



CUFA

Myanmar Teachers Project

Developing People

Strengthening Communities



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PARTNERS



Australian Government
Department of Foreign Affairs and Trade

CUFA's funding partners for the Myanmar Teachers Project are Teachers Mutual Bank, Victoria Teachers Mutual Bank and QT Mutual Bank.

In 2013-14, the Australian Government contributed funding towards CUFA's programs in Myanmar, Cambodia and Timor-Leste as well as in the Pacific region. The Department of Foreign Affairs and Trade (DFAT) is the Australian Government agency responsible for managing Australia's overseas aid program. Australia's aid program aims to help developing countries reduce poverty and achieve sustainable.



ACFID
MEMBER

CUFA is a member of the Australian Council for International Development (ACFID) and a signatory committed to full adherence to the ACFID Code of Conduct. CUFA receives funding from the Australian Government for a number of projects in the Asia-Pacific region.





INTRODUCTION

Since 2013 CUFA, in partnership with Teachers Mutual Bank, Victoria Teachers Mutual Bank and QT Mutual Bank, have been working in Myanmar to deliver the Teachers' Project.

The project aims to help teachers working and living in disadvantaged communities in Myanmar by financially empowering the community as a whole. Providing funds to community owned financial institutions, CUFA works with them to generate interest and grow their loan pools. This interest is then used to supplement the salaries of teachers who, before the project, often struggled to survive on less than \$2 a day.

By helping to develop these communities, CUFA is ensuring that teachers' salaries are increased, retention rates are improved and access to quality education is more widely available. Ultimately, the project is helping to empower whole communities to build a brighter future, free from poverty.



Project Summary

Partnership Funding: \$240,000 over three years

Project scope: Improve livelihood of teachers and quality of education by empowering poor communities in Myanmar.

Beneficiaries:

- Teachers
- Students
- Credit unions and their members
- Entire communities

- The Myanmar Teachers Project is a 3 year, \$240,000 project run by CUFA to help poor communities and teachers in Myanmar.
- The funds are used to build extra capital for up to 20 community owned financial institutions within the Buddhist network. This increases the loan pool and the extra returns generated are used to help pay teachers' salaries.
- Myanmar, formerly known as Burma, is one of the poorest countries in Asia.
- CUFA has been working with communities in the Shan region in Myanmar since 2011. In partnership with a local Buddhist network in the Shan State, CUFA is assisting the local financial cooperatives to develop communities and help them to have a brighter future following 60 years of civil unrest.
- CUFA is now expanding its reach to the Yangon Region, starting in the Taik Kyi Township which has great potential for expansion with a population of 200,000.



Fast Facts

- An average of \$80,000 will be contributed to the project each year, over three years. The total contribution will amount to \$240,000
- The funds donated are being distributed to up to 20 community owned financial institutions, first in Lashio and then in Yangon
- 9,000 credit union members will benefit from the increased loan pools created by the project
- The project will reach between 25-50 schools in Myanmar
- Over 5,000 school children will benefit as a result
- Teachers working in government schools earn up to \$90 USD per month, while many teachers in the Buddhist network schools rely entirely upon donations
- Since 2013 we have spent \$405,796.35 on the Credit Union Development Project, which contributes to the strengthening of the Teachers Project and builds the credit unions' capacity to manage the loans.

Background

For the past two years The Teachers Project has been operating in the Shan State, a poor region in the eastern part of Myanmar. The region, like most states in Myanmar, has felt the effects of the country's history of civil unrest. Here, many parents cannot afford to send their children to government-run schools, relying instead upon schools established by local Buddhist organisations to provide their children with access to education.

Unfortunately, the majority of these locally run schools cannot afford to pay their teachers, leaving them reliant upon donations from the local community. In disadvantaged communities, teachers struggle to live off the meagre donations, forcing them out of teaching in order to find a job that better allows them to provide for themselves and their family. Ultimately, this means that many children in the Shan State do not receive a proper education.





TMB's Corin Millais pictured with CUFA's CEO Peter Mason and in-country partners in Myanmar

How the program began

In 2013 representatives from Teachers Mutual Bank, along with CUFA's CEO Peter Mason, embarked on a fact finding mission that helped to establish the Myanmar Teachers Project.

The trip resulted in a sustainable project model being developed. This model ensures that not only teachers, but entire communities, benefit from the funding and that capital will not be eroded.

The project is tackling poverty head-on in Myanmar; improving education in poor villages in Myanmar, improving conditions for teacher and helping local businesses to flourish.

Where we're up to

CUFA has worked to provide training and resources for community owned financial institutions, helping them to generate the interest that allows them to supplement teachers' salaries and ensure their children receive an education.


