

# Twe Let Phase II

# Outcome Survey Report

For activities carried out from September 2019 to end of August 2020

# CONTENTS

**Background ... 3**

**Methodology ... 7**

**COVID-19 ... 12**

**HLO ... 24**

**Pre-migration outreach ... 32**

**Financial management ... 83**

**Next steps ... 118**

# Background: Outcome survey

The Twe Let Project uses outcome surveys in order to measure the performance of project activities and report on key outcome indicators. Although initially conceived as a continuous monitoring tool, it was later decided to conduct the outcome survey in two rounds, the first in 2020 and the second in 2021.

The first Outcome Survey of Twe Let Phase II was conducted in **September and October 2020** to gather evidence related to activities carried out up to August 2020. Due to COVID-19, project implementation had concentrated on the following activities:

- Pre-migration outreach training (PMO);
- Financial literacy training (FLT);
- Hybrid pre-migration training (HMT);
- Edutainment and theatre shows;
- SATMAC and MAC;
- Community-based savings groups (CBSG).

This report combines outcome survey data on the above activities with associated activity monitoring data to produce an overall picture in terms of both outreach and outcomes.

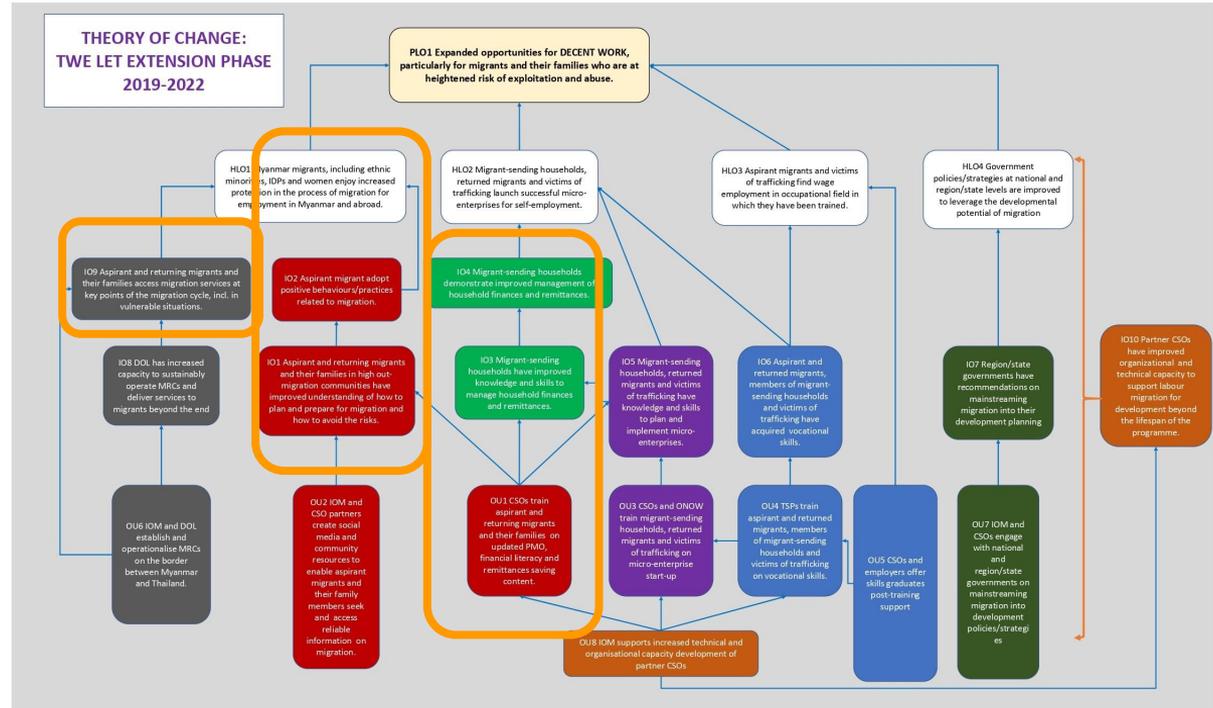
The resulting data will feed into reporting to LIFT as well as ongoing internal performance management and learning.

# Background: Twe Let Phase II theory of change

The Outcome Survey focuses on the results achieved related to Output 1: CSOs train aspirant and returning migrants and their families on updated pre-migration outreach training, migration services, financial literacy and remittances saving.

These are demarcated in the TOC with the orange boxes.

Twe Let outcomes and ELQs linked to the Theory of Change are presented on the following slides.



# Relevant measurement framework indicators

## All interventions

- LO2.1: Number of target households with increased income

## Migration-related

- HLO1.1: % of people who have accessed migration related services who report no abuses
- IO1.1: % of trainees among aspirant migrants, their families and returned migrants who have increased knowledge of how to plan and prepare for migration and how to avoid the risks
- IO2.1: % of trained aspirant migrants and migrants who adopt good practices of migration
- IO9.1: % of trained aspirants/returning migrants/their families who utilize migration services at key points of the migration cycle, including vulnerable situation

## Financial management-related

- IO3.1: % of trained migrant-sending households who have improved knowledge to manage household finances and remittances.
- IO4.1% of trained migrant-sending households who report that they make joint family decisions on the use of remittances for savings

# Project evaluation and learning questions

**Project level evaluation and learning questions for Output 1, include the following:**

1. What models/approaches for providing pre-migration outreach, financial literacy and migration support services should be recommended across the different geographies?

**This report aims to collate evidence to date that will help answer the above questions by examining the following:**

1. What does the evidence suggest about how different models of pre-migration outreach, migration services, and financial literacy are working in different regions?
2. Are interventions reaching the right people?
3. Are interventions contributing to improved knowledge and better practices?
4. What further evidence is needed to understand how different models are working and why?

# Methodology

The Outcome Survey consisted of a set of individual structured interviews conducted by implementing partners with project beneficiaries. Interviews were primarily carried out over the phone. A few respondents were surveyed online or through face-to-face interviews.

Project monitoring data, recorded by partner staff or trainers during activities or at key touch-points captures information on who participated in different activities is presented alongside the outcome survey data where relevant.

**Total sample: 1599 households**

Partner	Activities	Sample size (%)	Sample size (N)	Total Population (N)
DZ	Edutainment	30	90	299 (7145)
	FLT	15	128	850
	PMO	15	121	805
	<b>Total</b>		<b>339</b>	
CHRO	SATMAC	10	258	3260
	FLT	15	221	1411
	Theatre	30	331	1061 (7869)
	<b>Total</b>		<b>810</b>	
MWC	MAC	100	58	58
	HMT	15	133	1260
	<b>Total</b>		<b>191</b>	
PDN	MAC	15	61	425
	Edutainment	30	76	245 (36,040)
	HMT	15	77	654
	CBSG	15	45	372
	<b>Total</b>		<b>259</b>	

\* N for Theatre and Edutainment is post show discussants (total attendees in brackets)

\*\* MWC was unable to reach their full target sample for HMT

# Methodology: Overview of the process

1. IOM and Interconnect jointly developed an Outcome Survey Concept Note that set out the objectives and the approach, including sampling.
2. Interconnect and IOM developed the questionnaires, first in English and then in Myanmar language.
3. A training workshop was organised to prepare regional partners for the data collection.
4. Regional partners conducted data collection with remote support and troubleshooting from IOM and Interconnect.
5. Following the data collection, the datasets were sent to IOM and Interconnect for data cleaning.
6. Interconnect analysed the data and prepared this final report.
7. The report will be presented in a stakeholder workshop to discuss and verify findings.

# Methodology: Survey components

The table below highlights what sources of information were covered in each survey and which partners delivered those activities.

Activities	Partners	Migration info sources	Migration knowledge and practices	Savings knowledge and practices	High level outcomes	COVID impact on migration plans	COVID impact on HH finances
Edutainment	DZ, PDN	✓	✓		✓	✓	✓
FLT	DZ, CHRO			✓	✓		✓
PMO	DZ	✓	✓		✓	✓	✓
MAC/SATMAC	CHRO, MWC, PDN	✓	✓		✓	✓	✓
Theatre	CHRO	✓	✓		✓	✓	✓
HMT	MWC, PDN	✓	✓	✓	✓	✓	✓
CBSG	PDN			✓	✓		✓

\*Note: Theatre and edutainment beneficiaries were interviewed through one survey capturing information related to both services.

# Methodology: Limitations

- COVID-19 resulted in the suspension of many Twe Let activities from April - July 2020. As a result, the outcome survey only focused on activities that had been carried out with sufficient time and scale. Data should also be interpreted in the context of the on-going pandemic which has led to closed borders and a cessation of business activities.
- An extra 150% of total sample list had to be provided to replace sample respondents that were not contactable. This specific reasons for this are set out below.
- Various challenges **faced in reaching respondents:**
  - Covid-19 restrictions meant all data collection had to be done remote and any in-person follow-up was not possible
  - Numerous respondents switched off their phones and changed numbers (this was accelerated by national legislation requiring phones to be registered)
  - Election campaigns were running at the same time challenging partners ability to mobilise engagement in the survey
  - Some participants had migrated and were not contactable
  - Several participants had passed away

# Methodology: Limitations continued

- Various challenges faced **after reaching respondents**:
  - Some people were not comfortable sharing personal information like remittance amount
  - Some people thought the survey was related to election campaigns and were uncomfortable participating
  - Some participants didn't have the time to participate in the survey
  - Some participants were uncomfortable speaking with interviewers who they did not know
  - Some participants misunderstood the survey purpose and intervention support and refused to answer questions
  - Connections were not always clear
- Various challenges faced in **conducting the data analysis**
  - Variation in question structure across surveys challenged comparisons across activities (e.g. edutainment vs. PMO/HMT)
  - Lack of clarity whether blank questions were a result of skipping or the respondent not knowing the answer
  - Differential monitoring data collected meant that some tabulations could not be done (e.g. by sex of household head)
  - Numerous filters were required and it was not always clear who the questions were targeted to (e.g. trainee vs. non-trainee, household vs. individual level, migration status)
  - Some of the higher level questions (e.g. income, labour abuses) don't link back to program interventions

# COVID-19 Impacts

How has COVID-19 impacted households migration situation and financial position?



# COVID-19 impacts on migration

The figure below presents an overview of migration impacts across all regions. The ensuing slides provide further information on the regional picture.

