLA, usually standing around 3% per month. Moreover, the interest rate of MFIs is on decreasing capital but not in VSLAs. Some MFIs have interest rates as low as 1.18% per month, whereas moneylenders usually apply a monthly interest rate of 10%. The field work showed that money is fungible and people use different sources for financial services (MFIs, Banks, VSLA, moneylenders and families - see Figure 2).

Figure 1: The source where female survey respondents, who currently have a loan, obtained their loan, in Myanmar (151 women) and Cambodia (176 women). Respondents could provide more than one loan source.



Despite sometimes lower interest rates and larger amounts available through MFIs, it is very clear that VSLA members prefer to take loans from their group (see Figure 1). It is more flexible and swift even though their husbands might very well continue to deal with MFIs, banks, and money lenders to complement their financial needs. The cost of accessibility is lower from VSLA than it is from MFIs

⁵ Land titles appear to be difficult to obtain and represent a potential source of corruption by the authorities.

(both in terms of time and funds required). VSLA members stated they would generally borrow from the VSLA first, and then complete their budget using the loan services of a MFI.

Islamic Finance in Myanmar

In the Muslim Rakhine communities of Myanmar, paying interest is forbidden by the Shari'a. CARE adapted its approach to make VSLA an acceptable model to the local mullahs. Women do not pay any interest on loans they take. They pay a fee called a service charge, which will be given back to them at the share out along with their savings. In similar contexts, such as Egypt, where VSLAs have been formed in large numbers, the 'fee' becomes surplus for the group and disbursed among all members in proportion to their individual savings. However, in Myanmar, during the share-out, the borrowers recuperate all the money they pay to the group, including the 'fee' paid, if they took a loan. If a woman did not take a loan and only contributed in savings, she receives only her savings that she contributed.

Some groups in Cambodia reported having MFIs group loans, for which requirements are very like individual loans, but also require a group guarantee. Several MFIs such as AMK, AMRET and PRASAK seem to be providing this type of loan. It was not clear whether the loan was accessed by the whole VSLA group or by a few people within the VSLA, who were forming a separate group. What it showed though is the ability of those MFIs to offer group services to people who were looking at accessing financial services jointly. Based on this information, it seems there is a basis for a potential linkage in the future with an easy process that can be put place, as MFIs are already offering group loans.

In Myanmar, access to MFI is difficult for many. Only the Buddhist Rakhine people (mostly men) can access loans from MFIs. No members from either Muslim Rakhine or Buddhist Rakhine have a bank account. Ultimately, 56.8% of Buddhist Rakhine women reported having a loan and 69.9% of Muslim Rakhine women, with VSLA being the most common source of these loans (see Table 3). Muslim Rakhine women also rely on goldsmiths and moneylenders, which apply two different interest rates: with and without collateral to pawn. Rates with collateral range from 3 to 10% per month, while loans without collateral involve an interest rate ranging from 20 to 30% per month. Government regulations limit the movement of Muslim Rakhine, which complicates access to MFI and financial services outside their village. Additionally, for some Muslim Rakhine women, their traditional gender role has them confined to the household and they need permission to walk outside their house. Only the widows seem to enjoy a certain level of freedom, especially to conduct IGAs. In this context, VSLA are currently the only affordable option for villagers, especially women, to access loans. In Buddhist Rakhine villages, access to MFIs is not so common for the poorer segments of the population and the majority still rely on moneylenders and goldsmiths. The survey clearly demonstrated that women do not rely on MFIs for loans (see Table 3). Based on FGD is it overwhelmingly the men who resort on MFIs if they can afford it.

Table 3: Source of loans by ethnicity for female survey respondents in Myanmar

Source of loan	Buddhist Rakhine	Muslim Rakhine
Family	2.7%	8%
Friends	4.1%	14.8%
Bank	4.1%	0.6%
MFI	0%	1.2%

VSLA	40.5%	36.6%
Other savings group	1.4%	2.5%

Use of loans

Based on the FGDs in Cambodia and Myanmar, loans are used for both IGA or productive assets, but also for health, emergency purposes, children's education, and household consumption. It is quite clear that VSLAs allow a real alternative for its members to cope with life situations where money must be accessed quickly. It is interesting to note that loans seem to be more used to smooth consumption needs and expenses, while share out money seems to serve primarily for investments in IGA, and buying assets and gold; common trends seen in community based savings groups indicate it is usually the contrary. It makes sense, in many ways, as the amount gathered through savings allow VSLA members to buy larger assets without having to reimburse in a short timeframe. Also, the local context may explain this situation, at least in Cambodia as the extreme weather has impacted severely agricultural incomes.

Most VSLA members perceive the capital as not being enough to cover their financial needs. Demand for multiple loans at one time, within the group, limits the capacity of VSLA to meet the expectations of its members. VAs in Cambodia and CARE staff in Myanmar have identified this as a challenge for members to prioritize loans when the demand is too high in a meeting. In most of the groups met there is a system to prioritize who gets a loan, based on the type of need (emergency or not; investment in IGA or consumption need) and who already has benefited from a loan versus someone who has not. Despite this approach, there is still some tension within some groups and it is unclear the extent to which decisions are being made in a democratic way to solve these issues. This may explain why two groups in Myanmar faced problems related to the application of rules and regulations in the groups.

As a general figure, in both countries, FGDs reveal that VSLAs usually allow their members to cover 50% of their needs for liquidity, while the other 50% comes from MFIs, moneylenders, or family members. A quick analysis of MIS data show that loan demand among group members seems to be very variable, around 58% in Cambodia and 57% in Myanmar. Survey data shows otherwise: 85% in Cambodia and 65% in Myanmar.⁶ In all cases there is a tendency - there are usually idle funds in the cash box at all times. These numbers suggest that people may be somewhat loan averse, which contradicts the information obtained based on interviews and FGDs. Also, this represents a relative contradiction as VSLA members keep obtaining loans outside the group with MFIs or other loan providers. VSLA members, VAs and CARE staff evoked some constraints that might explain the situation:

- **3:1 ratio:** VSLA members cannot borrow more than three times the value of their savings;
- **9-month cycle:** The vast majority of VSLA groups met in both countries relied on a 9-month cycle, with repayment period scheduled over three months. So basically, they cannot take more than three loans at best in a cycle and they need to repay in full their current loan before taking another.
- **Interest rates:** Especially in Cambodia, MFI are very competitive and they can offer much larger amounts at the same interest rate or even lower, which might be preferable according to VSLA members for bigger expense or investment.
- **Repayment schedule** – Despite not being averse to taking loans, some VSLA members shared that the repayment schedule did not fit their investment needs. For instance, if a VSLA member

⁶ The evaluation team expresses some reserve on the accuracy of MIS data in all countries analyzed. More information can be found on this issue in Section 4.5.

wishes to buy cattle such as pigs, goats, or cows, they need at least 5 or 6 months to sell it with a reasonable profit. While in practice repayment could be done using other sources of income, it is perceived as a barrier by many women.

- **Lack of business ideas** – Some VLSA members don't necessarily know where they could invest a loan. They see the VSLA primarily as a savings mechanism.

While having idle funds in the box is not actually an issue (particularly as security has not been mentioned as a key concern by any of the groups in both countries), to avoid this situation some VSLA members from Cambodia have allowed other people outside of the group to borrow money, usually under the godmothering of a VSLA member, and at the same conditions for all others in the group. Only one VSLA group interviewed indicated applying a higher interest rate for external people. In a few cases, some non-VSLA members explained they did not see the necessity to join the VSLA, as they could borrow from it anyway. This situation may pose a risk that CARE should analyze.

Use of the Social Fund

The social fund is perceived by the vast majority of VSLA stakeholders as a great addition to the share fund. The social fund is either to be reimbursed interest free, or given away without having to reimburse, but with limitations (once in a savings cycle per member, for a limited amount and for a reason validated by all, especially emergencies and health). Nonetheless, it is not seen as a critical tool for emergencies, especially in Cambodia (7 groups out of 11 shared an idea on the topic), as the amount of money saved in it remains limited even after several savings cycles. It was reported that people facing emergency situations usually need more money than what the social fund can offer them. It is perceived more favorably in Myanmar, but interestingly most groups have not used it yet, probably as they are only in their first savings cycle and prefer to let it grow. In Cambodia, several groups mentioned that if money remained in the social fund at the end of the cycle, money was either transferred to the share fund to be split among all members, or some money was used to buy stationary for the group, or even to pay the VA for their time. In Myanmar, for the groups who have used the fund, it is said to have not only served to buy medicine and pay for transport to the clinic, but also to have helped vulnerable people in the community such as orphans, and to renovate the road, etc. In conclusion, the social fund seems to serve various purposes within or outside health emergency situations, based on the priorities set by members.

Savings

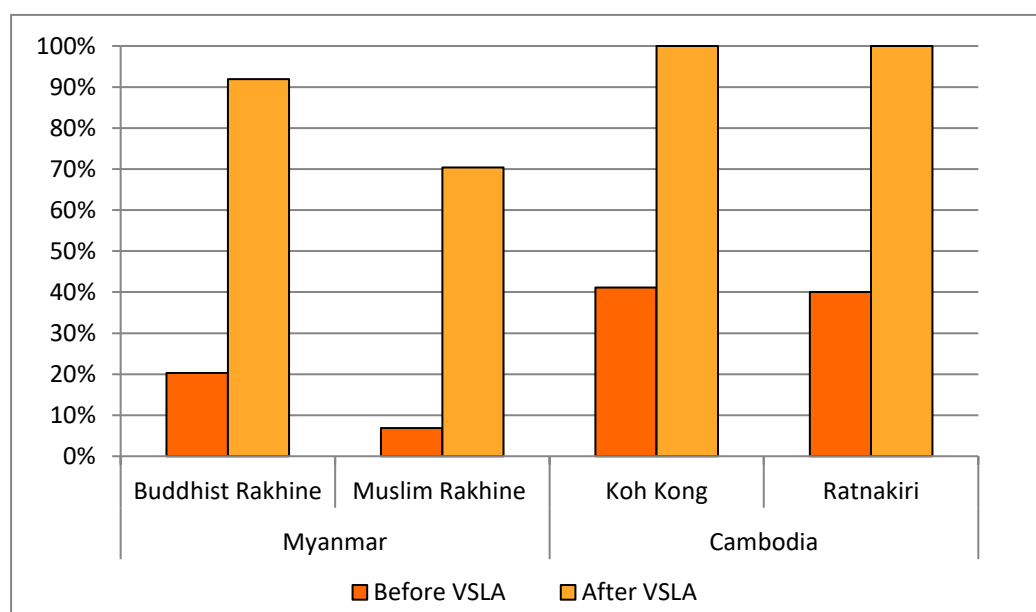
VSLAs seem to be the only practical – and often available - option for savings in the communities served by CARE. Very few MFIs and banks have suitable savings options for low-income people and none would offer the return on savings offered by VSLAs. Before joining the VSLA, members almost unanimously agreed on the fact that nobody was saving (see Figure 2). In fact, women interviewed would usually say before joining VSLA, they could save for a few days, sometimes a few weeks, but then all their money had to be spent. It was impossible to save money for longer-term plans, such as buying assets.

“At the moment, my family has no formal savings. If we have surplus money, we keep it aside, but usually the savings only last for one or two days” (Female non-VSLA member, Muslim village in Maungdaw District, Rakhine State).

Several husbands interviewed would bluntly admit that it was better to let their wives take some money for the weekly savings, as otherwise it would be easy to spend it on drinking or gambling.

“My life changed. Before joining VLSA, my income was 5,000 Kyats a day. Now I earn 7,000 Kyats a day. Woman earns 720,000 Kyats annually. Man earns 700,000 Kyats annually. Family expenses are 1,000,000 Kyats a year. I save 420,000 a year.” (VSLA member from Muslim Ba Gone Nar village (South)/Taung Ywa)

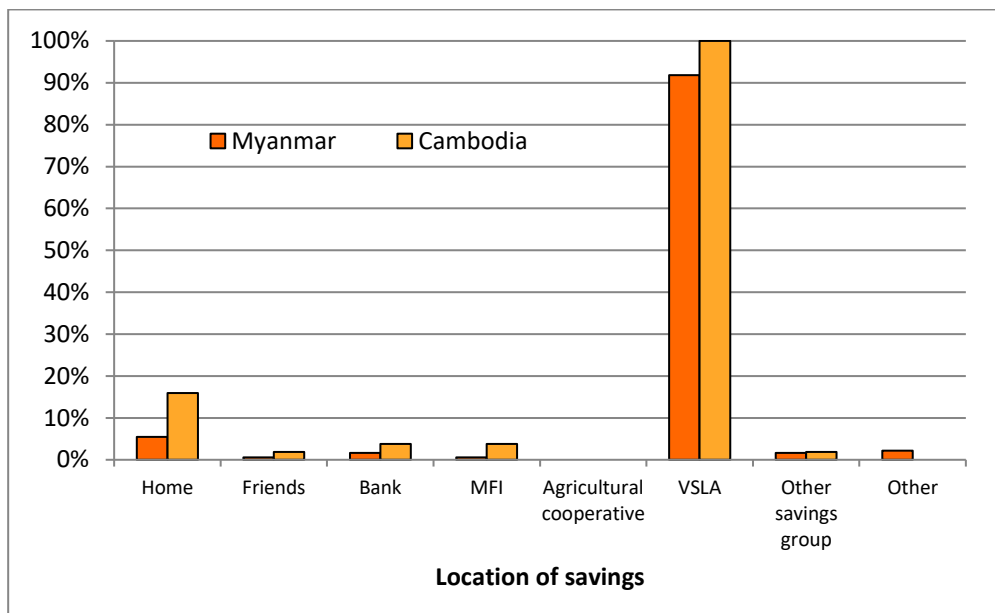
Figure 2: The percentage of female survey respondents that reported having monetary savings before they became a VSLA member and after they became a VSLA member, by ethnic group in Myanmar and Province in Cambodia



There is plenty of evidence showing that VSLA helps create a culture of savings among women and that culture spreads to their husbands and other family members as well. Having the opportunity to save was generally described as the most important benefit from VSLA, before access to loans and the return on savings. The vast majority of husbands and family members interviewed stated they were now convinced of the usefulness of the VSLA to save and the benefits derived from the share out. Now they encourage their wives to attend the meetings. CARE should be aware though that it takes some time for husbands to be convinced of the positive nature of the VSLA, with this mindset shift usually taking place after the first share out. All survey respondents in Cambodia reported saving in the VSLA, followed by 15.9% at home and 3.8% with MFIs (see Figure 3). In Myanmar, 76.9% (183 women) were found to currently have savings, with the vast majority having these saving in the VSLA (91.8%), followed by only 5.5% at home (see Figure 3). It would be interesting to investigate why 23% of women in Myanmar consider not having any savings, while being part of a VSLA.

'If another man came to me for advice on whether his wife should join a group? I would say to him that he should not waste time thinking and let her join! Let her follow her heart! Start with even just one stamp [share], do not worry the money will be secure in the box and there is a committee to look after it – this is the only way for your family to progress' (Husband of VSLA member, Nesat village, Koh Kong Province).

Figure 3: The location of savings reported by women survey respondents, who currently save, in Myanmar (183 women) and Cambodia (208 women). Respondents could provide more than one savings location.



The vast majority of women interviewed claimed to receive support from their husband for the weekly savings contribution. This is important, as women do not claim full ownership over either the savings or the loans, because husbands contribute to the savings, in part or in full, especially in the first year. As women develop their IGA, the proportion of husbands contributing to the savings seems to be reduced, although it remains prevalent even after the first cycle. Over 60% of groups interviewed in Cambodia and 100% in Myanmar, from the 1st to the 6th savings cycle, say that they get money for their savings from their husbands or other family members, with the notable exception of widows.

'Yes, husbands often give money to their wives for the first savings – how else would we find money at the beginning before we could get a loan ourselves? Yes, this has continued past the first cycle because many women do not have a way to make a daily income you see – so even now in the third cycle the husbands give the money to their wives to pay the contribution.' (Female VSLA member, Chikor, Koh Kong Province)

When asked how they could pay for the savings, VSLA members mostly said in Cambodia they worked harder and always prioritize the savings, at least one share. In Myanmar, women usually stated that they kept a part of the money they had or provided by their husband for the purchases at the market. VSLA members were clearly keen to work harder and sacrifice some purchases to continue to benefit from the VSLA, pay for the weekly contribution and payback the loans.

All groups interviewed in Cambodia and Myanmar believe their money is safe within the group. The multi-lock systems, with three different keys kept in three different locations, is reassuring for them. They feel keeping money at home is unsafe and they would rather keep as much money in the cash box as possible. They also acknowledge that most of the time there is little money in the cash box as members take loans. However, in Cambodia, towards the end of a group's cycle, VAs reported that the members usually have excessive amounts of money in the cash box and members wished to store excess liquidity in times before the annual share out. This puts into perspective the feeling of safety shared by the members: if the cash box does not hold too much money, members feel safe. Otherwise, towards the end of the savings cycle, it would be better to consider a potential linkage with a MFI for a group savings account.

The share out seems to be the turning point in the community where everyone can see the benefits from a sustainable savings discipline over 9 months. Cambodia VLSA members get on average a return

of 8.5% to 10%⁷ on their savings, depending on how dynamic the groups were with taking loans. In Muslim Rakhine communities of Myanmar, there is no specific added-value return, as what they get is the equivalent of what every member accumulated in savings and paid in interest (service charge). While this model based on Islamic finance provides somewhat less incentives to save than the standard model, VSLA members find it fair. For all VSLA members, the most important feature of the share out is to get back the total amount of savings they would not have been able to keep at home. Many women – particularly in Cambodia – do buy gold after the share-out, as it is one of the most valuable investments to save money (see Table 6).

*‘I received 1,120,000 riels [USD276] at the end of the last cycle., I never had so much money in my hands before that. After 4 cycles of savings, I now own 10 ounces of gold, kept in a secret place.’
(Female VSLA member, Sala Maneang, Koh Kong Province)*

The share out is a critical moment and CARE must be well prepared to take advantage of this point in time. It is the best occasion to foster interest from other members in the community to form additional VSLAs. CARE could potentially think about a strategy to meet the demand from non-VSLA members wanting to join an existing group or form a new group right after the share out.

The evaluation team attended one share out session in Cambodia. Overall the share out session went well; however, there was some apparent confusion from the VA regarding the calculation of savings based on the number of shares bought. This situation reinforces the importance of strengthening the capacities of VAs for this critical session.

4.3.3 Non VSLA members

This assessment put a certain emphasis on non-VSLA members to understand what drives women and men to participate in VSLA and what restrictions or challenges could prevent them from joining the VSLA. First, the evaluation team assessed that for most women interviewed, they were highly interested in joining a VSLA and their current non-participation had to do with external factors. They seemed to be aware of the main benefits and principles of running a VSLA, but did not know about the technical details. A small fraction of women showed little interest for VSLAs. The evaluation team tried to identify if there were specific characteristics defining non-VSLA members. The assessment uncovered certain conditions or beliefs that prevent people from joining. The first four points are related to women willing to join VSLA, but who face external constraints. The last three points are related to women who showed little interest in joining VSLA, because of their perception about VSLAs.

Irregular income

By far the most frequent explanation provided by non-VSLA members, irregular income is perceived as a key issue for women who wish to contribute to weekly or bi-weekly meetings. The problem is more acute for women whose husbands travel outside the village for long periods of time in search of work. They would be keener to join if the contribution could be made monthly instead of weekly, even if number of minimum shares were to be higher since saving is done monthly instead of weekly.

‘Yes, I have the money for the group after the harvest season but by then it is too late – the group is already in the middle of the cycle and I cannot join...but when it’s time to join I don’t have the money anymore and no way to make a daily income. If a woman can make the money she can join.’ (Female non-VSLA member, Boueng Preav village, Koh Kong Province).

Migration

⁷ Wether information comes respectively from the MIS or the FGDs.

Related to the previous constraint, many women suggested they could not join a VSLA because they had to migrate from the village for daily labour and were unsure how they could attend meetings or ensure constant savings contribution if they were represented by someone else.

'First come first serve' for group membership, membership cap

Many women stated that there is simply no space for them in the existing groups. Data in Cambodia shows that groups are typically 10 to 20 people. Since groups are self-selected and only members can decide who shall join, the size of the group is also up to them. Therefore, given the number of members per group on average is relatively low, it would still be possible to add a few members, should they agree to have them join. In Myanmar, local authorities have decided to fix the number of members to a maximum of 30 and groups are not always fully self-selected. In this case, the opportunities to join are even more limited. In both countries, women are usually waiting for the current cycle to be completed, or are waiting for members to leave so they can join. A few women expressed their desire to start new VSLA groups with the support of CARE. However, in general, they would rather join an already established group, as their level of trust seems to be higher with them. Several women expressed their disappointment during the group formation process.

'I was queuing with all the other women of the village to subscribe to the VSLA. At some point the CARE representative said there was no more place in the group. There was just one more woman in front of me. We stood there for a while with all the other women behind me. After, we all went back home.'
(Non VSLA member, Ba Gone Nah Taung Ywa, Buthidaung District, Rakhine State).

If the group formation process by CARE in some villages relies on subscribing women to queue, we may question the accuracy of the process. More importantly, these non-VSLA members were unaware of the next steps or the guidance that CARE could provide for them to join a VSLA or create their own. These women would like to be informed of any preliminary strategy to include them in the future.

Perception of male members of the family

A small number of women indicated that male members from their families, either husband, father, or sons, prevented them from joining the VSLA. This explanation was more common in the Muslim Rakhine communities of Myanmar or indigenous communities in Cambodia than in Buddhist Rakhine or Khmer communities.

'Yes, it has been a wish of mine to join the savings group for a long time, but it's difficult for me...I don't have daily income so I cannot pay the weekly contribution. Yes, my husband could give me money for the savings group but he does not support me being a member – he says that we should use our money to raise pigs – that pigs are a better savings account than the group! I don't agree with him. I hope the situation will change after the next harvest...he has seen changes in families that are in the savings group...so I have convinced him to let me join and to have just one stamp....and he can keep his pigs!!'
(Female non-VSLA member, Dong Peng Village, Koh Kong Province).

No value added for savings

Women who showed little interest in the VSLA usually questioned the relevance of letting their money be in the hands of other people, if they could keep it at home. These women typically shared that they can save money at home, but since they have to use it periodically, they cannot accumulate it.

Lack of trust

A few women had concerns that it would be difficult for them to trust people not from their family to manage their savings and loans. One case of VSLA mismanagement reported in Koh Kong seems to have tarnished VSLA's reputation in a few villages, but this is an isolated case.

Lack of time

On rare occasions, women would say they are too busy to attend weekly meetings.

“Each morning I need to go out looking for odd jobs... like crushing chilli, fetching water or building fires for rich families. I am busy each day earning money. I would like to be part of VSLA but I don’t have time” (Widow/household head, non-VSLA member, Rakhine village in Maungdaw District, Rakhine State)

Overall, these elements show that non VSLA members are, for the most part, very much willing to join a VSLA. In fact, over 50% of the women interviewed are clearly waiting to be called to join a VSLA. They really don’t need to be convinced, they simply need to be given the opportunity to join. In addition, several husbands even declared wanting their own group for men, so that the family could save more and benefit more from the VSLA. Women who are unwilling to join are the minority. This unwillingness was usually resolved by clarifying concepts, benefits, and commitments around the functioning of VSLAs.

“My husband earns only 30,000-30,500 per month – it is not enough. If I had the opportunity to join VSLA I would start my own activity to earn an income. Now, for everything I depend on my husband. At the moment, I am useless and just sit in the house all day. If I join VSLA I could raise livestock or winter crops, so that I could contribute to my family’s income. Then I would be able to talk to my husband and discuss.” (Female non-VSLA member, Muslim village in Maungdaw District, Rakhine State).

Certain VSLA features may be a barrier to their participation, especially regular savings requirements and share values being perceived as too high. Based on this information, it is possible that VSLAs do not reach the poorest or most vulnerable members of the community. The evaluation team was made aware of a VSLA group in Cambodia that had voluntarily cut the share value by two (from 4.000 to 2.000 riels) to foster inclusiveness of the poorest people in the village. As some people interviewed complained that the share value was too high and others complained about not being able to buy more than five shares, groups with different share values could co-exist in the same community to allow everyone to benefit from VSLA based on their financial capacity.

A lot of people are just waiting. The evaluation team estimated that one VSLA group represents approximately one third households in a village. Very few villages have two VSLA groups or more. The evaluation team interviewed VSLA members who advised that they have several family members joining VSLAs (wife, husband, children, parents, etc.). In Cambodia, it also appears that some members are participating in multiple VSLAs. This raises the question about having the opportunity for a greater number of households to be served by VSLAs, especially knowing that many women are just waiting for a chance to join.

4.4 Impacts

4.4.1 Income-generating Activities

The vast majority of livelihoods found during the field data collection are family livelihoods. In Cambodia, women IGA’s are often multiple and, combined with those of the husbands’, risks are divided by the number of different sources of income: fishing (34.6%), listed as the most profitable activity and under the sole responsibility of men; farming, with shared responsibilities (men are usually in charge of cash crops, women are in charge of vegetables, winter crops and small plantations); livestock (men are in charge of larger cattle such as cows and buffalos, women are in charge of pigs, goats and poultry). Men and women also sell their labour daily in Cambodia (29.3%) and Myanmar

(36.1%). Women often work on other people's farm land when they serve as a maid in Myanmar (see Table 4). Only four females in Myanmar and one female in Cambodia reported not having an IGA.

Table 4: Number of female survey respondents involved in various livelihood activities and the proportion of those females who used money from VSLA to expand these activities, in both Myanmar and Cambodia

Livelihood activities of respondents	Myanmar		Cambodia	
	Number of women involved in activity (238 total)	Proportion involved in activity who used money from VSLA to expand activity	Number of women involved in activity (209 total)	Proportion involved in activity who used money from VSLA to expand activity
Cash crop	114	52.6%	150	44.70%
Livestock	172	76.2%	160	68.80%
Fishing	22	0%	72	66.70%
Vegetables/Fruits	86	56.3%	49	42.90%
Handicrafts	20	15%	7	57.10%
Petty trade	16	56.3%	39	74.40%
Trading	13	23.1%	3	66.70%
Seasonal labour	86	7%	61	8.20%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	39	38.5%	10	30%

In Cambodia, findings from the survey (Table 5), the FGDs, as well as the mid-term evaluation of the LEL project tend to confirm that VSLA membership has had a direct impact on income. It has increased for most households. The survey also asked women which livelihood activities were mostly under their responsibilities, and which ones were started after joining a VSLA (Table 5). Disaggregated results between the Koh Kong and Ratanakiri provinces in Cambodia provide some insight about the extent to which the LEL project implemented in the Koh Kong province, (with a focus on agricultural development), and the PSL project implemented in Ratanakiri, (with a focus on health), influenced women to start new activities (Table 5). It seems the main difference is around investment in livestock and the increased income generated by this livestock, as well as increased investments in vegetable production (higher in LEL-served villages of Koh Kong); while in Ratanakiri, VSLA members were more prone to invest in petty trade and were more likely to receive increased income from cash crops.⁸ These numbers call for more research on the level of attribution of results achieved by the LEL project. This could be done for the final evaluation of the project, keeping in mind it might be good to compare

⁸ Some clarifications might be necessary to explain the cause and effect relationship between results achieved by LEL and the participation to a VSLA, as 66% of LEL beneficiaries are part of a VSLA, but VSLA are found in 49 villages in Koh Kong, while LEL was implemented in 28 villages. This means some VSLA members did not benefit from LEL and some LEL beneficiaries did not benefit from the VSLA.

results between VSLA members who are part of the LEL project and other VSLA members who are not part of the project.

In Myanmar, in both Rakhine and Muslim Rakhine communities, many VSLA members reported increased levels of income for their livelihoods, as a result of their VSLA membership. Overall, the Rakhine community members claimed slightly higher proportions of income increase through vegetable/fruit production and livestock, and slightly lower for cash crops than the Muslim Rakhine community.

Table 5: Proportion of female survey respondents involved in various livelihood activities that began the activity after VSLA membership and that report increased income because of VSLA membership, by ethnic group in Myanmar and Province in Cambodia

Livelihood activities of respondents	Myanmar		Cambodia	
	Buddhist Rakhine	Muslim Rakhine	Koh Kong	Ratnakiri
Proportion of each livelihood activity beginning after VSLA membership by ethnicity or province				
Cash crop	77.8%	66.2%	2.70%	13.20%
Livestock	93.4%	97.3%	32.80%	11.50%
Fishing	N/A	9.1%	9.70%	N/A
Vegetables/Fruits	79.3%	82.8%	48.50%	12.50%
Handicrafts	33.3%	52.9%	20%	N/A
Petty trade	60%	54.5%	41%	100%
Trading	50%	36.4%	50%	N/A
Seasonal labour	28%	39%	5.90%	10%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	85.7%	56.3%	33.30%	0%
Proportion of each livelihood activity with increased income because of VSLA membership by ethnicity or province				
Cash crop	66.7%	57.4%	55.40%	84.20%
Livestock	93.4%	82.9%	85.80%	53.80%
Fishing	N/A	4.5%	61.10%	N/A
Vegetables/Fruits	72.4%	55.2%	50%	68.80%
Handicrafts	0%	23.5%	50%	N/A
Petty trade	80%	54.5%	81.60%	100%
Trading	50%	45.5%	66.70%	N/A
Seasonal labour	24%	17.5%	20%	10%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	42.9%	40.6%	33.30%	50%

What became clear from the LEL mid-term assessment⁹ is that women increased their production and productivity, but have not clearly taken advantage of linkages to market opportunities to increase their income or diversify their economic activities. The survey and FGDs in Cambodia partially support this finding, as several women stated that they engaged in new economic activities after joining a VSLA (see Table 5), although they are still related to more traditional type of activities, such as petty trade, vegetable growing and livestock. Most households simply continued to invest in livelihood activities already in place. The survey results do not allow for additional insight into the type of farming activities or the livestock raised, but FGDs confirm that women were primarily engaged in production activities at the bottom of the agricultural value chain, as also stated by the mid-term assessment. One very positive result captured by the survey is that VSLA members from Cambodia steadily decreased their involvement in seasonal labour as their VLSA matured. Women engaged in a VSLA in its second cycle was 66.7% for seasonal labour; labour usually far from home, with difficult work, bad pay and contributing to someone else's wealth. This percentage decreases to 45% for the third and fourth cycle, 25% for the fifth cycle and finally only 7% in the sixth cycle. These labour activities were slowly replaced by IGA owned by the women themselves.

Currently, it is the lack of sustained income throughout the year from their farming, livestock or fishing activities that push some villagers, both women and men, to leave their community in search of work to complement their income. As presented above, this is perceived as a barrier for women to join VSLA.

The FGDs in LEL project confirmed that VSLA members have not begun developing cooperatives to create economy of scale and increase their income through concerted action. This is an element that could be further explored by CARE. It would be interesting to explore how VSLA can serve as a platform to take advantage of the agricultural value chain and linkages with markets, especially through the establishment of cooperatives, like Farmers Interest Groups (FIGs) concept in CARE's EWME project in Vietnam.

4.4.2 Evidence of improvements in assets and savings;

The survey and FGDs showed clear evidence of VSLA having led to improved assets. As per the FGDs and interviews, share outs appear to be the main opportunity to invest in household assets. In Myanmar, 60.8% of women reported investing in livestock (Buddhist Rakhine: 66.2%; Muslim Rakhine: 58.4%), followed by gold (6.3%) and household goods (5.9%). In contrast, in Cambodia the highest percentage of women (69.2%; Koh Kong: 72.6%; Ratnakiri: 55.0%) reported investing in household goods, followed by livestock (50.0%; Koh Kong: 58.3%; Ratnakiri: 15.0%) and gold (38.0%; Koh Kong: 45.8%; Ratnakiri: 5.0%). Overall, only 8% of women in Myanmar (Buddhist Rakhine: 0%; Muslim Rakhine: 11.7%) and 3.8% in Cambodia (Koh Kong: 3.0%; Ratnakiri: 7.5%) stated that they had not obtained any additional assets since joining the VSLA (see Table 6).

"Thanks to VSLA my family assets have increased. Before VSLA we had one cow and one goat. Now we have 2 cows and 6 goats" (Husband of VSLA member, Rakhine village, 2nd cycle, Maungdaw area, Rakhine State)

Table 6: Proportion of female survey respondents whose households have purchased various assets since VSLA membership, by ethnic group in Myanmar and Province in Cambodia

Assets	Myanmar			Cambodia		
	Buddhist Rakhine	Muslim Rakhine	Total	Koh Kong	Ratnakiri	Total

⁹ CARE, *Local Economic Leadership for Marginalised Rural Women Project Mid-term Review*, March 2016.

Proportion of respondents, since joining VSLA						
None	0%	11.7%	8%	3%	7.50%	3.8%
Dwelling	0%	5.6%	3.8%	20.20%	2.50%	16.8%
Land	4.1%	3.7%	3.8%	5.40%	7.50%	5.8%
Livestock	66.2%	58.4%	60.8%	58.30%	15%	50%
Farm equipment	18.9%	10.5%	13%	33.30%	67.50%	39.9%
Motor vehicle	1.4%	0.6%	0.8%	10.70%	10%	10.6%
Household good	14.9%	1.9%	5.9%	72.60%	55%	69.2%
Gold	5.4%	6.8%	6.3%	45.80%	5%	38%
Fishing gear	1.4%	3.1%	2.5%	27.40%	0%	22.1%
Income generating assets	2.7%	1.2%	1.7%	n/a	n/a	n/a
Other	5.5%	5%	5.5%	3%	7.50%	3.8%

Many survey respondents reported that the quality of their housing has improved because of their access to finance from the VSLA, with relatively equal percentages of Buddhist Rakhine (45.9%) and Muslim Rakhine (63.9%) women in Myanmar reporting improved housing quality. In contrast, in Cambodia, a much higher percentage of females in Koh Kong (66.1%) reported improved housing quality compared to females in Ratnakiri (7.5%) (see Figure 4). Additionally, it can be seen in Figure 5 that the percentage of females reporting increased quality of housing increases with VSLA maturity.