Now two years into the project, CUFA has expanded its reach to the Yangon Region in the country's South, where community savings groups have been established, and existing community owned financial institutions further developed, with a view to supplementing teachers' salaries in the near future.

At the two year mark, \$60,000 worth of funding has been released in three tranches, with the project delivering a high return on investment. Overall the project has directly benefited 27,350 people and indirectly benefited 41,475.

The funds invested into the Myanmar Teachers Project will be used in perpetuity to generate interest and pay teachers. With the funds distributed to date a total of \$16,000 USD has been generated over the last two years which has been used to contribute to the wages of 153 teachers.



PROJECT HIGHLIGHTS



Generated a cumulative total of over **16,000 USD** of interest from the loans issued from the participating institutions.

Created loan opportunities and encouraged savings for more than **3,800** community owned financial institution members.



Provided free education for more than **4,000** students from 32 schools in the rural communities.



PROJECT HIGHLIGHTS



Supplemented the salaries of

153 teachers



Of the students who received a free education

47%
were girls

Project Impact Overview

School	
Number of schools reached	32
Number of students	4244
Number of boys	2231
Number of girls	2013
Number of Teachers?	153
Number of Teachers who are men?	16
Number of Teachers who are women?	137
Community Owned Financial Institution	
Number of community owned financial institutions participating in the Project?	8
Number of community owned financial institution members reached?	3854
Number of community owned financial institutions members' families?	23124
Community Data	
Indirect:	
Number of townships supported/reached	12
Number of households in communities supported/reached	8931
Total population of the communities supported/reached	41475
Direct:	
Number of households who are members of participating credit unions	1656
Number of community members who are linked to participating credit unions	23106
Number of family members who have benefited from the teacher's support	1002
Total Direct	27350
Total Indirect	41475

Daw Nan's Story



Daw Nan Khan Kyi's class in session



Daw Nan teaching her class at Dhamma Suka Nun Primary School.



Daw Nan and other teachers at Dhamma Suka Nun Primary School have had their lives significant improved by the subsidy they receive from the Teacher Project.

Daw Nan Khan Kyi is a 31 year old teacher at Dhamma Suka Nun Primary School. She has been working as teacher for 5 years in this monastic school and is very fond of teaching. She enjoys helping children to grow, develop and learn.

She has devoted her time, her experiences and her attention to being the best teacher she can be but often found that life was difficult due to her small income. Living with her family to conserve money, she often felt down about her reliance upon them to support her and her lack of financial contribution to her family's food and medical care. The school was unable to increase her salary as they were struggling to collect the donations that made up Daw Nan's wage.

But just when Daw Nan was thinking about leaving the job she loved, her school got the chance to be a part of The Teachers Project and her circumstances dramatically changed. The news that all of the teachers at the local school would have their salaries supplemented sent a wave of relief and hope through the entire teaching staff.

Having received supplements since June 2014, Daw Nan can now contribute more money towards her family's needs and feels like she has found herself again.

"This supplement has been a great support to all of the teachers at this school. Everyone is much happier now that our salary has increased and will increase further in June 2015," says Daw Nan "We now feel less tension and strain with this salary supplement and I can dedicate my time to teaching and taking care of the children rather than worrying about how I will support my own family."

Daw Nan says that children are much happier now, as the great weight that has been lifted off their teachers' shoulders manifests itself as a more positive class environment. The parents are also pleased to see their children happy.

Story Provided by Kyaw Zin Myo, CUFA Country Program Manager.



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MYANMAR UP CLOSE

- **Population:** 53.26 million
- **Human Development Index (HDI) ranking:** Myanmar is ranked 150 out of 187 countries (with a HDI value of 0.524), positioning it in the low human development category.
- **Language:** Burmese, the principal language of Myanmar, is just one of 118 listed languages. Burmese is the language most widely spoken in the Yangon Region, with Shan being most widely spoken language in the Shan state. English is taught as a second language.
- **Religion:**
 - Buddhist - 89%
 - Christian - 4%
 - Muslim - 4%
 - Other - 3%
- **Years of schooling:** The mean years of schooling in Myanmar is 4, according to the United Nations Development Programme.
- **Life expectancy:**
 - Females: 67.1
 - Males: 63
- **Poverty:** According to the World Bank, 37.5% of Myanmar's population live below the poverty line.
- **GDP:** The World Bank estimated Myanmar's GDP at \$56.8 billion in 2014



A history of Myanmar

After gaining independence in 1948, a number of groups clashed as they sought to gain control of the newly emancipated nation. A coup d'état saw Army Chief of Staff, General Ne Win, come to power in 1962, marking the beginning of military government that would last until 2011.