**36%** of respondents had household members who planned to migrate before COVID-19

**89%** of those who had planned to migrate reported their migration plans were disrupted by COVID-19

**12%**

Cancelled their plan to migrate due to COVID-19 and are no longer planning to migrate

**13%**

Had a family member who returned home due to COVID-19

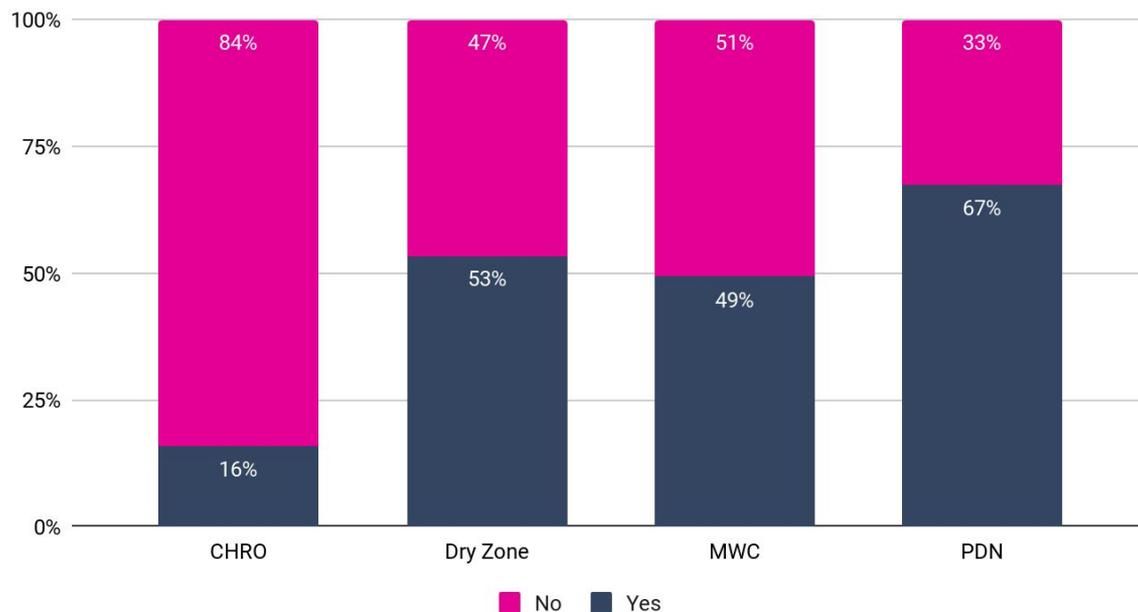
**58%**

Postponed their plan to migrate until after COVID-19

**1,182**  
respondents

# Household migration plans pre-COVID-19

Did anyone in your household have a plan to migrate before COVID-19?



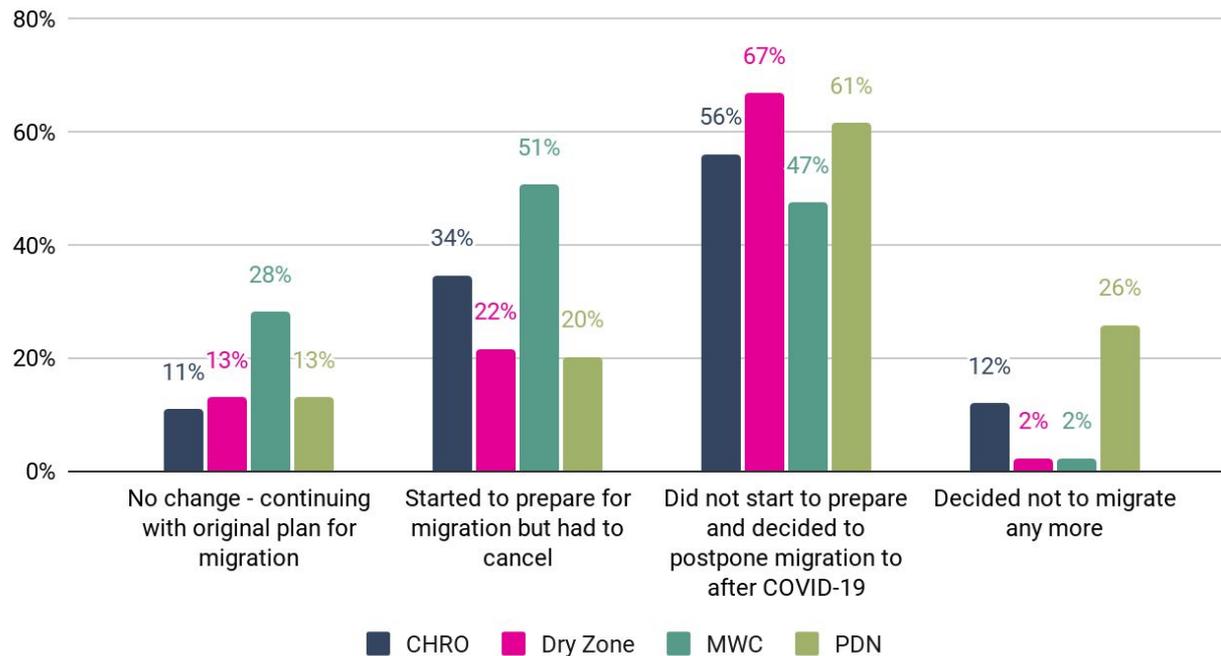
The chart shows the percent of households with migration plans prior to COVID-19.

In 3 of the 4 regions, approximately half to two-thirds of households had a member considering migration before COVID-19.

However, this drops to just 16% among CHRO respondents.

# COVID-19 impacts on migration plans

How did COVID-19 affect your migration plans?



The chart reflects the main impacts on plans for those considering migration prior to COVID-19. Across all regions, respondents largely acknowledged not yet preparing for migration and deciding to postpone until after COVID-19.

Interestingly, MWC had the largest proportion of respondents noting they had started to prepare and had to cancel or that their plans remained unchanged. Only 2% of respondents in Dry Zone and MWC have been deterred from migrating whilst just over **25% of those considering migration are no longer interested** in PDN's region.

**Data sources:** PMO, HMT, SATMAC/MAC, Edutainment, Theatre

\* In some cases it appears respondents selected multiple answers.

# COVID-19 challenges to migration

What challenges did COVID-19 create for your migration plan?



COVID challenges to migration plans varied by region. CHRO and Dry Zone respondents largely reported issues **with job opportunities**.

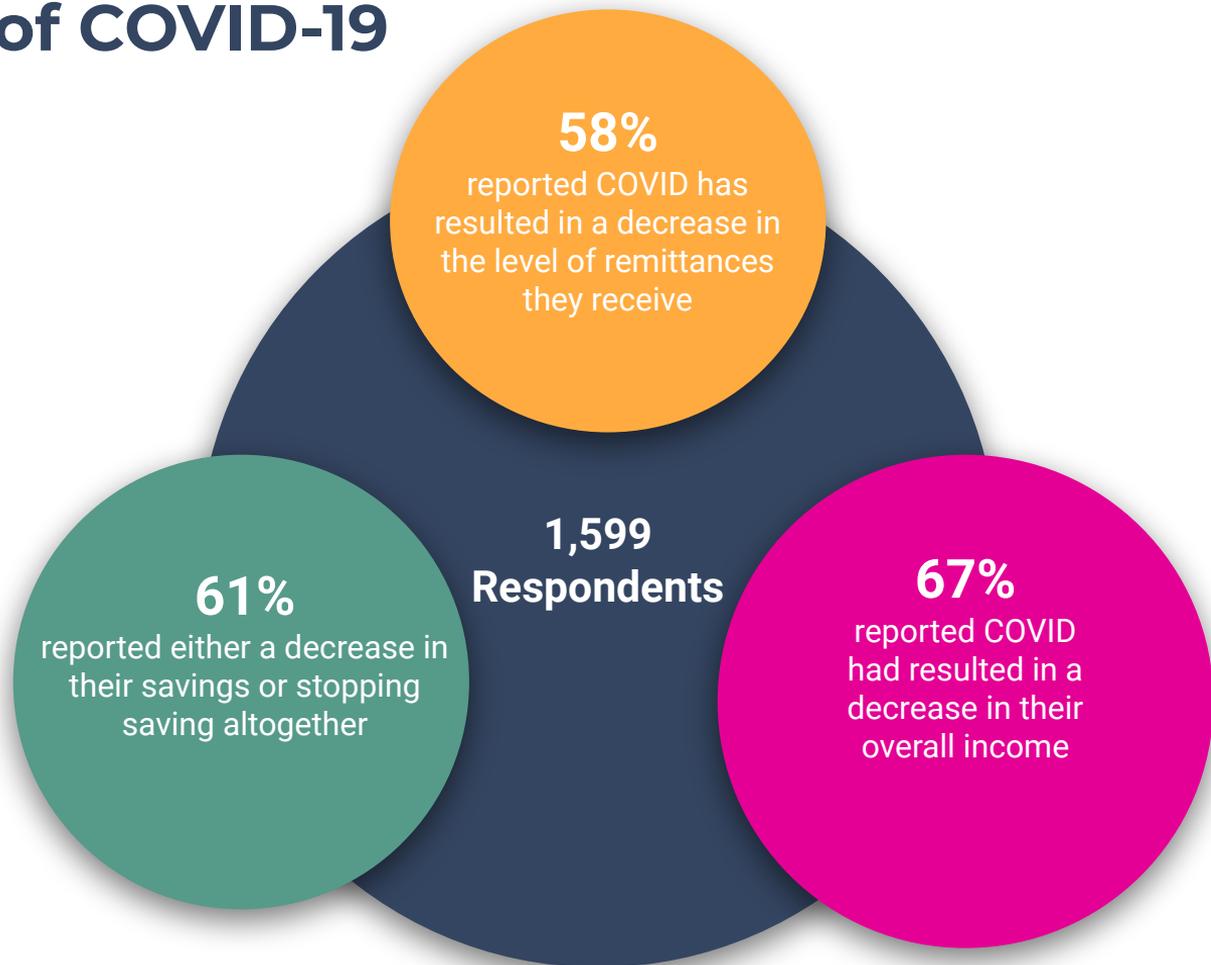
**Getting documents for regular migration was noted by 75%** of MWC respondents. In PDN's region, 40% of respondent's cited a lack of job opportunities as well as challenges with family approval.

Of those reporting other challenges, the majority discussed concerns of COVID-19, restricted movement, and changing home circumstances (e.g. finance, age, health).