Before our roof was grass leaves, now our roof is in zinc, thanks to the share out. This is great because a grass leaves roof needs a lot of maintenance; with the new roof, I have more free time for other activities. – (VSLA member, Phnom Srorloa, Koh Kong Province)

Figure 4: The percentage of female survey respondents that reported an increased quality in their housing because of their access to finance from the VSLA, by ethnic group in Myanmar and Province in Cambodia

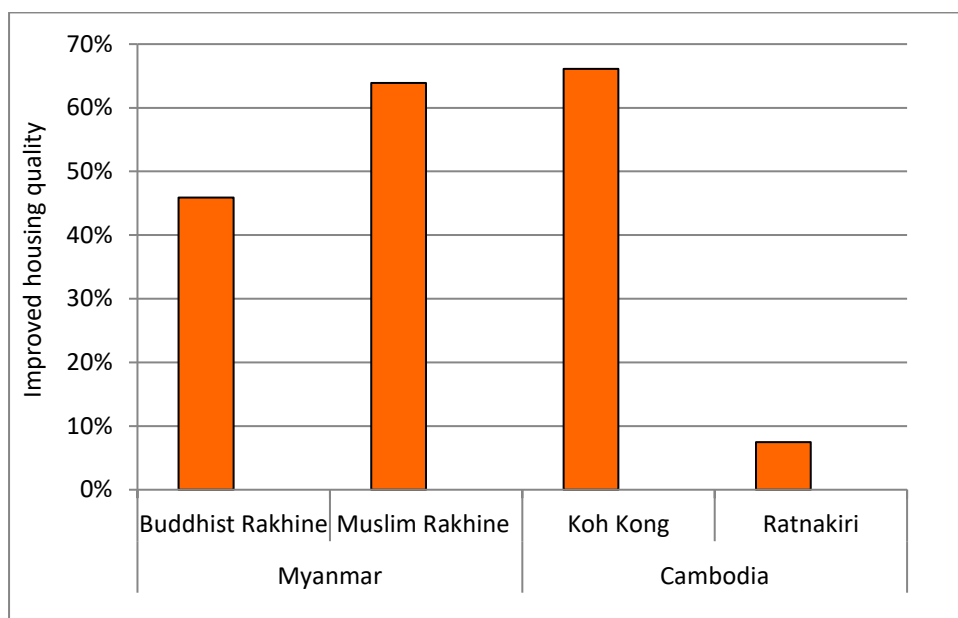
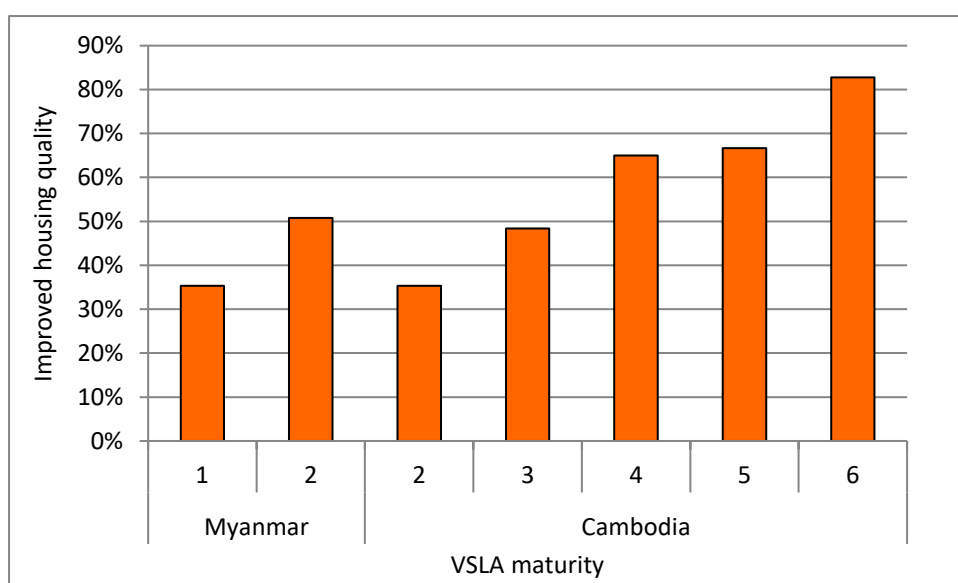


Figure 5: The percentage of female survey respondents that reported an increased quality in their housing because of their access to finance from the VSLA, by VSLA maturity in Myanmar and Cambodia



As specified above, there is little evidence that VSLA in Cambodia or Myanmar has influenced the agricultural value chain, markets, or significant livelihood investments except from share-outs (gold, boats, house repair, etc.). FGDs and interviews showed that VSLA members do not perceive the full potential for investing in productive assets to increase their income. Hence, in some instances, they would rather buy gold (38% in Cambodia) and household goods (69.2% in Cambodia) than investing in economic activities (see Table 6).

4.4.3 Impacts against CARE's Gender Equality Framework

One of the most important changes brought about by the VSLA is the increased self-confidence reported by the women. This is by far the most reported non-financial benefit by women surveyed (Myanmar: 78%; Cambodia: 93%), before sharing business ideas (Cambodia: 61%; Myanmar: 15%), business management advice (Myanmar: 42%; Cambodia: 33%), social fund (Myanmar: 50%), socializing (Myanmar: 30%), management skills (Myanmar: 13%), and enhancing their business connections (Cambodia: 11%) (see Figure 6). The survey results also show very high scores with regards to VSLA women members' perception, especially in Cambodia, about their ability to have their opinions voiced and to participate in decision making at the household and community levels (see Figure 7). However, it should be noted that in Myanmar, females from Muslim Rakhine communities were more likely to disagree or not know about having improved ability to participate in decision making at the household (6.2%) and community levels (26.1%). In general, survey respondents were far more numerous in answering that they "somewhat agree" with the statement than in Cambodia, which is a strong indication they were not so sure about the scope of the change taking place in their life. The VSLAs are much younger in the Buddhist and Muslim Rakhine communities, which may explain this situation. CARE would benefit from keeping an eye on and continuing to track information on this issue to make sure women in Myanmar benefit equally from the VSLA than women elsewhere in the region.

Figure 6: The percentage of female survey respondents that reported experiencing non-financial benefits because of being a VSLA member in Myanmar and Cambodia

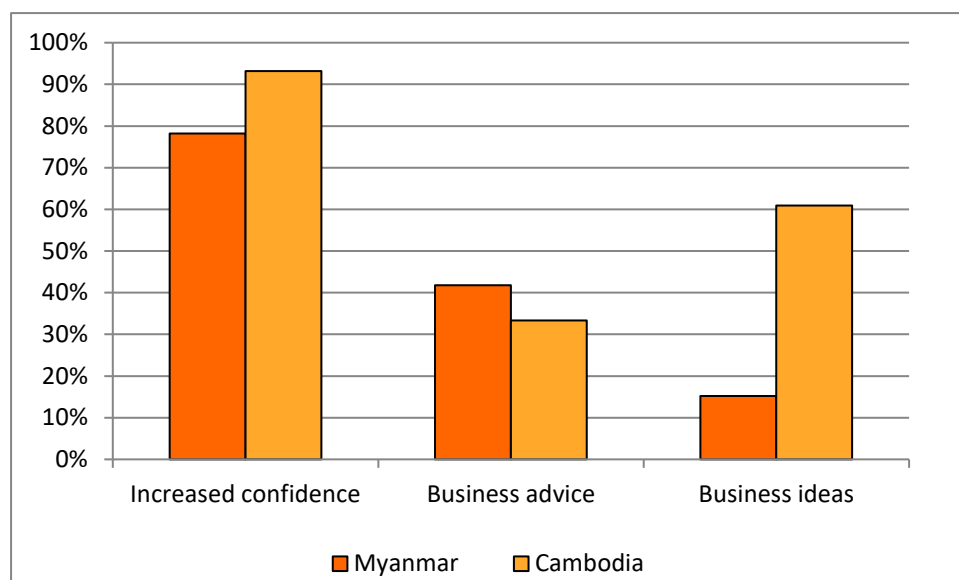
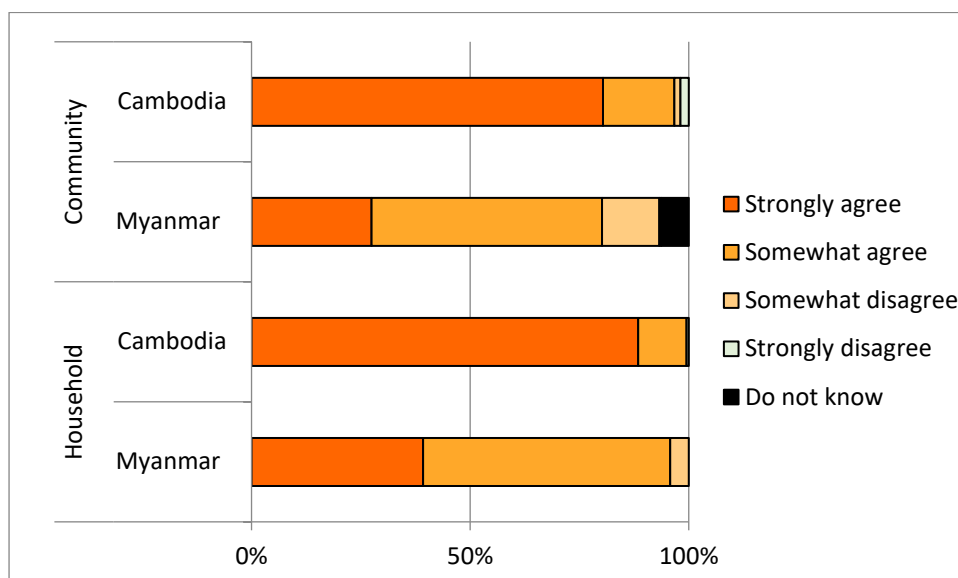


Figure 7: Proportion of female survey respondents who agree with the statements "My ability to participate in financial decision-making for my household has improved because of my participation in a VSLA" and "My ability to participate in decision-making within my community has improved because of my participation in a VSLA" in Myanmar and Cambodia



The VA system in Cambodia also helped local female leaders develop their potential and acquire leadership skills to guide their peers in the VSLAs. VAs act as role models within their community; they are very highly regarded by the other VSLA members and the community in general.

‘Previously I was nobody in the community. Nobody knew me. Now people call out to me and say hello – people know me and respect me. It makes me feel proud that I can help others in my community’ (Female VA, Nesat Village, Koh Kong Province).

Because VSLA members were, for the most part, also benefiting from projects related to economic development or health, they received multiple training opportunities. VSLA groups in both countries received training on VSLA management and sometimes financial literacy, which were often directly related to the sustainability of VSLA. However, this training was not done using a systematic approach with clear and measurable objectives. Women have the feeling they have very limited financial knowledge and expressed almost everywhere that they wanted more training related to financial education. Based on interviews with CARE staff, the organization is currently working to more clearly define its approach and expected goals for financial literacy and understanding of markets.

Also, much of the training for VSLA management was concentrated on the management committee, which did not build capacities for other VSLA members. Thus, in both countries, women felt less confident about their literacy and numeracy skills and were asking, in almost every group, for training on bookkeeping.

4.4.4 Relationships

While results related to agency are not in doubt, at the relationship level it is more nuanced. First, the evaluation recognizes the time needed to see changes happening in behaviors and beliefs at the household and at the community levels with regards to gender equality. This is especially true in Myanmar, where the VSLAs are just starting in the communities visited and gender roles in Muslim Rakhine communities are strongly divided between men and women. The financial dynamics within the household are also very distinct in South-East Asia compared to Africa or other regions and thus the impacts of VSLA on the relationship between men and women at the household level also differ.

Financial Decision Making

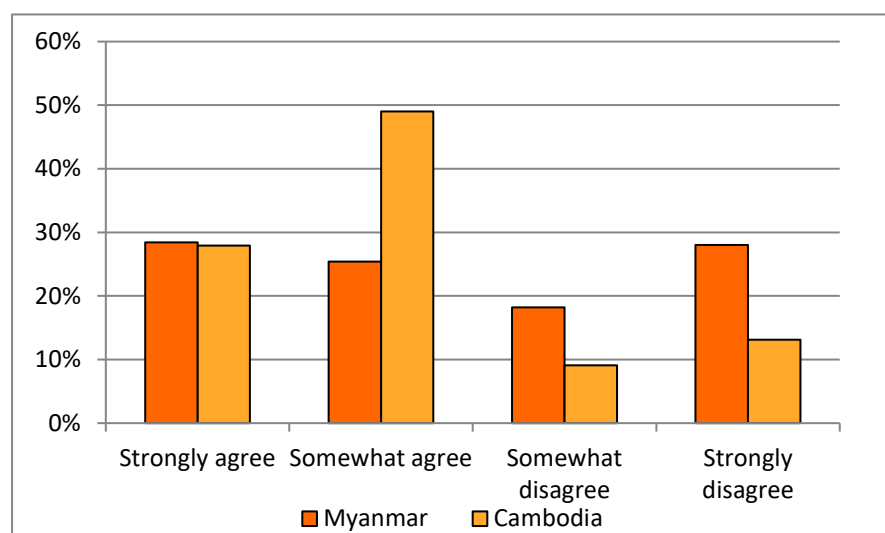
In Myanmar and Cambodia, it appears that men and women manage their money together. They don’t consider their money belonging to them, but rather to the household. It is usually the women who keep the money, including in Muslim Rakhine communities. All men interviewed, in all locations,

unanimously said that women are better than men at managing money for the household. If women are to use money for small household consumption needs, they do it without asking permission. If the wife or husband wishes to buy an asset or spend a larger amount of money, they usually discuss this expenditure together. However, men normally have the last say, if they do not agree. Because men contribute in large part to the VSLA savings, loans from the group are usually not under the full control of the female VSLA members. Rather, women take the loan on behalf of the household and often the loan ends up supporting the husband's income generating activity, in part or entirely, for which the wife also sometimes participate, mostly if related to farming. Most men see themselves as controlling the assets acquired through the VSLA loans.

Yes, I have used the income. Yes, I have purchased goods. But I don't decide by myself. It's the guardians [men] who decide. All the benefits are used by the family. The final decision maker is the guardian [male head of household]. (Female VSLA member, Muslim Maungnama Taung village, Myanmar).

In Myanmar, women appear to have somewhat less freedom to utilize their earnings without male permission, than women in Cambodia (see Figure 8).

Figure 8: Proportion of female survey respondents who agree with the statement “I can use income I earn without my husband and/or family permission” in Myanmar and Cambodia



It was not clear from field work or project documents whether a gender and power analysis around savings practices/household management of money is undertaken specifically in the context of implementing VSLAs. A specific gender approach to implement VSLAs has been developed for Africa by CARE and could be used to strengthen the efforts in the Mekong region.

Gender Equality Changes

In Ratanakiri, the society is very patriarchal. Women traditionally stay at home, but can undertake some small IGAs around the house. Thanks to VSLAs, women are now taking the lead on small crops and behave as household representatives in the VSLA. Because of men's increased involvement in VSLAs compared to other regions, they are slowly developing a savings culture and generating more demand for loans.

In Koh Kong the society is less patriarchal, although still male dominated. Men undertake fishing and have the lead on rice cultivation; women usually keep a garden, cultivate complementary crops, and

sometimes engage in petty trade. Women are more used to doing business outside the household: they have greater mobility, allowing greater benefits from VSLAs for expanding their livelihoods (especially with projects focused on livelihood promotion).

In Myanmar, the Buddhist Rakhine women are traditionally quite active and mobile. They are very visible outside the home in the fields, in public spaces, in markets, etc. Thus, VSLAs don't seem to have had such a big impact in terms of gender equality. From a preliminary analysis, VSLA can be a very good leverage for Buddhist Rakhine women to pursue their economic development goals. For Muslim Rakhine women, it is much less so because the social structure limits their potential and exposure. The baseline of gender equality is much lower in Muslim communities. One of the most important changes for them is the right they receive from their husband or male family members to gather and form a VSLA. This is a big change in itself.

“It is not usually allowed for women to go out of the home in this culture. It is allowed for VSLA. It is good for them to have this opportunity to join together” (Religious leader, Muslim village, Maungdaw district, Rakhine State).

Thus, VSLAs have the potential to create a greater difference for Muslim Rakhine women compared to Buddhist Rakhine women. One of the issues faced by Muslim Rakhine women is that they need a private space to meet and very few houses can accommodate their entire group. In almost every place visited, women and local leaders requested support from CARE to build an appropriate meeting place with walls, so women can meet out of the view of men. The meeting place is also an issue for VSLA groups in Buddhist Rakhine communities and in Cambodia, but the problem seemed less acute as they have somewhat more options. Their culture allows them to be seen by other male community members during their meetings.

As VSLAs were just established in Myanmar, it is very early to assess real gender changes. It will take a very solid gender strategy, streamlined in all programming with clear goals, targets, and actions if CARE wishes to see lasting improvements in terms of gender equality.

In all locations visited, women stated with more or less strength that they have an increased influence within the household and can engage men for joint decision-making over household financial issues (see Figure 7). The savings accessed through share outs and access to loans in a flexible setting greatly enhanced the men's perception that their wives are now bringing valuable economic benefits to the household. Men, who traditionally make independent decisions over the household budget, now more often ask for advice from their wives, even though they still consider themselves as having the final decision.

‘My husband is the one who supports me to make my savings group contribution, but I am still able to make decisions about money in the household! Of course, I say to him – you may be the one to earn it – but I am the one to save it – I am the one who grows it! So, I must also have a say in how to spend it!’ (Female VSLA member, Nesat village, Koh Kong Province)

‘We, men, have to be very careful with our wives. If we go against a decision they really want to make, they can decide to stop cooking. For days. We need to find a middle ground or else they will make us starve.’ (Local leader, Rakhine Ywa Tha Ya village, Myanmar.)

This last quote may put in perspective the real source of negotiation power for women with men and the attribution of this negotiation power to VSLAs. On top of this, many women in Cambodia asked the evaluation team for more training from CARE on negotiation skills for use with their husbands and community leaders.

Anecdotal evidence also suggests that VSLA groups have led to a reduction in social issues at the village-level, including gambling and domestic violence. Nonetheless, women do not fully take

advantage of their participation in VSLAs to engage in more profitable activities that would lower their dependence on their husband's income enough to be able to manage their own savings and thus their own loans.

VSLA Design and Gender Equality

The design of the VSLA component implemented in Cambodia and Myanmar had to be adapted to factor in traditions affecting gender roles: In Muslim communities of Rakhine State, women-only groups are preferred, except for a few groups where men were deemed essential for record keeping. A few men joined the Rakhine groups, but in very small numbers. In Cambodia, mixed groups are allowed, especially in Ratanakiri where male participation is high. VSLA was introduced in Ratanakiri as a general savings and loan program and not as a women's economic empowerment program. Local authorities understood the purpose of VSLA for women, but encouraged CARE to allow anyone, male or female, to become a member, with a view to increase female participation overtime. At the beginning, men comprised over two-thirds of membership, but men now make up approximately 50% of VSLA membership.

The presence of men in VSLA groups has an impact on the group dynamic. The evaluation team received mixed information on whether women would prefer women-only groups or mixed groups. Most women expressed that they prefer women-only groups, as the topics discussed are not the same and the level of comfort of women to openly share their opinions is reduced in the presence of men. This is especially the case in Myanmar. On the other hand, a minority of women in Cambodia shared that they would like their husbands to join their VSLA to increase their capacity to save and to motivate their husbands to save more. There was concern noted however that men would take over the management positions in a mixed group. Such is the case in Ratanakiri, but not in Cambodia in general (85% of management positions held by women) or in Myanmar (apart from the bookkeeping position in Myanmar as there are sometimes no women literate enough to do the bookkeeping).

Workload

Empowering women economically seems to have had a negative side effect as women are working hard to meet their obligations and now have less free time. In Cambodia, information gathered shows that generally women's economic burden increases faster than the changes in attitude needed to review the workload within the household between women and men. In Myanmar, the majority of groups indicated that workload increased, but in four villages women said that workload decreased because of their participation in the VSLA. The reasons behind this situation are linked to the fact that many women have to sell their labour for income, mostly as maids. With VSLA participation, they can take a loan, engage in livestock rearing and consequently spend less time selling their labour outside the home.

As a general finding, if women contribute more to the household income through their participation in VSLAs, there is no correlation that men will take over more work at the household level. Men insist that their wives must continue to attend to the household duties on top of their economic involvement. When asked what changes occurred in terms of workload tasks shared in the household, women would generally say that they now communicate their workload concerns with their husbands. As a response, their husbands take over their role in the house during the VSLA meeting for a few hours every week or two. This is not a big change, but most women see it as a positive first step.

Women VAs face similar challenges, in contrast to their male colleagues. Female VAs have to manage their domestic and productive workloads along with their responsibilities associated with their VA duties. It is important for them to maintain household harmony and to avoid any community gossip because of their VA role outside the home. Women VAs report that they need a strategy to balance their new work with their family responsibilities, to ensure the continued support of their husbands.

Male VAs (Ratanakiri only) report that the peak farming season is the most difficult time for VA activities.

Gender Equality Training

In Cambodia, some groups of women who took part in the FGDs talked about the gender training they received from CARE on topics such as domestic violence, communication, relationship management and conflict resolution. However, there was no evidence of clear gender-specific results attached to this training. For the women farmers whose husbands have attended Provincial Department of Women Affairs (PDoWA) and CARE gender training or men's dialogues, there is evidence of gradual changes in household attitudes, especially a more open dialogue to address household issues, including financial ones.

Discussions with CARE staff illustrated the need to find the right strategy to have the CARE gender transformative approach fit into the VSLA programming, beyond facilitating standard gender training for women and men. Field research suggests that gaps exist in gender equality understanding and goals. However, several stakeholders interviewed understand gender change takes time and can only be triggered by the development of critical thinking and empathy (like gender role playing). This must take place for both women and men to strengthen their decision-making, communication, and negotiation skills at the household level, and ensure that VSLA members' husbands become very supportive and true allies of their VSLA activities from the beginning.

Gender equality considerations would benefit from being better mainstreamed at all levels in the implementation of the VSLA component. For example, the financial education module could be developed and/or revised to ensure it is gender-sensitive, does not reinforce gendered norms about women's work and men's work, and provides simple steps for women to think outside the box in terms of the economic activities they aspire to engage in as individuals.

The literature review also indicates a desire for additional interventions; interventions to be developed in synergy with VSLA activities to create an enabling environment for women's economic empowerment. In some instances, this is missing from CARE program designs (TANGO International 2013). It would be beneficial to integrate approaches for engaging men in projects designed to promote women's economic empowerment in ways that will challenge and transform social norms around gender equality and women's rights (Taylor and Gillingham 2015).

To conclude this topic, CARE would benefit from serious reflection on the best tools to develop or adapt (from the already existing VSLA gender manual for example), to mainstream gender equality considerations within its VSLA programming, instead of seeing it as an add-on component to something they would call a standard VSLA methodology.

4.4.5 Broader Interface with Eco-System and Institutions

The evaluation team found little evidence of benefits stemming from VSLAs linked to external institutions, actors, and markets. However, the field research did focus to some extent on improvement in food security and health. On an anecdotal basis, many VSLA members seem to have also taken loans to pay for school fees or to buy school stationary and clothes for their children going to school, which is leading to improvements in education.

Health

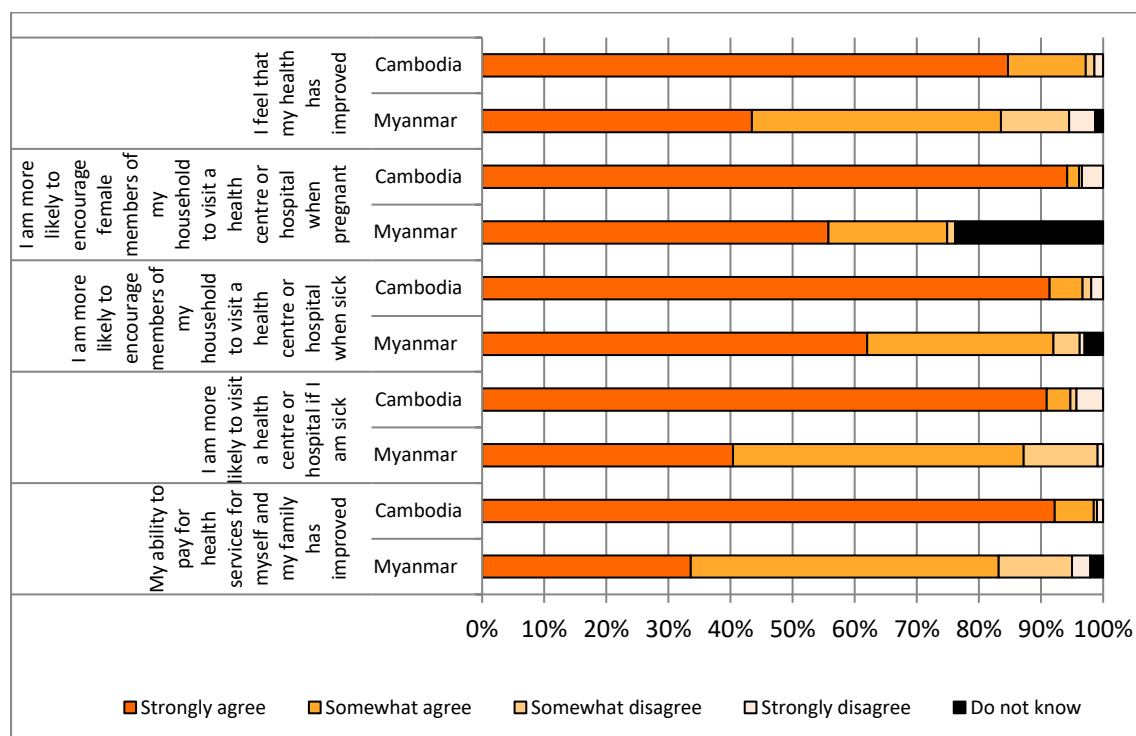
Alongside the main evaluation, the evaluation team was tasked with investigating the impacts of VSLAs in supporting access to health services in the framework of the Partnering to Save Lives (PSL) project, implemented in Cambodia, in both Koh Kong and Ratanakiri provinces. Evidence from the survey and FGDs show that VSLAs have played a key role in enabling communities to access

community health services for non-emergency preventive, curative and palliative care (83.2% of people in Myanmar have been able to pay for health services for themselves and their families and 98.6% in Cambodia, although other factors like distance, health costs and cultural beliefs must be considered). Husbands whose wives have participated in 2-3 cycles also report an improvement in family health using the social fund for their wife to attend clinics to give birth, to purchase medicine for sick children, or to take sick family members to hospital. Evidence suggests that most members take at least one loan for health/education per cycle. The groups also specifically mentioned the positive impacts of the health training received in reducing cases of diarrhoea and water-related diseases, by community members washing their hands more systematically and using latrines more frequently. All the groups questioned found that VSLAs positively influenced their health and the health of their family members. Non VSLA members were not specifically targeted for this study but a sample of them in all locations visited were informally interviewed. Their comments reflected in general the difficulties they face in coping with unplanned events and access services, including health services as they do not have savings and can't access easily loans. It appeared quite clearly, they felt they could not access health services as needed or they were relying on the support of family members, also facing precarity, to deal with the most urgent health needs.

Health-seeking Behaviour in Cambodia and Myanmar

The main issue faced in interpreting these results is the lack of baseline data. Even if the questions were phrased in a way to attribute the changes to the VSLA, the accuracy of the data is less than if it had been able to rely on baseline data. The evaluation team asked a similar set of questions related to access to health care in both Cambodia and Myanmar (but not the questions related to pregnancy, mother and child health care, which were considered by CARE Myanmar to be too specific to PSL). Results show that 87.2% of respondents in Myanmar and 94.9% in Cambodia are more likely to visit a health centre or hospital if they are sick thanks to their participation in the VSLA; as well, 83.6% of respondents in Myanmar and 97.1% in Cambodia feel their health has improved because of their participation in the VSLA (see Figure 1). The majority of individuals in both Myanmar and Cambodia are also very likely to encourage others to visit a health centre if they are sick or pregnant (see Figure 1). However, women in Cambodia are more likely to strongly agree with statements, whereas women in Myanmar are more likely to somewhat agree, indicating that the PSL project may have had a positive impact specifically on individuals in Cambodia (see Figure 1).

Figure 1: Proportion of female survey respondents who agree with the statements “My ability to pay for health services for myself and my family has improved because of my participation in a VSLA”; “I am more likely to visit a health centre or hospital if I am sick because of my participation in the VSLA”; “I am more likely to encourage members of my household to visit a health centre or hospital when sick because of my participation in the VSLA”; “I am more likely to encourage female members of my household to visit a health centre or hospital when pregnant because of my participation in the VSLA”; and “I feel that my health has improved because of my participation in a VSLA” in Myanmar and Cambodia



Overall, we can affirm with confidence that the PSL project implemented in Cambodia combined to the use of VSLA has enabled health care seeking and preparedness among women and their family members. Interviews and FGDs in Myanmar also confirm that the more recently established VSLA there have not allowed women to fully take advantage of the social fund and/or the share fund to respond to health issues.

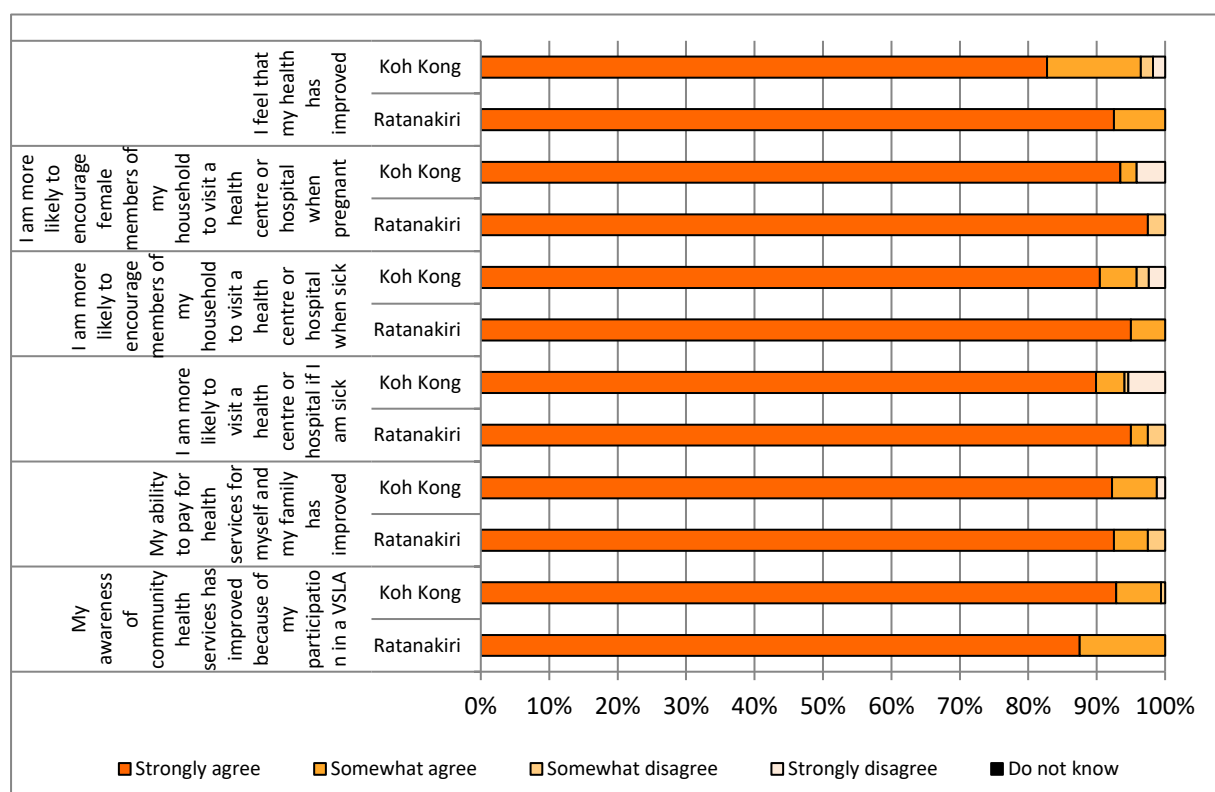
Health-seeking Behaviour in Ratanakiri and Koh Kong Provinces in Cambodia

Although the PSL project was implemented in both Koh Kong and Ratanakiri provinces, not all respondents in Koh Kong were part of PSL. In turn, the Local Economic Leadership for Marginalised Rural Women Project (LEL) was solely implemented in Koh Kong and all respondents took part in this project. Therefore, there does exist the challenge of weighing the role of PSL in explaining the results obtained in Cambodia. For the sake of simplicity, results will be discussed with Koh Kong representing both the LEL and PSL projects and Ratanakiri only the PSL project.

Overall, results for improved health-seeking behaviour because of VSLA participation were very positive in both Koh Kong and Ratanakiri provinces, with females agreeing with the statements almost 95% of the time and strongly agreeing over 80% of the time (see Figure 2). Females from Ratanakiri strongly agreed with the statements regarding being more likely to visit a health centre if they are sick, encouraging household members to visit a health center if they are sick, and encouraging female household members to visit a health centre when pregnant approximately 5% more often than females from Koh Kong. Also, almost 10% more females in Ratanakiri (92.5%) compared to Koh Kong: (82.7%) strongly agreed that participation in the VSLA had improved their health. In regards to the VSLA participation improving the ability of individuals to pay for health services for themselves and their family, relatively equal numbers of females strongly agreed in both Ratanakiri (92.5%) and Koh Kong (92.3%). Females from Koh Kong only strongly agreed (92.9%) more often than females from Ratanakiri (87.5%) for the statement regarding improved awareness of community health services because of their participation in a VSLA (see Figure 2). Therefore, results suggest that the higher presence of the PSL project may have led to slightly more positive health-seeking behaviour in Ratanakiri province; however, results in both provinces in Cambodia are very positive. The slightly stronger results in Ratanakiri may be linked to the fact that the PSL project was more recently

implemented in Ratanakiri while it is already completed in the Koh Kong province, and that some respondents from Koh Kong might not have benefitted from the PSL project.

Figure 2: Proportion of female survey respondents who agree with the statements "My awareness of community health services has improved because of my participation in a VSLA", "My ability to pay for health services for myself and my family has improved because of my participation in a VSLA"; "I am more likely to visit a health centre or hospital if I am sick because of my participation in the VSLA"; "I am more likely to encourage members of my household to visit a health centre or hospital when sick because of my participation in the VSLA"; "I am more likely to encourage female members of my household to visit a health centre or hospital when pregnant because of my participation in the VSLA"; and "I feel that my health has improved because of my participation in a VSLA" in Koh Kong and Ratanakiri provinces in Cambodia



These results clearly show that women do understand the importance of seeking health services and are more likely use funds for these health services. The source of funding to access health services though does not appear to be primarily the social fund. Based on FGDs and interviews, women tend to take a loan if they can plan with some anticipation the costs related to access the health services, such as transport, medicine, consultation, and other fees, because loans allow to access bigger amount of money than what they could access through the social fund (limited to USD 10 per women, once in a savings cycle, in the case of Cambodia). Many women met suggested to increase the contribution to the social fund to facilitate the access to health services and cope with emergencies such as children deliveries, funerals, accidents, medication, etc.

Reproductive, Maternal and Newborn Health in Ratanakiri and Koh Kong Provinces in Cambodia

Overall, in Cambodia, a total of 44 females (21.2%) reported being pregnant since becoming a VSLA member, with seven of these pregnancies occurring in Ratanakiri and 37 in Koh Kong (see Table 1). Of these women, 95.5% (Ratanakiri: 85.7%; Koh Kong: 97.3%) reported making a financial plan for birth delivery, and 97.7% (Ratanakiri: 100.0%; Koh Kong: 97.3%) receiving antenatal care thanks to their participation in a VSLA (see Table 1).