This period saw a series of military leaders run a govern using a socialist approach that garnered some concern from the international community. During this time there were some reports of recruitment and use of child soldiers, forced displacement and labor and detention, as well as other economic, social and cultural violations.

2011 marked the beginning of democratic reforms that included the release of pro-democracy leader Aung San Suu Kyi from house arrest, the establishment of the National Human Rights Commission and the institution of new laws, regulations and practices.

A stage of transition

Myanmar is currently in a stage of transition and there is much work to be done as the country moves from military to democratic governance, conflict to peace and controlled to market-oriented economy.

Decades of political, economic and religious instability have left behind a legacy of poverty, especially in regional areas in Myanmar.

Economy in transition

Myanmar's economy is one of the least developed in the world, with key industries having long been fraught with corruption.

The country is rich in natural resources, including minerals and natural gas and is well positioned at the intersection of India and China, two of the world's most dynamic economies. Coupled with the rise of tourism, agriculture and services, Myanmar's economy is tipped to grow as foreign investment begins to increase



Financial Services

Much of the population of Myanmar, especially in rural areas, has long been cut off from formal financial services. A scoping exercise, conducted by the United Nations in 2014, revealed that the majority of people in Myanmar do not have a bank account. Most of the villagers surveyed instead chose to save any leftover income in livestock or gold, often hiding the latter under their beds.

These savings method have been passed down from generation to generation and continue to be taught to the younger generations. Respondents explained that they feel great when they see their gold with them and they feel safer to hold their savings in their house.

Most of those surveyed cited lack of knowledge, too small a sum to start a savings account and large distances to the nearest bank as the major obstacles to participating in formal financial services.

Education

Nearly all schools in Myanmar are government-operated with the exception of an increasing number of privately funded English speaking schools.

Schooling is only compulsory until the end of the elementary school, with most children typically leaving around age 9-10. According to UNICEF less than 4% of Myanmar's children go on to receive a secondary education.

Anonymous interviews in Yangon with an education charity revealed that there were high drop-out rates, largely as a result of the high direct costs of sending children to school (such as buying books and uniforms). In rural areas, this is compounded by the high opportunity cost for parents who need their children's help working.

Although schooling is free in principle, parents are expected to contribute to the financing of education, as state expenditure on education as a share of gross domestic product is decreasing. Those who cannot afford to attend state schools go to locally-run Buddhist schools or forgo their education altogether. These locally-run schools were outlawed in 1962 during the socialist period and were allowed to return only in 1993. Today, however, 1500 local Buddhist schools have been recognised by the government, catering for 93 000 children.





UNDERSTANDING OUR IMPACT

- 43% of adults in Myanmar live on less than \$2 US a day, according to a 2013 United Nations Report
- The same report revealed that 80% live on less than \$5 US a day
- Just 4% of people in Myanmar have a bank savings account, according to a United Nations survey conducted in May 2014
- 90% of the respondents of CUFA's scoping survey revealed that they had never been to a bank and did not know how to open a bank account





The Problem

Lashio, Shan State

Many people living below the poverty line in Myanmar cannot afford to send their children to government run schools. As a result, schools run by local Buddhist temples have emerged in many areas of Myanmar, including Lashio. The teachers that work in these non-government schools rely on a salary that is dependent upon community donations. Unfortunately, many communities are extremely poor, meaning that teachers often earn little to no income and struggle to support their own families.

As a result, teachers are often forced to seek supplementary income from other activities, minimising the time they can spend in the classroom with their students. Consequently, children's access to education, a vital tool for breaking the poverty cycle, is diminished.

Taik Kyi, Yangon Region

Taik Kyi Township in the Yangon Region is the newest project site for CUFA. Here, as in Lashio, access to financial education and financial services is limited. This makes it difficult for people to improve their living standards, meaning that families often have inadequate access to proper medical care, nutritious food and educational opportunities.

As in Lashio, the communities in Taik Kyi are heavily reliant upon locally run Buddhist schools to provide children with an education. Communities often cannot afford to sustain teachers' salaries, meaning that the quality of education suffers.



A Sustainable solution

In order to achieve a sustainable solution, the Myanmar Teachers Project aims to assist not only the local teachers but the community as a whole.

With the financial backing of Teachers Mutual Bank (TMB), QT Mutual Bank (QTMB) and Victoria Teachers Mutual Bank (VTMB), CUFA and their local partners are working to ensure that teachers earn a livable wage that will allow them to continue to provide an education to some of Myanmar's most disadvantaged children.