# Financial impacts of COVID-19

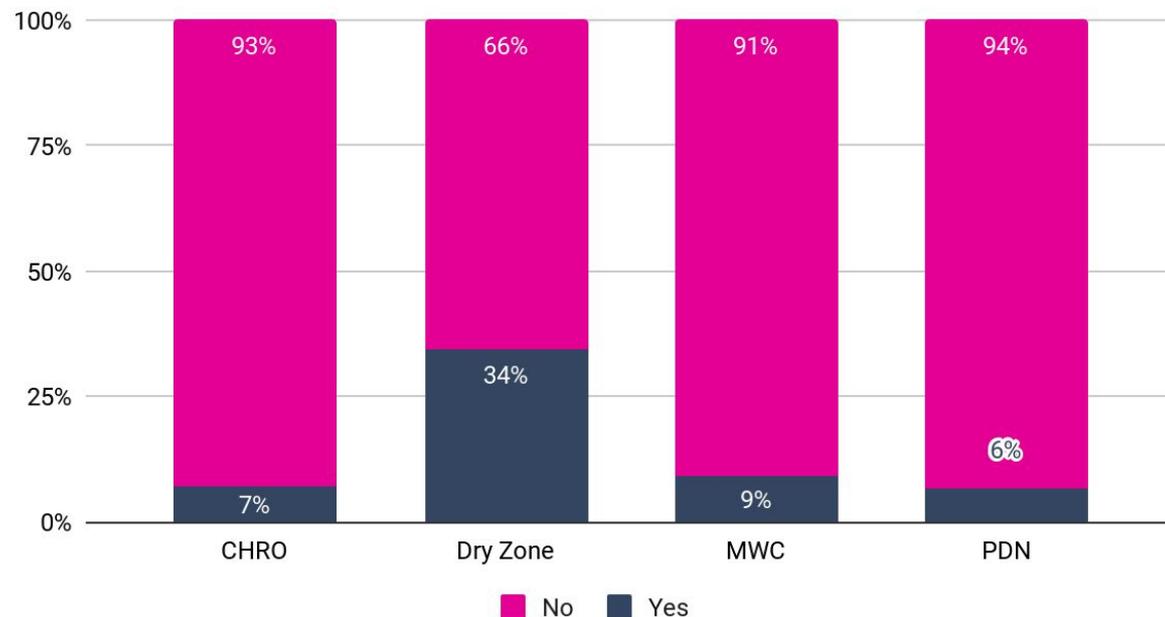
Across all regions, more than half of respondents have reported negative impacts in their financial position including a decrease in remittances and/or income, and impacts on their ability to save.

Regional variations are presented on the following slides.



# Migrants returning home due to COVID-19

Did any migrants return home due to COVID-19?

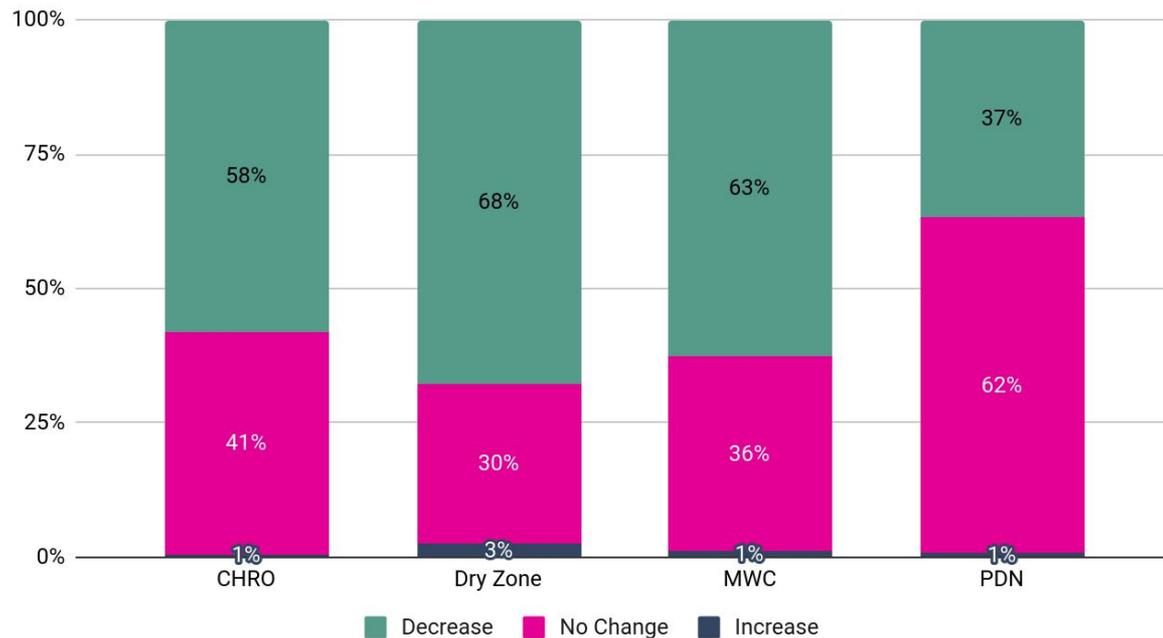


In 3 out of the 4 regions, over 90% of households reported that migrants had not returned home because of COVID-19.

However, in Dry Zone one third of households with migrants reported someone had returned home due to COVID-19. This may be reflective of migration destinations where internal migrants are more likely to return. However, further information would be required.

# How did COVID-19 impact on remittances?

How did COVID-19 impact on the amount of remittances received?



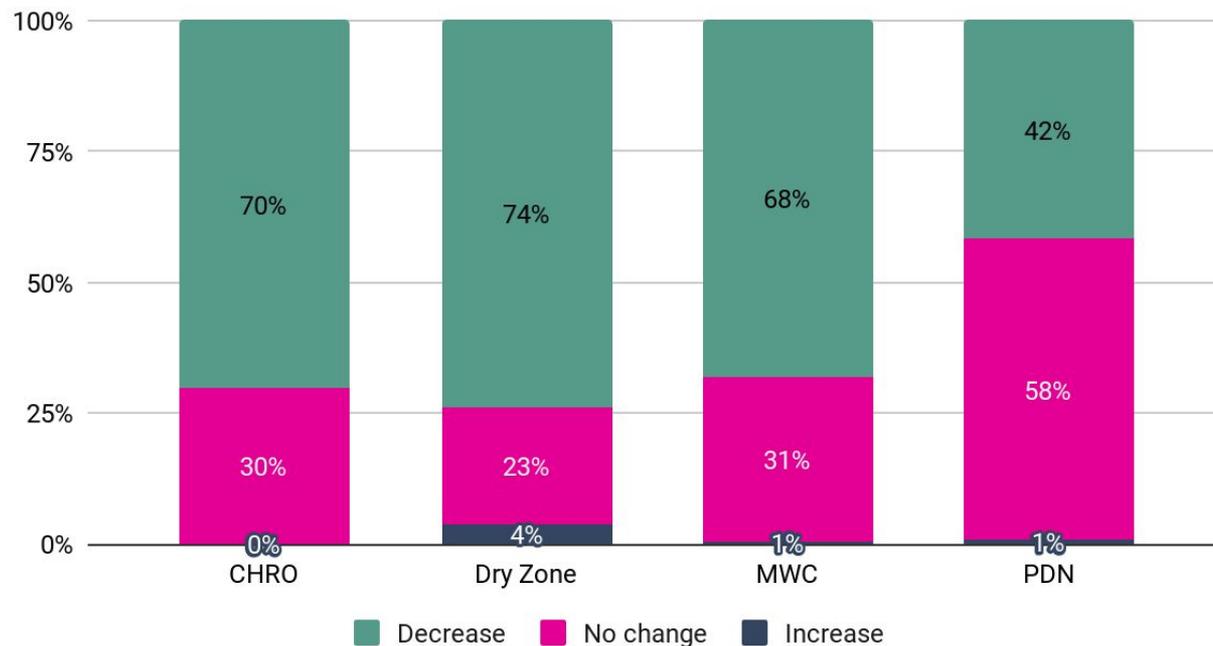
Across CHRO, DZ and MWC, the majority of households experienced a decrease in their remittances as a result of COVID.

**Decreases are most pronounced in Dry Zone with 68% reporting a decrease,** followed by MWC with 63% of respondents reporting the same.

Comparatively, PDN only had 37% of households reporting a decrease in their level of remittances, with 62% reporting no change.

# How did COVID-19 impact on household incomes?

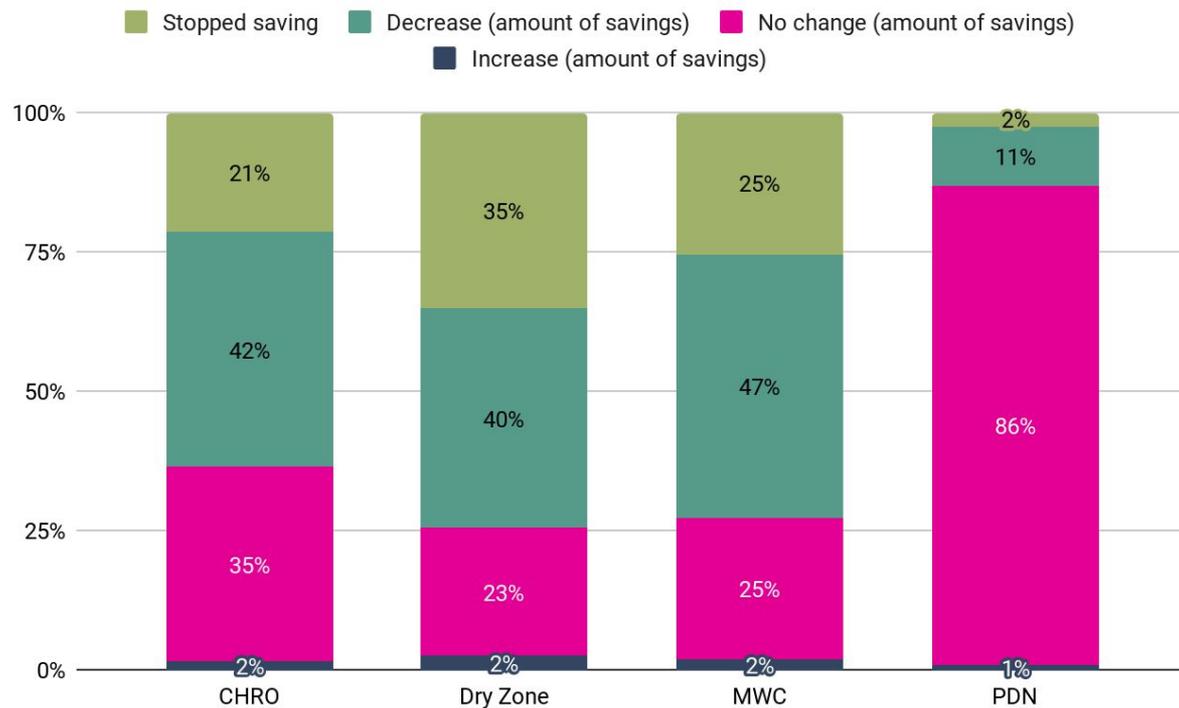
How did COVID-19 impact your household income?