A total of 34 women have delivered their baby, with five of these deliveries occurring in Ratanakiri and 29 in Koh Kong (see Table 1). In Ratanakiri 60.0% of women and in Koh Kong 93.1% of women delivered their baby in a health facility, while 80.0% in Ratanakiri and 86.2% in Koh Kong reported receiving postnatal care because of their participation in a VSLA (see Table 1). Overall, a higher percentage of women in Ratanakiri only reported receiving antenatal care thanks to their participation in a VSLA, compared to higher percentages reported by women in Koh Kong in regards to making a financial plan, delivering in a health facility, and receiving postnatal care. Hence, the potential effects of the PSL program are not evident¹⁰ in regards to the survey questions on reproductive, maternal, and newborn health. Based on interviews with local authorities and government health agents, traditional beliefs are more strongly rooted in Ratanakiri than in Koh Kong as most Ratanakiri respondents were from somewhat remote indigenous communities. People there still tend to rely on traditional healers and midwives for health issues and child deliveries, which represents a health issue. Nonetheless, the positive results captured in the survey tend to confirm that the awareness work undertaken by PSL to encourage women to visit government-run health clinics was successful.

Table 1: Number and percentage of female survey respondents responding to questions on reproductive, maternal, and newborn health, by province in Cambodia

Questions	Yes		No		Total	
	Number	Percentage	Number	Percentage	Number	Percentage
Have you been pregnant since becoming a member of a VSLA?						
Ratanakiri	7	17.5%	33	82.5%	40	100.0%
Koh Kong	37	22.0%	131	78.0%	168	100.0%
Did you make a financial plan for birth delivery?						
Ratanakiri	6	85.7%	1	14.3%	7	100.0%
Koh Kong	36	97.3%	1	2.7%	37	100.0%
Did you receive antenatal care thanks to your participation in a VSLA?						
Ratanakiri	7	100.0%	0	0.0%	7	100.0%
Koh Kong	36	97.3%	1	2.7%	37	100.0%
Have you delivered the baby?						
Ratanakiri	5	71.4%	2	28.6%	7	100.0%
Koh Kong	29	78.4%	8	21.6%	37	100.0%
Did you deliver the baby in a health facility thanks to your participation in a VSLA?						
Ratanakiri	3	60.0%	2	40.0%	5	100.0%
Koh Kong	27	93.1%	2	6.9%	29	100.0%

¹⁰ The fact that only 7 women reported being pregnant in Ratanakiri, means the sample size was very small and makes conclusions less reliable.

Did you receive postnatal care thanks to your participation in a VSLA?						
Ratanakiri	4	80.0%	1	20.0%	5	100.0%
Koh Kong	25	86.2%	4	13.8%	29	100.0%

Following this, according to some local health centre authorities in Ratanakiri, men are not considered the most appropriate persons to deliver health training, especially anything related to giving birth or other specific female-oriented services. As most VAs in Ratanakiri are males, this could pose a challenge in making sure the messages are adequately conveyed and that women feel comfortable asking questions. For specific health issues, it may be better for the local health representatives to work with a woman designated by the VSLA members, if the VA is a male.

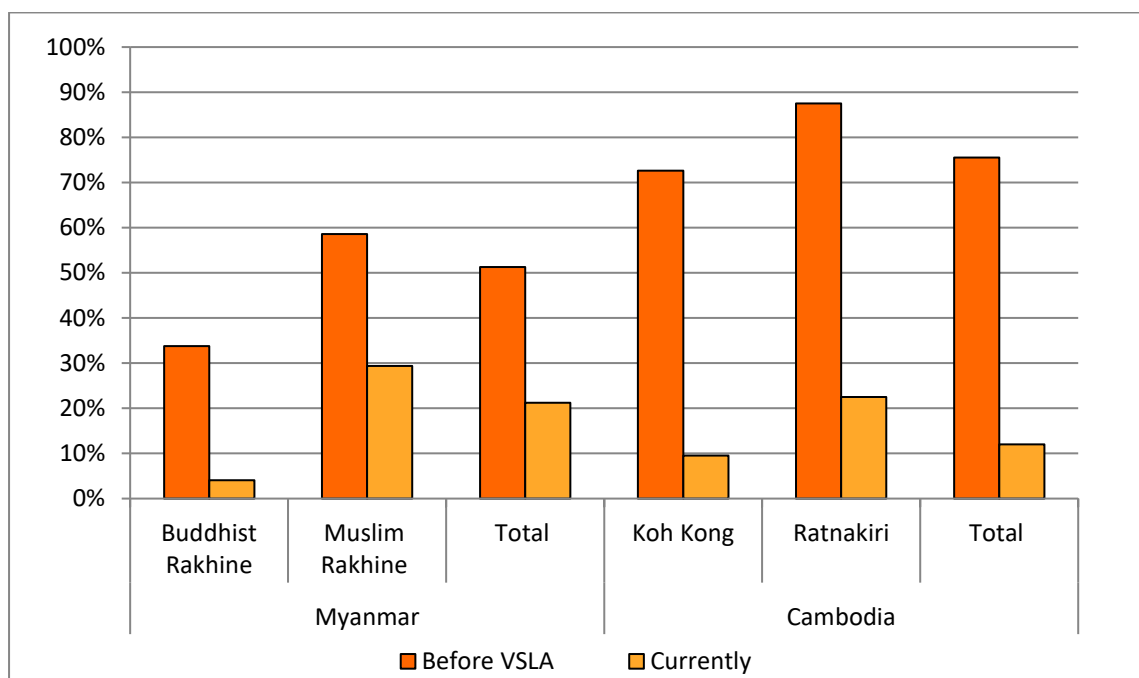
Based on these findings, it appears the PSL may have had a differentiated impact on the communities where it was implemented, although more so in regards to health-seeking behaviour than reproductive, maternal, and newborn health. More investigation would probably be necessary to better define the level of attribution of the PSL project and participation to VSLAs on results achieved, and the scope of results observed, through a mixed approach of quantitative and qualitative data. This would include specifically selecting individuals for a survey who had participated in the PSL project and those that had participated in another VSLA project without the PSL approach, as well as potentially individuals that are not in a VSLA.¹¹ In addition, a closer collaboration with health agents and a closer look at financial expenses (financial diary) of a representative sample of households could help to yield an insight into program achievements.

Food security

Data from the survey has shown very positive results in terms of improving food security. In Cambodia, households reporting food shortages have dropped substantially from 75.5% to 12%, since women became VSLA members. Results from Myanmar are slightly less dramatic, dropping from 51.3% to 21.2%; however, these VSLAs are younger. Both Buddhist and Muslim Rakhine communities have reported similar decreases in food shortage at about 30%, but the Muslim Rakhine women reported starting with a much higher percentage facing food shortages, than Rakhine (58.6% versus 33.8%) (see Figure 10).

Figure 10: Percentage of female survey respondents who report that their household faced food shortages before becoming a VSLA member and who report that their household currently faces food shortages, in Myanmar (disaggregated by ethnicity) and Cambodia (disaggregated by region)

¹¹ For even greater capacity to attribute results to the VSLA under the PSL project, it might have been interesting to gauge opinion from women who were trained under the PSL project without being part of the VSLA, but the design of the PSL is based on the complementarity between the PSL trainings and the participation to a VSLA to enable access to paying health services.



4.5 Sustainability

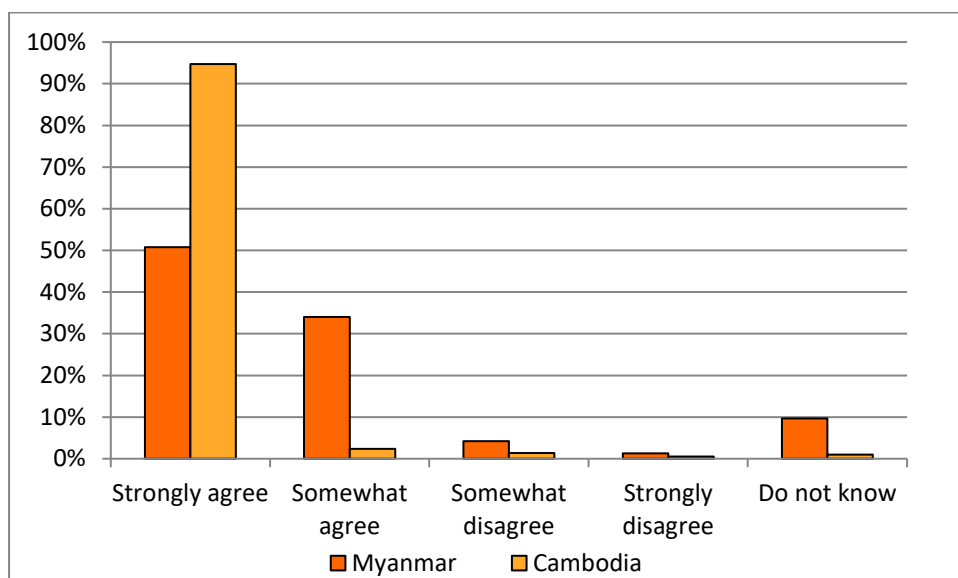
4.5.1 Sustainability of VSLA Groups

Based on primary data collected in the field, especially in Cambodia where some groups were in their 6th saving cycle, sustainability prospects of VSLAs seemed to be encouraging. The VSLA system is based on a simple methodology that allows members to rapidly integrate it and is often backed using local community leaders (the VAs in Cambodia), who can provide punctual support. According to VAs, a group needed to have achieved its 3rd savings cycle with the support of CARE to be considered sustainable and autonomous. They also needed to show capacity and autonomy in terms of the internal rules and to demonstrate leadership in solving problems on their own.

'I thought of this already – when CARE will not be here – but I believe we can continue because we are already doing it! CARE visits us less and less now – I have the chance to proceed on my own and did the last share out alone. So yes, I can stand on my own, but I will not forget the knowledge given to me by CARE and the fact that even someone illiterate can follow our system' (Female VA, Nesat Village, Koh Kong Province).

Overall, women surveyed in Myanmar, and especially in Cambodia, feel that the VSLA is a sustainable institution because it is member-owned (see Figure 11).

Figure 11: Proportion of female survey respondents who agree with the statement "The VSLA is a sustainable institution because it is member-owned" in Myanmar and Cambodia



FGDs highlighted that members are confident that their group will last and sustain even after the project finishes. The general positive feeling about VSLA sustainability captured through the FGDs, interviews and survey is somewhat challenged by the literature review. A past study showed that only 55% of CARE VSLA groups established in Cambodia were actively saving and lending after the implementing agency withdrew support¹². Hence, survival rate of the VSLA type groups in the Mekong region seems low¹³. The most popular source for loans for the dissolved groups was MFIs (61-70%), which perhaps explains the low reliance on the group. Dissolved groups, to varying degrees, re-formed the groups, but a larger portion of members seem to have dropped out.

The literature review shows that this situation could be linked to migration to a certain extent. Short term migration does not affect membership, as members continue to send savings and continue as members, but long term migration results in members leaving. Also, sometimes members don't repay towards the end of the cycle and ask to settle their outstanding debt against their share-out saving. While this practice is not often considered the default action by group members, it does tend to erode the trust people have in the group.

As VSLAs had just started in Myanmar, it is difficult to accurately assess their prospects for sustainability if CARE was to withdraw its support. However, some important elements should be taken into consideration, particularly the impact of government policies on the functioning of the economy and society in Rakhine. Another threat seems to be the dowry system, which obliges families to pay huge sums of money to get their daughters married, especially among the Muslim Rakhine community. Several loans may be taken to pay a dowry, which could make it difficult for families to repay these loans. CARE staff shared with the evaluation team that some work is taking place to increase the awareness of the population on the importance of adapting these long-standing traditions so they can avoid over-indebtedness among the poorest families. This mentality shift is, however, a very slow process.

Village Agents as role models and local champions

¹² Emerging Markets Consulting, 2012. Statistics are 55% for the VSLAs from OXFAM and 44% for those established by PACT.

¹³ It is interesting to note though that a 2006 SEEP network study conducted in Zanzibar had shown that survival rate was close to 100% after 4 years. This points to the need to further dig the literature review on survival rates and the contextual factors which can explain them.

The use of a Village Agent system like the one found in Cambodia is perceived by both CARE and the community members as a key element for VSLA sustainability and replicability.

These local champions have shown leadership and are keen to serve their community. Their motivation to serve as a VA lies mostly on the recognition they get from community members and opportunities for personal growth. They get paid a small amount by VSLA members to compensate their time spent in supporting the groups, but they often get less than what was agreed on or the payments are not systematic. It is therefore hard for the VAs to keep up with the work, knowing they could get more money concentrating on their own IGAs. This issue is particularly acute for the VAs who supervise various groups, especially during the harvest season when a VA needs to attend to his/her own farming activities. Another challenge that may have an impact on the sustainability of the groups is the interpretation of rules by VAs. Sometimes the rules are more mechanical than based on basic principles of VSLA or local suggestions put forward. Thus, the evaluation team has some doubt about the extent to which VSLA constitutions reflect the choices of their members, or whether the groups were formed under the basic principles of self-selection, rather than by the random application of a first come first served approach by VAs.

A more strategic issue is that many VAs do not seem to have received adequate support in terms of financial education. Thus, they remain mostly unaware of the options members may have to access formal financial products, as well as the benefits and risks associated with these. Because such linkages have not been in Cambodia or Myanmar under the CARE projects visited, no VA we met has had the opportunity to facilitate the linkage between their group and a Formal Service Provider, or had plans to do so. Banks and MFIs often perceive rural and remote populations to be 'unbankable', considering them as not having the adequate level of financial literacy and collateral. VSLAs are supposed to provide a solution to this situation by building assets and skills to allow members to move up the ladder and integrate into the formal sector at some point. The VAs could play a key role in this transition after a certain number of cycles, but even in their 6th cycle there is no sign that this transition is taking place.

CARE should also eventually clarify whether the strategy is to use VAs to expand the network of VSLAs. Based on data and interviews in Cambodia, 20% to 40% of current VSLA groups have been formed by VAs. None of the VAs interviewed had established new groups and did not see this as part of their role. They viewed their responsibility as taking over the role of CARE by accompanying the VSLA groups during their meetings and facilitating the share outs, until groups are fully autonomous. Despite this, seven of the 16 VAs interviewed had been approached by non-members in the community to assist them in starting a group, but all had declined. Reasons for saying no included a lack of materials (the VSLA toolkit – cash box and locks, ledger, savings book); perceived risk of failure by the VA due to potential group members not having a stable daily income (there lies the risk for excluding the poorer households); and difficulty in convincing potential groups to pay a fee for the VA service. If it is expected that VAs should create more groups, then many questions remain: what means will they use to do it, what annual targets are expected, what tools for financial education and linkages will be used, and how will quality control measures be applied?

At the moment, in Myanmar, there is no village agent system like the one in Cambodia based on the identification of local talented and dedicated leaders. Nevertheless, such a system is currently planned by CARE for the SPARC and PHASE-In projects. Such a system seems to be a condition to ensure VSLA members can refer to someone in case there are problems, challenges, or disagreements within the group if CARE staff is not available. Lessons learned from Cambodia could inform the strategy to establish such a system in Myanmar.

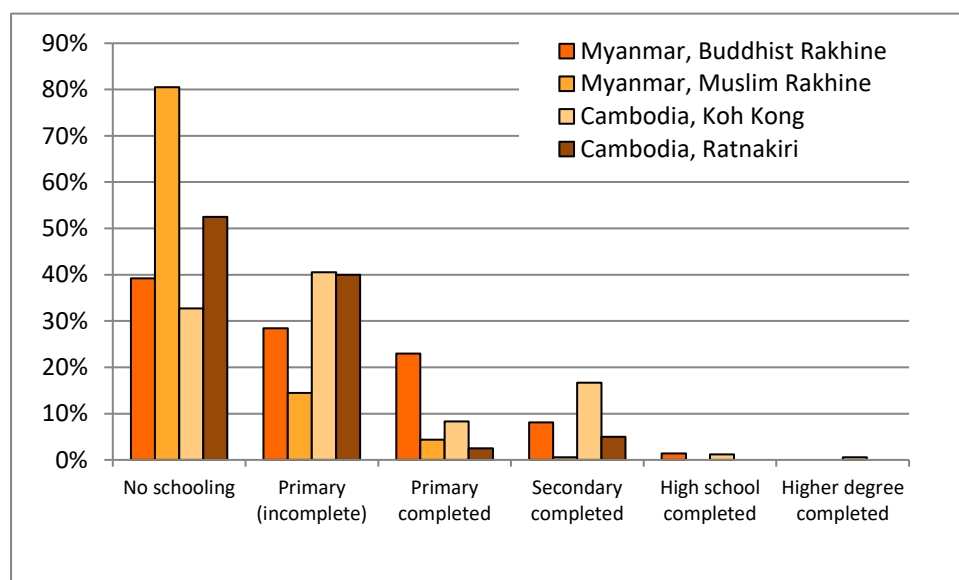
VSLA Governance

The standard VSLA approach to governance emphasizes the need to empower all VSLA members to take a leadership role on various management positions within the groups. Currently, in both

countries, the evaluation team did not gather evidence that the management committee is being re-elected. Leadership does not seem to be rotating, probably in part because only the first set of group leaders received management training. Illiteracy issues, as many individuals have had no schooling (see Figure 12), also prevent many women from assuming positions within the management committee. Thus, the existence and sustainability of groups often relies on a few key individuals within each group. If they were to leave, it could be difficult to maintain the group. However, VSLAs may be implemented with a specific methodology that does not require anyone in the group to be literate, such as the Saving for Change project implemented by Oxfam in some countries (not all). The other element is that some groups rely on literate children or teenagers in the village to serve as book keeper. As education improves for the younger generations, so are the prospects of sustainability for the VSLAs.

“Some people have more knowledge than others. We are mostly illiterate people. My wife is a book keeper despite little literacy. When she cannot attend a meeting, it creates a lot of problems.” – Husband (Boeung Preav, Koh Kong, Cambodia)

Figure 12: Education level of female survey respondents, but ethnicity in Myanmar and Province in Cambodia



CARE Myanmar is considering expanding its approach to literacy for VSLA members. An intensive one month literacy training program is planned and will begin in Phase-In VSLAs in the coming months. CARE staff has developed a training module for this purpose.

For new members, it is not clear what strategy is being used to ensure they are properly trained to use the VSLA adequately. There is no systematic approach to train newcomers in the group. It might not be a problem, as long as groups are supported by VAs and/or CARE staff, but this aspect may potentially influence the longevity of groups. On the other hand, the District Government in Cambodia also seems very keen to use VSLA as a platform for Government-led training and awareness campaigns, as reaching out to women in numbers is a challenge for public servants. If the Government starts to get more officially involved with VSLA as an organization, even more with a federation of VSLAs, it could have positive effects on the sustainability and visibility of VSLA as a driving force for local development. On the other hand, there is also a risk that increased Government involvement may lead to less independent, sustainable groups and may impact on the dynamic of VSLA as a place for women to meet, share and help themselves and each other. Such potential benefits and risks may also be observed in Vietnam from the engagement of the Vietnam Women’s Union in mobilising

women for the VSLA groups. Overall, it might be better for VSLAs to benefit primarily from the Government's *recognition of* rather than its *involvement in* VSLAs, depending on what type of involvement is taking place and how much does it substitute women's control over their group or federation.

One point that emerged clearly from the interviews with non-VSLA members is that they would rather join an existing group rather than form a new one. Could that situation slow down the VSLA uptake and expansion process? CARE should reinforce its message, in targeted communities, that VSLA groups are meant to expand with the support of older groups and local leaders such as VAs. However, the cost and local availability of materials for the VSLA kit is perceived as a barrier to self-replication (some parts of the kit are currently only accessible in Sittwe), which triggers the need to reflect on and address this issue. Some VAs and CARE staff shared a few ideas to lower costs for newly formed groups such as: using wooden boxes to replace the metal box for the first savings cycle; using lipstick with a thumb print to replace the stamps; photocopying the passbooks; etc.

There are other community-based savings and loan models too found in the region as shown in section 4.1. These groups have created a precedent in many communities where VSLAs have been implemented, especially those which involved seed money or vocational training in Myanmar. In these villages, the local leaders asked for money from CARE to be directly invested in the share funds or they asked for vocational training. In Cambodia, ROSCA are not that popular in rural communities, but perpetual ASCA users seem to prefer that option over VSLAs. This situation does not necessarily threaten the sustainability of VSLAs, but triggers some questions about how the VSLA implementation strategy could potentially be linked to other models such as ASCA, after a certain time, if this model better meets the needs of the group members.

Monitoring and Information System

Across the region, it is difficult to access accurate data from the MIS. Only Cambodia is currently using the VSLA MIS that allows data collection and data analysis across programs. Vietnam, Lao and Myanmar are only collecting basic information that does not allow for thorough monitoring and analysis; for example, analysing the performance of each Field Officer according to their group performance. Without that in place, it is difficult to envision linkage to any external actors, as they look at the financial health of the group to assess whether or not the group is ready to access more formal types of services.

4.5.2 Next Steps for VSLAs?

The literature review on community managed models (e.g. TANGO International 2013) highlight the importance for each program implemented to develop an exit strategy and to put it in place early during the program implementation. It has been reported that some VSLAs lack vision for future growth and linkages with livelihood strengthening are often too weak to put households on a pathway to economic development. VSLA members often have limited vision for their savings and lending practices and are not capacitated to tailor their VSLA procedures to their changing needs and aspirations. Developing phase-out/exit/continuation plans and meetings for VSLAs to assess the current strengths and weaknesses of each group and to set a vision for future development could help improve VSLA sustainability. Facilitating bank linkages before the project end, where appropriate, can be useful for VSLA members to meet their demand from formal financial services and contribute to their sustainability (Van Kien 2012).

The following points are intended to provide some reflection on key aspects that should guide the development of what could become a sustainability and exit strategy for VSLAs:

1. The first element of reflection is the sequencing of inputs linked to the VSLA model. VSLAs are used as a cross-cutting approach for a variety of projects in agriculture, health, economic development, civil

society strengthening, etc. Is there an overall approach and general principles followed by CARE for building VSLA as a platform for all these projects? What element of a VSLA-plus strategy should be integrated as a standard best practice among VSLAs to support their effectiveness and sustainability or transition towards other models for financial inclusion?

2. Linked to the reflection above, CARE needs to consider developing a strategy for financial education, market analyses and approaches for economic empowerment. VAs in Cambodia are not currently equipped to follow up on these issues, even less in Myanmar, despite good projects such as LEL which could have benefited from such integrated strategies.
3. Similar questioning emerged regarding women's empowerment. Currently, CARE relies on the use of gender training manuals by VAs or its staff to increase awareness on gender equality issues and women's empowerment. This might not fully address the complexity of gender equality issues and the expectations of CARE, in the context of a gender transformative approach. What goals and actions should be defined in terms of gender equality and women's empowerment in the context of VSLAs? Are expectations around the empowerment of women too high? How can these expectations be calibrated with meaningful gender equality and a women's empowerment strategy, adapted to the local context?
4. All lines of enquiry point to the importance of developing a robust linkage strategy as part of any long-term programs, adapted to the local context, especially for the local market context. Part of this strategy could be the analysis of all add-on products such as micro insurance, mobile banking and other services that could well suit VSLA members, once they have matured and are demanding new types of services that the informal system cannot provide for them.
5. Local governments at different levels in Cambodia expressed a willingness to play a role in promoting the VSLA models as part of their economic development strategy or to better use them as a platform for dissemination of key messages. In Vietnam, Women Unions also support the VSLA model and are keen to replicate the model after having had their staff trained by CARE. How can these levels of Government and CARE collaborate to share responsibilities, costs, and development objectives? A continuing dialogue on financial inclusion could potentially take place between CARE and these governments.
6. During the field visit, there was no evidence of groups working together or envisioning a federation. The more mature groups in Cambodia led CARE to start developing a strategy to link groups together under a federation, so they could support each other, lend their savings surpluses among each other and increase the visibility of VSLA members so their voices could be heard by local leaders and government. CARE will have to be careful with this approach, as lending money to members outside the group may have legal implications based on national laws for microfinance and financial services. But for the sake of having these women feel more empowered, VSLA federations could be embedded in the overall VSLA+ strategy to be developed in the future.

5. Lessons and Recommendations

This section highlight the most important findings and lessons drawn from the analysis above, and presents specific recommendations (in blue) for CARE to consider and strengthen its strategic thinking around the VSLA programs.

5.1 Comparative Analysis of VSLA and Other Community Based Models in the Mekong region

There are several community based models in existence in Cambodia, Myanmar, Laos, and Vietnam, both informal groups as well as formal cooperatives/ credit unions. The VSLA model is a late entrant in Mekong region countries and competes with other community based financial inclusion models (Cooperatives, Credit Unions, Village Funds, and Self-help groups).

Credit unions/ financial cooperatives (also sometimes known as village funds or village bank) are most widely prevalent across the region, though they are not always member-governed, and don't maintain a poverty focus. These are often models sponsored by government, in Laos (Village Fund), Vietnam (Cooperatives), and even in Myanmar (Cooperatives). In Lao and in Vietnam, these groups are also promoted by the respective national Women's Union.

In Cambodia, by contrast, there seems to be greater diversity of different community based models, and less State preference for any one model. Perpetual ASCAs (aka Self-help Group model from India) are well known and relatively wide-spread. In contrast, INGOs such as Oxfam and PACT, in addition to CARE have promoted time-bound ASCAs (VSLAs), working with many local NGOs as implementing partners. In some cases, VSLAs promoted by Oxfam have transformed into ASCAs (no annual share-outs), and have networked to form cooperatives for accessing larger capital as well as for collective agriculture produce processing and marketing. In Cambodia, particularly, larger scale expansion would require early adaptation and movement towards ASCA, as members seem to have expectations (higher, longer term loans) that VSLAs may not be able to satisfy. This can be learned from areas where VSLAs have matured and are in sufficient numbers. Establishing linkages with banks and other formal financial institutions will need to be planned early-on, if larger scale expansion of VSLAs were to be planned in Cambodia. Cambodia's experience also suggests that savings groups can be networked and brought together as federations for livelihoods promotion, and collective processing and marketing of agriculture produce.

VSLAs have proved to be a very useful model in remote regions, and well liked by current VSLA members. VSLAs are relevant as self-managed, small, decentralised, affinity based groups; and are more attractive to those who do not trust or participate in formal financial institutions, including the credit unions that have centralised governance and management systems across Vietnam, Laos, and Myanmar. But if VSLA were to be expanded in terms of scale, it may have to compete, harmonise, and/or establish partnerships with the other community based models in the Mekong region. With more democratic governance, focus on savings based funds, and simplicity of operations, VSLAs seem to have high attraction among rural population, and present a higher opportunity for expansion, especially in remote, rural regions where CARE country programs have decided to focus through their respective strategic plans. At the same time, the design of VSLAs should be strengthened and kept flexible to allow its transition from pilot to scale, ensure that it can evolve to link with financial institutions, and with markets to meet increasing demands and remain relevant for the members. In other words, it can evolve with time to become more like perpetual ASCA, where communities and groups see the need to do so.

It may be important to have a deliberate dialogue with relevant stakeholders (such as Women's Union in Vietnam or national authorities in Lao for example) to create harmony and complementarity between the VSLAs and these State preferred models. In Myanmar, VSLAs seem successful in regions where CARE has promoted them, but they are too new and small in scale to make any definite conclusions. VSLA will continue to face challenges as the SRG (Self-Reliance Groups) model seems to be widespread where donors have injected seed capital into savings groups. More rigorous proof of the effectiveness and sustainability of the VSLA concept will support people to switch from the grant/ subsidy based SRG model promoted by many donor programs.

Comparing VSLAs in Mekong region and in Africa

The VSLA model was designed in Niger in 1991 to facilitate access to basic financial services specifically in very remote rural areas. As of 2016, CARE promoted VSLA programs have supported almost 4.9 million members in Africa and have significant diversity in ways they are designed and implemented. Often, VSLAs are considered as a community mobilisation platform in diverse projects aiming to achieve food security, markets access, peace building, women's empowerment, HIV/ AIDS or vulnerability mitigation.

The model was introduced more recently in the Mekong region, This study concludes that the VSLA model implemented in the Mekong region does not differ much from the basic VSLA model developed in Africa (12-month cycle, 20 to 30 group members, roughly 70% women, saving monthly or weekly shares before loaning out a percentage of the accumulated capital between members who are keen to invest in small productive or non-productive activities). In both regions, some adaptations/additions have been seen, very often initiated by members themselves in Africa , which might have been overlooked by staff in Asia. This includes examples such as:

- A shorter duration of the cycle, as seen in the Nairobi slums where people tend to decide on shorter cycles to avoid accumulating too much capital, security being an issue. This has also been seen in Cambodia where staff training gave an option to have cycles lasting 9-12 months, and staff promoted 9 months as opposed to 12 as a more standard practice.
- A rotative access to credit, as seen in Vietnam in some groups where people claim that they have much higher needs than the VSLA rules allow them to access; or in Kenya, where people prefer to access the credit rotatively to avoid external people knowing who has the money within the group.
- An interest-free loaning process to comply with sharia rules (as seen in some Muslim majorities places in Egypt for example, as well as in Myanmar). One unique practice noted in Myanmar Muslim community is that the service fee collected from the borrower is returned to her during share-out and not shared by all members proportionately.
- VSLAs with idle cash in Cambodia are lending to non-members outside the group, with the intent to earn income for the group. As per VSLA guidelines, such a practice is very risky and to be avoided.
- A more efficient and cost-effective delivery channel where local NGO partners and Village Agents (or Franchisee in the case of Kenya) have become a mainstream way to deliver and scaleup VSLA programmes. In Africa CARE now does little direct implementation of VSLAs, with some exceptions such as in Mozambique.
- An approach that will always integrate VSLA with other approaches in Africa, while there are still programmes in Asia that look at VSLA only.

Thus, while some features of basic VSLA methodology do vary in the Mekong region projects, what differs more is not the model itself, but rather program implementation and delivery mechanisms, the tools used to train group members, MIS and monitoring approach, and the standardised tools that have been developed for the whole sector that are now much more widely and systematically adapted across Africa. In a sense, this is not very surprising, neither worrying. The level of maturity of the African programmes is much higher than the one in Mekong region. It has taken years for practices to be implemented the way they are now and it will take time for Asia to align itself with this while at the same time finding its own pace and needed adaptations.

The findings of this study though clearly point to the absolute necessity for the Mekong region to implement more rigorously the VSLA design and principles, using and adopting existing monitoring and evaluation tools that have been well tested across Africa.

An ideal community based model for Mekong region

The study confirms that ‘an ideal model’ is perhaps a misnomer. This needs to be considered by each of the country offices when developing programs that include access to financial services. However, the field evaluation and literature review confirm that the VSLA model can be an effective strategy for community mobilisation and reaching women and vulnerable households. Fieldwork indicates that in most places, VSLAs are often the only community based and collectively managed institution, and hence have special importance and value, especially from women’s point of view.

VSLA seems to work well with more remote, rural communities, and reaching those who are otherwise not reached by other models. CARE may need to communicate the value proposition of the VSLA more clearly in terms of poverty outreach, women’s own institution at the community level, as well as how it can serve as a platform for creating higher access to health, education, and other more formal types of services.

CARE programs can view VSLAs as a community based-members’ managed local institution, and not just a savings and loan service provider group. This can help it become a building block for community mobilisation to enhance a space for social dialogue and learning, and in the longer run, a platform for social change on other issues besides financial services. This requires CARE to implement strong VSLA groups and programmes with tested and validated procedures before or while adding-on any innovation to the model. The ideal model for Asia is the one that implements VSLA through best practices while adding a component that really fit the needs of the population. While some small adaptations could be made (as mentioned above) these should not go beyond the basic rules of VSLA nor prevent CARE from monitoring their performance. By sticking to the basic model, CARE Country Offices should be able to maintain an advocacy dialogue with national regulatory, socio and economic stakeholders.

5.2 VSLA Effectiveness and Members’ Satisfaction

Adequacy of the model

For women, the VSLA model is a primary and very often the only place to save securely, while developing long term saving habits for capital accumulation, and encouraging husbands recognition. It has already gained popularity and much resonance among women in the communities where it has been introduced. Members consistently reported the benefits of participating in the groups and have developed an affinity for them. Loans allow members to manage household cash-flow and take advantage of economic opportunities and they are helping smooth financial flow, though some capital is also used for expanding enterprises and adding assets. There is also broad evidence that VSLAs have helped in building women’s agency (self-confidence, awareness about one’s capabilities, freedom, and ability to make financial decisions and investments, etc.), for self, in the household and the community and that women enjoy solidarity.

VSLA members (as noted in some contexts during the field study) have access to loans and sometimes savings through locally operated Microfinance institutions. A small percentage of VSLA members simultaneously access MFI services, and report that they prefer to use VSLA as their first choice, even in some cases where interest rates on loans from the MFIs are lower than what they pay in the VSLA. Members do not see the VSLA as the sole provider of financial services to the members, but rather as the preferred institution that they themselves own and manage, and the preferred institution that helps groups make informed choices about accessing financial services. In communities, such as

Muslim Rakhine, where MFIs are simply not accessible, VSLAs have additional relevance and importance.

VSLA Features and Practices

As outlined earlier, some of the project practices are perhaps resulting in sub-optimal results and pose some risks. These include a shorter VSLA cycle (9 instead of 12 months), lending to non-members outside the group, and higher interest rates in the VSLAs compared to interest offered by a local MFIs. Some members wish to save more, and see the 5 shares saving maximum as a limitation and therefore have membership in multiple groups. All these practices need to be reviewed and adjusted, but only by the VSLAs themselves, with the support of projects managed by CARE as well as with the support from Village Agents.

Guidelines may be created in consultation with existing VSLAs, and to develop consensus for VSLA features such as:

- Limiting the number of groups in which individuals can be members, and make it mandatory for them to share information about their loans from multiple groups.
- The maximum savings to loan ratio of 1:3 could be relaxed to 1:4 or 1:5 to facilitate higher utilisation of the group fund, but still spread the financial risk relatively evenly.
- Rationalise internal interest on loans and lower it to encourage higher loan fund utilisation.
- In mature VSLAs such as in Cambodia, excessive idle cash in the box can be made safer by facilitating project linkages with local banks, credit unions or MFIs. The wide use of mobile phones may facilitate linkages with Banks and other formal institutions for the group's idle funds to be put into savings accounts.
- In the Muslim community in Myanmar, CARE could see if savers have enough incentives to save, as they do not get the proportional benefits of group income from the service fee, and all the income is returned to the borrowers at the time of share-out.
- Social funds, in some cases, were used to pay VAs fees and to make other administrative expenses such as purchasing stationery. This flexible use of social funds seems to be working well for the groups, and can continue. In general, the use of social funds appears limited and a larger strategy can be developed by identifying private sector insurance companies to offer insurance products, once VSLA programs reach a certain size and scale.
- Check with members on whether part of the funds at the end of the cycle would better serve them if kept in the cash box for the next savings cycle. This option would have the social fund grow as in a perpetual ASCA which may better fit their needs hence can sustain longer after the project has ended.

These measures can improve overall contextual suitability and inclusivity of the model; allowing some flexibility without compromising basic principles. Such changes must be undertaken in consultation with VSLAs/ members, without diluting fundamental VSLA principles; and be integrated into Village Agent training so that they can facilitate the adaptations consistently.