In order to do this, the Teachers Project in Lashio provides community owned financial institutions with funds to grow their capital. This gives members of the local community an increased opportunity to access loans that can help them to improve their circumstances. The interest that is generated from these loans is then used to supplement the salaries of the local teachers, thereby ensuring the local children have the opportunity to access free education.

In the second project area, Taik Kyi, CUFA is currently working with local savings groups to provide the training and support needed to manage the funds effectively.

These savings banks will receive funds to grow their capital, giving members of their communities an opportunity to improve their circumstances. The interest from these loans will then be used to supplement the salaries of local teachers, ensuring the local children receive a quality education.

Where we work



Schools that are part of the Shan State Teachers Project

Lashio, Shan State

The Teachers Project has been implemented in Lashio, a township in the country's hilly North Eastern Shan State. Like most regions in Myanmar, the roads and transport infrastructure in Lashio is extremely poor, making it difficult for people to access education, employment opportunities and medical care.

Taik Kyi, Yangon Region

Taik Kyi Township is located in the Southern region of Yangon. A former capital of the country, Yangon city is one of the most developed areas in Myanmar. Regional areas, however still suffer due to poor infrastructure and limited educational and financial opportunities.

Although Yangon city has the best educational facilities in Myanmar, regional areas such as Taik Kyi offer limited access to such opportunities.

Who we work with

CUFA, in partnership with a local network of Buddhist monks and nuns, has been working with 12 communities in the Lashio area, regularly consulting with the general community, community owned financial institutions, teachers and students.

In total, eight community owned financial institutions have participated in the project in this area, with each receiving funds to grow their loan pool and generate the interest needed to subsidise the wages of their local teachers.

CUFA works closely with their local partner to assist

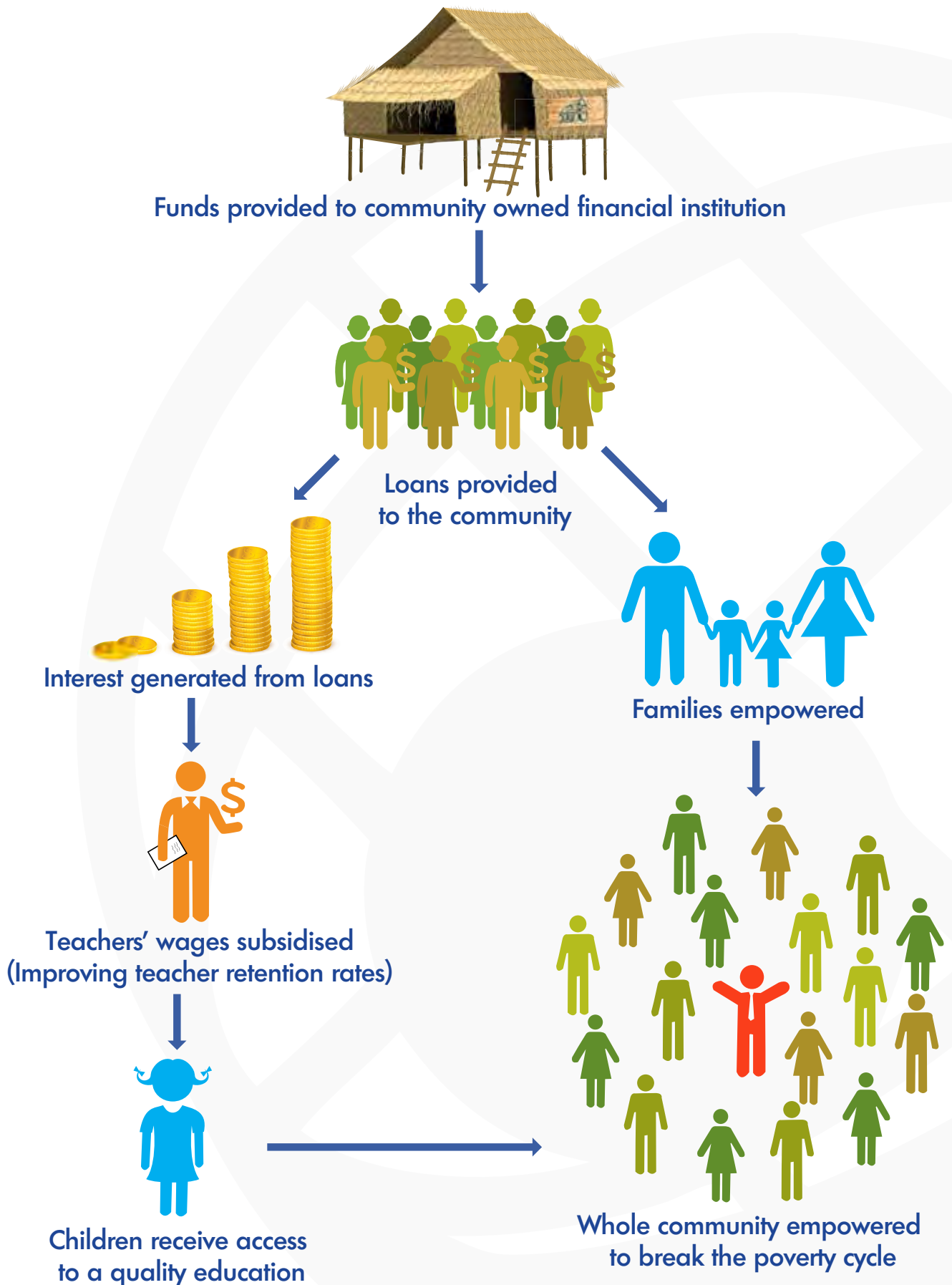
and monitor the participating financial institutions, their members and the teachers whose wages have been supplemented by the program.