Impacts on household incomes roughly align with trends observed on the level of remittances in the previous graph. However, a larger proportion of households (around 70% for CHRO, DZ and MWC) have reported decreases in their overall income, suggesting that the decreases are not only due to declining remittances.

Again, PDN appears to have been less negatively affected than the other three regions with only 42% reporting a decrease.

# How did COVID-19 impact on household savings?



Across three of the regions (CHRO, DZ, MWC) between 63% and 75% of households reported their savings had either decreased or they stopped saving all together.

In PDN, however, impacts appeared much less pronounced. 86% of households report no change in their savings amount.

# Key insights

## Migration

### *Key insights*

- **There was significant variation across regions in the proportion of respondents who had a plan to migrate (lowest in CHRO and highest in PDN).**
- **Of those households with a plan to migrate, 89% either cancelled or postponed their plans as a result of COVID-19**
- **COVID-19 impacts on migration plans varied by region:**
  - MWC had the highest proportion of migrants who were continuing with their original plans and the highest proportion who had started to plan
  - In CHRO, PDN and DZ over 50% of migrants had not yet started to prepare and decided to postpone their plans until after COVID-19
  - PDN had the highest proportion who reported they're no longer planning on migrating.
- **The negative impact on migration plans has major implications for measuring key results such as adoption of migration-related practices.**

### *Further analysis*

- The pandemic has differentially impacted regions, likely as a result of differences in migration patterns (e.g. migrating internally vs. internationally, aspirant migrant households vs. households with migrants already abroad). Subsequent rounds of **OS data collection should continue to monitor the longer term impacts of covid on migration and resulting support needed for communities.**

# Key insights continued

## Financial (remittances, income and savings)

### *Key insights*

- **COVID-19 has negatively impacted household finances across all regions:**
  - Between 40%-75% of households have reported negative impacts on their financial position with greater impacts observed in Dry Zone, MWC, and CHRO project areas.
  - Interestingly, respondents in PDN's region have reported significantly less impacts from COVID-19 in terms of remittances, household income, and savings compared to the other three regions.
  - Respondents in Dry Zone reported the largest decreases in their household income and remittances.
  - In all regions, incomes appeared to be negatively impacted at a greater rate than remittances and ability to save.

### *Further analysis*

- **Data collection should continue to monitor how COVID-19 is impacting household finances, particularly ability to save, fund migration plans, or invest in microenterprises.** Similarly, it may also be worthwhile to collect more information on the nature of migration patterns (e.g. internal vs. international) as different types of migration are also affected differently by covid.

# High-level indicator results

Progress towards project and LIFT level indicators on household income and labour abuses.



# Key Indicators

The table below presents the aggregated results for High Level Indicators.

It is important to flag that while presenting this data, it is not reasonable to assume that the achievement is due to project activities. Rather these figures can only be seen as reflecting the overall status of the population reached by Twe Let.

Indicator	Description	Target	Actual
<b>HLO1.1</b> % of people who have accessed migration related services who report no abuses	This indicator captures the percent of sample aspirants and migrants who access key migration related services and report that they did not experience any abuses. Abuses covered by the survey are: failure to receive minimum wage, unpaid overtime, and unfair dismissal.	70%	86% <sup>1</sup>
<b>LO2.1</b> % of target households with increased income	Households reporting their overall income increased over the past 2 years (perception data).	50%	30% <sup>2</sup>

1: Weighted average. Sample average is 83.3%.

2: Weighted average. Note that net change (% increase - % decrease) is 0%

# Reported labour abuses (HL01.1)

Over the past 6 months, have you or any of your family members with a job ever experienced any of followings?

Partner	Not receiving minimum wage (4800 MMK/day)		Not receiving overtime fees		Workplace discrimination		Unfair dismissal from the job		Nothing at all		Don't know		Total
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number
<b>CHRO</b>	18	4.71%	15	3.93%	42	10.99%	8	2.09%	299	78.27%	15	3.93%	382
<b>Dry Zone</b>	10	7.58%	10	7.58%	13	9.85%	0	0.00%	108	81.82%	1	0.76%	132
<b>MWC</b>	3	1.85%	7	4.32%	7	4.32%	4	2.47%	146	90.12%	4	2.47%	162
<b>PDN</b>	2	2.22%	2	2.22%	2	2.22%	4	4.44%	85	94.4%	0	0.00%	90
<b>Total<sup>1</sup></b>	33	4.3%	34	4.4%	64	8.4%	16	2.1%	638	83.3%	20	2.6%	766

**Data sources:** Edutainment/theatre, PMO, HMT, and SATMAC survey data. N/A responses have been removed

1: Non-weighted average.

# Number of labour abuses reported

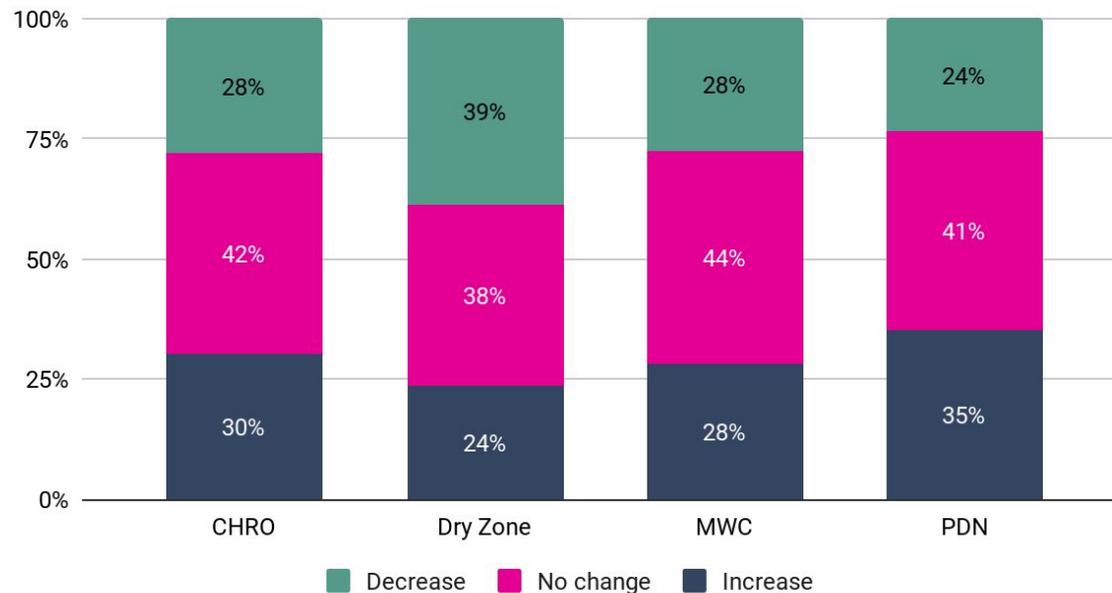
No. of reported abuses	CHRO		Dry Zone		MWC		PDN		Total	
	Number	%	Number	%	Number	%	Number	%	Number	%
<b>1</b>	55	80.9%	15	65.2%	6	46.2%	5	55.6%	81	71.7%
<b>2</b>	11	16.2%	6	26.1%	6	46.2%	3	33.3%	26	23.0%
<b>3</b>	2	2.9%	2	8.7%	1	7.7%	1	11.1%	6	5.3%
<b>Grand Total</b>	68	100.0%	23	100.0%	13	100.0%	9	100.0%	113	100.0%

Across all regions, respondents are more likely to report just one abuse with the exception of MWC. However, the number of reported labour abuses is very small and trends should only be viewed as illustrative.

**Data sources:** Edutainment/theatre, PMO, HMT, and SATMAC survey data. N/A responses, nothing at all, don't know, and nothing reported are not reflected here.

# Household changes in income (LO2.1)

How did your household income change over the past 1 year?



Whilst COVID has had a negative effect on household finances, when asked about the status of their household income over the past year, the picture is somewhat more positive.

In all regions between between one fourth to one third of households reported an increase in their income. PDN had the largest proportion of households reporting an increase in their income (35%) whilst this dropped to 24% in Dry Zone.

In terms of net changes in households income (% reporting an increase minus % reporting a decrease), PDN saw the highest net increase of 11%, while Dry Zone saw a net decrease of 15% households.

# Income and the impact of covid

## Perceptions of covid impact on incomes



Key highlights when mapping perceived changes in income against perceived impact of covid on income:

- 35 experienced a decrease in income despite no impact of COVID
- 222 experienced a decrease because of COVID, but their income didn't change.
- 192 experienced an increase in income, despite reporting that COVID decreased their income

**Overall COVID impact does not match with perceived change in income for 56% of households (i.e. it does match for 44%).** While the majority (67%) reported that COVID decreased their income, this only corresponds with an overall decrease in income for 37% of those in this category.

This could reflect a lag in impact of covid on income or could reflect a general unwillingness to share how their household finances have changed.

**Data sources:** Data only is only presented for those who answered both questions

# Key insights

## Labour abuses

### *Key insights*

- **Reported labour abuses remains low across all regions.** The largest reported abuse in three regions was related to workplace discrimination. This was highest in CHRO region (11%) and lowest in the PDN project area (2.2%). In PDN, the most common reported abuse at 4.4% was unfair dismissal from their job. However, a large proportion of respondents across all regions selected N/A for the question, indicating a large number of households had no members in employment.

### *Data limitations*

- Before and after data on labour practices is also not available thus current data only presents a snapshot of the labour abuses reported amongst employed individuals over the past six months and we are unable to determine whether this has increased or decreased since participation in the Tve Let trainings.
- Additionally, the survey queries whether anyone in the household with a job has experienced any labour abuse. As a result, we are unable to make a link between training and low rates of labour abuses.

### *Further analysis*

- Further follow-up data collection and analysis should explore whether any learnings from the trainings have enabled people obtaining employment to secure better labour conditions, and if so what aspects of the training and their approach to finding employment enabled this.

# Key insights continued

## Household income

### *Key insights*

- Despite significant impacts reported from covid on household's financial position, a significant portion (24-35%) of households still reported an overall increase in their household income. Whilst this is encouraging given the current covid context, this still falls well below the overall target of 50%.

### *Data limitations*

- As with the labour abuses data, before and after data on household income is not available. Thus we are not able to draw inferences on how interventions may have impacted changes in household income. Moreover, it is important to consider changes in income are considered in the broader context socio-economic context in which households operate particularly in light of the ongoing pandemic.