Reaching Non-members

The VSLA non-members in the communities have diverse reasons for non-participation. Some are happy to simply save at home and don't see any added value from the VSLAs, some don't trust VSLAs, and may see lack of time or lack of regular income as constraints. However, most non-members seem to be ready to join VSLAs and are just looking for projects/ opportunities to do so as they have closely observed the benefits of being part of the VSLA program. Capturing them into the VSLA program is low hanging fruit. This may require a well-designed strategy for replication/ self-replication by engaging

and empowering the Village Agent system, and/ or encouraging existing groups/ group leaders to help create new groups. Following additional steps are suggested to create deeper outreach of VSLAs within existing project locations.

- In case of irregular incomes, seasonal migrations, or high share values that lead to self-exclusion; discussions can be facilitated within the VSLAs to allow greater flexibility in terms of lower share value, allowing members to save irregularly but with some limits, and even temporary absences from group meetings due to short-term migrations.
- In some cases, non-members feel handicapped in forming their own groups due to their illiteracy. In such cases, it will be useful to introduce a record keeping system that is more pictorial in nature (refer to experiences and lessons learned by Oxfam Savings for Change projects).
- Sometimes, the challenges were reported to be as simple as non-availability of a VSLA box and kit or maximum number of members already reached in an existing group.
- Self-replication is unlikely to take place, unless a deliberate strategy is put in place during the project period. Members of mature VSLAs can be encouraged to help facilitate new groups in the neighbourhood, as per the demand from the non-members.

The most practical model for expansion across Africa has been the Village Agent model, where new groups pay for the training costs. However, this model will need further piloting in the Mekong region. Otherwise, these latent aspirations of non-participants may result in inequity and exclusion within the villages, as well as loss of opportunity for higher local social and economic solidarity.

5.3 VSLAs and Program Sustainability

Village Agents (VAs)

As observed during field work, the Village Agents are generally seen as an instrument of outreach by the projects, and not so much as agents or leaders for change - although they become one. Different projects have a different gender mix of VAs. VAs seem to understand the mechanics of the VSLAs, without fully understanding all the principles and hence, members sometimes don't have much control over their VSLA constitution. Women VAs feel limited in playing a greater role in the community, for they must continue to bear full responsibility for household management. Men VAs, on the other hand, must engage in their other livelihoods such as farming, as the VA role does not provide enough income, limiting the time they can devote, especially in the agriculture season. Financial viability and compensation to VAs needs to be more comprehensively planned, perhaps using some of the more established and analysed project models in Africa, by CARE and other agencies.

A deliberate strategy of using VAs as a resource for a more systematic expansion of the VSLA model may be developed, including a business plan that allows VAs to be fairly compensated to remain motivated, through a fee for service (or a combination of fee for service and honorarium from the project at a minimum). CARE may consider changing its approach to mentor the VAs more deliberately and help them become role models in the communities, especially from a gender relations perspective. They can have a larger role in fostering change beyond being instruments for scale-up in CARE projects.

Once groups mature, Village Agents may be trained to facilitate linkages and/ or educate members about financial services offered by formal MFIs or banks, to act as a resource for members. In some cases such as Myanmar, where donors have injected grant capital into savings and credit groups, more effort may be needed in VA training to build a stronger rationale for purely savings based VSLAs.

5.4 Impacts

At the project level, women members especially seem to have gained relative financial independence, where VSLA members have developed a habit of regular savings, money management skills and accessing loans, and accumulating savings and assets. VSLA members have reported benefits in terms of gaining confidence, getting business ideas and livelihood advice, besides the financial services. Members are replacing their income from labour with income from IGAs.

However, there is little evidence about VSLAs helping women significantly change and build more equitable relationships within the household, in the community, or with the external institutions. Men have emerged as partners for women members to participate in VSLAs and make household financial decisions, even though they clearly retain final control over important decisions. The number of people participating in the VSLA projects has been relatively too small to notice any broad impacts on gender relations or economic gains at the community level. The field research also indicates that VSLA participants are not yet fully engaged in (a) understanding and achieving greater gender equity and empowerment at a deeper level, and (b) having deeper financial and economic literacy (understanding of markets, value-chains).

Asset building

Findings from fieldwork are explicit about a vast majority of VSLA participants investing in new assets, as a result of the accumulation of capital and access to loans. In Myanmar, investments in livestock has been the primary focus, while in Cambodia, top investments are in household goods, gold (seen as a hedge against disaster) and livestock, followed by farm equipment. With VSLAs in Cambodia, where they have been in place for a longer period (up to 6 years), there seem to be more diverse investments, suggesting links between the age of groups and more diverse investment patterns in assets, including dwelling structures. Savings have dramatically increased in most cases, because of participation in the VSLAs. These lessons can become part of financial and economic education for VSLAs, to help them realise how the VSLA's age and growth can create broader scope and avenues for greater investments in household and productive assets, as well as helping members see the power of assets build over time.

<p><i>One of the important findings from Cambodia and Myanmar is that loans are for consumption while savings are for assets.</i></p>

Livelihoods and markets

VSLA members across the projects studied are engaged in multiple, often seasonal livelihoods, depending upon the local opportunities. VSLA members across the board reported benefitting from VSLA services to gain better incomes from their respective livelihoods. There is little evidence of higher diversity, but rather higher incomes from existing activities. These are largely individual/ family initiatives, and there seems to be higher scope for more concentrated value-chain and market driven programming, with more collective efforts by using VSLAs as a platform and developing market driven projects in select livelihoods specific to the location.

The LEL project of Cambodia is an example of such an initiative and seems to have utilised gendered livelihoods analysis, but evidence from its implementation is yet to emerge. Perhaps, the absence of a livelihood and market approach is currently preventing VSLAs to go to the next level of income enhancement (as evident from low loan fund utilisation, low investments in livelihoods, women's limited role in markets, etc.). The WEEEM report (2015) also outlines some of these issues. An additional point to be considered is to have a 'market' orientation in the program. Project strategies and staff capacities will need further attention to make greater achievements on both counts.

Health impacts

The majority of VSLA members have utilised loans to access immediate funds for health services and to deal with health-related expenses. Several members have also reported that the group's social funds have limited use for health and emergency needs, as the funds are too small, prompting them to take loans from the group fund. In the PSL project where hygiene and health training were imparted, members reported reduction of water borne diseases. These results and reporting indicate that VSLAs have made positive contributions towards access to health and some health behaviour. However, members have also reported that loans from groups are often not enough to meet their health care expenses.

VSLAs can serve as a very useful platform for such initiatives, as already attempted in the LEL project in Cambodia, but perhaps not fully implemented yet. VSLAs as a platform for broader development issues are yet to be fully exploited. VSLAs in the field were often reported to be the only community based and women owned local institution. If seen in that light, it has much higher potential to become a broader platform. The basic VSLA model seems to be working and appreciated; larger social goals can be potentially achieved using VSLAs as women's own self-managed institutions.

Women's empowerment

It is evident from the field work that participation in VSLAs has created new opportunities, especially for women members across the projects - experiencing affinity, developing confidence in managing money, developing a habit and culture of savings, building some security through savings, and having more consultative financial decision making with their spouses. Women members often reported getting money from their husbands for regular savings, and once men see and experience access to accumulated savings at the share-out, they tend to provide greater support for women to participate in the VSLAs.

Yet, broader dialogue around gender disparities emanating from social structures and institutions seems to have remained beyond the current scope of VSLA projects. Men and women continue to play their traditional roles, and men often don't share the burden of household care or chores barring some exceptions when men look after the household while women are at VSLA meetings. Gender relations and women's empowerment may need to be embedded more deeply and deliberately into VSLA programming beyond financial inclusion objectives, and over and above the proposed gender training manual and sessions. Some VSLAs in Myanmar have men members, often to have someone literate in the group who can keep the records. This may be avoided by either providing numeracy training to women or further simplifying record-keeping. Current VSLA projects have created a sound platform for stronger women's agency, but will need more deliberate strategies for shifts in relationships and structural changes, perhaps with the engagement of men and elders in the communities. In current projects, men continue to expect their women to take care of all the household responsibilities rather than share those responsibilities with them.

In some cases, where men members are present in larger proportion in the VSLAs (such as indigenous communities in Ratanakiri), more specific efforts need to be made to allow women members to play leadership roles and gradually address their issues around limited mobility; through financial literacy/numeracy, and working with men to create more livelihood opportunities and market exposure. Having experienced the benefits of savings, many women members have the desire for their husbands to join and participate in VSLAs. In mixed gender groups, in general, women need continued support from the programs (for example creating an enabling environment for women to meet and share freely) to be able to take on leadership roles and to spread the roles among all women members, ensuring that they are not limiting the roles to just leaders who received training in the first cycle.

Overall thinking around gender equality and equity may need to be integrated and mainstreamed in the mobilisation and training processes, creating more embedded dialogue around: gendered source and use of savings and loans, purposes and uses of capital and annual share-outs, men supporting women's roles at home and in livelihoods and markets, mentoring women Village Agents more consciously to have role models in the community, and facilitating women's confidence to negotiate with external institutions/banks. These can be more embedded processes, in addition to gender training plans and sessions that have been planned but yet to be fully implemented. Overall, it will be useful to develop realistic and

more specific gender empowerment pathways and strategies, based on the specificity of the context and scope of the individual projects.

5.5 Innovations and Scale Up

The literature review of VSLA programs in the region, by and large, confirm many of the findings, though field work suggests a much better sustainability of the groups than a report it produced for VSLAs in Cambodia, for Oxfam in 2013.

Role of the State, other stakeholders

VSLA programs in Mekong region have yet not reached sufficient scale to gain higher visibility at national levels, particularly when compared to Africa. In Africa, certain countries have over 1 million VSLA members who have been supported and can represent a potential market for local public or private stakeholders who could be interested in developing specific approaches to reach this market segment. In addition, other models such as perpetual ASCAs (SHGs) and Financial Cooperative / Credit Unions co-exist alongside the VSLAs. Village Funds or financial cooperatives do not always seem to provide direct competition to VSLAs, as they seem less poverty focussed, have much larger membership, are not always self-managed or governed, and often seen as an instrument for delivery of programs and capital.

The VSLA model will need wider presence, possibly through diverse delivery channels, to allow a lower cost per member (e.g. through the development of Village Agents or local agents from private sector partners). It is important to develop a more cost effective VA model that will also allow the capture of latent demand in villages where non-members are more ready to join and start. Though successful in pilot scale, the VSLA model will need greater visibility to engage with the State more effectively.

One suggestion would be to facilitate and participate in the networks of agencies who facilitate and promote VSLAs. Such networks can then engage with the State and present a business model. The engagement with the State will be crucial once projects end, to ensure wider acceptance and sustainability of the model. It is critical to reach a certain scale before seeking recognition from State while ensuring that communities continue to own and self-manage their groups and operations, and are able to seek necessary recognition and support from the respective State.

Consolidation before expansion

Given the capacity of country offices, before considering further evolution of the VSLA model (such as moving to perpetual ASCA), it is advisable to continue consolidating the model until it reaches a critical minimum scale. Being able to report on MIS indicators that allow cross-comparability is also key to building a strong model that can then be advocated for in front of the State of regulatory institutions. In places where groups are ready to evolve, CARE and its local implementing organisations can identify partners with expertise in linkages, perpetual ASCA, etc. to accompany these groups.

Local government departments and agencies such as Women's Union have expressed interest in integrating VSLAs in their development strategies. A more deliberate dialogue is suggested for the co-existence of the VSLA model with state-sponsored models such as credit unions/ cooperatives, to support progress in financial inclusion, especially in remote/ socially marginalised communities. It may be useful to actively collaborate with other key agencies such as Plan, PACT, Oxfam, etc. and most importantly the local NGO partners, to generate learning and exchange best practices. CARE could potentially choose to be more engaged in a national financial inclusion dialogue, beyond the VSLA model promotion, and see how VSLA might become part of the models to deepen financial inclusion. CARE may engage with learning facilitation partners/ academic institutions on a long-term basis, with a view to establish VSLA as a platform for broader social change.

Piloting innovations

Given the widespread presence of relatively successful village based cooperative models, it would be worth exploring two different elements. First, facilitate a higher level of financial intermediation by bringing together all the VSLAs in the village and initiate a dialogue with them to come together as a federation. This will require careful planning, setting up of guidelines, and establishing and building capacities of the governance structures and leadership. Second, where VSLAs become more mature and the opportunities for linkage with formal banks or credit unions emerge, linkages can be piloted. This linkage component (such as FinLink in Vietnam) requires substantial preparation, identification of key partners, training of VAs and groups, group quality assessments, products development etc.

The Cambodia experience suggests that savings groups can be networked and brought together as federations for livelihoods promotion, and collective processing and marketing of agriculture produce. For this to happen, the VA structure may play a critical role in preparing the groups for networking and linkages.

Where CARE is programming in urban areas, the VSLA model can be adopted and informed by the experience of the Asian Coalition for Housing Rights (ACHR), to link its use for building better habitations, as well as improved livelihoods. These suggestions will be more applicable where groups demonstrate a demand for accessing additional financial services and products, to be made possible through networking and/ or linkages.

5.6 Management Capacity

This reflection is slightly beyond the scope of this program evaluation, but emerges from close interaction with some of the Village Agents, as well as project staff during field work. While there are excellent staff members, the project approaches and attention to quality maintenance seem inconsistent. There is a real need to make the process more inclusive and consultative (discuss and adjust share value amount, interest rate, group meeting space and frequency, self-selection process.) CARE may wish to strengthen its programmatic leadership and technical capacities plus develop a more coherent approach that will efficiently create more quality VSLAs, but will also constantly learn from and with project participants to make the necessary contextual adaptations and innovations.

Developing a cadre of programmatic leaders and facilitating a learning network and culture across projects and countries can be very helpful. Some resources may need to be allocated to facilitate capacity building and cross-learning with more mature VSLA programs of CARE such as in Uganda, Rwanda, Kenya, or Malawi, where the VSLA model has evolved and layered additional interventions such as livelihoods and value-chain development, food security, linkages with banks and mobile money, etc. The learning agenda may be designed at the project design stage and may also be linked with the advocacy objectives for the country/ region. This agenda can inform the research plans with a few key learning questions, tools, and guides to study the progress of the VSLA project in the field, and support it through project monitoring and evaluation matrices.

CARE's development of a financial inclusion strategy for Asia can be a strong entry point for all countries who have already aligned their thinking around what Financial Inclusion should look like for them and the region. The three dimensions defined jointly by all country offices in February 2016 (scale, innovation and advocacy) can be rolled-out jointly with the mutual support of CARE members, and staff capacities could be reinforced through joint trainings organised at regional level to ensure approaches, tools and monitoring are aligned. Strong leadership is vital to ensure that the vision of Financial Inclusion for CARE in Asia is strongly supported with appropriate resources, time, and skills.

5.7 Recommendations

The following table brings together recommendations from the evaluation report.

<p>The VSLA model</p>	<p>VSLAs have proved to be very useful model in remote regions, and well-liked by current VSLA members but if they were to be expanded in terms of scale (given the inherent strength of the model) it would have to compete, harmonise and/or establish partnership with the other community based models in the Mekong region. This will require some actions that CARE needs to consider implementing</p>	<ul style="list-style-type: none"> ⇒ Overall, strengthen the design of VSLAs and keep it flexible in order to allow its transition from pilot to scale, ensure that it can evolve to link with financial institutions, and with markets in order to meet increasing demand and remain relevant for the members. ⇒ Communicate more clearly the value proposition of the VSLA in terms of poverty outreach, women's own institution at the community level, as well as how it can serve as a platform for creating higher access to health, education and other more formal types of services. ⇒ When considering larger expansion (like in Cambodia where there seems to be greater diversity of different community based models, and less State preference for any one model) consider whether an early adaptation and movement towards ASCA, as members seem to have expectations (higher, longer term loans) that VSLAs may not be able to satisfy. This can be learned from areas where VSLAs have matured and are in sufficient numbers. ⇒ In Myanmar, build more rigorous evidence of the VSLA concept for people to switch from the grant/ subsidy based SRG model promoted by many donor programs. ⇒ Plan early on when establishing linkages with banks and other formal financial institutions (as being currently done in Vietnam or if larger scale expansion of VSLAs was to be planned in Cambodia). ⇒ Consider – as the Cambodia experience suggests - how savings groups could be networked and brought together as federations for livelihoods promotion, and collective processing and marketing of agriculture produce. ⇒ Encourage and maintain deliberate dialogue with relevant stakeholders (such as Women's Union in Vietnam or national authorities in Lao for example) to create harmony between the VSLAs and these State preferred models. ⇒ Use a more efficient and cost-effective delivery channel where local NGO partners and Village Agents are mainstream way to delivering and scaling up VSLA programmes; ⇒ Implement strong VSLA groups and programmes with tested and validated procedures before or while adding-on any innovation to the model. ⇒ Implement more rigorously the VSLA design and principles, using and adopting existing monitoring and evaluation tools that have been well tested across Africa and the sector to form and train groups, monitor their performance (by collecting data – via the online Savix MIS and/or CARE Mirror system specifically developed for CARE), their impact
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		<p>(through baseline and endline) as well as any innovation (such as linkages to Financial Service Providers or market actors).</p> <p>⇒ Design a model that implement VSLA through best practices while adding a component that really fit the needs of the population. Adaptations should not go beyond the basic rules of VSLA and should never prevent from monitoring their performance to maintain an advocacy dialogue with national regulatory, socio and economic stakeholders.</p>
Effectiveness and Members' Satisfaction	<p><i>VSLA Features and Practices</i></p> <p>Review all current VSLA practices to assess what/what type of adjustment is needed, but only by the VSLAs themselves, with the support of projects managed by CARE as well as with the support from Village Agents. Guidelines may be created in consultation with existing VSLAs, without diluting fundamental VSLA principles; to develop consensus for VSLA features such as:</p>	<p>⇒ Limit the number of groups in which individuals can be members, and make it mandatory for them to share information about their loans from multiple groups.</p> <p>⇒ Consider whether the maximum savings to loan ratio of 1:3 could be relaxed to 1:4 or 1:5 to facilitate higher utilisation of the group fund, but still spread the financial risk relatively evenly.</p> <p>⇒ Rationalise internal interest on loans and lower it to encourage higher loan fund utilisation</p> <p>⇒ Check - in Muslim community in Myanmar - whether savers have enough incentives to save, as they do not get the proportional benefits of group income from the service fee.</p> <p>⇒ Consider whether private sector insurance companies can be identified to offer insurance products (given the use of social fund), but only once VSLA programs reach a certain size and scale.</p> <p>⇒ Check with members on whether part of the funds at the end of the cycle would better serve them if those stay in the cash box for the next savings cycle and have the social fund grow just like in a perpetual ASCA (in case this option is perceived as better fitting their needs).</p>
	<p><i>Reaching Non-members</i></p> <p>Reaching out to non-members appeared to be a low hanging fruit in many project location. But a few things need to be considered for this to be efficient</p>	<p>⇒ Design a strategy for replication/ self-replication by engaging and empowering the Village Agent system, and/ or encouraging existing groups/ group leaders to help create new groups.</p> <p>⇒ Additional steps could be considered to create deeper outreach in existing project locations.</p> <p>⇒ Allow greater flexibility in terms of lower share value, allowing members to save irregularly but with some limit, and even temporary absences from group meetings due to short-term migrations.</p> <p>⇒ In some cases, and where relevant, introduce a record keeping system that is more pictorial in nature (refer to experiences and lessons learned by Oxfam projects).</p> <p>⇒ Encourage members of mature VSLAs to help facilitate new groups in the neighbourhood, as per the demand from the non-members.</p>
Sustainability	<p><i>Village Agents (VAs)</i></p>	<p>⇒ Design and implement a more deliberate strategy of using VAs as a resource for a more systematic expansion of the VSLA model (with VAs compensated through a fee for service</p> <p>⇒ CARE may consider to more deliberately mentor the VAs and help them become role models in the communities, especially from a gender relations perspective.</p>

		⇒ Once groups mature, Village Agents may be trained to facilitate linkages and/ or educated members about financial services offered by formal MFIs or banks, to act as a resource for members.
Impacts	<p><i>Assets, Livelihoods and markets, gender equality</i></p> <p>Because the field research indicates that VSLA participants are not yet fully engaged in (a) understanding and achieving greater gender equity and empowerment at a deeper level, and (b) having deeper financial and economic literacy (understanding of markets, value-chains), it is important to:</p>	<p>⇒ Overall thinking around gender equality and equity may need to be integrated and mainstreamed in the mobilisation and training processes: gender relations and women's empowerment may need to be embedded more deeply and deliberately into VSLA programming beyond financial inclusion objectives, and over and above the proposed gender training manual and sessions.</p> <p>⇒ Provide more systematised financial and economic education for VSLAs to help them invest more and better in household and productive assets (and building assets over time).</p> <p>⇒ Have a 'market' orientation in the program. For this, project strategies and staff capacities will need further attention to make greater achievements on both counts.</p> <p>⇒ Current VSLA projects have created a sound platform for stronger women's agency, but will need more deliberate strategies for shifts in relationships and structural changes, perhaps with the engagement of men and elders in the communities. In current projects, men continue to expect their women to take care of all the household responsibilities rather than share those responsibilities with them.</p>
Innovations and Scale Up	<p><i>Piloting innovations</i></p> <p><i>Role of the State, other stakeholders</i></p> <p>Though successful in pilot scale, the VSLA model needs greater visibility and a certain scale to be able to engage with the State more effectively.</p>	<p>⇒ Explore a higher level of financial intermediation by bringing together all the VSLAs in the village and initiate a dialogue with them to come together as a federation.</p> <p>⇒ Explore - where VSLAs become more mature - the opportunities for linkage with formal banks or credit unions. This linkage component (such as FinLink in Vietnam) requires substantial preparation, identification of key partners, training of VAs and groups, group quality assessments, products development etc.)</p> <p>⇒ Continue consolidating the model until it reaches a critical minimum scale.</p> <p>⇒ Facilitate and participate in the networks of VSLA facilitator promoter agencies, which can then engage with the State and present a business model</p> <p>⇒ Seek recognition – and not regulation from the State. Communities must continue to own and self-manage their groups and operations.</p> <p>⇒ Engage in a more deliberate dialogue to guarantee the co-existence of the VSLA model alongside state-sponsored models such as credit unions/ cooperatives, to make progress in the financial inclusion agenda.</p> <p>⇒ Collaborate with other key agencies such as Plan, PACT, Oxfam, etc. and most importantly the local NGO partners, to generate learning and exchange best practices.</p>

		⇒ CARE may engage with learning facilitation partners/ academic institutions on a long-term basis, with a view to establish VSLA as a platform for broader social change.
Management Capacity	<p>This reflection is slightly beyond the scope of this program evaluation, but emerges from close interaction with some of the Village Agents, as well as project staff during field work.</p> <p>While there are excellent staff members, the project approaches and attention to quality maintenance seem inconsistent.</p>	<p>⇒ Make the process more inclusive and consultative when forming VSLA (discuss and adjust share value amount, interest rate, group meeting space and frequency, self-selection process...).</p> <p>⇒ CARE may wish to strengthen its programmatic leadership and technical capacities to create more quality VSLAs and learn from and with project participants to make the necessary contextual adaptations and innovations.</p> <p>⇒ Develop a cadre of programmatic leaders and facilitating a learning network and culture across projects and countries.</p> <p>⇒ Encourage capacity building and cross-learning with more mature VSLA programs of CARE such as in Uganda, Rwanda, Kenya or Malawi.</p> <p>⇒ Develop a learning agenda at the project design stage that will be linked with the advocacy objectives for the country/ region. This agenda can inform the research plans with a few key learning questions, tools and guides to study the progress of the VSLA project in the field, and support it through project monitoring and evaluation matrices.</p> <p>⇒ The development of the financial inclusion strategy developed for Asia can be a strong entry point for all countries who have already aligned their thinking around what Financial Inclusion should look like for them and the region. The three dimensions defined jointly by all country offices in February 2016 (scale, innovation and advocacy) can be rolled-out jointly with the mutual support of CARE members (UK, Australia...) and staff capacities could be reinforced through joint trainings organised at regional level to ensure approaches, tools and monitoring are aligned. A strong leadership is determinant to ensure that the vision of Financial Inclusion for CARE in Asia is strongly supported with appropriate resources, time and skills.</p>

Appendix 1 – Evaluation Matrix

Research Questions	Indicators/dependant and independent variables	Data sources	Data collection methods
1. Typology and Description of CMSLA Model in Mekong region			
1.1 Which CMSLAs models are prevalent in the Mekong region? VSLA or 'VSLA+' (VSLA first or otherwise) Which CMSLAs models are taking place in the region (excluding major models such as cooperatives or SHGs)	<ul style="list-style-type: none"> Typology and number of CMSLA models identified (the information will be presented in a matrix where details/approaches related to each model will be analyzed) 	<ul style="list-style-type: none"> Project design/evaluation documents across Vietnam, Laos, Cambodia, and Myanmar Structured literature review drawing on both published and grey literature 	<ul style="list-style-type: none"> Desk review Structured literature review drawing on both published and grey literature?
1.2 In the VSLA model programs in Mekong region, what are the major differences from CARE's established minimalist VSLA programs in Africa? How the models being applied in the Mekong differ from or align with CARE standard VSLA and gendered manuals that CARE is trying to promote across all VSLA programming?	<ul style="list-style-type: none"> Elements of convergence and discrepancies between the models analyzed in the Mekong region and in Africa. Note: Africa also has VSLA+ programs, but those are out of scope here. 	<ul style="list-style-type: none"> Project design/evaluation documents across Vietnam, Laos, Cambodia and Myanmar and African countries with a CARE presence with minimalist VSLA programs 	<ul style="list-style-type: none"> Desk and literature review
2. Adequacy and Effectiveness of CMSLAs Models from members' perspective			
2.1 Members satisfaction: What is the experience and satisfaction of members and groups vis a vis products, services, and benefits they receive as members of CMSLAs: <ul style="list-style-type: none"> Safe and accessible place for Savings Easy and appropriate access to Credit Social fund/insurance/safety net Financial literacy/education Support/solidarity by being part of a self-managed organisation Groups as a platform for linkages/ other initiatives; how CMSLA is seen as compared to other forms of community organisations existing in respective contexts, benefits of a network of CMSLAs, where applicable Based on the above, what are the strengths and constraints of the different community based models?	<ul style="list-style-type: none"> Extent of satisfaction with regards to access and use of savings; credit; social fund/safety net; financial education; support/solidarity emerging from the groups; linkages; Self-assessment of CMSLA members on the change that took place regarding financial knowledge, skills and behaviours Perception of beneficiaries on the strengths and constraints/weaknesses of their CMSLA model 	<ul style="list-style-type: none"> Qualitative data collected from CMSLA members during field work Secondary data from project evaluations (including desk review) 	<ul style="list-style-type: none"> FGDs Desk review
2.2 Community perception:	When and if available: <ul style="list-style-type: none"> Annual return on savings % of outstanding loan for each CMSLA model 	<ul style="list-style-type: none"> FSP CARE CO staff Project reports / monitoring data 	<ul style="list-style-type: none"> Desk review Interview with key CARE staff and FSP's representatives, partner

<p>Broader trends and evidence about CMSLAs, how they are seen by members as well as other stakeholders in the respective contexts?</p> <p>What adjustments have been made to the CMSLA models' design to react to findings and recommendations of the various project evaluations, taking into consideration CARE's management response? What elements of the models should still be changed/improved? What are the opportunities for innovation?</p>	<ul style="list-style-type: none"> • % of CMSLA members who initiate/improve their income-generating activities • Financial products (savings, credit, insurance...) developed in collaboration with external FSP (Financial Service Provider) created for each CMSLA model analyzed • Assessment of CARE CO/IPO (Implementing Partner Organisations) staff on the knowledge/skills and behavior change among CMSLA members • Evidence of change regarding financial knowledge, skills and behaviours among CMSLAs members • Type of adjustments proposed • Number and type of adjustments integrated in the CMSLA models' design • Changes witnessed after the adjustments brought • Type of remaining gaps identified • Perception of stakeholders on the necessary pending changes/improvements to the CMSLA models • Type of innovation/approaches/factors identified to foster sustainability • Extent to which innovations have supported sustainability 	<ul style="list-style-type: none"> • Existing tools used by CARE and IPO staff for monitoring if any • CARE's management response to the evaluation reports • Qualitative and Quantitative data collected from CMSLA members during field work 	<p>organisations and local government partners where relevant</p>
<p>2.3 CMSLAs as community organisation: What other financial institutions and social organisations exist in the community? How does CMSLA model compare with these institutions/ social organisations?</p>	<ul style="list-style-type: none"> • Number and type of other institutions/social structures in each community visited • Benefits generated by each type of institutions/social structures • Number and type of strengths and constraints/weaknesses identified with other stakeholders 	<ul style="list-style-type: none"> • CMSLA members 	<ul style="list-style-type: none"> • FGDs
<p>2.4 Participation/ non-participation: Overall profiles of people becoming members or choosing to not participate, how inclusive or exclusive are CMSLAs?</p> <p>What drives women and men to participate in the VSLA? If relevant, why are some people reluctant to participate? If relevant, what conflicts and conflict resolution happened? What is the overall profile of the members and non-members? What is the profile of people actively participating and those who participate less or don't participate? What factors would need to be considered to reach a larger number of CMSLA members</p>	<ul style="list-style-type: none"> • Types of elements that explain the reasons for participation and non participation. • Elements describing the profile of members, non-members; participants and non-participants; • Number and type of conflicts and solutions/resolutions that emerge from the CMSLA models 	<ul style="list-style-type: none"> • CMSLA members and non CMSLA members 	<ul style="list-style-type: none"> • FGDs

2.5	CMSLAs as platform for objectives other than savings and loans: To what extent each CMSLA model supported the achievement of CARE projects objectives (food security, economic development, gender equality, etc.)?	<ul style="list-style-type: none"> • Comparison of targets met for each project in relation with the type of CMSLA model used 	<ul style="list-style-type: none"> • Project reports / monitoring data • Evaluation reports; baseline, mid-term review, endline studies • CARE CO staff 	<ul style="list-style-type: none"> • Desk review • Interview with key CARE staff
3. Impacts				
3.1	<p>What have been the program effects or impacts on the socio-economic resilience and/ or growth of CMSLA members, especially women?</p> <p>What factors would need to be considered to have a deeper level of impact?</p>	<ul style="list-style-type: none"> • Evidence of growth and/or diversification in income-generating activities for women, and the household; • Evidence of improvements in assets and savings; • Agency: evidence of benefits linked to women members' ability for economic and social participation, , confidence for making choices being part of a group, degree of financial and economic independence, etc.; • Relationship: evidence of benefits from changes in relationships and gender roles, within household, family, friends, and community; and negative impacts if any? • Structure: evidence of benefits from changes linked to external agencies/actors (access to markets and local government programs, improvement in education, food, health, etc.), how nature of relationship with external institutions and actors have changed? • Community Institution: relative importance of CMSLAs as members owned social institution, within the local context. 	<ul style="list-style-type: none"> • Existing impact assessment for completed project • Baseline, mid-term review and endline reports • CMSLA members • Community members • CARE CO staff 	<ul style="list-style-type: none"> • Desk review • FGDs with CMSLA members • FGDs with community members • PPI scorecard results – if at all been used • Use of participatory impact assessment tool as part of the FGD (application beyond the FGD?) • Interviews with CARE CO staff
3.2	What unforeseen impacts occurred in relation with each CMSLA model? What risk mitigation strategy has been put in place to minimize them – if negative?	<ul style="list-style-type: none"> • Evidence of unforeseen impacts, linked or not to economic empowerment and resilience 	<ul style="list-style-type: none"> • CMSLA members • CARE CO staff • Project reports 	<ul style="list-style-type: none"> • Desk review • Focus group discussions with CMSLA members • Interviews with CARE CO staff
4. Sustainability				
4.1	What are the prospects of sustainability for each CMSLA model? Inherent strengths and weaknesses of CMSLAs as long-term sustainable financial and social institutions? Do opportunities exist for innovations to make them stronger community based organisations?	<ul style="list-style-type: none"> • Degree to which each CMSLA model provide an adequate approach to reach potential members effectively and keep them active in the group • Number of groups created for each CMSLA model outside of the direct supervision of CARE (through Village Agent for example or spontaneously or another NGO) • % of CMSLA groups that are linked to an FSP (Financial Service provider) • % of CMSLA groups which membership to a FSP is now managed by the business side of the bank (not by the CSR department) 	<ul style="list-style-type: none"> • CMSLA members • CARE CO staff • Project reports / monitoring data 	<ul style="list-style-type: none"> • Desk review • FGDs with CMSLA members • Interviews with CARE CO staff

	<ul style="list-style-type: none"> • Degree of incorporation of CMSLAs portfolio in the main business stream of the FSP • Degree to which CMSLA groups can address food security, education, health and more generally local development issues without CARE's support • % of CMSLA groups who can train new members / provide refresher trainings on their own • Number of Village Agents (or similar) existing to support CMSLA group members (if any) 		
4.2 With respect to sustainability of benefits generated by different variations of the CMSLA model what are the emergent best practices, lessons, constraints and success factors, to be incorporated in future programming?	<ul style="list-style-type: none"> • Type of best practices, lessons learned constraints and success factors identified for each CMSLA model 	<ul style="list-style-type: none"> • Evaluation reports • Project reports / monitoring data • CMSLA members • CARE CO staff 	<ul style="list-style-type: none"> • Desk review • FGDs with CMSLA members • Interviews with CARE CO staff

Appendix 2 – List of Interviewees

Name	Role	Location	Contact information
Interviews conducted from Canada / UK			
CARE Australia			
Sue Finucane	Senior Gender Advisor, Women's Economic Empowerment, CARE Australia	Melbourne	sue.finucane@care.org.au
Andrew Rowell	Manager, Quality and Impact Team, CARE Australia	Canberra	andrew.rowell@care.org.au
Takara Morgan	Asia Coordinator, Country Programs Team, CARE Australia	Canberra	takara.morgan@care.org.au
Josie Huxtable	Gender Advisor, Food Security and Agriculture, CARE Australia	Perth	josie.huxtable@care.org.au
Rachael O'Mara	CARE Australia Senior Program Officer – Africa, Middle East, South Asia, Pacific	Canberra	Rachael.OMara@care.org.au
CARE UK			
Katherine Hughes	Financial Inclusion Advisor , CARE UK	London	Hughes@careinternational.org
Christian Pennotti	Executive Director, Financial Inclusion CARE UK	London/Tanzania?	cpennotti@care.org
Emily Scott	Interim Director, Women's Ec Empowerment, CARE International /CARE UK	London	Scott@careinternational.org
Grace Majara	Financial Inclusion Advisor, Africa Region	Uganda	majara@careinternational.org
Informants in Vietnam			
Elizabeth Cowan	Gender and Program Advisor, CARE Vietnam	Hanoi	Elizabeth.Cowan@careint.org
Dzung, Nguyen Tri	Team Leader	Hanoi	NguyenTri.Dzung@careint.org
Nga, Ha Thi Quynh	Private Sector Engagement Specialist	Hanoi	HaThiQuynh.Nga@careint.org
Hieu, Le Xuan	Portfolio Manager	Hanoi	LeXuan.Hieu@careint.org
Informants in Lao			
Alison Rusinow	Assistant Country Director, CARE Laos	Vientiane	Alison.Rusinow@careint.org
Katharina Auer	Programme Coordinator Southern Lao	Vientiane	Katharina.Auer@careint.org
Informants in other regions			
John Schiller	Global Advisor on Financial Inclusion - PLAN	United States	John.Schiller@plan-international.org
Interviews conducted in the field			
Informants in Cambodia			

Name	Role	Location	Contact information
Cheth Phay	Saving for Change Program Coordinator Oxfam	Phnom Penh	Cheth.Phay@oxfamnovib.nl
Sophorn Chov	CARE VSLA Program Coordinator, Koh Kong	Srae Ambel	Sophorn.Chov@careint.org
An Enheut	CARE Senior Project Officer	Srae Ambel	
Meng Sokly	CARE Project Officer	Srae Ambel	
Informants in Myanmar			
Noor Islam	CARE VSLA Program Coordinator, Rakhine	Maungdaw	Noor.Islam@careint.org
Mohamed Husson	CARE Program Assistant	Maungdaw	
Rafique Ahamed	CARE Project Officer	Maungdaw	
Moe San Aye	CARE Project Officer	Maungdaw	
Abul Foyas	CARE Technical Advisor	Maungdaw	
Zurul Hoque	CARE Program Assistant	Maungdaw	

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Appendix 4 – Interview Questionnaires

4.1 CARE CO Staff

English Version

Thank you for giving us your time. My name is xxx and I am currently working as a consultant with the COADY Institute on this CARE Australia's comparative study of community-managed savings-led approaches, focusing in particular on the use of the Village Savings and Loan Associations (VSLAs) model in the Mekong context (aka SLAM evaluation).