In Taik Kyi, CUFA is currently working with thirty villages to provide the training and support their community owned financial institutions require to effectively manage increased capital. The training helps these community owned financial institutions to implement appropriate loans practices, manage delinquency and generate and calculate the interest that will ultimately be used to supplement teachers' salaries.





PROJECT BREAKDOWN





The funding tranches

Tranche 1

The first of three tranches of funding, in the amount of \$20,000 USD was transferred by CUFA in **July 2013** to the current local implementing partner. The funds, less the administration cost absorbed by the implementing partner, were distributed to three community owned financial institutions within the partner's network that had been predetermined to meet the eligibility criteria. With the increase in the institution's loan pool, a fair and equitable loan application process was applied to review the applicant's ability to repay the loan. Loans averaging \$6,000 USD were distributed to institutional members (credit unions) approved by the Network's Loan Committee. Loans ranged from around \$2,000 to \$12,000 USD. The shortest loan time was 12 months and the longest loan repayment schedule was 20 months. All loans attracted a simple interest calculation of 3 per cent (%) per month.

Repayments followed the institution's system where the collection of interest is conducted every six months, that is, 18 per cent (%) of the loan and the principal at the end of the loan's repayment schedule.

Interest accrued at the six monthly mark by the institution is then collected by the implementing partner who then distributes the funds to supported teachers within the network of schools. An assessment is conducted on teachers to ensure that they are eligible for the program. To be eligible the teachers should demonstrate that they are passionate; have good intentions; are compassionate and contemplative; and have the skills and experience to provide an education to the students. On receipt of each payment, teachers are required to sign a funds received form. The first six months collected \$3,240 USD in interest and contributed to the salaries of 68 teachers (62 women and 6 men).

Tranche 2

Six months later, a second tranche in the amount of \$18,955 USD was transferred to the implementing partner as scheduled by CUFA in **December 2013**. However, it was not until three months later (**March 2014**) that the targeted 80 percent (%) of the funds were active in loans and generating interest. The principal reason for the majority of funds being dispersed in March was that there was an oversupply of funds in the institution's loan pool as a result of cyclical harvest season. The members, who are mostly agricultural farmers, did not require loans during the harvest season, and the institutions therefore found it difficult to disperse the funds during this time.



By **March 2014**, 100% of the second tranche (less administration) in funding were active in loans in the three institutions, this equated to about \$17,000 USD. Loans ranged from \$2,000 to 6,000 USD and with the exception of one loan, all had a loan period of 12 months at 3 percent (%) per month. The average loan amount was for \$4,256 USD.

At the six month collection point of the second tranche in **August 2014**, a total of \$2,877 USD of interest was collected by the implementing partner. This coincided with the second six monthly interest collection point of the loans active from the first tranche. This was the same amount of interest as the previous tranche, at \$3,240 USD. A total of \$6,117 of interest was collected at this time, contributed by the active loans of the two tranches. Eighty-five teachers (75 women and 10 men) received support from the interest earned from the loans. This also concluded loans from the first tranche (12 month loans) and the initial principle was also collected together with the abovementioned interest. The next six monthly interest collection point for the active loans is 31 March 2015, where all initial loans from both tranches will conclude with interest and principle amounts are returned to the implementing partner.

Tranche 3

A third tranche was transferred to the implementing partner in **August 2014** in the amount of \$19,969 USD. Together with some of the funds returned from the first tranche (12 month loans), the total amount distributed in loans equalled \$27,430. By **September 2014** this total amount was active in loans through four eligible community owned financial institutions.