### *Further analysis*

- The inconsistencies between impact of covid and overall household income should continue to be monitored to understand whether impacts on household income may be experienced at later time. Further exploration should be undertaken to understand if and how different interventions such as savings groups and savings practices have helped minimise the economic impacts from the pandemic.

# Pre-migration outreach

Pre-migration outreach is intended to raise awareness and increase the knowledge of safe migration practices among aspirant migrants and their families as well as improve accessibility of migration support services. A variety of mediums are used to provide these services including theatre and edutainment shows, migration advisory centres (MAC/SATMACs), pre-migration outreach training, and hybrid migration training (which combines lessons from financial literacy and the migration training into one package).

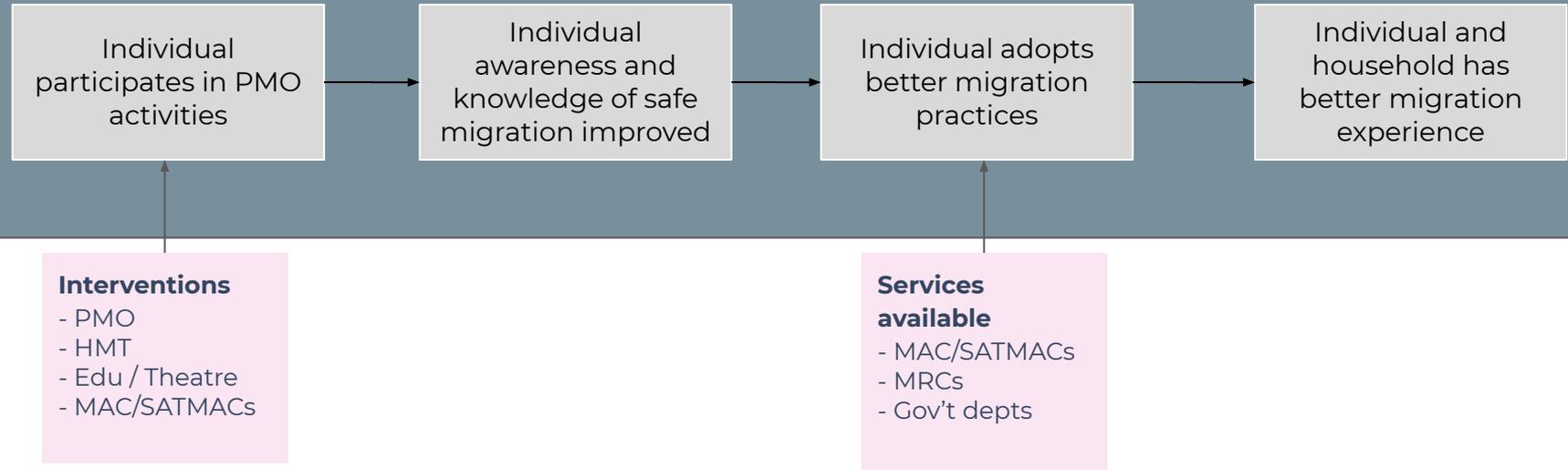


# Key indicators

Indicator	Description	Target	Actual
<b>IO9.1:</b> % of trained aspirants/returning migrants/their families who utilize migration services at key points of the migration cycle, including vulnerable situation	This indicator measures the percent of aspirants, returned migrants and their families who utilize migration services at key points of the migration cycle, incl. in vulnerable situations.	70%	49.1% <sup>1</sup>
<b>IO1.1:</b> % of trainees among aspirant migrants, their families and returned migrants who have increased knowledge of how to plan and prepare for migration and how to avoid the risks.	This indicator measures the percent of aspirant migrants, their families and returned migrants who are able to recall at least three key messages during the migration processes which include dos and don'ts in migration	80%	96% <sup>1</sup>
<b>IO2.1:</b> % of trained aspirant migrants and migrants who adopt good practices of migration	This indicator measures the percent of trained aspirant who are at pre-decision stage or more and migrants who apply migration knowledge and adopt at least three good practices across all stages of migration which is gained from migration trainings, MRCs, SATMACs/MACs, Miss Migration Chatbot, Edutainment and SMPs which provide procedures and processes of safe migration.	70%	71.9% <sup>1</sup>

1: Weighted average.

# PMO: Simplified ToC



# Type of PMO services provided by region

	DZ	CHRO	MWC	PDN
PMO Training	✓			
HMT Training			✓	✓
Edutainment/ Theater	✓	✓		✓
SATMACs/ MACs		✓	✓	✓

# Migration services

Migration services refers to all interventions that aim to support beneficiaries in either their pre-migration planning or in their migration process. This includes pre-migration outreach training, hybrid migration training, edutainment and theatre shows, and SATMAC/MACs.

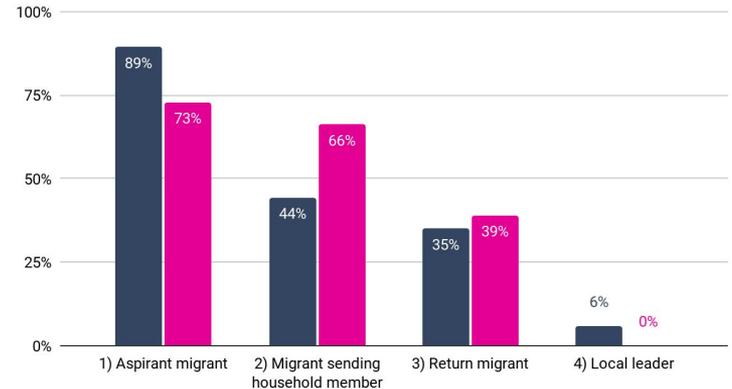
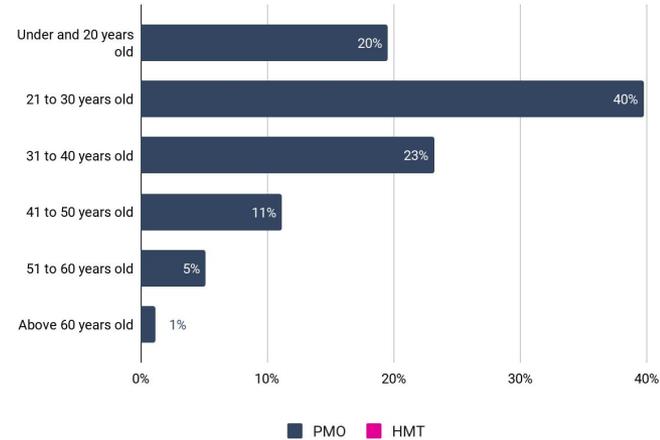
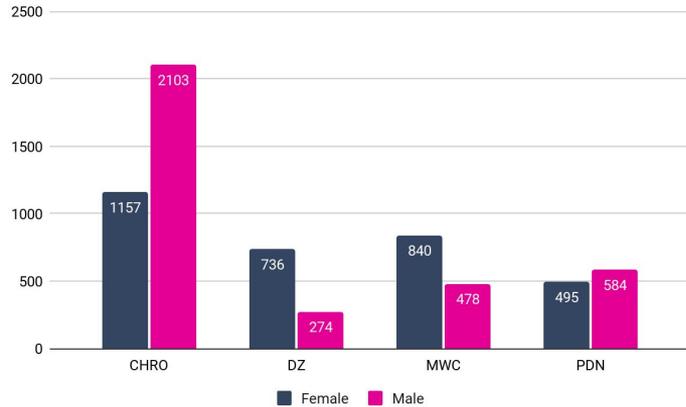
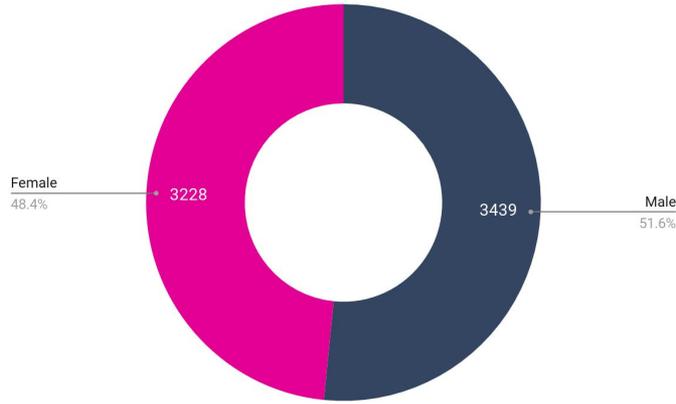
The type of data collected on the above interventions through Twe Let activity monitoring tools varies slightly due to the nature of the different interventions (e.g. edutainment/theatre shows relies on outreach estimations given their size, SATMACs do not collect data on household migration status, etc.). As a result aggregate figures are not presented for all activities.

Between September 2019 and August 2020, Twe Let has provided 7,276 people with migration services (PMO, HMT, and SATMAC support) and has reached 51,054 people through edutainment and theatre shows. The key stats below refer only to the migration services.

- **A slightly larger percent of females (51%) have been reached through migration services** (excluding Theatre/edu). Women appear more likely to receive trainings, while men appear more likely to access SATMAC/MAC services.
- The largest proportion of beneficiaries **is among the 21-30 year old category**; however this is largely driven by the SATMAC/MAC beneficiaries.
- HMT and PMO trainings largely reached aspirant migrants **73% and nearly 90%** respectively. However, HMT interventions also had a large percent of migrant-sending household members participating in the trainings (66%).

# Overview of who received migration services

Edutainment / theatre data is not included in the charts below. It is presented on separate slides



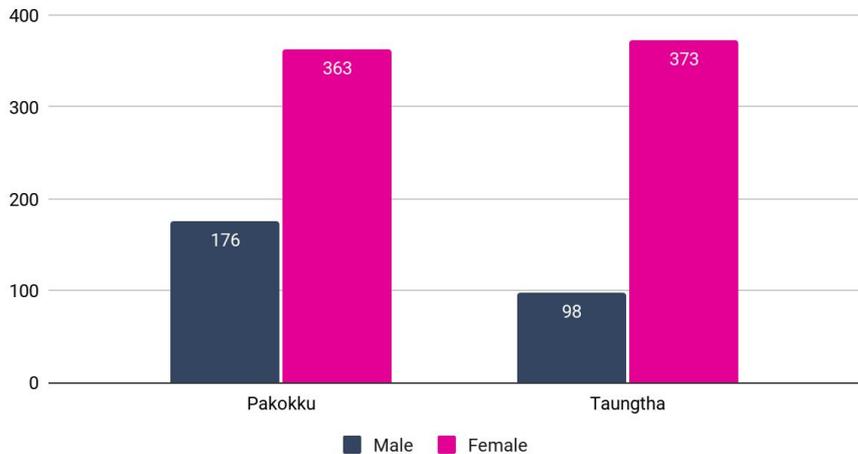
# Pre-migration outreach training

**Pre-migration outreach trainings were conducted solely in the Dry Zone region.** This model focuses on the provision of migration related information (and not financial management). It targets both individuals interested in migrating as well as their family members. The training lasts for 2 days and focuses on key challenges and opportunities of different forms of migration as well as key considerations and practices at key stages migration stages.