We are looking at projects involving a VSLA component to draw lessons that could help us understanding better the impact and sustainability of the models implemented in the Mekong region. Your opinion is important to help us analysing further our assumptions. Please note that what you say will remain confidential and we will not be shared openly with people. [Ask if there are questions before beginning].

Issue	Ref.	Questions and probes
Introductions		Please tell me your position and your responsibilities within this CARE CO.
Adequacy and Effectiveness of CMSLA	1.2	<p>Based on your experience, what are the main benefits VSLA members receive as members of CMSLA?</p> <p>Is there a difference between the benefits obtained by members between the different projects involving a VSLA component? If so, in what consist the differences perceived, and what could be the explanation of these differences?</p> <p>What is the average annual return on savings for the CMSLAs within each project? (interview + desk review)</p> <p>On average, what is the % of outstanding loan within each project? (interview + desk review)</p> <p>What is the % of CMSLA members who initiate/improve their income-generating within each project? (interview + desk review)</p>
	1.3	<p>What are the financial products (savings, credit, insurance) developed in collaboration with external FSP for each project if any?</p> <p>To what extent are VSLA members' needs for financial inclusion met? If anything, what gaps remain?</p> <p>If anything, what potential products/services could be developed in the future to better respond to the VSLA members' needs?</p> <p>What evidence is there of change regarding financial knowledge, skills and behaviours among CMSLAs members?</p>

Issue	Ref.	Questions and probes
		<p>To what extent have the CMSLA facilitated networking opportunities and linkages with other developmental agencies, civil society or governmental services?</p> <p>What is the overall profile of members? non-members?</p> <p>Within a group, what is the profile of people actively participating and those who participate less or don't participate?</p> <p>What factors would need to be considered to reach a larger number of CMSLA members?</p>
	1.4	<p>If anything, what were the changes brought to the VSLA models/procedures/implementation strategy after the different evaluations?</p> <p>If anything, what change occurred as a result of these adjustments?</p> <p>If relevant, what are the main gaps that remain with regards to the recommendations from the evaluations? From your own perspective?</p>
	1.5	<p>How instrumental or not were the different VSLA models used in the region to achieve the project objectives in terms of:</p> <ul style="list-style-type: none"> • Food security? • Economic development? • Gender equality? • Access to health services? <p>How do projects with a VSLA component compare with those without VSLA?</p> <p>How do the different projects with a VSLA component compare between each other on these aspects? What could explain that?</p> <p>If anything, what could be improved at the VSLA level to foster better results for CARE projects in general?</p>
	1.6	<p>If relevant, what conflicts and conflict resolution happened?</p> <p>What drives women and men to participate in the VSLA? If relevant, why are some people reluctant to participate?</p> <p>If anything, what mechanisms have been put in place to facilitate women inclusion in CMSLA?</p>
	1.7	<p>How is CMSLA model perceived by the community compared to other forms of community organisations existing in respective contexts?</p>
Impacts	2.1	<p>To what extent have the different projects with a VSLA component generated impacts for the members in terms of:</p> <ul style="list-style-type: none"> • Growth and/or diversification in income-generating activities for women and their household?

Issue	Ref.	Questions and probes
		<ul style="list-style-type: none"> • Assets and savings? • Members' ability for economic and social participation? • Confidence for making choices being part of a group, and their degree of financial and economic independence, etc.? • Relationships and gender roles, within household, family, friends, and community; was any negatives impacts perceived? If so what were they? • Linkages to external agencies/actors (access to markets and local government programs, improvement in education, food, health, etc.): • The importance of CMSLAs as members owned social institution, within the local context? • The importance of CMSLAs as a platform to access health services: <ul style="list-style-type: none"> ○ To what extent did VSLA impact access to health services? Which services in particular? ○ To what extent did VSLA impact awareness on health issues? Which health issues in particular? ○ Is there any difference in terms of access or awareness between a project or another? If so why would that be?
	2.1	Is there any unforeseen positive or negative impacts VSLA has had on VSLA members, their household or the community? If so what are they? How do these unforeseen positive or negative impacts compare between projects?
Sustainability	3.2	<p>What is your perception on the capacity of each CMSLA model to reach potential members effectively and keep them active in the group?</p> <p>How many groups were created under each CMSLA model outside of the direct supervision of CARE (through Village Agent for example or spontaneously or another NGO)?</p> <p>What percentage of CMLAs are formally linked to FSP?</p> <p>What percentage of CMSLA groups can now train new members or provide refresher trainings on their own?</p> <p>How many Village Agents (or similar) are in operation to support CMSLA group members (if any)?</p>
	3.2	What is your perception regarding the CMSLA groups' capacity to address food security, education, health and more generally local development issues without CARE's support? If so, what evidence there is to showcase this?
	3.2	<p>What are the opportunities and favorable/success factors that could potentially enhance the sustainability of CMSLAs?</p> <p>What are the main barriers that could threaten the sustainability of the benefits stemming from the CMSLAs?</p> <p>Is a specific type of CMSLA model more sustainable according to you? If so under which circumstances/factors?</p>
	3.2	To what extent is the level of commitment of community members affected by the type of CMSLA implemented by CARE?

Issue	Ref.	Questions and probes
		<p>Do opportunities exist for innovations to foster CMSLA effectiveness and sustainability? If so what are they?</p> <p>How did the nature of relationship with external institutions and actors change after the end of the project (or how do you anticipate it)?</p>
<p>Is there anything we have not talked about you would like to raise in relation to this evaluation?</p> <p>Thank you for being a part of this discussion, this is much appreciated.</p>		

4.2 CARE Australia Member Staff

Issue	Ref.	Questions and probes
Introductions		Please tell me your position and your responsibilities within CARE.
Adequacy and Effectiveness of CMSLA	1.4	<p>How were the programmes designed? What was the link with the broader CARE strategy?</p> <p>If anything, what were the changes brought to the VSLA models/procedures/implementation strategy after the different evaluations?</p> <p>If anything, what change occurred as a result of these adjustments?</p> <p>If relevant, what are the main gaps that remain with regards to the recommendations from the evaluations? From your own perspective?</p>
Impacts	2.1	<p>Based on your knowledge of the programs implemented in the Mekong region, to what extent have the different projects with a VSLA component generated impacts for the members in terms of:</p> <ul style="list-style-type: none"> • Growth and/or diversification in income-generating activities for women and their household? • Assets and savings? • Members' ability for economic and social participation? • Confidence for making choices being part of a group, and their degree of financial and economic independence, etc.? • Relationships and gender roles, within household, family, friends, and community; was any negatives impacts perceived? If so what were they? • Linkages to external agencies/actors (access to markets and local government programs, improvement in education, food, health, etc.): how did the nature of relationship with external institutions and actors change? • The importance of CMSLAs as members owned social institution, within the local context?
	2.1	<p>Is there any unforeseen positive or negative impacts VSLA has had on VSLA members, their household or the community? If so what are they?</p> <p>How do these unforeseen positive or negative impacts compare between projects?</p>

Issue	Ref.	Questions and probes
Sustainability	3.2	<p>What are the opportunities and favorable/success factors that could potentially enhance the sustainability of CMSLAs?</p> <p>What are the main barriers that could threaten the sustainability of the benefits stemming from the CMSLAs?</p>
	3.2	Do opportunities exist for innovations to foster CMSLA effectiveness and sustainability? If so what are they?
<p>Is there anything we have not talked about you would like to raise in relation to this evaluation?</p> <p>Thank you for being a part of this discussion, this is much appreciated.</p>		

4.3 Local Authorities / Community Leaders / Family Members

English Version

Thank you for giving us your time. My name is xxx and I am currently working as a consultant with a research institute to evaluate CARE Australia's work with Village Savings and Loan Associations (VSLAs) in the Mekong region.

We are looking at CARE projects involving a VSLA component in order to understand better the benefits and challenges related to VSLAs in your community(ies). You have been identified by CARE as someone who could share your opinion about these VSLAs. You do not have to answer all the questions asked. You are totally free to leave this interview whenever you wish. Nonetheless, we value much your opinion and we would like to get the best out of this exchange. All your comments and opinions will be kept strictly confidential. This interview will only take approximately 20 minutes. Thank you very much for your participation. Please if you have any question or concern before we start let me know. [Ask if there are questions before beginning].

Issue	Ref.	Questions and probes
Introductions		Please tell me how you were made aware of the VSLA(s) in this community.
Adequacy and Effectiveness of CMSLA	1.6	<p>Based on what you know, are the VSLAs more appropriate for a certain type of people or not? If so what groups of people are more targeted by VSLAs?</p> <p>Is there some groups of people you believe are more excluded from VSLAs? What are the characteristics of people who face more challenges to integrate and remain in VSLAs?</p> <p>What motivates women and men to participate in the VSLA? If relevant, why are some people reluctant to participate?</p> <p>Are you aware of any conflict that took place among members of a VSLA? If relevant, what happened? Is the conflict now resolved? If so how was it resolved?</p> <p>If anything, what was done by CARE or by other stakeholders to facilitate women inclusion in VSLA(s)?</p> <p>What should CARE take into account to reach a greater number of VSLA members? Should anything be changed in the way CARE set up the groups?</p>
	1.7	What other organizations are found in the community(ies)? Apart from savings and lending, what roles do VSLA play in comparison to the other organizations found in the community(ies)?

Issue	Ref.	Questions and probes
Impacts	2.1	<p>To what extent have VSLA(s) generated impacts for its/their members in terms of: (please provide evidence)</p> <ul style="list-style-type: none"> • Growth and/or diversification in income-generating activities for women and their household? • Assets and savings? • Members' ability for economic and social participation? • Confidence for making choices being part of a member-owned group, and their degree of financial and economic independence, etc.? • Reaching greater recognition/influence within household, family, friends, and community? Was any negative impacts perceived? If so what were they? • Linkages to external agencies/actors (access to markets and local government programs, improvement in education, food, health, etc.)?
	2.1	Is there a link between membership to VSLA and health? If so how VSLA impact access to health services and knowledge about health issues?
	2.1	Is there any unforeseen positive or negative impacts VSLA has had on VSLA members, their household or the community? If so what are they?
Sustainability	3.2	What are the opportunities and favorable/success factors that could potentially enhance the sustainability of VSLAs?
	3.2	What are the main barriers that could threaten the sustainability of the benefits stemming from the VSLAs?
<p>Is there anything we have not talked about you would like to raise in relation to this evaluation? Thank you for being a part of this discussion, this is much appreciated.</p>		

4.4 CARE Field Officers / Village Agents

English Version

Thank you for giving us your time. My name is xxx and I am currently working as a consultant with the COADY Institute on this CARE Australia's comparative study of community-managed savings-led approaches, focusing in particular on the use of the Village Savings and Loan Associations (VSLAs) model in the Mekong context (aka SLAM evaluation).

We are looking at projects involving a VSLA component to draw lessons that could help us understanding better the impact and sustainability of the models implemented in the Mekong region. Your opinion is important to help us analysing further our assumptions. Please note that what you say will remain confidential and we will not be shared openly with people. [Ask if there are questions before beginning].

Issue	Ref.	Questions and probes
Introductions		Can you describe me briefly what are your functions as field officer / village agent?
Adequacy and Effectiveness of CMSLA	1.2	Based on your experience with the VSLAs your supervise, what is the average annual return on savings for the VSLAs within each project? On average, what is the % of outstanding loan? In general, what is the % of VSLA members who initiate/improve their income-generating activities?
	1.3	If anything, what are the financial products (savings, credit, insurance) developed in collaboration with external FSP for each project? To what extent are VSLA members' needs for financial inclusion met? If anything, what gaps remain? If anything, what potential products/services could be developed in the future to better respond to the VSLA members' needs? What evidence there is of change regarding financial knowledge, skills and behaviours among VSLA members? To what extent have the VSLA facilitated networking opportunities and linkages with other developmental agencies, civil society or governmental services?
	1.6	Have you witnessed any conflict or internal challenge within the VSLA you are in charge of? If so, what happened and what solutions were proposed by VSLA members? Did you have to intervene personally? If so at what level? What is the overall profile of the members and non-members? What is the profile of people actively participating and those who participate less or don't participate? What drives women and men to participate in the VSLA? If relevant, why are some people reluctant to participate?

Issue	Ref.	Questions and probes
		<p>If anything, what mechanisms have been put in place to facilitate women inclusion in CMSLA?</p> <p>What factors would need to be considered to reach a larger number of CMSLA members?</p>
	1.7	How are VSLAs perceived by the community compared to other forms of community organisations existing in the area? If relevant, what value added VSLAs have apart from support to access savings and loans?
Impacts	2.1	<p>To what extent have VSLA generated impacts for the members in terms of:</p> <ul style="list-style-type: none"> • Growth and/or diversification in income-generating activities for women and their household? • Assets and savings? • Members' ability for economic and social participation? • Confidence for making choices being part of a member-owned group, and their degree of financial and economic independence, etc.? • Relationships and gender roles, within household, family, friends, and community? Was any negative impacts perceived? If so what were they? • Linkages to external agencies/actors (access to markets and local government programs, improvement in education, food, health, etc.): how did the nature of relationship with external institutions and actors change? • The importance of VSLAs as members owned social institution?
	2.1	Is there any unforeseen positive or negative impacts VSLA has had on VSLA members, their household or the community? If so what are they?
Sustainability	3.1	<ul style="list-style-type: none"> • What is your perception on the capacity of VSLAs to reach potential members effectively and keep them active in the group? • How many groups were created outside of the direct supervision of CARE (through Village Agent for example or spontaneously or another NGO)? • What percentage of VSLA you supervise are formally linked to FSP? • What percentage of VSLA you supervise can now train new members or provide refresher trainings on their own? • How many Village Agents (or similar) are in operation to support VSLA group members in this area (if any)?
	3.1	<ul style="list-style-type: none"> • What is your perception regarding the VSLA groups' capacity to address food security, education, health and more generally local development issues without CARE's support? If so, what evidence there is to showcase this?
	3.2	What are the opportunities and favorable/success factors that could potentially enhance the sustainability of VSLAs?
	3.2	What are the main barriers that could threaten the sustainability of the benefits stemming from the VSLAs?
	3.2	<p>Is a specific type of VSLA model more sustainable according to you? If so under which circumstances/factors?</p> <p>To what extent is the level of commitment of community members affected by the type of VSLA implemented by CARE?</p>
	3.2	Do opportunities exist for innovations to foster VSLA effectiveness and sustainability? If so what are they?
Is there anything we have not talked about you would like to raise in relation to this evaluation?		

Issue	Ref.	Questions and probes
Thank you for being a part of this discussion, this is much appreciated.		

Appendix 5 – Focus Groups with VSLA members

English Version

Thank you all for coming to meet with us today and for sharing your time to discuss your experience and insights about your savings and credit group.

I am and this is the focus group note taker

We are here today to better understand the experiences of people who are participating in the VSL group and to talk about how your lives may have changed through working with the group. The ideas we talk about today will help CARE understand how the work of the group is affecting people's lives and incomes and what needs to be improved or expanded further. This information will be used to report back to the donors who funded the project.

Everything that we discuss today is confidential. Though we will be writing notes in order to remember the main points, no information will be presented by name in the final report. It will all be anonymous. We would like to have a conversation and I will start this by asking questions. There are no 'right or wrong' answers and we will not be judging each other during the discussion. We would like to hear about people's different experiences. If there are questions that anyone does not feel comfortable answering, they do not have to answer. We expect the discussion will take 1 hour to 1.5 hours.

Evaluation Issue	Questions and probes	
Introduction	Ref.	First, let's get to know each other a little better. Please tell us your name and surname. For how long has this VSLA been in operation?
1. Adequacy and Effectiveness of VSLA	1.1	1.1 Introduction: What are key livelihoods in the community? Based on responses, ask, how many do a, b, c, d... count the show of hands. Any other activity? Which are predominant activities from family income point of view? How many of you are family heads?
	1.1	1.2 Why have you decided to join a VSLA group? If relevant, why some women in this village are not part of the VSLA? How many members started? How many new members joined? And how many left, and why did they leave?
	1.1	1.3 Are you satisfied with the savings you have within your VSLA? Is it difficult to do that? In the end, do you think it's worth the effort or not? Can you tell us how you get the money you need to save as a member of the group? How much savings does the group have now? Do you save elsewhere? If so where? How attractive is savings group vis-à-vis other places for saving? Note: Ask different people about the strategies they use to get money for savings. Ask whether men and women use different strategies (e.g. earning it themselves, saving from household expenses, get from your husband).
	1.1	1.4 How safe is saving within your VSLA? What makes you think so?
	1.1	1.5 Since your participation to a VSLA, has anyone from the group taken out a loan from a bank or other institution? What do women use their loans for? What do men use their loans for? Could you access loans before your participation to the VSLA? How and where from?
	1.1	1.6 Are you satisfied with the access to credit for your current family or business needs? Why? How do you deal with this issues if it is not enough?

Evaluation Issue	Questions and probes	
	1.1	1.7 Are you satisfied with the procedures and rules applying to credit within your group, for instance the interest rate? If anything, would you do something differently in this regard?
	1.1	1.8 Have there been disagreements at some point on the rules governing this group? If so, what happened and how did group manage this problem?
	1.1	1.9 Is there a social/assurance fund in your group? If so, how have you used this fund? If this fund would not exist, to what extent would that affect your life?
	1.1	1.10 Did you receive any financial education/numeracy training as part of the establishment of this VSLA? If so, how useful were these trainings? What parts of the training are the most relevant to you? Why? What would like to improve in the training content (for which parts do you need more information)?
	1.1	1.11 How many of you have a personal bank/financial institution account? What do you do when you wish to access a larger loan or a loan with a longer term? Where can you get such loan? Do you meet the requirements for such loans? What interest rates apply then?
	1.3	1.12 What other community/social groups exist in this community? What are their purposes? Do you relate as a VSLA with these other groups? If so how?
	1.3	1.13 Do different VSLAs in the same village come together/ collaborate for finance or otherwise?
2. Impacts	2.1	2.1 What if anything has changed in your life since you joined the VSLA, either positively or negatively?
	2.1	2.2 Has VSLAs influenced your health and health of your family members in any way? If so how?
	2.1	2.3 Have there been any changes in your relationships within the community – e.g. participating and speaking up in village meetings? Do you feel you are able to influence processes of community decision-making? If so, can you give us an example? How does your community feel about women's (and men's) participation in the VSLAs? Has there been a situation where a woman member has been successful and increased her income? If so, how is she viewed within her household or with her neighbours and the remaining of the community?

Evaluation Issue	Questions and probes	
		Use “open-ended stories” to encourage people to share experiences about positive or negative impacts: If your friend was unsure about whether to join a VSL group, would you recommend her to join? Why and how? Are there benefits that you have experienced from participating in the VSLA that can be potentially convincing for others to join or form their own VSLA?
	2.2	2.4 Did you witness any surprising positive or negative impacts VSLA has had on your life or for the community in general? If so what are they?
Sustainability	3.1	3.1 Could anyone within the group now train new members or provide refresher trainings on their own? Do you have specific people within your groups assigned to train new members?
	3.1	3.2 For how long should the VSLA last, and what can be done to ensure its success and effectiveness over time? Will it be useful to encourage and persuade non-members to form new VSLAs? If yes, why and how?
Thank you for being a part of this discussion, this is much appreciated.		

Appendix 6 – Focus Groups with non VSLA members

English Version

Thank you for giving us your time. My name is xxx and I am currently representing the Coady Institute as a program evaluator consultants with CARE Australia to get a better understanding on benefits and constraints related to Village Savings and Loan Associations (VSLAs) in your communities. Part of the goal is to identify challenges and ways to improve the delivery of VSLA components in future CARE projects in the region. To achieve this, we would like to get a better understanding of your perception regarding the VSLA(s) in this community, whether it is positive or negative and your reasons for not joining the program. You have the right to not answer any or all of the questions asked. You are totally free to stop this interview without giving any reason. Nonetheless, we value much your opinion and we would like to get the best out of this exchange. All your comments and opinions will be kept strictly anonymous. This interview will only take a few minutes. Thank you very much for your participation. Please if you have any question or concern before we start let me know.

Evaluation Issue	Questions and probes	
Introduction		<p>Do you engage in income-generating activities?</p> <p>If, so in what sectors (agriculture, petty trade / small retail, services, product transformation, handcraft, etc.)?</p> <p>Who would you consider is the head of your family?</p>
Adequacy and Effectiveness of CMSLA	1.1	What are the reasons why you currently do not participate in a VSLA? Are there factors that may facilitate your decision to join a VSLA group?
	1.1	If relevant, what are the main constraints that have prevented other non-participants to join VSLAs? Are there factors that may motivate them to join or form a VSLA?
	1.3	How do you compare VSLA with membership in other community/social groups that exist in your community in terms of economic and social benefits?
	1.1	<p>Do you have access to savings or credit services? If so, what services are they? How satisfied or not are you with these services?</p> <p>How would you compare these services with what you know about products and features of a VSLA?</p> <p>If relevant, how much are you able to save monthly on average?</p>
Thank you for being a part of this discussion, this is much appreciated.		

Appendix 7 - Sampling Strategy

7.1 Sampling Strategy for FGDs

The evaluation team envisaged a purposive semi-random sampling approach, with assistance from CARE COs, to identify and select the sites and communities in which the FGDs and VSLA observation could take place. All members of the VSLAs were invited to take part to the discussion, in a place/venue and at a time set up by CO/Implementing Partner Organisation staff. The semi-random sampling process would take into consideration distance between communities, the maturity/performance of VSLAs and any other factor worth considering at the time of selecting the groups. These factors/criteria should be discussed with CARE Australia first. The selection of non-VSLA members could be done using a snowball sampling approach in which non-VSLA members are identified by community members/CARE field officers.

Given that the consultants will spend 12 days in each country, it is likely that eight days will need to be set aside for FGDs. Assuming that the schedule allows for no more than two FGDs a day on average—taking into consideration travelling and time for introductions—, this leaves the possibility of conducting approximately 16 FGDs in each country, i.e. target set at 5 to 11 FGD per project, depending on each project's share of the total number of VSLAs involved. If on average 10 people participate in each FGD, then the evaluators will have met some 320 VSLA members at the end of their visit. This approach is quite conservative, and rests on various assumptions regarding travel time between sites and the best possible sequencing of visits to optimize time spent in the field. The consultant will also rely on the support of four local facilitators to lead the FGDs and/or take notes. These facilitators will be monitored by the consultant until they get fully acquainted with the FGD protocol and start leading some FGDs on their own. Once that has been achieved, the consultant will consider setting up additional FGDs (time permitting). The consultant will also have access to a translator in each country.

The final list of 16 VSLAs per country was drawn using the following method:

- 1) First, we preselected all VSLAs for which travel time was no more than 2 hours and that were at least in their second cycle (and/or about to start their second cycle in Myanmar). In situations in which the number of preselected VSLAs was too large, we applied the randomization technique described below to choose the exact number of groups needed to meet the target set for the project under consideration.
- 2) From the list of VSLAs that did not meet the preselection criteria, we eliminated groups that are located too far (i.e., more than 2 hours of travel time), based on the fact that it would be impossible to visit these groups without having to reduce the target number of VSLAs to be visited during the field mission.
- 3) For each entry in the list of VSLAs still under consideration, we assigned a randomly-generated number. The list was then sorted in decreasing order of randomly-generated numbers.
- 4) Finally, going down the sorted list, we finalized the selection of VSLAs in order to meet the target set for each project. Each entry was selected or rejected based on an informal weighing of factors such as gender balance, group maturity and group location (township or district), to ensure that the end sample would be based on a sound rationale.

The following table presents the final sample of VSLAs obtained following the above method.

No.	Region	Township	Village Tract	Village name	VSLA Name ¹⁴	M	F	Total
Cambodia LEL								
1.	Koh Kong	Srae Ambel	Dong Peng	Dong Peng	VSLA 1	0	15	15
2.	Koh Kong	Srae Ambel	Chi korleu	Chi Kor	VSLA 2	0	17	17
3.	Koh Kong	Botum Sakor	Kondol	Thnong	VSLA 3	1	13	14
4.	Koh Kong	Srae Ambel	Chi korleu	Chi Kor	VSLA 4	0	26	26
5.	Koh Kong	Srae Ambel	Chrouy Svay	Nasat	VSLA 5	0	9	9
6.	Koh Kong	Srae Ambel	Srae Ambel	Veal Cheung	VSLA 6	4	9	13
7.	Koh Kong	Srae Ambel	Beongpreav	Sala Mneang	VSLA 7	0	12	12
8.	Koh Kong	Srae Ambel	Beongpreav	Beongpreav	VSLA 8	2	21	23
9.	Koh Kong	Srae Ambel	Chrouy Svay	Phnom Srurlao	VSLA 9	5	10	15
10.	Koh Kong	Srae Ambel	Dong Peng	Ta Thorng	VSLA 10	0	33	33
11.	Koh Kong	Srae Ambel	Srae Ambel	Chomkakrom	VSLA 11	1	10	11
Cambodia PSL								
12.	Ratanak Kiri	Oyadav	Pok Nhai	Pokchas	VSLA 12	10	1	11
13.	Ratanak Kiri	Bor Keo	Ke Chong	Sa Krieng	VSLA 13	15	0	15
14.	Ratanak Kiri	Oyadav	Somthom	Samkaneong	VSLA 14	4	11	15
15.	Ratanak Kiri	Oyadav	Pok Nhai	Pok Touch	VSLA 15	9	4	13
16.	Ratanak Kiri	Bor Keo	Ke Chong	Tien	VSLA 16	8	4	12
Myanmar PHASE								
17.	Maungdaw District	MDW	Kuang Taung	Alay Mushee	VSLA 1	1	18	19
18.	Maungdaw District	BTD	Inn Chaung	Ba Da Na	VSLA 2	0	25	25
19.	Maungdaw District	MDW	Oo Daung	Ashay Ywa	VSLA 3	0	21	21
20.	Maungdaw District	MDW	Oo Daung	Udaung	VSLA 4	0	23	23
21.	Maungdaw District	MDW	4 Mile	Ngwe Taung	VSLA 5	0	29	29

¹⁴ Names of VSLA were removed to ensure confidentiality of FGDs participants. They are found in the evaluation work plan.

22.	Maungdaw District	MDW	Ward 6	Ywa Tha Ya	VSLA 6	0	21	21
Myanmar SPARC								
23.	Maungdaw District	MGD	Gaw Du Tha Ya	Ywa Thi Kay	VSLA 7	0	15	15
24.	Maungdaw District	MGD	Wa Cha	Mawrawaddy	VSLA 8	0	20	20
25.	Maungdaw District	MGD	Maung Hna Ma	Maungnama Taung	VSLA 9	0	20	20
26.	Maungdaw District	MGD	Hpar Wut Chaung	Thay Chaung	VSLA 10	0	26	26
27.	Maungdaw District	MGD	Ba Gone Nar	Kan Thar Yar (TOC)	VSLA 11	0	30	30
28.	Maungdaw District	BTD	Ba Gone Nar	Taung Ywa (BGN)	VSLA 12	0	30	30
29.	Maungdaw District	BTD	Thet Yet Pyin	Sha Kay Ywa	VSLA 13	0	26	26
30.	Maungdaw District	BTD	Nga Kyi Tauk	Aung Lan Pyin (Middle)	VSLA 14	0	23	23
31.	Maungdaw District	MGD	Gaw Du Tha Ya	Tha Ray Kon Baung (M)	VSLA 15	0	30	30
32.	Maungdaw District	MGD	Maung Hnit Ma	Maung Hnit Ma Gyi	VSLA 16	0	29	29

The evaluation team relied on CARE CO staff in Cambodia and Myanmar to set up the focus groups, and to identify and recruit participants. CARE was responsible for developing a field mission schedule that reflects the outcome of the sampling strategy and incorporates all of the stakeholders to be interviewed in the field.

7.2 Sampling Methodology for the Impact Measurement Tool

The evaluation team also developed a sampling methodology to be applied among the four projects for the impact measurement tool described above. The final list of (at least) 390 VSLA female (and possibly male) members, to be surveyed, per country was drawn using the following method:

- 1) First, we preselected all VSLAs that will not partake in the FGDs and that were at least in their second cycle (and/or about to start their second cycle in Myanmar).
- 2) In Myanmar, the preselected VSLAs resulted in a total of 215 females, with 61 from the SPARC program and 154 from the PHASE program. We had the intention of basing sample size on the proportion of females in each of the two programs (128 females would have come from SPARC and 72 females from PHASE); however, the preselection criteria did not allow for a sufficient number of groups to be selected to implement this. Note that there are only 4 male members in the Myanmar VSLA groups.
- 3) In Cambodia, the number of females or females and males in the preselected VSLAs was too large, so we applied the randomization technique described below to choose the exact number of individuals needed to meet the targets set for the projects under consideration.
- 4) For each entry in the list of VSLAs still under consideration, we assigned a randomly-generated number. The list was then sorted in decreasing order of randomly-generated numbers.
- 5) Finally, going down the sorted list, we finalized the selection of VSLAs in order to meet the target set for each project. There are two potential target options for Cambodia.

- a. Only females: LEL = 167 females, and PSL = 33 females.
- b. Both females and males: LEL = 146 individuals, and PSL = 54 individuals.

No.	Region	Township	Village Tract	Village name	VSLA Name	M	F	Total
Option A - Only females								
Cambodia LEL (12 groups, 178 females)								
1.	Koh Kong	Srae Ambel	Dong Peng	Dong Peng	Saving advancement Dongpeng	1	14	15
2.	Koh Kong	Srae Ambel	Dong Peng	Ta Thorny	Voluntary women saving Tathorng	0	20	20
3.	Koh Kong	Srae Ambel	Dong Peng	Bak Angrut	Prosperity women saving Bak Angrut	1	23	24
4.	Koh Kong	Srae Ambel	Chrouy Svay	Chroy Svaylech	Solidarity women Chrouy Svaylek	5	29	34
5.	Koh Kong	Srae Ambel	Srae Ambel	Khlong	Youth Klong	4	6	10
6.	Koh Kong	Srae Ambel	Srae Ambel	Treak	Prosperity solidarity Treak village	3	10	13
7.	Koh Kong	Srae Ambel	Chi korkrom	Neapisey	Happiness Neapisey	3	13	16
8.	Koh Kong	Botum Sakor	Thmor Sor	Chamlongkor	Happy saving Chamlongkor	3	8	11
9.	Koh Kong	Botum Sakor	Thmor Sor	Chamlongkor	Prosperous women Porgn thmor Chamlongkor	8	14	22
10.	Koh Kong	Botum Sakor	Thmor Sor	Thmor Sor	Saving group Srae Kondal	0	14	14
11.	Koh Kong	Botum Sakor	Andong Teok	Chi Tras	Prosperity Chitres	0	11	11
12.	Koh Kong	Botum Sakor	Andong Teok	Andong Teok	Saving development Andong Teok	5	16	21
Cambodia PSL (6 Groups, 41 females) (groups 14, 15 and 16 could be eliminated due to low numbers of females)								
13.	Ratanak Kiri	Oyadav	Yartung	Ten Ngorl	Independent Saving Group -Tenngorl	0	16	16
14.	Ratanak Kiri	Oyadav	Pok Nhai	Pokchas	Youth Saving-Pokchas	4	2	6
15.	Ratanak Kiri	Bor Keo	Kok	Ka Chok	Prosperity Saving Group-Kachok	11	2	13
16.	Ratanak Kiri	Bor Keo	Ke Chong	Pa Or	Testing Saving Par Ore Village	15	1	16
17.	Ratanak Kiri	Bor Keo	Ke Chong	Sa Liev	Youth Saving Sa Liev	6	11	17
18.	Ratanak Kiri	Bor Keo	Ke Chong	Leu Khoun	Solidarity Group Leu Khoun	0	9	9
Option B - Both females and males								
Cambodia LEL (9 Groups, 125 females and 25 males)								
1.	Koh Kong	Srae Ambel	Dong Peng	Dong Peng	Saving advancement Dongpeng	1	14	15

2.	Koh Kong	Srae Ambel	Dong Peng	Ta Thorny	Voluntary women saving Tathorng	0	20	20
3.	Koh Kong	Srae Ambel	Dong Peng	Bak Angrut	Prosperity women saving Bak Angrut	1	23	24
4.	Koh Kong	Srae Ambel	Srae Ambel	Khlong	Youth Klong	4	6	10
5.	Koh Kong	Srae Ambel	Srae Ambel	Treak	Prosperity solidarity Treak village	3	10	13
6.	Koh Kong	Botum Sakor	Thmor Sor	Chamlongk or	Happy saving Chamlongkor	3	8	11
7.	Koh Kong	Botum Sakor	Thmor Sor	Chamlongk or	Prosperous women Porgn thmor Chamlongkor	8	14	22
8.	Koh Kong	Botum Sakor	Thmor Sor	Thmor Sor	Saving group Srae Kondal	0	14	14
9.	Koh Kong	Botum Sakor	Andong Teok	Andong Teok	Saving development Andong Teok	5	16	21
Cambodia PSL (5 Groups, 30 females and 30 males)								
10.	Ratanak Kiri	Oyadav	Yartung	Ten Ngorl	Independent Saving Group -Tenngorl	0	16	16
11.	Ratanak Kiri	Oyadav	Pok Nhai	Pokchas	Youth Saving-Pokchas	4	2	6
12.	Ratanak Kiri	Bor Keo	Kok	Ka Chok	Prosperity Saving Group-Kachok	11	2	13
13.	Ratanak Kiri	Bor Keo	Ke Chong	Pa Or	Testing Saving Par Ore Village	15	1	16
14.	Ratanak Kiri	Bor Keo	Ke Chong	Leu Khoun	Solidarity Group Leu Khoun	0	9	9
Myanmar PHASE								
1.	Maungdaw District	BTD	Szedi Taung	Bawli	Tha Zin Khine	0	25	25
2.	Maungdaw District	BTD	Thaing Ta Poke	Thaing Ta Poke	Ya Dana Khine	0	25	25
3.	Maungdaw District	BTD	Ba Gone Nar	Myauk Ywa (BGN)	Shunthi	0	30	30
4.	Maungdaw District	MGD	Kyat Yoe Pyin	Lu Fan Pyin	Danor Sawra	0	25	25
5.	Maungdaw District	MGD	Nga Khu Ra	Nga khu ra (Hindu Ywa)	Bishnu Prea	1	29	30
6.	Maungdaw District	MGD	Oo Daung	Udaung	Tha Ha Zata	0	20	20
Myanmar SPARC								
7.	Maungdaw District	BTD	Zedi Taung	Zeditaung (Rakhine)	Tha Gui Nwee	0	16	16
8.	Maungdaw District	BTD	Zedi Taung	Zeditaung (Rakhine)	Tha Zin	0	15	15

9.	Maungdaw District	MGD	Yea Twin Pyin	Yea Twin	Nan Se Pan	0	30	30
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Appendix 8 – Impact Measurement Survey for Cambodia

ENUMERATOR VISIT

Date	_ _ / _ _ / _ _ _ _	Time start survey (24-hour clock)	_ _ : _ _
	Day Month Year		Hrs Min

Name of Enumerator: _____

Name of Supervisor: _____

Signature: _____

Signature: _____

Identification Sheet (to be filled in beforehand)

1. Questionnaire No.: |_|_|_|
2. Country: |_| | **Code:** 1. Myanmar 2. Cambodia
3. Province: |_| | **Code:** 1. Koh Kong 2. Ratnakiri 3. Maungdaw
4. VSLA No.: |_|_|_| (as per the Excel database)
5. Name of VSLA: |_____|

Statement to be read before interview begins: *My name is <XXXX> and I work with CARE Cambodia. I am here today to conduct an impact survey. The purpose of this survey is to obtain information and gather feedback on experiences of the <XXXX> VSLA Programme. Findings will help understand impacts of the programme and improve future programmes.*

This survey is completely voluntary and the information you provide will remain anonymous and will not be shared with any third party. We seek your consent for this survey, and request you to share your responses without any fear of persecution or disclosure. We will be aggregating responses from a sample of VSLA participants for overall analysis, and will not identify any of the responses with you or any specific individual respondent. At any point during the survey, you can refuse to answer any or all questions, or withdraw from the exercise without any fear of negative consequence.