Similar to the second tranche, due to harvesting season there was less demand from members for loans. This resulted in \$7,185USD being returned to the implementing partner in January 2015 as the institutions did not have enough members requesting loans. Fortunately, an active and effective institution participating in the project since the beginning was able to absorb the excess funds, thus these funds were then transferred and have been active in loans since 2015. At the end of the reporting period, an additional \$5,835 in interest was collected.

In March and April a further \$2,149.24 and \$776.29 was collected respectively, bringing the total interest earned to \$18,117.53.



About the loans

Money is provided to local financial cooperatives in order to increase their loan pool, thereby increasing the number of loans they can provide to the local community. The local financial cooperatives have a fair and equitable loans application process for those community members who wish to borrow money.

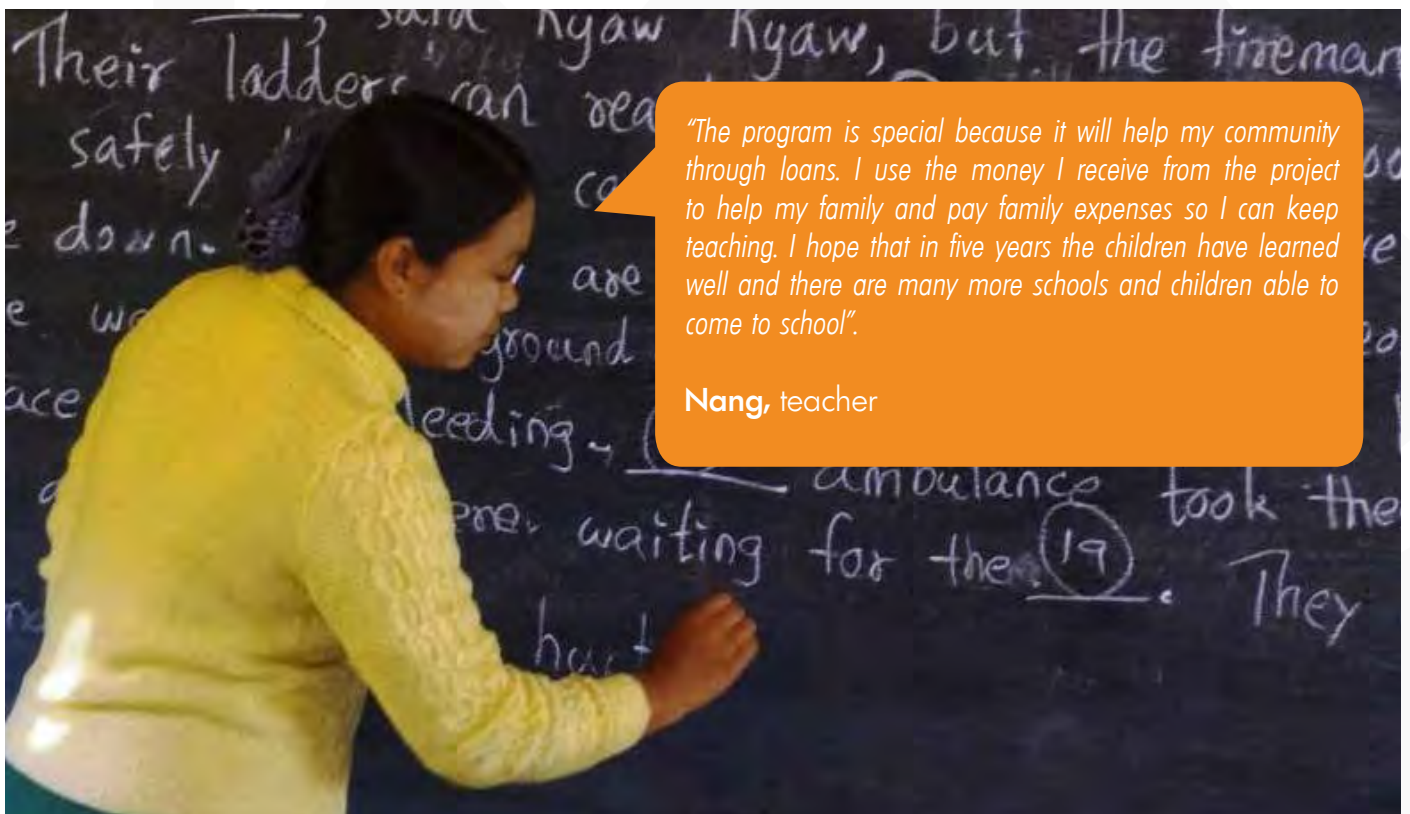
Loans to Credit Unions	
Total Amount received from CUFA in USD [three tranches]	\$58,924.27
Cumulative total amount of interest earned on loans (USD)	\$16,309
Number of Loans committee meetings?	115

(Figures as at May 2015)

How the loans are used

The loans given out by the participating community owned financial institutions are primarily used to start and expand micro-businesses. The businesses range from watermelon farms to herb medicine stalls and offer a powerful way for a family to generate extra income and improve their circumstances. The income is also used to provide their family with nutritious food, proper medical care and other necessities.