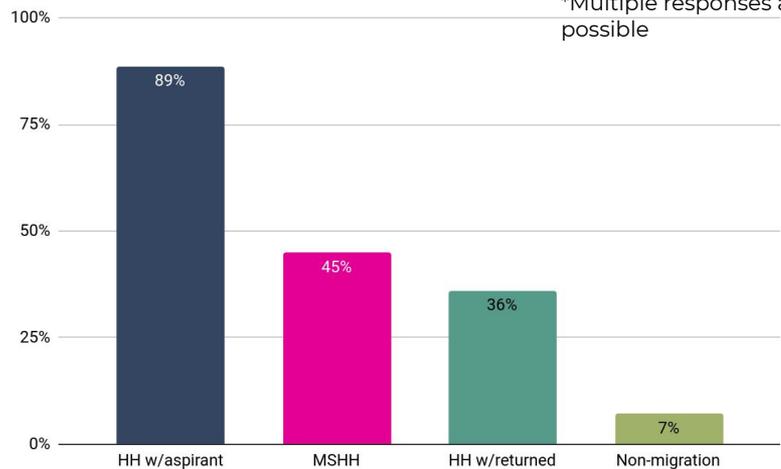
Between January and August 2020, **805 people have been trained through the PMO training.** The following slides present details on participant data and delivery from the project monitoring dataset. Key highlights are as follows:

- Trainees in the PMO sessions were **mostly female** (73%)
- The largest age group of trainees was in the **20 years and under** age category (29%), followed by the 31-40 year old category (28%)
- 89% of people participating in the trainings identified themselves as aspirant migrants
- Trainings were provided in the first three months of 2020, then were halted due to covid.

## Pre-migration outreach training (PMO) by township, sex

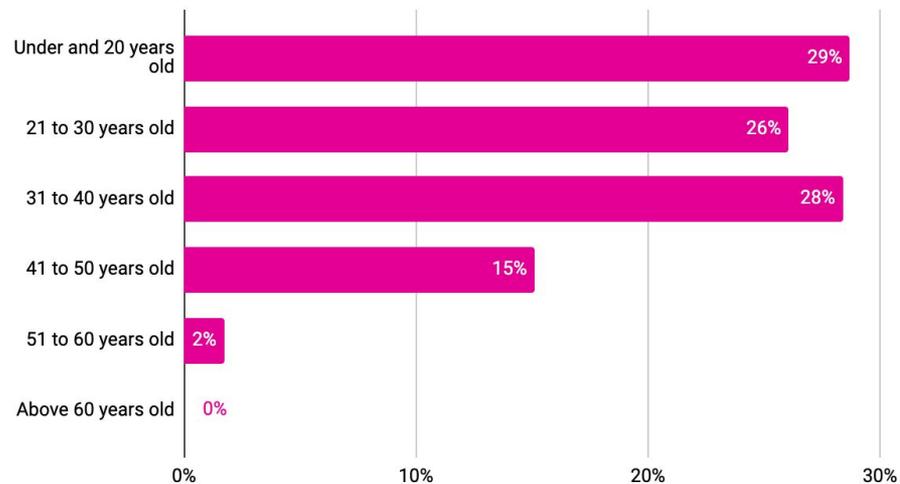


\*Multiple responses are possible



## PMO outreach by age

Monitoring data



## PMO trainings over time, by sex



# Hybrid migration training

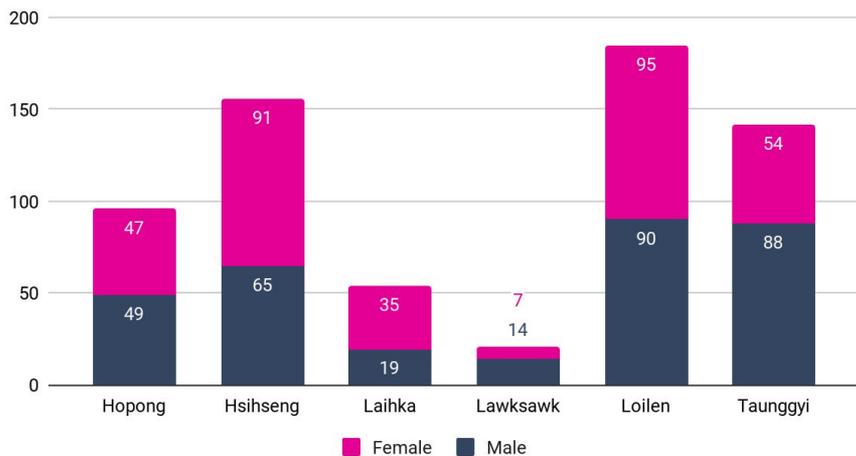
**Hybrid migration trainings (HMT) were conducted in MWC and PDN project areas.** This model focuses on the provision of both pre-migration outreach information and financial management information. The intention is to empower households to have more information about both migration as well as how to better fund migration and manage remittances sent back home. The training was between 2 days (MWC) and 3 days (PDN) and targeted households with aspirants or migrant-sending households.

Between October 2019 and August 2020, **1,914 people have participated in the hybrid migration trainings.** The following slides presents key details on participant data and delivery from the outcome monitoring dataset. Key highlights are as follows:

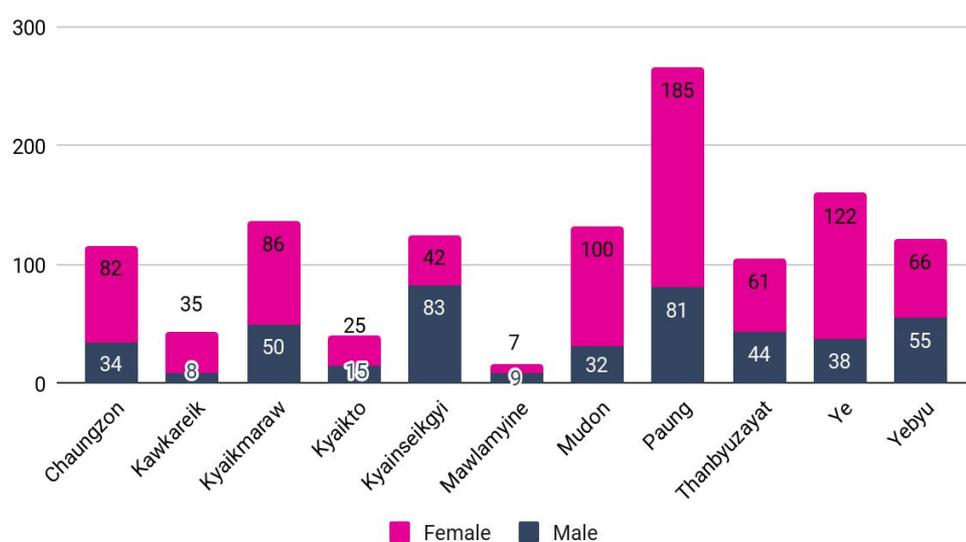
- Nearly **60% of participants have been women**, this is driven largely by participants trained in MWC, where nearly twice as many women were trained as men.
- The largest group of trainees were those **under 20** for both PDN and MWC
- Trainings were conducted in 11 townships in the MWC project area and 7 townships in PDN's project region
- Aspirant migrants were the largest group in PDN whilst it was members of MSHH for MWC at the time of the training.

# HMT Outreach by township and sex

HMT: PDN outreach by township and sex

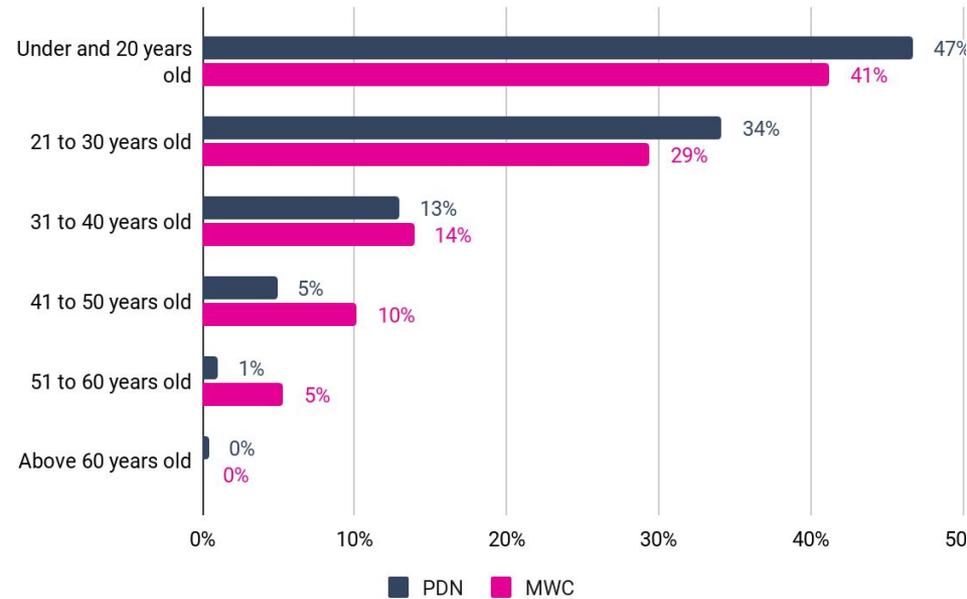


HMT: MWC outreach by township and sex

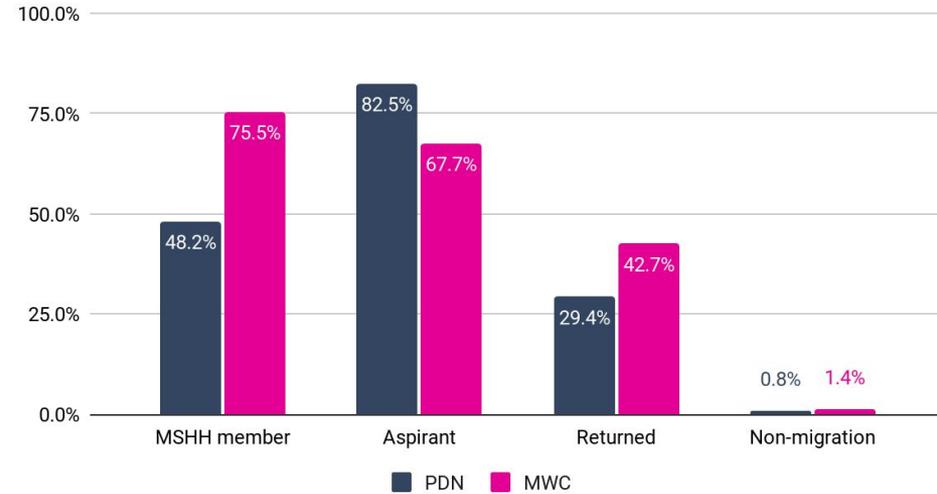


Across most townships, PDN trainings largely maintained an equal number of men and women trainees. However, in MWC in most townships, women trainees greatly outnumbered men: **nearly twice as many women were trained in MWC.**

# HMT outreach overview



## Migration status at time of training



In both PDN and MWC, **20 year olds and under were the largest age group to receive the hybrid migration training**, followed by 21-30 year olds. In the PDN project area, trained households were primarily those with an aspirant migrant (83%) whereas the most common household status of trainees in MWC were migrant-sending household members (76%).