Do you agree to start the interview? (1. Yes 2. No) |_|

1. Are you a member of a VSLA?: (1. Yes 2. No) |_|
2. Sex of Respondent: (1. Male 2. Female) |_| (Just observe)
3. What is your age? (An approximation is fine if the respondent does not know):
|_|_|
4. To what ethnic group do you belong?: |_|_| **Code:** (1. Khmer 2. Jarai 3. Tumpuon)
5. How many dependants are you responsible for?: |_|_|
6. How many years of school did you attend?: |_| **Code:** (1. Never went to school 2. Primary non completed 3. Primary completed 4. Secondary completed 5. High school completed 6. Higher degree completed (university))

Section A: Livelihood activities

No	Question	Coding	Skip	Response
A1	<p>Which livelihood activities are you currently involved in?</p> <p><i>If the respondent is hesitant, you can read the answers</i></p>	Circle all responses given or 'None' if the respondent is not currently involved in any livelihood activity	If 0, skip to Section B	<p>0. None</p> <p>1. Cash crop</p> <p>2. Livestock</p> <p>3. Fishing</p> <p>4. Vegetable / Fruit</p> <p>5. Handicraft</p> <p>6. Petty trade</p> <p>7. Trading</p> <p>8. Seasonal labor</p> <p>97. Other (specify): _____</p>
A2	Are the livelihood activities that you are currently involved in predominantly your own?	<p>01. Yes</p> <p>02. No</p> <p>99. Not applicable (for those livelihood activities the respondent is not currently involved in)</p>		<p>1. Cash crop _ _ </p> <p>2. Livestock _ _ </p> <p>3. Fishing _ _ </p> <p>4. Vegetable / Fruit _ _ </p> <p>5. Handicraft _ _ </p> <p>6. Petty trade _ _ </p> <p>7. Trading</p>

No	Question	Coding	Skip	Response
				_ _ 8. Seasonal labor _ _ 97. Other (specify): _____ _ _
A3	Did you start any of the livelihood activities that you are currently involved in after becoming a member of the VSLA?	01. Yes 02. No 99. Not applicable (for those livelihood activities the respondent is not currently involved in)		1. Cash crop _ _ 2. Livestock _ _ 3. Fishing _ _ 4. Vegetable / Fruit _ _ 5. Handicraft _ _ 6. Petty trade _ _ 7. Trading _ _ 8. Seasonal labor _ _ 97. Other (specify): _____ _ _
A4	Did your income from your livelihood activities increase because you joined the VSLA?	01. Yes 02. No 99. Not applicable (for those livelihood activities the respondent is not currently involved in)		1. Cash crop _ _ 2. Livestock _ _

No	Question	Coding	Skip	Response
				3. Fishing _ _ 4. Vegetable / Fruit _ _ 5. Handicraft _ _ 6. Petty trade _ _ 7. Trading _ _ 8. Seasonal labor _ _ 97. Other (specify): _____ _ _
A5	Since you joined VSLA, do yo use money from VSLA to expand your livelihood activity?	01. Yes 02. No 99. Not applicable (for those livelihood activities the respondent is not currently involved in)		1. Cash crop _ _ 2. Livestock _ _ 3. Fishing _ _ 4. Vegetable / Fruit _ _ 5. Handicraft _ _ 6. Petty trade _ _ 7. Trading _ _

No	Question	Coding	Skip	Response
				8. Seasonal labor _ _ _ 97. Other (specify): _____ _ _ _
A6	<p>Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member?</p> <p>Enumerator can give examples such as increased confidence, advice, business connections, business ideas and information.</p>	1. Yes 2. No	If 2, skip to Section B	_ _
A7	<p>If so, how would you describe these benefits?</p> <p>Do not read answers.</p>	Circle all responses given spontaneously by respondents.		1. Increased confidence 2. Business advice from other members 3. Business connections 4. Business ideas and information 97. Other (specify): _____

Section B: Assets and savings

No	Question	Coding	Skip	Response
B1	<p>Since you joined VSLA, if any, what non monetary assets did your family purchase?</p> <p>Physical, non-monetary assets include a dwelling, land, livestock, farm equipment, motor vehicles and household goods like a radio, television, VCD/DVD player, refrigerator, bicycle, wardrobe, mobile phone).</p>	Circle all types of assets purchased or ' None ' if no asset was purchased.		<p>01. None</p> <p>02. Dwelling</p> <p>03. Land</p> <p>04. Livestock</p> <p>05. Farm equipment</p> <p>06. Motor vehicle (car, motorcycle)</p> <p>07. Household good (radio, television, VCD/DVD player, refrigerator, bicycle, wardrobe, mobile phone)</p> <p>08. Gold</p> <p>09. Fishing gears</p> <p>97. Other (specify): _____</p>
B2	Has the quality of your housing improved because of your access to finance from the VSLA?	<p>1. Yes</p> <p>2. No</p>	If 2, skip to B4	__
B3	How has the quality of your housing improved?	Circle all responses given		<p>1. Improved roof</p> <p>2. Improved walls</p>

No	Question	Coding	Skip	Response
				3. Improved doors 4. Improved toilets 5. Improved windows 6. Larger house 97. Other (specify): _____
B4	Do you currently have monetary savings?	1. Yes 2. No	If 2, skip to B6	__
B5	Where do you keep these savings?	Circle all responses given		1. Home 2. Friends 3. Bank 4. MFI 5. Agriculture Cooperative 6. VSLA 7. Other type of savings groups 97. Other (specify): _____
B6	Do you currently have a monetary loan?	1. Yes 2. No	If 2, skip to B8	__
B7	From where did you obtain this loan?	Circle all responses given		1. Family 2. Friends 3. Bank 4. MFI 5. Agriculture Cooperative 6. VSLA 7. Other type of savings groups 97. Other (specify): _____
B8	Did you have monetary savings before becoming a member of a VSLA?	1. Yes 2. No	If 2, skip to Section C	__
B9	Have your savings grown, remained	01. Grown 02. Remained the same		__

No	Question	Coding	Skip	Response
	the same, or decreased since you became a member of a VSLA?	03. Decreased		

Section C: Self-confidence of women members of VSLAs (these questions are only to be asked to female VSLA members)

No	Question	Coding	Skip	Response
C1	How much do you agree with the following statement: “My ability to participate in financial decision-making for my household has improved because of my participation in a VSLA.” Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
C2	How much do you agree with the following statement: “My ability to contribute to the income of my household has improved because of my participation in a VSLA.” Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
C3	How much do you agree with the following statement: “My ability to participate in decision-making within my community has improved because of my participation in a VSLA.” Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
C4	How much do you agree with the following statement: “My ability to participate in social events (mobility) within my community has improved because of my participation in a VSLA.” Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
C5	How much do you agree with the following statement: “I am more confident to share my opinion within a group because of my participation in a VSLA.”	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _

No	Question	Coding	Skip	Response
	<i>Read response options.</i>			

Section D: Gender roles (to be asked of both male and female VSLA members)

No	Question	Coding	Skip	Response
D1	How much do you agree with the following statement: "My husband and/or family is more accepting of my participation in business activities because of my participation in a VSLA." <i>Read response options.</i>	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
D2	How much do you agree with the following statement: "My husband and/or family is more accepting of my participation in household decision-making because of my participation in a VSLA." <i>Read response options.</i>	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
D3	How much do you agree with the following statement: "I can use income I earn without my husband and/or family permission." <i>Read response options.</i>	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
D4	How much do you agree with the following statement: "Community members are more accepting of women's participation in business activities because of their participation in VSLAs." <i>Read response options.</i>	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
D5	How much do you agree with the following statement: "Community members are more accepting of women's participation in decision-making within the community because their participation in VSLAs." <i>Read response options.</i>	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _

Section E: VSLA as a member-owned social institution

No	Question	Coding	Skip	Response
E1	How much do you agree with the following statement: "The VSLA works in the interest of its members because it is member-owned." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
E2	How much do you agree with the following statement: "The VSLA allows members to find solutions to conflicts because it is member-owned." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
E3	How much do you agree with the following statement: "The VSLA is a sustainable institution because it is member-owned." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _

Section F: Health-seeking behaviour (for PSL project only)

No	Question	Coding	Skip	Response
F1	How much do you agree with the following statement: "My awareness of community health services has improved because of my participation in a VSLA." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
F2	How much do you agree with the following statement: "My ability to pay for health services for myself and my family has improved because of my participation in a VSLA." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
F3	How much do you agree with the following statement: "I am more likely to visit a health centre or hospital if I am sick because of my participation in the VSLA." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
F4	How much do you agree with the following statement: "I am more likely to encourage members of my household to visit a health centre or hospital when sick because of my participation in the VSLA." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _

No	Question	Coding	Skip	Response
F5	How much do you agree with the following statement: "I am more likely to encourage female members of my household to visit a health centre or hospital when pregnant because of my participation in the VSLA." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _
F6	How much do you agree with the following statement: "I feel that my health has improved because of my participation in a VSLA." Read response options.	01. Strongly disagree 02. Somewhat disagree 03. Somewhat agree 04. Strongly agree 98. Do not know		_ _

Section G: Reproductive, maternal and newborn health (to be asked only of female VSLA members between the ages of 15 and 49)

No	Question	Coding	Skip	Response
G1	Have you been pregnant since becoming a member of a VSLA?	1. Yes 2. No	If 2, skip to Section H and fill in end time of interview	_
G2	Did you make a financial plan for birth delivery?	1. Yes 2. No		_
G3	Did you receive antenatal care thanks to your participation in a VSLA?	1. Yes 2. No		_
G4	Have you delivered the baby?	1. Yes 2. No	If 2, skip to Section H and fill in end time of interview	_
G5	Did you deliver the baby in a health facility thanks to your participation in a VSLA?	1. Yes 2. No		_
G6	Did you receive postnatal care thanks to your participation in a VSLA?	1. Yes 2. No		_

Section H: Food security

No	Question	Coding	Skip	Response
H1	Does your household currently face food shortages?	1. Yes 2. No		_
H2	Did your household face food shortages before you became a member of a VSLA?	1. Yes 2. No		_

No	Question	Coding	Skip	Response
H3	Has the quantity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	1. Increased 2. Remained the same 3. Decreased		_
H4	Has the quality and diversity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	1. Increased 2. Remained the same 3. Decreased		_

J	Time finish survey (24-hour clock)	_ _ : _ _ Hrs Min
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Thank you for taking the time to be part of this survey. Do you have any questions?

SPOT CHECKS BY SURVEY TEAM

Questionnaire Checked by Supervisor	_ _ / _ _ / _ _ _ _ _ Day Month Year	Initials	
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DATA ENTRY

Date	_ _ / _ _ / _ _ _ _ _ Day Month Year	Operator	
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Appendix 9 – Impact Measurement Survey for Myanmar

၄။ သင်္ကေတကျေးတိုင်းတာသည့်ပုံစံ

ENUMERATOR VISIT

Date ရက်စွဲ	_ _ _ / _ _ _ / _ _ _ _ _ _ Day Month Year ရက် လ ခုနှစ်	Time start survey (24-hour clock) အချိန်	_ _ _ : _ _ _ Hrs Min နာရီ မိနစ်
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Name of Enumerator (စက္ကန့်မေးကောကြူအမည်): _____

Signature (လက်မှတ်): _____

Name of Supervisor (ဆက်ီးဆကယူအမည်): _____

Signature (လက်မှတ်): _____

Identification Sheet (to be filled in beforehand)

အောက်ဖော်ပြပါအချက်အလက်ကိုစက္ကန့်မေးကောကြူမီချုမည့်ဆည့်းပါ။

6. Questionnaire No./မေးမြန်းနံပါတ်: |_|_|_|_|

7. Country/ိုင်း: |_|_|_| Code ကုဒ်: 1. Myanmar/ျမန္နာ 2. Cambodia/ကေမဘောဒီးယား

8. Province/နယ်: |_|_|_| Code ကုဒ်: 1. Koh Kong 2. Ratnakiri 3. Maungdaw 4. Buthidaung

9. VSLA No. /ေြစုေြေခါးအဲြြနံပါတ်: |_|_|_|_| (as per the Excel database)

10. Name of VSLA /ေြစုေြေခါးအဲြြအမည်: |_____|

Statement to be read before interview begins: My name is <XXXX> and I work with CARE Myanmar. I am here today to conduct an impact survey. The purpose of this survey is to obtain information and gather feedback on experiences of the <XXXX> VSLA Programme. Findings will help understand impacts of the programme and improve future programmes.

This survey is completely voluntary and the information you provide will remain anonymous and will not be shared with any third party. We seek your consent for this survey, and request you to share your responses without any fear of persecution or disclosure. We will be aggregating responses from a sample of VSLA participants for overall analysis, and will not identify any of the responses with you or any specific individual respondent. At any point during the survey, you can refuse to answer any or all questions, or withdraw from the exercise without any fear of negative consequence.

Do you agree to start the interview? (1. Yes 2. No) |__|

သင့်လျော်သောကြေးငွေပေးရမည့်ပုံစံတစ်ခုခုရှိပါသလား။ |__|

၁=ရရှိပါသည်

၂=မရှိပါ

7. Are you a member of a VSLA?: (1. Yes 2. No) |__|

သင့်ရဲ့ငွေငြင်းအဖွဲ့ဝင်တစ်ဦးဖြစ်ပါသလား။ |__|

၁=ဟုတ်တယ် ၂=မဟုတ်

8. Sex of Respondent: (1. Male 2. Female) |__| (Just observe)

ကား/မ |__|

၁=ကား

၂=မ

(ကျေးဇူးပြု၍ ကိုယ်စရာမလိုပါ။ မိမိဘာသာလျှောက်ဆိုပါ)

9. What is your age? (An approximation is fine if the respondent does not know):

|__| |__|

အသက်ပြောရန် ခန့်မှန်းပါ။ (အတိအကျမဟုတ်ဘဲ ခန့်မှန်းချက်ပေးပါ)

|__| |__|

10. To what ethnic group do you belong?: |__| |__| (Just observe/village based)

Code: (1. Rakhine 2. Muslim 3. Hindu 4. Dine Net)

အသက်သားလူမျိုး ဖြစ်ပါသလား။ |__| |__| (ကျေးဇူးပြု၍ ကိုယ်စရာမလိုပါ။ မိမိဘာသာလျှောက်ဆိုပါ) ကုန်ပစ္စည်း

၁=ရခိုင်

၂=မူဆလင်

၃=ဟိန္ဒူ

၄=ဒိုင်နက်

11. How many dependants are you responsible for?: |__| |__|

သင့်ကို မှီခိုနေထိုင်သူ ဘယ်နှစ်ဦးရှိပါသလဲ။ |__| |__|

12. How many years of school did you attend?: |__| **Code:** (1. Never went to school 2.

Primary non completed 3. Primary completed 4. Post primary completed 5. High school completed 6. Higher degree completed (university))

သင်တန်း ပညာသင်ဆည်းပူးခဲ့ပါသလား။ |__|

ကုန်ပစ္စည်း

၁=မသင်ဘူး

၂=မူလတန်းထိ

၃=မူလတန်း အောင်မြင်

၄=အလယ်တန်း အောင်မြင်

၅=အထက်တန်း အောင်မြင်

၆=ဘွဲ့ရ

Section A: Livelihood activities

အခန်း (၁): အသက်မွေးဝမ်းကျောင်း လုပ်ငန်း

No စဉ်	Question မေးခြင်း	Coding ကုဒ်ပါတွဲ	Skip ကျော်လွှားတတ် မေးချမနားပါ	Response ပြေမကားခံကွဲ
A1	<p>Which livelihood activities are you currently involved in?</p> <p>သတ္တဝါအသက် မြေးဝမ်းသေကာ ငှားလုပ် ငန်းလုပ်ငန်းဆောင် ရကွဲသလဲ။</p> <p>If the respondent is hesitant, you can read the answers</p> <p>ပြေဆိုသူအချုပ် တံ၊ ဆိုင်းခဲပါက မိမိအချုပ်အချုပ် မီးဖတ်ပါ။</p>	<p>Circle all responses given or 'None' if the respondent is not currently involved in any livelihood activity</p> <p>ပြေမကားခံကွဲလုံ ကို</p> <p>“ဝိုင်း”အမွတ္တားပေးပါ။</p> <p>ပြေဆိုသူသတ္တဝါ လုပ်ငန်းကြွေမပါဝင်က အချုပ်ကို ဘာမရှိ ဟု မွတ္တားပါ။</p>	<p>If 0, skip to Section B.</p> <p>အချုပ် (0) ချုပ်က အခန်း (၂) မွတ္တားချုပ် မေးချမနားပါ။</p>	<p>0. None /ဘာမရှိ</p> <p>1. Cash crop /စိုက်ခင်း (ရောင်းဝယ် စားသုံး)</p> <p>2. Livestock /မြေးချုပ်</p> <p>3. Fishing /ငါးဖမ်း</p> <p>4. Vegetable / Fruit /ဟင်းသီးဟင်းခွေ စီးဝလံ</p> <p>5. Handicraft /လက်မှုပညာ</p> <p>6. Petty trade /အသေးစား စီးပွားရေး</p> <p>7. Trading /ရောင်းဝယ်ရေး</p> <p>8. Seasonal labor /ကာလအလုပ်</p> <p>97. Other (specify) တုခား (အသေးစိတ်ဖော်ပြပါ)</p>
A2	<p>Are the livelihood activities that you are currently involved in predominantly your own?</p>	<p>01. Yes/ဟုတ်သလဲ</p> <p>02. No/မဟုတ်</p> <p>99. Not applicable (for those livelihood activities the</p>		<p>1. Cash crop /စိုက်ခင်း (ရောင်းဝယ် စားသုံး)</p> <p>1 1 1</p> <p>2. Livestock</p>

	<p>သလ္လင်္ဂါဝံဆော့ ရဲကုဲနောသအသ ကု မဲးဝဲးဝဲးဆကာ ဝဲးလုပု နဲးမိပိဝိဝိသညး လုပုနဲးပုဖစါသလား ။</p>	<p>respondent is not currently involved in) /မသက္ကိဝါ (မော့ပုပပါအသကုဲ မဲးဝဲး ဆကာဝဲးလုပုနဲးမိ အနကု ပုဖစါသညးသညး လုပုနဲးတြမပတ္တကိ)</p>	<p>/မဲးပုမဲး _ _ 3. Fishing /ဝဲးမဲး _ _ 4. Vegetable/Fruit /ဟဝဲးသီးဟဝဲးရဲကု၊ သက္ကိဝဲး _ _ 5. Handicraft /လကုပညာ _ _ 6. Petty trade /အသးစး စီးပုးဝဲး _ _ 7. Trading /ဝဲးဝဲးဝဲးဝဲး _ _ 8. Seasonal labor /ကဲးမဲးအလုပုမး _ _ 97. Other (specify) တုး (အသးစိတုမော့ပုပပါ) _____ _ _ </p>
A3	<p>Did you start any of the livelihood activities that you are currently involved in after becoming a member of the VSLA?</p>	<p>01. Yes/ဟုတုသညး 02. No/မဟုတု 99. Not applicable (for those livelihood activities the respondent is not currently involved in)</p>	<p>1. Cash crop /စိကိဝဲး (ဝဲးဝဲးဝဲး စးသံဝဲး) _ _ 2. Livestock /မဲးပုမဲး _ _ </p>

	<p>သင့်ရဲ့စရိတ်တွေကြောင့် အဖွဲ့/ဝင်သူတွေရဲ့ ပိုက်ဆံကုန် စေတာပေါ့ပါအသက ရဲ့ ဝမ်းနည်းစရာကောင်း လှပန်း မီးအနက်ကနေ လှပန်းမီးလှပို့ လာပါသလဲ။</p>	<p>/မသိရှိ (စေတာပေါ့ပါ အသကရဲ့ဝမ်းနည်းစရာ ကောင်း လှပန်းမီးအနက် ရဲ့ သုညသုညလှပန်း ကြွေမပတ္တကွါ)</p>	<p>3. Fishing /ငါးဖမ်း _ _ </p> <p>4. Vegetable/Fruit /ဟင်းသီးဟင်းရွက်၊သ ဦးဝလံ _ _ </p> <p>5. Handicraft /လက်မှုပညာ _ _ </p> <p>6. Petty trade /အသေးစား စီးပွားရေး _ _ </p> <p>7. Trading /ရောင်းဝယ်ရေး _ _ </p> <p>8. Seasonal labor /ကံတမ်းအလုပ် _ _ </p> <p>97. Other (specify) ကျား (အသေးစိတ်စေတာပေါ့ပါ) _____ _ _ </p>
A4	<p>Did your income from your livelihood activities increase because you joined the VSLA? သင့်ရဲ့စရိတ်တွေကြောင့် အဖွဲ့/ဝင်သူတွေရဲ့ ပိုက်ဆံကုန်တဲ့အသ ကရဲ့ဝမ်းနည်းစရာ</p>	<p>01. Yes/ဟုတ်ပြန်သည် 02. No/မဟုတ် 99. Not applicable (for those livelihood activities the respondent is not currently involved in) /မသိရှိ (စေတာပေါ့ပါ အသကရဲ့ဝမ်းနည်းစရာ ကောင်းလှပ)</p>	<p>1. Cash crop /စိုက်ပျိုးရေး (ရောင်းဝယ် စားသုံး) _ _ </p> <p>2. Livestock /မွေးမြူရေး _ _ </p> <p>3. Fishing</p>

	<p>ခေမကာင်းလုပ်ငန်း မီးမ ဝင်ငြိမ်းတိုးပြားလာခဲ့ ပါသလား။</p>	<p>ငန်းမီးအနက်ပျော်ဆို သူ သည့်သည့်လုပ်ငန်းကြီး မပတ္တကွါ)</p>	<p>/ငါးဖမ်း _ _ 4. Vegetable/Fruit /ဟင်းသီးဟင်းရွက်၊သ စီးဝလံ _ _ 5. Handicraft /လက်မှုပညာ _ _ 6. Petty trade /အသေးစား စီးပြားရေး _ _ 7. Trading /ရောင်းဝယ်ရေး _ _ 8. Seasonal labor /ကံဘေးအလုပ် _ _ 97. Other (specify) တျား (အသေးစိတ်ဖော်ပြပါ) _____ _ _ </p>
A5	<p>Since you joined VSLA, do yo use money from VSLA to expand your livelihood activity? သင့်ရဲ့စုစည်း အဖွဲ့မှငွေပေး ငွေလာချီးနား အဖွဲ့မှစုစည်းယူ ချီးအသက်မွေးဝမ်း ခေမကာင်းလုပ်ငန်း</p>	<p>01. Yes/ဟုတ်သည့် 02. No/မဟုတ် 99. Not applicable (for those livelihood activities the respondent is not currently involved in) /မသက်ဆိုင် (ဖော်ပြပါ အသက်မွေးဝမ်းခေ ကာင်းလုပ် ငန်းမီးအနက်ပျော်ဆို သူ</p>	<p>1. Cash crop /စိုက်ခင်းရေး (ရောင်းဝယ် စားသုံး) _ _ 2. Livestock /မွေးမြူရေး _ _ 3. Fishing /ငါးဖမ်း _ _ </p>

	းမားတိုးခွဲလုပ်ငန်း လား။	သည့်သည့်လုပ်ငန်းကြီး မပစ္စည်း)		4. Vegetable/Fruit /ဟင်းသီးဟင်းရွက်၊သစ် နှီးဝလံ _ _ _ 5. Handicraft /လက်မှုပညာ _ _ _ 6. Petty trade /အသေးစား စီးပွားရေး _ _ _ 7. Trading /ရောင်းဝယ်ရေး _ _ _ 8. Seasonal labor /ကံဘေးအလုပ်သမား _ _ _ 97. Other (specify) တျား (အသေးစားစီးပွားရေး) _____ _ _ _
A6	Besides increased access to savings and loans, have you experienced other advantage(s) as a result of being a VSLA member? သင့်ရဲ့စုစည်း အဖွဲ့အစည်း ဝင်ရောက်မှုကြောင့် ခံစားသည့်အခြား အလမ်းတိုးတက် လာသည့် အချက်အလက် ဖြစ်ပါသလား။	1. Yes/ရှိပါသည် 2. No/မရှိပါ	If 2, skip to Section B. မရှိပါက အနား (၂) မှစတင်ပါ။ မေးခွန်းပါ။	_ _

	<p>ဤမေးခွန်း၏အ ဖြေကိုမဖတ်ရ ပါနဲ့နော်။</p>		<p>4. Business ideas and information /စီးပွားရေးဆိုင်ရာသတင်း အချက်အလက်အကြောင်းရရှိ လာ</p> <p>5. Conflict resolution /ပျဉ်းပတ်မှုအကြောင်းရရှိ လာ</p> <p>6. Socializing (opportunity to meet and share) /အသင်းအသင်းဝင် ဖြစ်လာ (အခြားဆုံ့ဆွေဆွေ ချည်းရမ်းရရှိလာ)</p> <p>7. Social fund /လူမှုရေးရန်ပုံငွေ ရရှိလာ</p> <p>97. Other (specify) တျား (အသေးစိတ်ဖော်ပြပါ)</p>
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Section B: Assets and savings

အခန်း (၂): ပိုင်ဆိုင်မှုနှင့်စုဆောင်းမှု

No စဉ်	Question မေးခွန်း	Coding ကုဒ်ပါး	Skip ကျော်လွှား တု	Response ဖြေဆိုသောကြား
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[illegible]

	<p>ဘီဒီ၊ ဖုန်း စသည့် ဖုန်း</p>			<p>/ရေ</p> <p>09. Fishing gears /ငါးဖမ်းပစ္စည်းကိရိယာ များ</p> <p>10. Income generating tools/assets /ဝင်ငွေရရှိရေးလက်သတ္တိကိရိ ယာ၊ ပစ္စည်းများ</p> <p>97. Other (specify) ကျား(အသားစိတ်တံတံ ပျပ်ပါ) _____</p>
B2	<p>Has the quality of your housing improved because of your access to finance from the VSLA? သင့်ရဲ့နေအိမ် အသွင်အပြင် ကောင်းလာတာ ဟာ VSLA မှ ရရှိတဲ့ငွေကြေး ကြောင့်လား ဟုတ်လား ။</p>	<p>1. Yes/တိုးတက်လာသည် 2. No/မတိုးတက်</p>	<p>If 2, skip to B4 မတိုးပါက ခံစားရန် ပါဘဲ B4 မှစတင်ပါ ခံစားရန် ပါ။</p>	<p>1. _____</p>
B3	<p>How has the quality of your housing improved? သင့်ရဲ့နေအိမ် အသွင်အပြင် ကောင်းလာတာ ဟာ ရရှိတဲ့ငွေကြေး ကြောင့်လား ။</p>	<p>Circle all responses given. ပေးတဲ့အကြံအစည် ကို “ဝိုင်း” ပေးပါ။</p>		<p>1. Improved roof အိမ်မုခ်ခန်းမိုးကာ မုခ်</p> <p>2. Improved walls အိမ်ရံခန်းမုခ်</p> <p>3. Improved doors</p>

				<p>အိမ်ခန်းစာကောင်းမြှင့်</p> <p>4. Improved windows အိမ်ပျံတံခါးပေါက်ကောင်းမြှင့်</p> <p>5. Improved toilets အိမ်ကန်ကောင်းမြှင့်</p> <p>6. Larger house အိမ်ကီးကီးလွှာ</p> <p>97. Other (specify) တုခား(အသေးစိတ်ဖော်ပြပါ) _____</p>
B4	<p>Do you currently have monetary savings?</p> <p>သင့်တို့ကြွေးကုန်ငွေစာကောင်းစုဆောင်းမိမိရှိပါသလား။</p>	<p>1. Yes/ရှိပါ</p> <p>2. No/မရှိပါ</p>	<p>If 2, skip to B6.</p> <p>မရှိပါက၊ မေးခြင်းနံပါတ် B6 မှစတင်ရပါမည်။</p>	<p> _ </p>
B5	<p>Where do you keep these savings?</p> <p>အဆိုပါငွေစာကမ်းမီးကိုမညီညွတ်စွာရာကြွေးထိန်းသိမ်းထားပါသလဲ။</p>	<p>Circle all responses given.</p> <p>ပေးသောအကြောင်းအရာကို “ဝိုင်း” ပေးပါ။</p>		<p>1. Home /အိမ်</p> <p>2. Friends /သူငယ်ချင်း</p> <p>3. Bank /ဘဏ်</p> <p>4. MFI /အသေးစားငွေစာအသင်းအဖွဲ့</p> <p>5. VSLA /ငွေစုစုငွေစာအဖွဲ့</p> <p>6. Other type of savings groups.</p>

				/တုခးဝဲသးငြဲစုဝဲ ငြဲခဲးအုပုမး 97. Other (specify) တုခး(အသးစိတုဝဲဟု ခုပပါ) _____
B6	Do you currently have a monetary loan? သငွေရဖုလကိ အခဲငြဲဝဲငြဲခး တစံတစုခဲးယု ထး ခုခဲးဂိပါသလး။	1. Yes/ဂိပါသည 2. No/မဂိပါ	If 2, skip to B8. မဂိပါက၊ ဝဲမးငြဲခဲးနံ ပါတု B8 မွစတုခုပီး ဝဲမးရမနး ပါ။	__
B7	From where did you obtain this loan? အခိပါဝဲငြဲခး မးကိုမညသ့ဝဲန ရမ့ခဲးယုထးပါသ လဲ။	Circle all responses given. ဝဲပုဖခးခဲးကးလံုး ကို “ဂိခဲး” ဝဲပးပါ။		1. Family /မိသးစု 2. Friends /သူငယ်ခဲး 3. Bank /ဘဏု 4. MFI /အသးစးဝဲငြဲခဲးအသု ဝဲမးငြဲ 5. VSLA /ဝဲငြဲစုဝဲငြဲခဲးအမဲငြဲ 6. Other type of savings groups. /တုခးဝဲသးငြဲစုဝဲ ငြဲခဲးအုပုမး 97. Other (specify) တုခး(အသးစိတုဝဲဟု ခုပပါ) _____
B8	Did you have monetary savings before becoming a	1. Yes/ဂိပါသည 2. No/မဂိပါ	If 2, skip to Section C.	__

	member of a VSLA? ငွေစုစုငွေငြိမ်းအဖဲ မြို့ဝဏ္ဏ ချစ်စွာသင့်ကြငွေငြ စု ဆောင်ငွေမရှိခဲ့ပါသ လား။		မရှိပါက၊ အခန်း (၃) မှစတင်ချုပ် မေးချမန်း ပါ။	
B9	Have your savings grown, remained the same, or decreased since you became a member of a VSLA? ငွေစုစုငွေငြိမ်းအဖဲ မြို့ဝဏ္ဏ ချစ်စွာဆောင်ငွေ သော ငွေငြိမ်းကမ်းတိုး ပြားခဲ့ သလား၊မတိုးပြား မလွှဲနည်းငွေအ တိုင်းရှိခဲ့သလား၊ လွှဲခဲ့သလား။	01. Grown /တိုးပြားခဲ့ 02. Remained the same /မတိုးပြားမလွှဲနည်း ငွေအတိုင်းရှိခဲ့သလား၊ 03. Decreased /လွှဲခဲ့		_

Section C: Self-confidence of women members of VSLAs (these questions are only to be asked to female VSLA members)

အခန်း (၃): ငွေစုစုငွေငြိမ်းအဖဲမြို့ဝဏ္ဏသိမ်းမိမိကိုယ့်မိယံ့ဆက်ညွှန်းအပိုင်း
(ဤမေးခွန်းများကို ငွေစုစုငွေငြိမ်းအဖဲမြို့ဝဏ္ဏ အမိသိမ်းမိမိကိုသာမေးချမန်းပါ)