Loans to Members	
Average loan period	12 months
Average loan size	\$1500 USD
Interest rate	3% per month





THE IMPACT FOR TEACHERS

About the Buddhist Network Schools

The Buddhist Network in the Shan State has established a network of 22 schools to provide an education to the poor communities who cannot afford to attend the user-pays government school system.

The schools operate using a creative learning methodology focusing on: recognising the individuality of children, promoting creativity, catering for the needs of the child; and nurturing children's imagination within a learning framework.

The Buddhist network struggles to pay the teachers in non-government schools, whereas those working in government schools receive an average of \$90 per month.

Teachers in non-government schools are paid with donated funds they receive from the community but these funds are limited, insufficient and inconsistent. The teacher to student ratio is often as extreme as 1:50.

Outcome of the project

Due to the Myanmar Teachers Project, teachers' monthly salaries have increased to between \$80 USD and \$90 USD, making them less reliant upon other sources of income to survive.

The Myanmar Teachers Project has directly contributed over \$10 a month to each teacher and, in many cases, has been accompanied by increased community donations due to the positive effect that the small loans have had for micro-business owners within the community.

This has allowed teachers to focus solely on the education of their students which has resulted in a better standard of education in the Buddhist Network schools. Both students and parents have reported an improvement in the quality of teaching and students' results.



TRACKING OUR PERFORMANCE

Targets and goals

Through the Teachers Project, additional loan capital will give credit union members opportunities to increase their income and meet financial commitments while providing a social contribution to the teachers to help provide children living in poverty with access to a free, good quality education.

Major Goals

GOAL	RESULT
The project will contribute to over 150 teacher's salaries.	153 teachers have had their salaries supplemented by the project.
Up to 20 community owned financial institutions will benefit from an increased loan pool to help meet member demand.	Eight eligible credit unions have participated in the project, benefiting 3,854 members.
At participating schools, teachers will receive a salary payment, contributing to the retention of teachers and the on-going provision of a free education to children from the local community.	Communities have reported an increase in teacher retention rates and an improvement in the quality of education.



Other benefits

Social

The project aims to build trust between the local partners and their member credit unions and between credit unions and their members, thereby creating community trust. The project also helps to empower local community members through loans assistance.

In addition, supplementing teachers' salaries places value upon their profession and ensures the community retains their expertise and experience in the school system.

Ultimately, children have the opportunity to access a free education, an education they would otherwise not be able to afford in the government user-pays system.

Physical

As membership and savings grow, the community members are able to borrow money to invest in tangible assets, including machinery to increase production, transport to take their produce to the marketplace, or other resources needed to expand their small business. Parallel to the credit union's success is an increase in purchasing power enabling the rise of community infrastructure development.

Rural development

The communal bond of ownership of their community owned financial institution helps to bring communities together to build a common goal. It has been identified that 59% of the Myanmar rural population are engaged in agriculture, with low levels of literacy and little or no access to financial institutions.

By providing learning opportunities, existing community owned financial institutions are strengthened. These community owned financial institutions can then share their knowledge with emerging community owned financial institutions in the area.



Monitoring the project

As a part of the monitoring mechanism it is important for CUFA to have access to reliable information in relation to local partners, schools and credit unions and the outputs of the capital provided. Information such as the number of credit unions participating in the project, the amount out in loans, the interest being paid, and the delinquency rate; are all important.

In order for CUFA to ensure the project is meeting the planned objectives, continual monitoring is conducted. CUFA has put in place a monitoring method that involves:

- Community owned financial institutions meeting at least once a month to manage collection of interest and any delinquency issues
- Local partners conducting eligibility assessments for teachers' salary contributions by assessing their passion and commitment to the education of children
- Local partners keeping regular contact (at least once every three weeks) with community owned financial institutions to discuss their progress, the efficiency of the use of funds, and the benefits to members
- Community owned financial institutions reporting to the local partners on a monthly basis to track the principal and interest earned
- CUFA and local partners conducting focus groups, interviews and desk top reviews to assess progress
- Monthly reports being completed by Project Officers and reviewed by CUFA Management to ensure that the project is progressing as per the project plan
- Quarterly reports being completed by Project Officers and reviewed by CUFA Management and the International Development Working Group Board to ensure that the project is progressing as planned
- Evaluations and new project scoping to be conducted by CUFA and partners to ensure the project is bringing the greatest benefit to disadvantaged communities in Myanmar
- The Teacher's Project, on average, has 26 staff who provide assistance to the credit unions that are part of the project. This involves closely monitoring and strengthening the institutions through technical assistance to ensure loans and lending processes are being managed well. This ensures that any issues are quickly identified and addressed, avoiding any flow-on problems that could jeopardise the success of the project. To date, \$405,796.35 has been spent on Credit Union Development and Outreach.