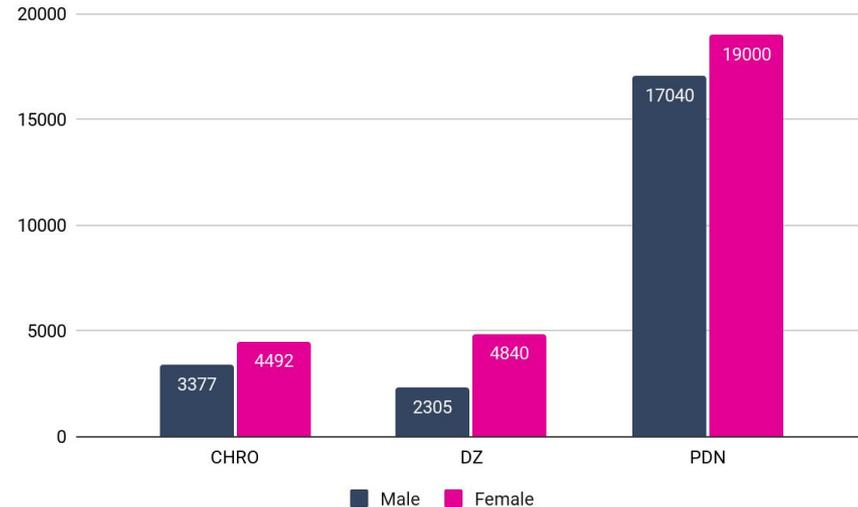
# Edutainment / Theatre shows

Edutainment and theatre shows were conducted in Dry Zone, PDN, and CHRO project areas. The shows were intended to attract larger audiences presenting important pre-migration information in a fun and engaging manner. Between September 2019 and March 2020, approximately **51,000 people participated in edutainment and theatre shows**. The shows are less intensive than the trainings, but aim to raise broad awareness of migration issues and available resources and support services.

Given the larger audiences, detailed data is not available for all participants and total outreach numbers are based on estimates from partners local leaders/CSOs as follows:

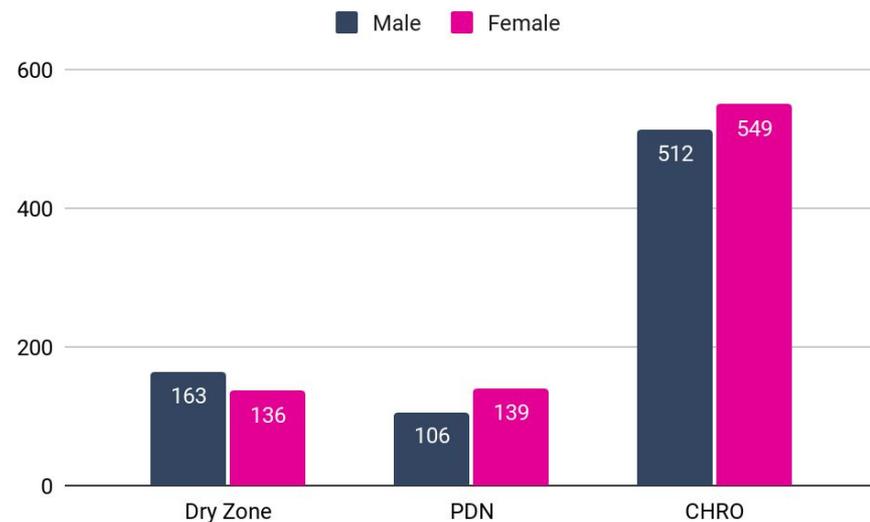
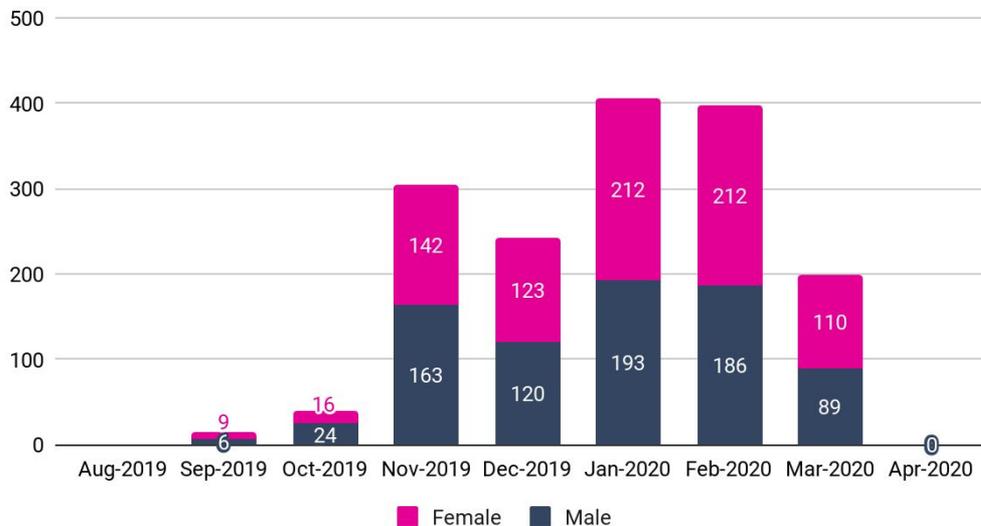
- **CHRO:** 7869 (M: 3377, F: 4492)
- **Dry Zone:** 7145 (M: 2305, F: 4840)
- **PDN:** 36040 (M: 17,040, F: 19,000)

After the shows, follow up discussions are held with a smaller group of participants. Data on post-show discussant data is presented on the following slide.



# Edutainment/Theatre post-show discussants

Edu/theatre post-show discussants (all regions)



Shows started in September 2019 and continued through to March 2020. While modest, the number of women who participated in post-show discussions was slightly higher for PDN and CHRO, whilst the reverse was true in Dry zone.

# Edutainment/theatre shows (by township)

Dry Zone	PDN	CHRO
Aunglan	Hopong	Kanpetlet
Meikhtila	Hsihseng	Matupi
Pakokku	Lawksawk	Mindat
Taungtha	Loilen	<b>3 Townships (45 shows)</b>
Thayet	Mawkmai	
<b>5 Townships (20 shows)</b>	Nyaungshwe	
	Pinlaung	
	Taunggyi	
	<b>8 Townships (22 shows)</b>	

# SATMAC/MACs

3 MACs and 8 SATMAC have been established in the MWC (1), CHRO (1+8), and PDN (1) project areas offering migration- and job-related advice and support to prospective and current migrants. The centres are established and run in partnership with local CSOs and CBOs and are promoted in local villages through a variety means including through the migration trainings and events, safe migration promoters, and community facilitators.

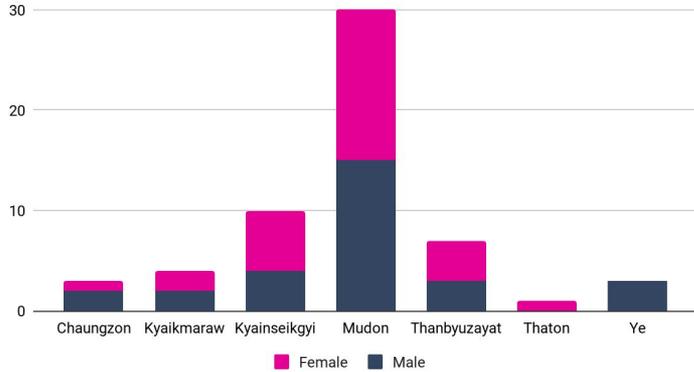
Key highlights presented below:

- **2,931 people have visited** SATMAC/MAC centres between late 2019 and August 2020.
- Purpose of visit/call varies across regions. For PDN passport support is the number one reason whilst for CHRO project activities, followed by project info on skills development is the most common reason. In MWC, it is migration advice.
- Across all regions **21-30 year olds are the most likely** to access a SATMAC followed by 31-40 year olds.
- Males were more likely to access SATMAC/MACs than females in all regions except for MWC. 64% of callers/visitors across all regions were male.