N o စ ဉ်	Question မေးခွန်း	Coding ကုဒ်ပါဏ္ဍာ	Skip ကော်ပူဖ တု မေးချမန်း ပါ	Response ရေပမာကမ်း ကွင်း
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	<p>improved because of my participation in a VSLA.” Read response options.</p> <p>သင့်ရဲ့စုဝင်ခြင်းအဖွဲ့အစည်းအတွင်းမှာ ချိတ်ဆက်မှုတွေရရှိလာတာကြောင့် ကိစ္စအခက်အခဲတွေကို ဖြေရှင်းတာ သင့်ပိုမိုလွယ်ကူလာပါလား။ တိုးတက်လာပါသလား။ ကျွန်ုပ်တို့အဖွဲ့အစည်းကြောင့် ဘာလွယ်ကူလာတာလဲ။ အဖြေပေးရန်အတွက် ဖတ်ပါ။</p>	<p>02. Somewhat disagree /တစ်ခွဲခန့်မတူဘူး</p> <p>03. Somewhat agree /တစ်ခွဲခန့်တူဘူး</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		
C 4	<p>How much do you agree with the following statement: “My ability to participate in social events (mobility) within my community has improved because of my participation in a VSLA.” Read response options.</p> <p>သင့်ရဲ့စုဝင်ခြင်းအဖွဲ့အစည်းအတွင်းမှာ ချိတ်ဆက်မှုတွေရရှိလာတာကြောင့် သင့်ပိုမိုလွယ်ကူလာပါလား။ တိုးတက်လာပါသလား။ ကျွန်ုပ်တို့အဖွဲ့အစည်းကြောင့် ဘာလွယ်ကူလာတာလဲ။ အဖြေပေးရန်အတွက် ဖတ်ပါ။</p>	<p>01. Strongly disagree /လုံးဝသဘောမတူ</p> <p>02. Somewhat disagree /တစ်ခွဲခန့်မတူဘူး</p> <p>03. Somewhat agree /တစ်ခွဲခန့်တူဘူး</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		1 2 3 4
C 5	<p>How much do you agree with the following statement: “I am more confident to share my opinion within a group because of my participation in a VSLA.” Read response options.</p> <p>သင့်ရဲ့စုဝင်ခြင်းအဖွဲ့အစည်းအတွင်းမှာ ချိတ်ဆက်မှုတွေရရှိလာတာကြောင့် သင့်ပိုမိုလွယ်ကူလာပါလား။ တိုးတက်လာပါသလား။ ကျွန်ုပ်တို့အဖွဲ့အစည်းကြောင့် ဘာလွယ်ကူလာတာလဲ။ အဖြေပေးရန်အတွက် ဖတ်ပါ။</p>	<p>01. Strongly disagree /လုံးဝသဘောမတူ</p> <p>02. Somewhat disagree /တစ်ခွဲခန့်မတူဘူး</p> <p>03. Somewhat agree /တစ်ခွဲခန့်တူဘူး</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		1 2 3 4

	<p>တစ်ခါအကြောင်းဝေခွဲရာကြောင့် ယုံ့ဆကညွှန်းပိုမိုတိုးပျံ့မသင့်လာသည့်။</p> <p>ဤအချက်အလက်ကြောင့် ဘယ်လိုသဘောတူ ပါသလဲ။</p> <p>အချစ်အားကိုးတုံ့ပြန်ပါ။</p>	<p>03. Somewhat agree /တစ်ခါတစ်ရံတော့တာ တူ</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		
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Section D: Gender roles

အခန်း (၄): ကား၊ မေးရားရာ အခန်းကဏ္ဍ

N o စ ဉ်	Question မေးခြင်း	Coding ကုဒ်ပါဝင်	Skip ကော်ဒ်ပေး တုံ့ မေးချက် ပါ	Response ပေးသော ကား
D 1	<p>How much do you agree with the following statement: "My husband and/or family is more accepting of my participation in business activities because of my participation in a VSLA."</p> <p>Read response options.</p> <p>သင့်အကြောင်းအရာအကြောင်းအရာ သည့်အချက်အလက်ကြောင့် လုပ်ငန်းများလုပ်ငန်းလုပ်ငန်း အကြောင်းအရာကြောင့် မိသားစုဝင်များလုပ်ငန်းလုပ်ငန်း လက်ခံလာပါသည်။</p> <p>ဤအချက်အလက်ကြောင့် ဘယ်လိုသဘောတူ ပါသလဲ။</p>	<p>01. Strongly disagree /လုံးဝသဘောမတူ</p> <p>02. Somewhat disagree /တစ်ခါတစ်ရံတော့တာ တူ</p> <p>03. Somewhat agree /တစ်ခါတစ်ရံတော့တာ တူ</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		<p>1 2 3 4</p>

	အေချမမ်းကိုဖတ်ပုပပါ။			
D 2	<p>How much do you agree with the following statement: "My husband and/or family is more accepting of my participation in household decision-making because of my participation in a VSLA."</p> <p>Read response options.</p> <p>သင့်ဝေငြစုဝေငြခမ်းအဖဲငြ၊ဝငုပုဖ စု လာသည့်အေချမမ်းသင့်မိသားစု ဝေငြခမ်းဆိုင်ကိစခမ်းဆုံး ပုဖတု ရာတြငုဝပါဝငုဝေငြခမ်းဝေငြခမ်း ကို သင့်အိမ္မငုဝေယာက္ကံတေးပုဖစုဝေ စ၊ မိသားစုဝေငြခမ်းပုဖစုဝေစ ပိုမိုလကံလာပါသည့်။</p> <p>ဤဖုပုပခံကိုသင့် ဘယ့်သောတာတူ ပါသလဲ။</p> <p>အေချမမ်းကိုဖတ်ပုပပါ။</p>	<p>01. Strongly disagree /လံုးဝသောတာမတူ</p> <p>02. Somewhat disagree /တစိုတစုဝေယာမ တူ</p> <p>03. Somewhat agree /တစိုတစုဝေယာမ တူ</p> <p>04. Strongly agree /လံုးဝသောတာတူ</p> <p>98. Do not know /မသိပါ</p>		
D 3	<p>How much do you agree with the following statement: "I can use income I earn without my husband and/or family permission."</p> <p>Read response options.</p> <p>သင့်ဝေငြခမ်းဝေငြခမ်းကို သင့်အိမ္မငုဝေယာက္ကံတေး (သိုမဟုတု) မိသားစုဝေငြခမ်း ခြံပုပခံလိပဲအသံုးပုပီးဝို ငါ</p>	<p>01. Strongly disagree /လံုးဝသောတာမတူ</p> <p>02. Somewhat disagree /တစိုတစုဝေယာမ တူ</p> <p>03. Somewhat agree</p>		

	<p>သည။</p> <p>ဤဖုဒုပဒ်ကိသညယိ သဘာတုပါသလဲ။</p> <p>အပူဖမ်းကိုဖတုပပါ။</p>	<p>/တစွိတစုဝက္ကောဘ တူ</p> <p>04. Strongly agree /လံုးဝသဘာတူ</p> <p>98. Do not know /မသိပါ</p>		
D 4	<p>How much do you agree with the following statement: “Community members are more accepting of women’s participation in business activities because of their participation in VSLAs.” Read response options. အမ်းသိမီးမ်းဝေဒုဝေဒြမ်းအဖဲဒြ ၂ဝဒ တြငါဝဒသောသောကဒု စီးပြးဝေးလုပုနးမ်းတြဒ အမ်းသိမီးမ်း၏ပါဝေလှိုဒ ဆောဒြကွဲကိုရပြာသားမ်း က ပိုမိုလကံလာပါသည။</p> <p>ဤဖုဒုပဒ်ကိသညယိ သဘာတုပါသလဲ။</p> <p>အပူဖမ်းကိုဖတုပပါ။</p>	<p>01. Strongly disagree /လံုးဝသဘာမတူ</p> <p>02. Somewhat disagree /တစွိတစုဝက္ကောဘမ တူ</p> <p>03. Somewhat agree /တစွိတစုဝက္ကောဘ တူ</p> <p>04. Strongly agree /လံုးဝသဘာတူ</p> <p>98. Do not know /မသိပါ</p>		_ _
D 5	<p>How much do you agree with the following statement: “Community members are more accepting of women’s participation in decision-making within the community because their participation in VSLAs.” Read response options. အမ်းသိမီးမ်းဝေဒုဝေဒြမ်းအဖဲဒြ ၂ဝဒ တြငါဝဒသောသောကဒုရပြာ ဆိုဒ</p>	<p>01. Strongly disagree /လံုးဝသဘာမတူ</p> <p>02. Somewhat disagree /တစွိတစုဝက္ကောဘမ တူ</p> <p>03. Somewhat agree /တစွိတစုဝက္ကောဘ တူ</p>		_ _

	<p>ကိစ္စများဆုံးရှုံးမှုများကြောင့်သိမိမ်းမိမ်း</p> <p>ပါဝင်ရေးကိုရရှိသားများကပိုမိုလက်ခံလာပါသည်။</p> <p>ဤအချက်အလက်သည်သဘောတူပါသည်။</p> <p>အချစ်များကိုဖော်ပြပါ။</p>	<p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		
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Section E: VSLA as a member-owned social institution

အခန်း (၅): ကော်မတီဝင်များအနေဖြင့်အဖွဲ့အစည်း

အဖွဲ့အစည်းပုံစံအမျိုးမျိုးလူမှုရေးအသုံးအနှုန်း

N o .	Question မေးခြင်း	Coding ကုဒ်များ	Skip ကော်မတီဝင် မဟုတ် ရေးရာမရှိ ပါ	Response ရလဒ်ကောက် ခြင်း
E 1	<p>How much do you agree with the following statement: "The VSLA works in the interest of its members because it is member-owned."</p> <p>Read response options.</p> <p>အဖွဲ့အစည်းပုံစံအသစ်အဖွဲ့အစည်း လူမှုရေးအသုံးအနှုန်းကော်မတီဝင်များအနေဖြင့်</p> <p>စိတ်ဝင်စားမှုအတိုင်းလုပ်ဆောင်ပါသည်။</p> <p>ဤအချက်အလက်သည်သဘောတူပါသည်။</p> <p>အချစ်များကိုဖော်ပြပါ။</p>	<p>01. Strongly disagree /လုံးဝသဘောတူ မ</p> <p>02. Somewhat disagree /တစ်ခွဲတစ်စုံတစ်ရာ မ</p> <p>03. Somewhat agree /တစ်ခွဲတစ်စုံတစ်ရာ တူ</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know</p>		<p>1 1 1 1</p>

		/မသိပါ		
E 2	<p>How much do you agree with the following statement: “The VSLA allows members to find solutions to conflicts because it is member-owned.”</p> <p>Read response options.</p> <p>အဖွဲ့အစည်းပိုမိုခိုင်ခံ့လာစေရန်အဖွဲ့အစည်းတို့သည်</p> <p>ခေမကာနုဝေးကမ်းရာဝေးပြေးခြင်းအဖွဲ့အစည်းအနေ</p> <p>ပျော်ရွှင်မှုများအဖွဲ့အစည်းကိုသောထားကဲခြင်း</p> <p>မေးခွန်း၏အချက်အလက်များကိုဖြေဆိုရန်</p> <p>ခြုံငုံချုပ်ဆိုပါ။</p> <p>ဤအချက်အလက်ကိုသိရှိသည့်သောတူပါသလဲ။</p> <p>အချက်အလက်ကိုဖော်ပြပါ။</p>	<p>01. Strongly disagree /လုံးဝမသဘောတူ</p> <p>02. Somewhat disagree /တစ်ခွဲခန့်မသဘောတူ</p> <p>03. Somewhat agree /တစ်ခွဲခန့်သဘောတူ</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		<p>1 2 3</p>
E 3	<p>How much do you agree with the following statement: “The VSLA is a sustainable institution because it is member-owned.”</p> <p>Read response options.</p> <p>အဖွဲ့အစည်းပိုမိုခိုင်ခံ့လာစေရန်အဖွဲ့အစည်းတို့သည်</p> <p>ခေမကာနုဝေးကမ်းရာဝေးပြေးခြင်းအဖွဲ့အစည်းသည်</p> <p>ခေမကာနုဝေးကမ်းရာဝေးပြေးခြင်းအဖွဲ့အစည်းသည်</p> <p>အဖွဲ့အစည်းတို့သည်</p> <p>ဤအချက်အလက်ကိုသိရှိသည့်သောတူပါသလဲ။</p> <p>အချက်အလက်ကိုဖော်ပြပါ။</p>	<p>01. Strongly disagree /လုံးဝမသဘောတူ</p> <p>02. Somewhat disagree /တစ်ခွဲခန့်မသဘောတူ</p> <p>03. Somewhat agree /တစ်ခွဲခန့်သဘောတူ</p> <p>04. Strongly agree /လုံးဝသဘောတူ</p> <p>98. Do not know /မသိပါ</p>		<p>1 2 3</p>

အခန်း (၆): ကံနန်းမာရဲဆိုလှမ်း

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	<p>ဦးမွအမ်းသီမီးမီးကိုယုံနဲ့ဆာ ငဲ့သောအခါ ကံနဲ့မာရဲစက္ကူပုဖုစုစေ၊ ဆးခန့်/ ဆေးရုံပုဖုစုစေ ဩဝါးရာကုပုသရန့် အားပေးတိုကြန့်လားဝိဋ္ဌည။ ဧည့်ဖုပုပန်ကိသန္တလိသောဘ တူပါသလဲ။ အေပုဖမ်းကိုဖတုပုပါ။</p>	98. Do not know /မသိပါ		
F5	<p>How much do you agree with the following statement: “I feel that my health has improved because of my participation in a VSLA.” Read response options. သငဲ့ငဲ့စုစုငဲ့ငဲ့အဖဲ့ငဲ့ငဲ့ငဲ့ငဲ့ လိ သောသောကုသုသုကံနဲ့မာ ရဲတိုးတကုကောငဲ့ငဲ့ငဲ့ငဲ့သ ည။ ဧည့်ဖုပုပန်ကိသန္တလိသောဘ တူပါသလဲ။ အေပုဖမ်းကိုဖတုပုပါ။</p>	<p>01. Strongly disagree /လံုးဝသောဘမတူ</p> <p>02. Somewhat disagree /တစိုတစုစုစက္ကူမတူ</p> <p>03. Somewhat agree /တစိုတစုစုစက္ကူတူ</p> <p>04. Strongly agree /လံုးဝသောဘတူ</p> <p>98. Do not know /မသိပါ</p>		1 1 1

Section G: Food security

အခန့် (ဂ်): စားနပ်ရိက္ခာဖူလုံရေး

N o .	Question မေးခြင်း	Coding ကုဒ်ပေးခြင်း	Skip ကော်ပီ ဖုတု မေးပုမန့် ပါ	Response ပေးသောကားခံ ကွဲ
G 1	<p>Does your household currently face food shortages? လက်ရှိဩငဲ့မိသားစုသည့်စားရဲစာ ပုပုပုပုမီးကောကံပါသလား။</p>	<p>1. Yes/ကောကံပါ</p> <p>သည့်</p>		1 1

		2. No/မေတြပြုသကံီပါ		
G 2	Did your household face food shortages before you became a member of a VSLA? သင့်ဝေတြစုဝေတြခင်းအဖဲတြဝေတြဖွစွမီ သင့်မိသားစုအနုဖင့်အစာဝေရစာ ပုပတ္တပွမ်းဝေတြပြုသကံီခဲပါသလား။	1. Yes/ဝေတြပြုသကံီ သည 2. No/မေတြပြုသကံီခဲ ပါ		1_1
G 3	Has the quantity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA? သင့်ဝေတြစုဝေတြခင်းအဖဲတြဝေတြဖွစွပျ ပီးဝေတြနက သင့်မိသားစုတစုဝေတြတအစားအစာ လိုအပွပမာဏ တိုးပြားလာပါသလား၊ ယခေတြတိုင်းပဲရှိပါသလား၊ ဝေတြနညးလာပါသလား။	1. Increased /တိုးပြားလာပါသလား 2. Remained the same /ယခေတြတိုင်းပဲရှိပါသ လား 3. Decreased /ဝေတြနညးလာ		1_1
G 4	Has the quality and diversity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA? သင့်ဝေတြစုဝေတြခင်းအဖဲတြဝေတြဖွစွပျ ပီးဝေတြနက သင့်မိသားစုတစုဝေတြတလိုအပွညး အစားအစာမင်း၏အရညေတြသြးဝေတြ အမ်းအီစား တိုးပျမင့်လာပါသလား၊ ယခေတြတိုင်းပဲရှိပါသလား၊ ဝေတြနညးလာပါသလား။	1. Increased /တိုးပျမင့်လာပါသ လား 2. Remained the same /ယခေတြတိုင်းပဲရှိပါသ လား 3. Decreased /ဝေတြနညးလာ		1_1

H	Time finish survey (24-hour clock) မေးပူမနံးမးပူပီးဆံ့းခိနီ (၂၄ နာရီပံ့စံ့ပူဖင့ုပူညှဉ်ပါ)	_ _ : _ _ နာရီ/Hrs မိနုတ/Min
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အာနိန္ဒာစံပျဉ်းပါဝင်နေကြောင်းခွဲသည့်အကြံထူးကောင်းတို့ပါသည်။

Appendix 10 – Raw Data for Impact Measurement Survey in Cambodia

SPOT CHECKS BY SURVEY TEAM

Questionnaire Checked by Supervisor	_ _ _ / _ _ _ / _ _ _ _ _ _ _ _ Day Month Year	Initials	
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DATA ENTRY

Date	_ _ _ / _ _ _ / _ _ _ _ _ _ _ _ Day Month Year	Operator	
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Output Tables- Cambodia

Province	Frequency	Proportion
Koh Kong	168	80.8%
Ratnakiri	40	19.2%
Total	208	100%

VSLA maturity (# of cycles)	Frequency	Proportion
2	54	26%
3	64	30.8%
4	40	19.2%
5	21	10.1%
6	29	13.9%
Total	208	100%

VSLA maturity by province	Koh Kong	Ratnakiri
2	20.8%	47.5%
3	25.6%	52.5%
4	23.8%	0%
5	12.5%	0%
6	17.3%	0%

Sex of respondents	Frequency	Proportion
Male	0	0%
Female	208	100%
Total	208	100%

Ethnicity of respondents	Frequency	Proportion
Khmer	168	80.8%
Jarai	20	9.6%
Tumpuon	20	9.6%
Total	208	100%

Education of respondents	Frequency	Proportion
No schooling	76	36.5%
Primary (incomplete)	84	40.4%
Primary completed	15	7.2%
Secondary completed	30	14.4%
High school completed	2	1%
Higher degree completed	1	0.5%
Total	208	100%

Education of respondents by province	Koh Kong	Ratnakiri
No schooling	32.7%	52.5%
Primary (incomplete)	40.5%	40%
Primary completed	8.3%	2.5%
Secondary completed	16.7%	5%
High school completed	1.2%	0%
Higher degree completed	0.6%	0%

Livelihood activities of respondents	Frequency	Proportion (out of 208)
None	1	0.5%
Cash crop	150	72.5%
Livestock	160	76.9%
Fishing	72	34.6%
Vegetables/Fruits	49	23.6%
Handicrafts	7	3.4%
Petty trade	39	18.8%
Trading	3	1.4%
Seasonal labour	61	29.3%
Other (military, religious vocation, vintner, govt. official, healthcare)	10	4.8%

Livelihood activities of respondents by province	Koh Kong	Ratnakiri
None	0.6%	0%
Cash crop	66.7%	95%
Livestock	79.8%	65%
Fishing	42.9%	0%
Vegetables/Fruits	19.6%	40%
Handicrafts	4.2%	0%
Petty trade	22.6%	2.5%
Trading	1.8%	0%
Seasonal labour	30.4%	25%
Other (military, religious vocation, vintner, govt. official, healthcare)	4.8%	5%

Livelihood activities of	2	3	4	5	6
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respondents by VSLA maturity					
None	0%	1.6%	0%	0%	0%
Cash crop	66.7%	82.5%	40%	95.2%	89.7%
Livestock	75.9%	71.4%	70%	95.2%	89.7%
Fishing	33.3%	7.9%	80%	33.3%	34.5%
Vegetables/Fruits	22.2%	33.3%	12.5%	19%	24.1%
Handicrafts	1.9%	4.8%	0%	14.3%	0%
Petty trade	11.1%	22.2%	20%	33.3%	13.8%
Trading	3.7%	0%	0%	0%	3.4%
Seasonal labour	22.2%	28.6%	32.5%	19%	48.3%
Other (military, religious vocation, vintner, govt. official, healthcare)	1.9%	7.9%	5%	4.8%	3.4%

Livelihood activities of respondents	Frequency	Proportion for whom the activity is predominantly her own
Cash crop	150	43.3%
Livestock	160	83.8%
Fishing	72	15.3%
Vegetables/Fruits	49	51%
Handicrafts	7	71.4%
Petty trade	39	87%
Trading	3	33.3%
Seasonal labour	61	39.3%
Other (military, religious vocation, vintner, govt. official, healthcare)	10	40%

Livelihood activities predominantly the respondent's by province	Koh Kong	Ratnakiri
Cash crop	39.3%	55.3%
Livestock	87.3%	65.4%
Fishing	15.3%	N/A
Vegetables/Fruits	57.6%	37.5%
Handicrafts	83.3%	N/A
Petty trade	82.5%	100%
Trading	33.3%	N/A
Seasonal labour	35.3%	60%
Other (military, religious vocation, vintner, govt. official, healthcare)	33.3%	100%

Livelihood activities predominantly the respondent's by VSLA maturity	2	3	4	5	6
Cash crop	41.7%	51.9%	43.8%	30%	38.5%
Livestock	73.2%	82.2%	92.9%	85%	92.3%
Fishing	16.7%	20%	18.8%	0%	10%
Vegetables/Fruits	50%	42.9%	80%	50%	57.1%
Handicrafts	0%	66.7%	N/A	100%	N/A
Petty trade	71.4%	80%	100%	85.7%	75%
Trading	0%	N/A	N/A	N/A	100%
Seasonal labour	66.7%	44.4%	46.2%	25%	7.1%
Other (military, religious vocation, vintner, govt. official, healthcare)	100%	66.7%	50%	0%	0%

Livelihood activities of respondents	Frequency	Proportion for whom the activity began after becoming VSLA member
Cash crop	150	5.3%
Livestock	160	29.4%
Fishing	72	9.7%
Vegetables/Fruits	49	36.7%
Handicrafts	7	14.3%
Petty trade	39	43.6%
Trading	3	33.3%
Seasonal labour	61	6.6%
Other (military, religious vocation, vintner, govt. official, healthcare)	10	20%

Livelihood activities beginning after VSLA membership by province	Koh Kong	Ratnakiri
Cash crop	2.7%	13.2%
Livestock	32.8%	11.5%
Fishing	9.7%	N/A
Vegetables/Fruits	48.5%	12.5%
Handicrafts	20%	N/A
Petty trade	41%	100%
Trading	50%	N/A
Seasonal labour	5.9%	10%
Other (military, religious vocation, vintner, govt. official, healthcare)	33.3%	0%

Livelihood activities beginning after VSLA	2	3	4	5	6

membership by VSLA maturity					
Cash crop	8.3%	3.8%	6.3%	5%	3.8%
Livestock	14.6%	31.1%	50%	30%	26.9%
Fishing	5.6%	0%	12.5%	14.3%	10%
Vegetables/Fruits	25%	36.4%	80%	0%	50%
Handicrafts	0%	0%	N/A	33.3%	N/A
Petty trade	28.6%	35.7%	75%	28.6%	50%
Trading	100%	N/A	N/A	N/A	0%
Seasonal labour	16.7%	5.6%	7.7%	0%	0%
Other (military, religious vocation, vintner, govt. official, healthcare)	0%	0%	50%	50%	0%

Livelihood activities of respondents	Frequency	Proportion for whom income from activity has increased because of joining VSLA
Cash crop	150	62.7%
Livestock	160	80.6%
Fishing	72	61.1%
Vegetables/Fruits	49	55.1%
Handicrafts	7	42.9%
Petty trade	39	82.1%
Trading	3	66.7%
Seasonal labour	61	18%
Other (military, religious vocation, vintner, govt. official, healthcare)	10	30%

Livelihood activities with income increase because of VSLA membership by province	Koh Kong	Ratnakiri

Cash crop		55.4%		84.2%	
Livestock		85.8%		53.8%	
Fishing		61.1%		N/A	
Vegetables/Fruits		50%		68.8%	
Handicrafts		50%		N/A	
Petty trade		81.6%		100%	
Trading		66.7%		N/A	
Seasonal labour		20%		10%	
Other (military, religious vocation, vintner, govt. official, healthcare)		33.3%		50%	
Livelihood activities with income increase because of VSLA membership by VSLA maturity	2	3	4	5	6
Cash crop	61.1%	73.1%	62.5%	50%	53.8%
Livestock	65.9%	86.7%	78.6%	95%	84.6%
Fishing	77.8%	60%	59.4%	42.9%	50%
Vegetables/Fruits	75%	52.4%	20%	50%	66.7%
Handicrafts	0%	66.7%	N/A	33.3%	N/A
Petty trade	85.7%	78.6%	87.5%	71.4%	100%
Trading	100%	N/A	N/A	N/A	0%
Seasonal labour	25%	11.8%	23.1%	0%	21.4%
Other (military, religious vocation, vintner, govt. official, healthcare)	0%	66.7%	50%	0%	0%

Livelihood activities of respondents	Frequency	Proportion who use money from VSLA to expand activity
Cash crop	150	44.7%

Livestock	160	68.8%
Fishing	72	66.7%
Vegetables/Fruits	49	42.9%
Handicrafts	7	57.1%
Petty trade	39	74.4%
Trading	3	66.7%
Seasonal labour	61	8.2%
Other (military, religious vocation, vintner, govt. official, healthcare)	10	30%

Livelihood activities that have expanded with money from VSLA by province	Koh Kong	Ratnakiri
Cash crop	39.3%	60.5%
Livestock	78.5%	15.4%
Fishing	67.6%	N/A
Vegetables/Fruits	38.7%	56.3%
Handicrafts	66.7%	N/A
Petty trade	71.8%	100%
Trading	66.7%	N/A
Seasonal labour	7.8%	10%
Other (military, religious vocation, vintner, govt. official, healthcare)	28.6%	50%

Livelihood activities that have expanded with money from VSLA by VSLA maturity	2	3	4	5	6
Cash crop	50%	53.8%	25%	40%	34.6%
Livestock	43.9%	73.3%	75%	90.5%	73.1%

Fishing	94.4%	0%	75%	28.6%	50%
Vegetables/Fruits	58.3%	38.1%	0%	66.7%	66.7%
Handicrafts	0%	100%	N/A	33.3%	N/A
Petty trade	71.4%	71.4%	75%	71.4%	75%
Trading	100%	N/A	N/A	N/A	0%
Seasonal labour	16.7%	0%	7.7%	0%	14.3%
Other (military, religious vocation, vintner, govt. official, healthcare)	0%	50%	50%	0%	0%

Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member?	Frequency	Proportion
Yes	192	92.8%
No	15	19.2%
Total	207	100%

Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member (by province)?	Koh Kong	Ratnakiri
Yes	94.6%	85%
No	5.4%	15%

Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member (by VSLA maturity)?	2	3	4	5	6

Yes	90.7%	95.2%	100%	85.7%	86.2%
No	9.3%	4.8%	0%	14.3%	13.8%

Benefits	Frequency	Proportion
Increased confidence	179	93.2%
Business advice	64	33.3%
Business connections	21	10.9%
Business ideas	117	60.9%
Other (social fund, health awareness, learning how to save, time management, problem solving, financial management)	34	17.7%

Benefits by province	Koh Kong	Ratnakiri
Increased confidence	91.8%	100%
Business advice	34.2%	29.4%
Business connections	12.7%	2.9%
Business ideas	63.9%	47.1%
Other (social fund, health awareness, learning how to save, time management, problem solving, financial management)	17.7%	17.6%

Benefits by VSLA maturity	2	3	4	5	6
Increased confidence	100%	98.3%	95%	88.9%	68%
Business advice	30.6%	36.7%	25%	33.3%	44%
Business connections	6.1%	13.3%	7.5%	27.8%	8%
Business ideas	53.1%	61.7%	65%	66.7%	64%
Other (social fund, health	8.2%	16.7%	17.5%	16.7%	40%

awareness, learning how to save, time management, problem solving, financial management)					
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Assets	Frequency	Proportion of respondents whose households purchased each asset type since joining the VSLA
None	8	3.8%
Dwelling	35	16.8%
Land	12	5.8%
Livestock	104	50%
Farm equipment	83	39.9%
Motor vehicle	22	10.6%
Household good	144	69.2%
Gold	79	38%
Fishing gear	46	22.1%
Other (rice, sewing material)	8	3.8%

Assets by province	Koh Kong	Ratnakiri
None	3%	7.5%
Dwelling	20.2%	2.5%
Land	5.4%	7.5%
Livestock	58.3%	15%
Farm equipment	33.3%	67.5%
Motor vehicle	10.7%	10%
Household good	72.6%	55%
Gold	45.8%	5%
Fishing gear	27.4%	0%

Other (rice, sewing material)	3%	7.5%
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Assets by VSLA maturity	2	3	4	5	6
None	3.7%	7.8%	0%	4.8%	0%
Dwelling	5.6%	15.6%	20%	23.8%	31%
Land	3.7%	9.4%	2.5%	14.3%	0%
Livestock	33.3%	50%	52.5%	71.4%	62.1%
Farm equipment	29.6%	59.4%	17.5%	38.1%	48.3%
Motor vehicle	7.4%	7.8%	12.5%	14.3%	17.2%
Household good	70.4%	68.8%	82.5%	57.1%	58.6%
Gold	25.9%	28.1%	55%	33.3%	62.1%
Fishing gear	22.2%	3.1%	62.5%	14.3%	13.8%
Other (rice, sewing material)	7.4%	3.1%	2.5%	0%	3.4%

Has the quality of your housing improved because of your access to finance from the VSLA?	Frequency	Proportion
Yes	114	54.8%
No	94	45.2%
Total	208	100%

Has the quality of your housing improved because of your access to finance from the VSLA (by province)?	Koh Kong	Ratnakiri
Yes	66.1%	7.5%
No	33.9%	92.5%

Has the quality of your housing improved because of your	2	3	4	5	6

access to finance from the VSLA (by VSLA maturity)?					
Yes	35.3%	48.4%	65%	66.7%	82.8%
No	64.8%	51.6%	35%	33.3%	17.2%

How has the quality of your housing improved?	Frequency	Proportion
Improved roof	59	51.8%
Improved walls	45	39.5%
Improved doors	14	12.3%
Improved toilets	13	11.4%
Improved windows	15	13.2%
Larger house	40	35.1%
Other	18	15.8%

How has the quality of your housing improved (by province)?	Koh Kong	Ratnakiri
Improved roof	52.3%	33.3%
Improved walls	39.6%	33.3%
Improved doors	12.6%	0%
Improved toilets	11.7%	0%
Improved windows	13.5%	0%
Larger house	34.2%	66.7%
Other	16.2%	0%

How has the quality of your housing improved (by VSLA maturity)?	2	3	4	5	6

Improved roof	63.2%	41.9%	50%	57.1%	54.2%
Improved walls	47.4%	35.5%	38.5%	42.9%	37.5%
Improved doors	15.8%	12.9%	11.5%	7.1%	12.5%
Improved toilets	21.1%	16.1%	3.8%	14.3%	4.2%
Improved windows	15.8%	9.7%	11.5%	7.1%	20.8%
Larger house	26.3%	51.6%	30.8%	28.6%	29.2%
Other	5.3%	16.1%	11.5%	14.3%	29.2%

Respondents with savings	Frequency	Proportion
Yes	208	100%
No	0	0%
Total	208	100%

Location of savings	Frequency	Proportion
Home	33	15.9%
Friends	4	1.9%
Bank	8	3.8%
MFI	8	3.8%
Agricultural cooperative	0	0%
VSLA	208	100%
Other savings group	4	1.9%
Other	0	0%

Location of savings by province	Koh Kong	Ratnakiri
Home	15.5%	17.5%
Friends	1.8%	2.5%
Bank	4.2%	2.5%
MFI	4.2%	2.5%

Agricultural cooperative	0%	0%
VSLA	100%	100%
Other savings group	1.8%	2.5%
Other	0%	0%

Location of savings by VSLA maturity	2	3	4	5	6
Home	7.4%	21.9%	10%	14.3%	27.6%
Friends	3.7%	0%	5%	0%	0%
Bank	3.7%	3.1%	2.5%	4.8%	6.9%
MFI	5.6%	0%	2.5%	4.8%	10.3%
Agricultural cooperative	0%	0%	0%	0%	0%
VSLA	100%	100%	100%	100%	100%
Other savings group	1.9%	1.6%	2.5%	4.8%	0%
Other	0%	0%	0%	0%	0%

Respondents with loans	Frequency	Proportion
Yes	176	84.6%
No	32	15.4%
Total	208	100%

Respondents with loans by province	Koh Kong	Ratnakiri
Yes	85.1%	82.5%
No	14.9%	17.5%

Respondents with loans by VSLA maturity	2	3	4	5	6
Yes	85.2%	79.7%	90%	81%	89.7%
No	14.8%	20.3%	10%	19%	10.3%

Source of loan	Frequency	Proportion
Family	7	4%
Friends	7	4%
Bank	13	7.4%
MFI	37	21%
Agricultural cooperative	1	0.6%
VSLA	170	96.6%
Other savings group	1	0.6%
Other	1	0.6%

Source of loan by province	Koh Kong	Ratnakiri
Family	2.1%	12.1%
Friends	2.1%	12.1%
Bank	7%	9.1%
MFI	21%	21.2%
Agricultural cooperative	0.7%	0%
VSLA	97.2%	93.9%
Other savings group	0%	3%
Other	0%	3%

Source of loan by VSLA maturity	2	3	4	5	6
Family	4.3%	7.8%	0%	0%	3.8%
Friends	8.7%	3.9%	2.8%	0%	0%

Bank	17.4%	5.9%	0%	0%	7.7%
MFI	15.2%	17.6%	41.7%	11.8%	15.4%
Agricultural cooperative	0%	2%	0%	0%	0%
VSLA	97.8%	92.2%	100%	100%	96.2%
Other savings group	2.2%	0%	0%	0%	0%
Other	2.2%	0%	0%	0%	0%

Did you have monetary savings before becoming a member of a VSLA?	Frequency	Proportion
Yes	85	40.9%
No	123	59.1%
Total	208	100%

Did you have monetary savings before becoming a member of a VSLA (by province)?	Koh Kong	Ratnakiri
Yes	41.1%	40%
No	58.9%	60%

Did you have monetary savings before becoming a member of a VSLA (by VSLA maturity)?	2	3	4	5	6
Yes	46.3%	39.1%	40%	38.1%	37.9%
No	53.7%	60.9%	60%	61.9%	62.1%

Have your savings grown, remained the same, or	Frequency	Proportion
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decreased since you became a member of a VSLA?		
Grown	62	72.9%
Remained the same	21	24.7%
Decreased	2	2.4%
Total	85	100%

Have your savings grown, remained the same, or decreased since you became a member of a VSLA (by province)?	Koh Kong	Ratnakiri
Grown	72.5%	75%
Remained the same	24.6%	25%
Decreased	2.9%	0%

Have your savings grown, remained the same, or decreased since you became a member of a VSLA (by VSLA maturity)?	2	3	4	5	6
Grown	72%	76%	93.8%	50%	54.5%
Remained the same	28%	24%	6.3%	37.5%	36.4%
Decreased	0%	0%	0%	12.5%	9.1%

How much respondents agree with the following statement - "My ability to participate in financial decision-making for my household has improved because of my participation in a VSLA"	Frequency	Proportion
Strongly agree	184	88.5%

Somewhat agree	23	11.1%
Somewhat disagree	0	0%
Strongly disagree	1	0.5%
Total	208	100%

How much respondents agree with the following statement - “My ability to contribute to the income of my household has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	190	91.3%
Somewhat agree	15	7.2%
Somewhat disagree	2	1%
Strongly disagree	1	0.5%
Total	208	100%

How much respondents agree with the following statement - “My ability to participate in decision-making within my community has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	167	80.3%
Somewhat agree	34	16.3%
Somewhat disagree	3	1.4%
Strongly disagree	4	1.9%
Total	208	100%