ENSURING INCLUSION

Both women and people with a disability have the capacity to spur economic growth and reduce poverty when given equal access to education and employment opportunities.

In fact, development is more sustainable when all members of society are given the opportunity to participate. As such, CUFA works hard to ensure gender and disability inclusion is realised in the Myanmar Teacher Project.

Gender Inclusion

To ensure gender inclusion CUFA and local implementing partners have:

- Followed the international credit union system's Operating Principles, one of which is non-discrimination on the grounds of gender. The project actively promotes equal opportunity and access for men and women to participate in training and exposure, in order to benefit from the Teachers Project
- Consulted with local women's NGOs in Myanmar to identify culturally specific strategies that will enable women to participate more broadly in the project activities. These consultations found that women, although able to participate in community financial institutions, lacked the education and skills necessary to be fully represented in leadership positions. As such, the project has worked to economically empower women through training and education programs
- Monitored women's participation rates in credit unions and rural development and, where necessary, created strategies to address low participation rates

Disability Inclusion

To ensure disability inclusion CUFA and local implementing partners have:

- Employed a specialist who works with all staff to develop awareness of the special needs and particular vulnerabilities of people living with disabilities, and design appropriate inclusion strategies
- Networked with disability focussed NGOs
- Continued to monitor the number of people living with a disability in the project communities and encouraged their participation in the project





PROJECT EXPANSION

The inability of community owned financial institutions in the Shan State to quickly absorb the allocated funds has provided CUFA and its partners with an opportunity to bring the Teachers Project to other disadvantaged regions in Myanmar.

CUFA implements the credit union philosophy of “Saving regularly and borrowing wisely” and therefore does not want to become a supply driven organisation which has seen many top down microfinance institutions create indebted communities. The credit union methodology is one of demand driven credit which sees healthier approaches to debt and borrowing, where communities’ levels of financial education are developed in line with their financial needs.

Consequently, CUFA has extended its reach to the Yangon Region. The results of a scoping exercise conducted in the region revealed that many townships in the area, including the Taik Kyi Township, have limited educational opportunities.

This is due, in large part, to the high turnover rate of teachers who struggle to survive on community donations of little more than \$2 a day.

Located in the Northern part of Yangon City, the Taik Kyi Township was identified as a suitable site to expand the project as it has a population of over 200,000 people, meaning it has the potential for the large reach essential for up-scaling cooperative membership to reach sustainability.

Financial education, in a region where small scale agriculture is the main source of income, is poor. Consequently, people struggle to improve their living standards. This translates, among other things, to an inability to provide enough money to retain teachers in the community schools.



Taik Kyi up close

- **Number of Villages:** 264
- **Population:** over 200,000
- **Distance from Yangon City:** Approximately two-and-a-half hours by car
- **Main source of income:** agricultural work
- **Number of primary schools:** 242
- **Number of teachers:** 893
- **Number of students:** 19655

The initial phase

In the initial phase, CUFA is working to complement their existing projects by introducing the Model Credit Union Development program. This program, which has been implemented with great success in both Timor Leste and Cambodia, is working to develop grassroots financial cooperatives that are empowering the community by providing them with the knowledge and resources needed to save for a brighter future.



Model Credit Union Development

The introduction of the Model Credit Union Development project complements the existing projects by building and developing community owned financial institutions, starting with self-help groups in rural communities where there is no access to existing financial services.

CUFA is currently working with 30 villages to implement the project with plans to expand as each community's financial institution develops.

By providing financial education and training to the members of these community owned financial institutions, the livelihoods of community members is beginning to improve.



The next phase

As the financial cooperatives begin to expand and develop, they will generate the interest needed to supplement teachers' salaries. This leads to increased teacher retention which translates to a better education for the community's children and a brighter outlook for their future.





Thank You

The Teachers Project would not be possible without the generous support of Teachers Mutual Bank, QT Mutual Bank, Victoria Teachers Mutual Bank and CUFA's in-country partners.

Without your support, CUFA would not be able to deliver the sustainable development programs that are enabling people in Myanmar to build a brighter future, free from poverty.





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Developing People
Strengthening Communities