How much respondents agree with the following statement - “My ability to participate in social events (mobility) within my community has improved	Frequency	Proportion
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because of my participation in a VSLA”		
Strongly agree	174	83.7%
Somewhat agree	25	12%
Somewhat disagree	4	1.9%
Strongly disagree	4	1.9%
Do not know	1	0.5%
Total	208	100%

How much respondents agree with the following statement - “I am more confident to share my opinion within a group because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	178	85.6%
Somewhat agree	22	10.6%
Somewhat disagree	6	2.9%
Strongly disagree	2	1%
Total	208	100%

How much respondents agree with the following statement - “My husband and/or family is more accepting of my participation in business activities because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	194	93.3%
Somewhat agree	9	4.3%
Somewhat disagree	3	1.4%
Strongly disagree	2	1%
Total	208	100%

How much respondents agree with the following statement - “My husband and/or family is more accepting of my	Frequency	Proportion
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participation in household decision-making because of my participation in a VSLA”		
Strongly agree	194	93.3%
Somewhat agree	11	5.3%
Somewhat disagree	1	0.5%
Strongly disagree	2	1%
Total	208	100%

How much respondents agree with the following statement -“I can use income I earn without my husband and/or family permission”	Frequency	Proportion
Strongly agree	58	27.9%
Somewhat agree	102	49%
Somewhat disagree	19	9.1%
Strongly disagree	29	13.1%
Total	208	100%

How much respondents agree with the following statement - “Community members are more accepting of women’s participation in business activities because of their participation in VSLAs”	Frequency	Proportion
Strongly agree	173	83.2%
Somewhat agree	30	14.4%
Somewhat disagree	2	1%
Strongly disagree	3	1.4%
Total	208	100%

How much respondents agree with the following statement - “Community members are more accepting of women’s	Frequency	Proportion
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participation in decision-making within the community because their participation in VSLAs"		
Strongly agree	183	88%
Somewhat agree	19	9.1%
Somewhat disagree	2	1%
Strongly disagree	3	1.4%
Do not know	1	0.5%
Total	208	100%

How much respondents agree with the following statement - "The VSLA works in the interest of its members because it is member-owned"	Frequency	Proportion
Strongly agree	196	94.2%
Somewhat agree	5	2.4%
Somewhat disagree	3	1.4%
Strongly disagree	3	1.4%
Do not know	1	0.5%
Total	208	100%

How much respondents agree with the following statement - "The VSLA allows members to find solutions to conflicts because it is member-owned"	Frequency	Proportion
Strongly agree	205	98.6%
Somewhat agree	2	1%
Somewhat disagree	0	0%
Strongly disagree	0	0%
Do not know	1	0.5%
Total	208	100%

How much respondents agree with the following statement - “The VSLA is a sustainable institution because it is member-owned”	Frequency	Proportion
Strongly agree	197	94.7%
Somewhat agree	5	2.4%
Somewhat disagree	3	1.4%
Strongly disagree	1	0.5%
Do not know	2	1%
Total	208	100%

How much respondents agree with the following statement - “My awareness of community health services has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	191	91.8%
Somewhat agree	16	7.7%
Somewhat disagree	1	0.5%
Strongly disagree	0	0%
Total	208	100%

How much respondents agree with the following statement - “My ability to pay for health services for myself and my family has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	192	92.3%
Somewhat agree	13	6.3%
Somewhat disagree	1	0.5%
Strongly disagree	2	1%
Total	208	100%

How much respondents agree with the following statement -“I am more likely to visit a health centre or hospital if I am sick because of my participation in the VSLA”	Frequency	Proportion
Strongly agree	189	90.9%
Somewhat agree	8	3.8%
Somewhat disagree	2	1%
Strongly disagree	9	4.3%
Total	208	100%

How much respondents agree with the following statement -“I am more likely to encourage members of my household to visit a health centre or hospital when sick because of my participation in the VSLA”	Frequency	Proportion
Strongly agree	190	91.3%
Somewhat agree	11	5.3%
Somewhat disagree	3	1.4%
Strongly disagree	4	1.9%
Total	208	100%

How much respondents agree with the following statement -“I am more likely to encourage female members of my household to visit a health centre or hospital when pregnant because of my participation in the VSLA”	Frequency	Proportion
Strongly agree	196	94.2%
Somewhat agree	4	1.9%
Somewhat disagree	1	0.5%
Strongly disagree	7	3.4%
Total	208	100%

How much respondents agree with the following statement - "I feel that my health has improved because of my participation in a VSLA"	Frequency	Proportion
Strongly agree	176	84.6%
Somewhat agree	26	12.5%
Somewhat disagree	3	1.4%
Strongly disagree	3	1.4%
Total	208	100%

Have you been pregnant since becoming a member of a VSLA?	Frequency	Proportion
Yes	44	21.2%
No	164	78.8%
Total	208	100%

Did you make a financial plan for birth delivery?	Frequency	Proportion
Yes	42	95.5%
No	2	4.5%
Total	208	100%

Did you receive antenatal care thanks to your participation in a VSLA?	Frequency	Proportion
Yes	43	97.7%
No	1	2.3%
Total	208	100%

Have you delivered the baby?	Frequency	Proportion
Yes	34	77.3%

No	10	22.7%
Total	208	100%

Did you deliver the baby in a health facility thanks to your participation in a VSLA?	Frequency	Proportion
Yes	30	88.2%
No	4	11.8%
Total	208	100%

Did you receive postnatal care thanks to your participation in a VSLA?	Frequency	Proportion
Yes	29	85.3%
No	5	14.7%
Total	208	100%

Does your household currently face food shortages?	Frequency	Proportion
Yes	25	12%
No	183	88%
Total	208	100%

Did your household face food shortages before you became a member of a VSLA?	Frequency	Proportion
Yes	157	75.5%
No	51	24.5%
Total	208	100%

Has the quantity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	Frequency	Proportion

Increased	174	83.7%
Remained the same	29	13.9%
Decreased	5	2.4%
Total	208	100%

Has the quality and diversity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	Frequency	Proportion
Increased	174	83.7%
Remained the same	30	14.4%
Decreased	4	1.9%
Total	208	100%

Appendix 11 – Raw Data for Impact Measurement Survey in Myanmar

Output Tables- Myanmar

Province	Frequency	Proportion
Maungdaw	158	66.4%
Buthidaung	79	33.2%
Total	237	100%

VSLA maturity (# of cycles)	Frequency	Proportion
1	172	72.3%
2	66	27.7%
Total	238	100%

Sex of respondents	Frequency	Proportion
Male	0	0%
Female	234	100%
Total	234	100%

Ethnicity of respondents	Frequency	Proportion
Rakhine	74	31.4%
Muslim	162	68.6%
Total	236	100%

Education of respondents	Frequency	Proportion
No schooling	158	66.7%
Primary (incomplete)	45	19%
Primary completed	24	10.1%
Secondary completed	7	3%
High school completed	1	0.4%
Total	237	100%

Education of respondents by ethnicity	Rakhine	Muslim
No schooling	39.2%	80.5%
Primary (incomplete)	28.4%	14.5%
Primary completed	23%	4.4%
Secondary completed	8.1%	0.6%
High school completed	1.4%	0%

Livelihood activities of respondents	Frequency	Proportion (out of 238)
None	4	1.7%
Cash crop	114	47.9%
Livestock	172	72.3%
Fishing	22	9.2%
Vegetables/Fruits	86	36%
Handicrafts	20	8.4%
Petty trade	16	6.7%
Trading	13	5.5%
Seasonal labour	86	36.1%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	39	16.4%

Livelihood activities of respondents by ethnicity	Rakhine	Muslim
None	0%	1.9%
Cash crop	60.8%	42%
Livestock	82.4%	68.5%
Fishing	0%	13.6%
Vegetables/Fruits	39.2%	35.2%

Handicrafts	4.1%	10.5%
Petty trade	6.8%	6.8%
Trading	2.7%	6.8%
Seasonal labour	33.8%	36.4%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	9.5%	19.8%

Livelihood activities of respondents by VSLA maturity	1	2
None	0.6%	4.5%
Cash crop	41.9%	63.6%
Livestock	75%	65.2%
Fishing	11%	4.5%
Vegetables/Fruits	38.4%	30.3%
Handicrafts	8.7%	7.6%
Petty trade	7%	6.1%
Trading	4.1%	9.1%
Seasonal labour	32.6%	45.5%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	13.4%	24.2%

Livelihood activities of respondents	Frequency	Proportion for whom the activity is predominantly her own
Cash crop	60	52.6%
Livestock	167	97.1%
Fishing	1	4.5%
Vegetables/Fruits	67	77%
Handicrafts	10	50%
Petty trade	11	68.8%

Trading	4	30.8%
Seasonal labour	16	18.6%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	15	38.5%

Livelihood activities predominantly the respondent's by ethnicity	Rakhine	Muslim
Cash crop	62.2%	47.1%
Livestock	96.7%	97.3%
Fishing	N/A	4.5%
Vegetables/Fruits	75.9%	77.6%
Handicrafts	33.3%	52.9%
Petty trade	80%	63.6%
Trading	0%	36.4%
Seasonal labour	16%	20.3%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	71.4%	31.3%

Livelihood activities predominantly the respondent's by VSLA maturity	1	2
Cash crop	58.3%	42.9%
Livestock	97.7%	95.3%
Fishing	5.3%	0%
Vegetables/Fruits	80.6%	65%
Handicrafts	53.3%	40%
Petty trade	58.3%	100%
Trading	14.3%	50%
Seasonal labour	21.4%	13.3%

Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	30.4%	50%
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Livelihood activities of respondents	Frequency	Proportion for whom the activity began after becoming VSLA member
Cash crop	80	70.2%
Livestock	165	95.9%
Fishing	2	9.1%
Vegetables/Fruits	71	81.6%
Handicrafts	10	50%
Petty trade	9	56.3%
Trading	5	38.5%
Seasonal labour	30	34.9%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	24	61.5%

Livelihood activities beginning after VSLA membership by ethnicity	Rakhine	Muslim
Cash crop	77.8%	66.2%
Livestock	93.4%	97.3%
Fishing	N/A	9.1%
Vegetables/Fruits	79.3%	82.8%
Handicrafts	33.3%	52.9%
Petty trade	60%	54.5%
Trading	50%	36.4%
Seasonal labour	28%	39%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	85.7%	56.3%

Livelihood activities beginning after VSLA membership by VSLA maturity	1	2
Cash crop	75%	61.9%
Livestock	96.1%	95.3%
Fishing	10.5%	0%
Vegetables/Fruits	86.6%	65%
Handicrafts	46.7%	60%
Petty trade	41.7%	100%
Trading	28.6%	50%
Seasonal labour	42.9%	20%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	56.5%	68.8%

Livelihood activities of respondents	Frequency	Proportion for whom income from activity has increased because of joining VSLA
Cash crop	69	60.5%
Livestock	149	86.6%
Fishing	1	4.5%
Vegetables/Fruits	53	60.9%
Handicrafts	4	20%
Petty trade	10	62.5%
Trading	6	46.2%
Seasonal labour	17	18.9%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	16	41%

Livelihood activities with income increase because of VSLA membership by ethnicity	Rakhine	Muslim
Cash crop	66.7%	57.4%

Livestock	93.4%	82.9%
Fishing	N/A	4.5%
Vegetables/Fruits	72.4%	55.2%
Handicrafts	0%	23.5%
Petty trade	80%	54.5%
Trading	50%	45.5%
Seasonal labour	24%	17.5%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	42.9%	40.6%

Livelihood activities with income increase because of VSLA membership by VSLA maturity	1	2
Cash crop	65.3%	52.4%
Livestock	86%	88.4%
Fishing	5.3%	0%
Vegetables/Fruits	67.2%	40%
Handicrafts	26.7%	0%
Petty trade	50%	100%
Trading	42.9%	50%
Seasonal labour	24.6%	9.1%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	39.1%	43.8%

Livelihood activities of respondents	Frequency	Proportion who use money from VSLA to expand activity
Cash crop	60	52.6%
Livestock	131	76.2%
Fishing	0	0%
Vegetables/Fruits	49	56.3%

Handicrafts	3	15%
Petty trade	9	56.3%
Trading	3	23.1%
Seasonal labour	6	7%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	15	38.5%

Livelihood activities that have expanded with money from VSLA by ethnicity	Rakhine	Muslim
Cash crop	53.3%	52.9%
Livestock	77%	75.7%
Fishing	N/A	0%
Vegetables/Fruits	69%	50%
Handicrafts	0%	17.6%
Petty trade	60%	54.5%
Trading	50%	18.2%
Seasonal labour	8%	6.8%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	57.1%	34.4%

Livelihood activities that have expanded with money from VSLA by VSLA maturity	1	2
Cash crop	55.6%	47.6%
Livestock	72.1%	88.4%
Fishing	0%	0%
Vegetables/Fruits	59.7%	45%
Handicrafts	20%	0%
Petty trade	41.7%	100%

Trading	28.6%	16.7%
Seasonal labour	7.1%	6.7%
Other (begging, collecting firewood, teacher, taxi driver, shopkeeper, horticulture)	30.4%	50%

Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member?	Frequency	Proportion
Yes	226	95%
No	12	5%
Total	238	100%

Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member (by ethnicity)?	Rakhine	Muslim
Yes	97.3%	93.8%
No	2.7%	6.2%

Besides increased access to savings and loans, have you experienced other benefit(s) as a result of being a VSLA member (by VSLA maturity)?	1	2
Yes	94.2%	97%
No	5.8%	3%

Benefits	Frequency	Proportion
Increased confidence	186	78.2%
Business advice	99	41.8%
Management skills	30	12.6%

Business ideas	36	15.2%
Conflict resolution	64	26.9%
Socializing	72	30.5%
Social fund	119	50%
Other	12	5.1%

Benefits by ethnicity	Rakhine	Muslim
Increased confidence	79.7%	77.2%
Business advice	37.8%	43.5%
Management skills	21.6%	8.6%
Business ideas	12.2%	16.1%
Conflict resolution	41.9%	20.4%
Socializing	29.7%	30.6%
Social fund	67.6%	42.6%
Other	1.4%	6.3%

Benefits by VSLA maturity	1	2
Increased confidence	76.7%	81.8%
Business advice	39.8%	47%
Management skills	8.1%	24.2%
Business ideas	15.2%	15.2%
Conflict resolution	27.9%	24.2%
Socializing	32.4%	25.8%
Social fund	44.2%	65.2%
Other	1.8%	13.6%

Assets	Frequency	Proportion of respondents whose households purchased each asset type since joining the VSLA

None	19	8%
Dwelling	9	3.8%
Land	9	3.8%
Livestock	144	60.8%
Farm equipment	31	13%
Motor vehicle	2	0.8%
Household good	14	5.9%
Gold	15	6.3%
Fishing gear	6	2.5%
Income generating assets	4	1.7%
Other	13	5.5%

Assets by ethnicity	Rakhine	Muslim
None	0%	11.7%
Dwelling	0%	5.6%
Land	4.1%	3.7%
Livestock	66.2%	58.4%
Farm equipment	18.9%	10.5%
Motor vehicle	1.4%	0.6%
Household good	14.9%	1.9%
Gold	5.4%	6.8%
Fishing gear	1.4%	3.1%
Income generating assets	2.7%	1.2%
Other	5.5%	5%

Assets by VSLA maturity	1	2
None	10.5%	1.5%
Dwelling	5.2%	0%
Land	4.1%	3%

Livestock	55%	75.8%
Farm equipment	12.2%	15.2%
Motor vehicle	1.2%	0%
Household good	5.8%	6.1%
Gold	6.4%	6.1%
Fishing gear	3.5%	0%
Income generating assets	1.2%	3%
Other	4.7%	7.6%

Has the quality of your housing improved because of your access to finance from the VSLA?	Frequency	Proportion
Yes	91	39.4%
No	140	60.6%
Total	231	100%

Has the quality of your housing improved because of your access to finance from the VSLA (by ethnicity)?	Rakhine	Muslim
Yes	45.9%	63.9%
No	54.1%	36.1%

Has the quality of your housing improved because of your access to finance from the VSLA (by VSLA maturity)?	1	2
Yes	35.3%	50.8%
No	64.7%	49.2%

How has the quality of your housing improved?	Frequency	Proportion

Improved roof	46	19.4%
Improved walls	26	11%
Improved doors	8	3.4%
Improved toilets	10	4.2%
Improved windows	2	0.8%
Larger house	4	1.7%
Other	15	6.4%

How has the quality of your housing improved (by ethnicity)?	Rakhine	Muslim
Improved roof	20.3%	19.3%
Improved walls	12.2%	10.6%
Improved doors	5.4%	2.5%
Improved toilets	2.7%	5%
Improved windows	2.7%	0%
Larger house	0%	1.9%
Other	9.5%	5%

How has the quality of your housing improved (by VSLA maturity)?	1	2
Improved roof	20.5%	16.7%
Improved walls	9.9%	13.6%
Improved doors	0%	12.1%
Improved toilets	3.5%	6.1%
Improved windows	0.6%	1.5%
Larger house	0%	6.1%
Other	4.7%	10.8%

Respondents with savings	Frequency	Proportion
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Yes	183	76.9%
No	55	23.1%
Total	238	100%

Respondents with savings by ethnicity	Rakhine	Muslim
Yes	91.9%	70.4%
No	8.1%	29.6%

Respondents with savings by VSLA maturity	1	2
Yes	73.8%	84.8%
No	26.2%	15.2%

Location of savings	Frequency	Proportion
Home	10	4.2%
Friends	1	0.4%
Bank	3	1.3%
MFI	1	0.4%
VSLA	168	70.6%
Other savings group	3	1.3%
Other	4	1.7%

Location of savings by ethnicity	Rakhine	Muslim
Home	5.4%	3.7%
Friends	0%	0.6%
Bank	4.1%	0%
MFI	0%	0.6%
VSLA	89.2%	62.3%

Other savings group	1.4%	1.2%
Other	1.4%	1.9%

Location of savings by VSLA maturity	1	2
Home	5.8%	0%
Friends	0.6%	0%
Bank	1.7%	0%
MFI	0%	1.5%
VSLA	68.6%	75.8%
Other savings group	0.6%	3%
Other	0.6%	4.5%

Respondents with loans	Frequency	Proportion
Yes	151	65.4%
No	80	34.6%
Total	231	100%

Respondents with loans by ethnicity	Rakhine	Muslim
Yes	56.8%	69.9%
No	43.2%	30.1%

Respondents with loans by VSLA maturity	1	2
Yes	61.3%	76.2%
No	38.7%	23.8%

Source of loan	Frequency	Proportion
Family	15	6.3%

Friends	27	11.3%
Bank	4	1.7%
MFI	2	0.8%
VSLA	90	38%
Other savings group	5	2.1%
Other	21	8.8%

Source of loan by ethnicity	Rakhine	Muslim
Family	2.7%	8%
Friends	4.1%	14.8%
Bank	4.1%	0.6%
MFI	0%	1.2%
VSLA	40.5%	36.6%
Other savings group	1.4%	2.5%
Other	5.4%	10.5%

Source of loan by VSLA maturity	1	2
Family	3.5%	13.6%
Friends	14%	4.5%
Bank	1.2%	3%
MFI	0.6%	1.5%
VSLA	36%	43.1%
Other savings group	1.7%	3%
Other	8.1%	10.6%

Did you have monetary savings before becoming a member of a VSLA?	Frequency	Proportion
Yes	27	11.4%

No	209	88.6%
Total	236	100%

Did you have monetary savings before becoming a member of a VSLA (by ethnicity)?	Rakhine	Muslim
Yes	20.3%	6.9%
No	79.7%	93.1%

Did you have monetary savings before becoming a member of a VSLA (by VSLA maturity)?	1	2
Yes	13.5%	6.2%
No	86.5%	93.8%

Have your savings grown, remained the same, or decreased since you became a member of a VSLA?	Frequency	Proportion
Grown	12	44.4%
Remained the same	6	22.2%
Decreased	9	33.3%
Total	27	100%

How much respondents agree with the following statement - "My ability to participate in financial decision-making for my household has improved because of my participation in a VSLA"	Frequency	Proportion
Strongly agree	93	39.2%
Somewhat agree	134	56.5%
Somewhat disagree	10	4.2%

Strongly disagree	0	0%
Total	237	100%

How much respondents agree with the following statement - “My ability to participate in financial decision-making for my household has improved because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	37.8%	39.8%
Somewhat agree	62.2%	54%
Somewhat disagree	0%	6.2%
Strongly disagree	0%	0%

How much respondents agree with the following statement - “My ability to contribute to the income of my household has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	95	40.1%
Somewhat agree	120	50.6%
Somewhat disagree	19	8%
Strongly disagree	2	0.8%
Do not know	1	0.4%
Total	237	100%

How much respondents agree with the following statement - “My ability to contribute to the income of my household has improved because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	45.9%	37.3%
Somewhat agree	51.4%	50.3%

Somewhat disagree	1.4%	11.2%
Strongly disagree	1.4%	0.6%
Do not know	0%	0.6%

How much respondents agree with the following statement - “My ability to participate in decision-making within my community has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	65	27.4%
Somewhat agree	125	52.7%
Somewhat disagree	31	13.1%
Strongly disagree	1	0.4%
Do not know	15	6.3%
Total	237	100%

How much respondents agree with the following statement - “My ability to participate in decision-making within my community has improved because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	32.4%	24.8%
Somewhat agree	60.8%	49.1%
Somewhat disagree	5.4%	16.8%
Strongly disagree	0%	0.6%
Do not know	1.4%	8.7%

How much respondents agree with the following statement - “My ability to participate in social events (mobility) within my community has improved	Frequency	Proportion
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because of my participation in a VSLA”		
Strongly agree	109	46%
Somewhat agree	103	43.5%
Somewhat disagree	16	6.8%
Strongly disagree	0	0%
Do not know	9	3.8%
Total	237	100%
How much respondents agree with the following statement - “My ability to participate in social events (mobility) within my community has improved because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	56.8%	41%
Somewhat agree	37.8%	46%
Somewhat disagree	2.7%	8.7%
Strongly disagree	0%	0%
Do not know	2.7%	4.3%

How much respondents agree with the following statement -“I am more confident to share my opinion within a group because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	110	47%
Somewhat agree	106	45.3%
Somewhat disagree	13	5.6%
Strongly disagree	3	1.3%
Do not know	2	0.9%
Total	234	100%

How much respondents agree with the following statement -“I	Rakhine	Muslim
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am more confident to share my opinion within a group because of my participation in a VSLA”		
Strongly agree	55.4%	43%
Somewhat agree	36.5%	49.4%
Somewhat disagree	6.8%	5.1%
Strongly disagree	1.4%	1.3%
Do not know	0%	1.3%

How much respondents agree with the following statement - “My husband and/or family is more accepting of my participation in business activities because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	136	57.4%
Somewhat agree	91	38.4%
Somewhat disagree	7	3%
Strongly disagree	1	0.4%
Do not know	2	0.8%
Total	237	100%

How much respondents agree with the following statement - “My husband and/or family is more accepting of my participation in business activities because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	62.2%	54.7%
Somewhat agree	35.1%	40.4%
Somewhat disagree	2.7%	3.1%
Strongly disagree	0%	0.6%
Do not know	0%	1.2%

How much respondents agree with the following statement - “My husband and/or family is more accepting of my participation in household decision-making because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	123	51.7%
Somewhat agree	101	42.4%
Somewhat disagree	10	4.2%
Strongly disagree	3	1.3%
Do not know	1	0.4%
Total	238	100%

How much respondents agree with the following statement - “My husband and/or family is more accepting of my participation in household decision-making because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	59.5%	47.5%
Somewhat agree	37.8%	45.1%
Somewhat disagree	2.7%	4.9%
Strongly disagree	0%	1.9%
Do not know	0%	0.6%

How much respondents agree with the following statement -“I can use income I earn without my husband and/or family permission”	Frequency	Proportion
Strongly agree	67	28.4%
Somewhat agree	60	25.4%
Somewhat disagree	43	18.2%

Strongly disagree	66	28%
Total	236	100%

How much respondents agree with the following statement -“I can use income I earn without my husband and/or family permission”	Rakhine	Muslim
Strongly agree	33.8%	25%
Somewhat agree	23%	26.9%
Somewhat disagree	23%	16.3%
Strongly disagree	20.3%	31.9%

How much respondents agree with the following statement - “Community members are more accepting of women’s participation in business activities because of their participation in VSLAs”	Frequency	Proportion
Strongly agree	103	43.3%
Somewhat agree	122	51.3%
Somewhat disagree	8	3.4%
Strongly disagree	1	0.4%
Do not know	4	1.7%
Total	238	100%

How much respondents agree with the following statement - “Community members are more accepting of women’s participation in business activities because of their participation in VSLAs”	Rakhine	Muslim
Strongly agree	55.4%	37.7%
Somewhat agree	43.2%	54.9%

Somewhat disagree	1.4%	4.3%
Strongly disagree	0%	0.6%
Do not know	0%	2.5%

How much respondents agree with the following statement - “Community members are more accepting of women’s participation in decision-making within the community because of their participation in VSLAs”	Frequency	Proportion
Strongly agree	75	31.5%
Somewhat agree	130	54.6%
Somewhat disagree	25	10.5%
Strongly disagree	0	0%
Do not know	8	3.4%
Total	238	100%

How much respondents agree with the following statement - “Community members are more accepting of women’s participation in decision-making within the community because their participation in VSLAs”	Rakhine	Muslim
Strongly agree	39.2%	27.8%
Somewhat agree	58.1%	53.1%
Somewhat disagree	2.7%	14.2%
Strongly disagree	0%	0%
Do not know	0%	4.9%

How much respondents agree with the following statement - “The VSLA works in the interest	Frequency	Proportion
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of its members because it is member-owned”		
Strongly agree	172	72.6%
Somewhat agree	26	11%
Somewhat disagree	36	15.2%
Strongly disagree	3	1.3%
Total	237	100%

How much respondents agree with the following statement - “The VSLA works in the interest of its members because it is member-owned”	Rakhine	Muslim
Strongly agree	78.4%	69.6%
Somewhat agree	10.8%	11.2%
Somewhat disagree	9.5%	18%
Strongly disagree	1.4%	1.2%

How much respondents agree with the following statement - “The VSLA allows members to find solutions to conflicts because it is member-owned”	Frequency	Proportion
Strongly agree	148	62.4%
Somewhat agree	74	31.2%
Somewhat disagree	10	4.2%
Strongly disagree	0	0%
Do not know	5	2.1%
Total	237	100%

How much respondents agree with the following statement - “The VSLA allows members to find solutions to conflicts because it is member-owned”	Rakhine	Muslim

Strongly agree	62.2%	62.7%
Somewhat agree	36.5%	28.6%
Somewhat disagree	0%	6.2%
Strongly disagree	0%	0%
Do not know	1.4%	2.5%

How much respondents agree with the following statement - "The VSLA is a sustainable institution because it is member-owned"	Frequency	Proportion
Strongly agree	121	50.8%
Somewhat agree	81	34%
Somewhat disagree	10	4.2%
Strongly disagree	3	1.3%
Do not know	23	9.7%
Total	238	100%

How much respondents agree with the following statement - "The VSLA is a sustainable institution because it is member-owned"	Rakhine	Muslim
Strongly agree	41.9%	54.3%
Somewhat agree	36.5%	33.3%
Somewhat disagree	8.1%	2.5%
Strongly disagree	1.4%	1.2%
Do not know	12.2%	8.6%

How much respondents agree with the following statement - "My ability to pay for health services for myself and my family has improved because of my participation in a VSLA"	Frequency	Proportion
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Strongly agree	80	33.6%
Somewhat agree	118	49.6%
Somewhat disagree	28	11.8%
Strongly disagree	7	2.9%
Do not know	5	2.1%
Total	238	100%

How much respondents agree with the following statement - “My ability to pay for health services for myself and my family has improved because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	33.8%	33.3%
Somewhat agree	48.6%	50%
Somewhat disagree	8.1%	13.6%
Strongly disagree	5.4%	1.9%
Do not know	4.1%	1.2%

How much respondents agree with the following statement -“I am more likely to visit a health centre or hospital if I am sick because of my participation in the VSLA”	Frequency	Proportion
Strongly agree	95	40.4%
Somewhat agree	110	46.8%
Somewhat disagree	28	11.9%
Strongly disagree	2	0.9%
Total	235	100%

How much respondents agree with the following statement -“I am more likely to visit a health centre or hospital if I am sick	Rakhine	Muslim
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because of my participation in the VSLA”		
Strongly agree	38.9%	41%
Somewhat agree	51.4%	44.7%
Somewhat disagree	8.3%	13.7%
Strongly disagree	1.4%	0.6%

How much respondents agree with the following statement -“I am more likely to encourage members of my household to visit a health centre or hospital when sick because of my participation in the VSLA”	Frequency	Proportion
Strongly agree	147	62%
Somewhat agree	71	30%
Somewhat disagree	10	4.2%
Strongly disagree	2	0.8%
Do not know	7	3%
Total	237	100%

How much respondents agree with the following statement -“I am more likely to encourage members of my household to visit a health centre or hospital when sick because of my participation in the VSLA”	Rakhine	Muslim
Strongly agree	61.6%	62.3%
Somewhat agree	31.5%	29%
Somewhat disagree	2.7%	4.9%
Strongly disagree	0%	1.2%
Do not know	4.1%	2.5%

How much respondents agree with the following statement -“I am more likely to encourage female members of my household to visit a health centre or hospital when pregnant because of my participation in the VSLA”	Frequency	Proportion
Strongly agree	131	55.7%
Somewhat agree	45	19.1%
Somewhat disagree	3	1.3%
Strongly disagree	0	0%
Do not know	56	23.8%
Total	235	100%

How much respondents agree with the following statement -“I am more likely to encourage female members of my household to visit a health centre or hospital when pregnant because of my participation in the VSLA”	Rakhine	Muslim
Strongly agree	62.5%	52.2%
Somewhat agree	16.7%	20.5%
Somewhat disagree	0%	1.9%
Strongly disagree	0%	0%
Do not know	20.8%	25.5%

How much respondents agree with the following statement -“I feel that my health has improved because of my participation in a VSLA”	Frequency	Proportion
Strongly agree	103	43.5%
Somewhat agree	95	40.1%
Somewhat disagree	26	11%

Strongly disagree	10	4.2%
Do not know	3	1.3%
Total	237	100%

How much respondents agree with the following statement -“I feel that my health has improved because of my participation in a VSLA”	Rakhine	Muslim
Strongly agree	47.3%	41%
Somewhat agree	41.9%	39.8%
Somewhat disagree	8.1%	12.4%
Strongly disagree	2.7%	5%
Do not know	0%	1.9%

Does your household currently face food shortages?	Frequency	Proportion
Yes	50	21.2%
No	186	78.8%
Total	236	100%

Does your household currently face food shortages?	Rakhine	Muslim
Yes	4.1%	29.4%
No	95.9%	70.6%

Did your household face food shortages before you became a member of a VSLA?	Frequency	Proportion
Yes	122	51.3%
No	116	48.7%
Total	238	100%

Did your household face food shortages before you became a member of a VSLA?	Rakhine	Muslim
Yes	33.8%	58.6%
No	66.2%	41.4%

Has the quantity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	Frequency	Proportion
Increased	167	70.2%
Remained the same	67	28.2%
Decreased	4	1.7%
Total	238	100%

Has the quantity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	Rakhine	Muslim
Increased	73%	69.1%
Remained the same	23%	30.2%
Decreased	4.1%	0.6%

Has the quality and diversity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	Frequency	Proportion
Increased	113	47.5%
Remained the same	121	50.8%
Decreased	4	1.7%
Total	238	100%

Has the quality and diversity of food your household consumes on a daily basis increased, remained the same or decreased since you became a member of a VSLA?	Rakhine	Muslim
Increased	52.7%	45.1%
Remained the same	45.9%	53.1%
Decreased	1.4%	1.9%

Appendix 11 – Community-based Financial Services Models across Mekong Region

	Cambodia	Myanmar	Vietnam	Laos	Thailand
RoSCAs	Known as <i>Tontines</i> Very popular and prevalent in urban centers, among micro-entrepreneurs for working capital ¹⁵	Known as ‘ <i>Su Kyay</i> ’ Very prominent and practiced universally in rural and urban areas. Unregulated, and often established by a common network of people (market vendors, neighborhoods, etc.)	Hui or Ho Widely practiced in both South and North Vietnam. More sophisticated (bidding) ROSCAs in South	<i>HOUEI</i> More popular in urban areas, villages with business needing working capital (tourist villages) ¹⁶	‘ <i>pia huey</i> ’ Prevalent extensively ¹⁷
ASCAs					
Annual ASCAs/ VSLAs	Very popular and extensive outreach, promoted by INGOs and partner national NGOs	Not found in literature review	A few NGOs have started implementing VSLA (CARE, Plan) -Also working with private sector	External NGO coordination brought together ‘scattered’ VSLAs into city-level community development funds	Not found in literature review
Perpetual ASCAs/ SHGs	Promoted by a couple of NGOs at a large scale, also federated, and functioning as livelihood cooperatives	PACT’s WORTH model savings and groups, clustered and linked to external agencies	Not found in literature reviewed	Thai NGOs promoted urban savings and credit groups, mostly in urban regions, relatively small outreach	Villages have a rich history of self-managed savings and credit groups; tend to be small and savings-based

¹⁵ Marx and Chhim 2015

¹⁶ Ohno Akihiko 2014

¹⁷ Ohno Akihiko 2014

		Credit-led Self-Reliance Groups (SRGs) active following UNDP engagement, but uncertain future following the withdrawal of the project			<p>Majority of urban communities participate in small savings and credit groups, with 'secured housing' as a primary purpose, initiated by CODI, a Thai institution¹⁸.</p> <p><i>A 1-million baht subsidy for each village influenced self-managed groups</i></p>
Financial Cooperatives					
Village Banks/ Fund	270 village banks, comparable model to credit unions.	Faith based savings and credit groups, managed by Buddhist temple leadership	See the box immediately below.	Predominant model, promoted by LWU and many other govt./ multilateral/ NGOs -97% of members are women	Not studied
Coops/ Credit Unions	<p>Credit Union network with an estimated 50,000 members (63% women)</p> <p>-Registered with government of Cambodia as a local NGO/rural microfinance provider</p>	Savings and credit groups extremely common, usually implemented by national and international NGOs	<p>Women Union and Youth Union do provide credit to their members</p> <p>-People's Credit Fund an offshoot of credit unions; cooperative in nature but not in name; subject to state regulation</p>	Practiced in Laos, but largely dominated by unregulated village funds	Not studied
Others					

¹⁸ Urban Community-Based Savings-and-Credit Systems in Cambodia, the Lao People's Democratic Republic and Viet Nam, UNESCAP

Other Alternative savings mechanisms	Not researched	Not researched	Not researched	Some villages have utilized grain banks, allowing food insecure households to borrow grains	Savings and Credit groups for urban housing following expansive growth of slums
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About CARE

CARE works with poor communities in developing countries to end extreme poverty and injustice.

Our long-term aid programs provide food, clean water, basic healthcare and education and create opportunities for people to build a better future for themselves.

We also deliver emergency aid to survivors of natural disasters and conflict, and help people rebuild their lives.

We have 70 years' experience in successfully fighting poverty, and last year we helped change the lives of 72 million people around the world.