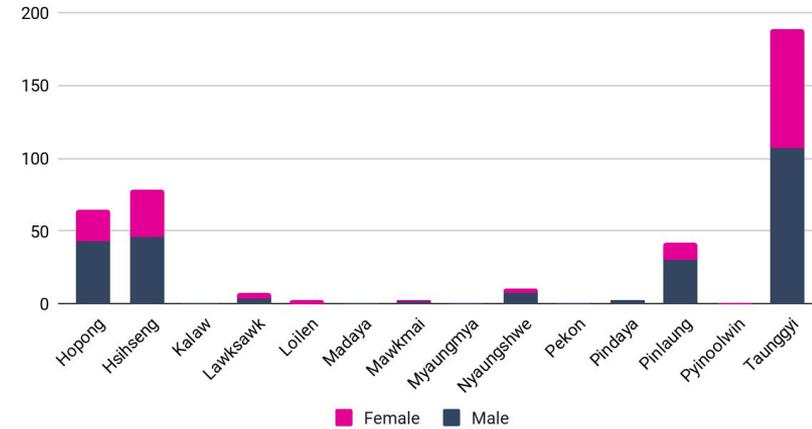
# SATMAC/MACs outreach by township & sex

Monitoring data

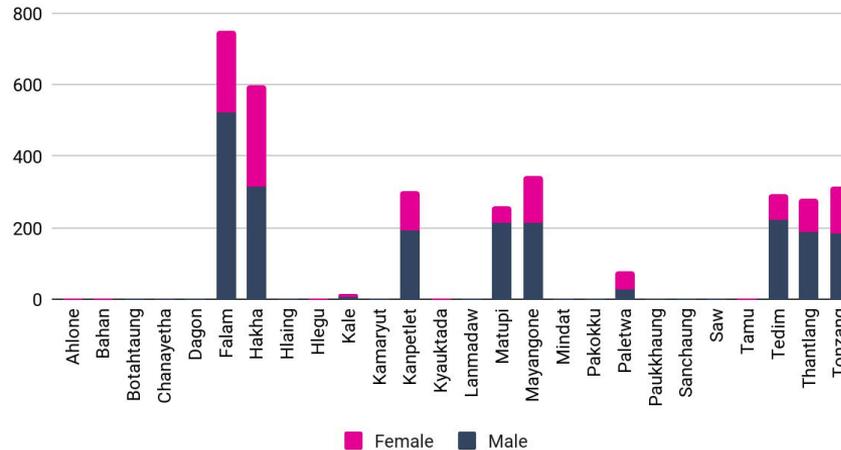
MWC



PDN



CHRO

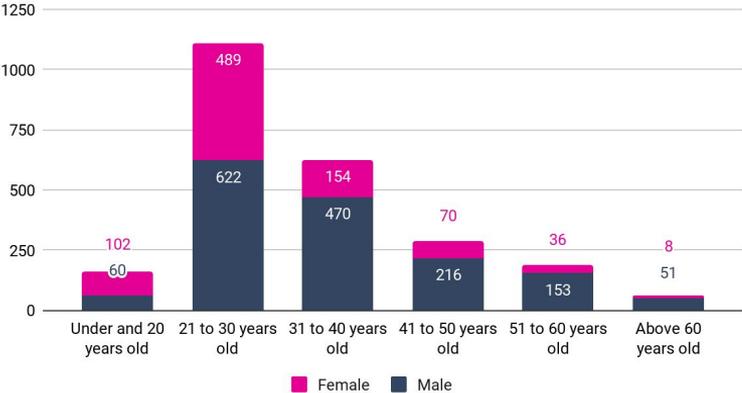


Men appear to engage SATMAC/MAC services at greater rates than women. This trend is reflected in PDN and CHRO project areas.

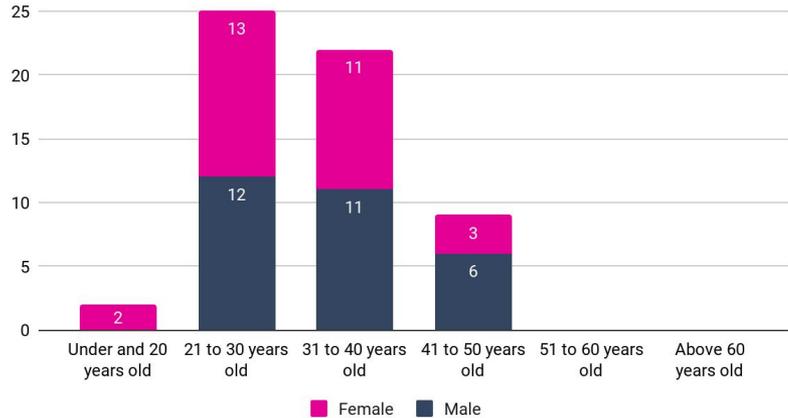
SATMAC outreach in CHRO region is significantly higher than MWC and PDN.

# SATMAC/MAC by sex and age

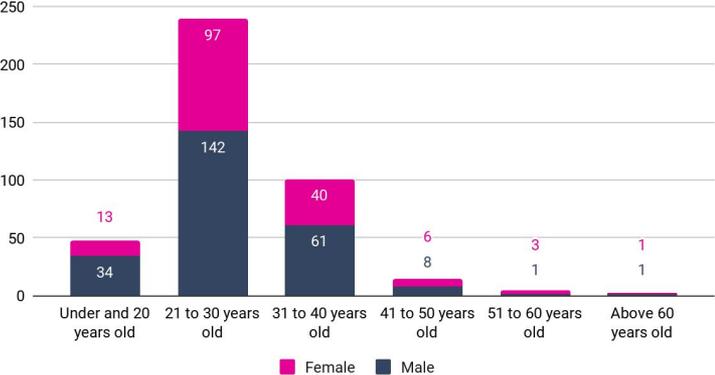
CHRO SATAMAC visitors



MWC SATAMAC visitors



PDN SATAMAC visitors

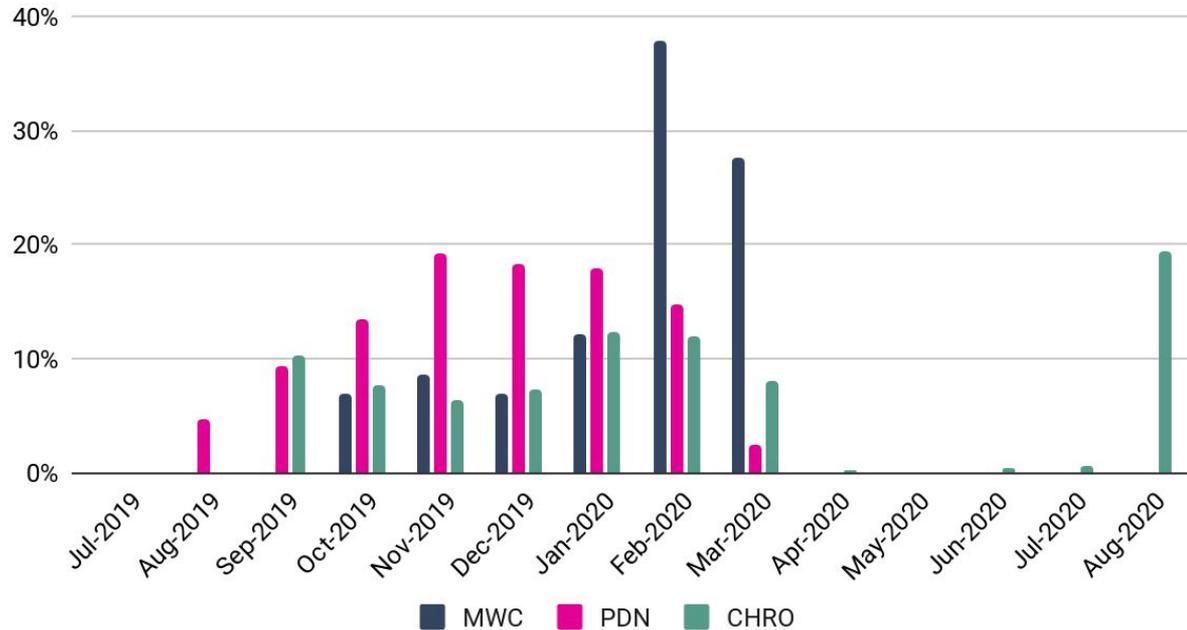


Across all regions, almost 50% of SATMAC/MAC users were in the 21-30 year old category, followed by 31-40 year olds (25%).

Similarly, visitors were much more likely to be male with the exception of MWC.

# Percent of visitors/callers per month

SATMAC outreach by date

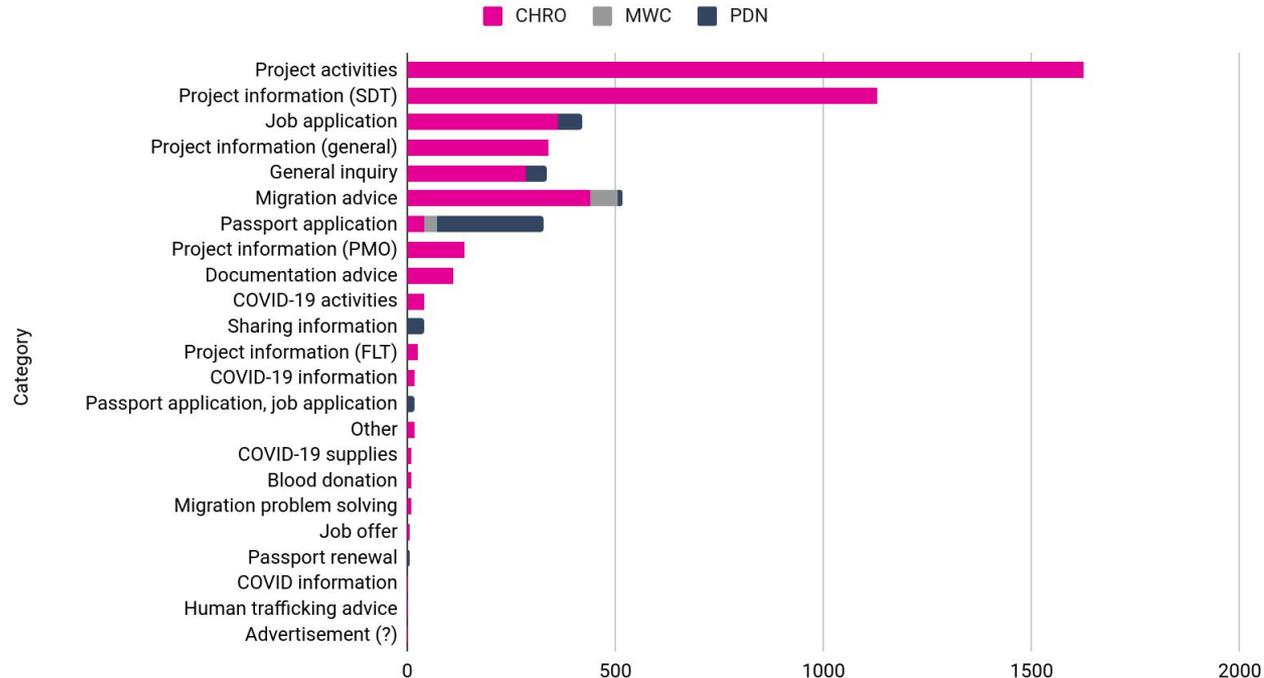


The chart shows percentage of respondents reached by partner per month. PDN and CHRO, appear to have a more steady percent of beneficiaries accessing the centres while nearly 60% of MWCs beneficiaries accessed the centre in March.

It should be noted that PDN and CHRO have reached a much larger number of people through SATMACs than MWC.

# Percent of visitors/callers per month

## Primary purpose of call and visit to SATMAC



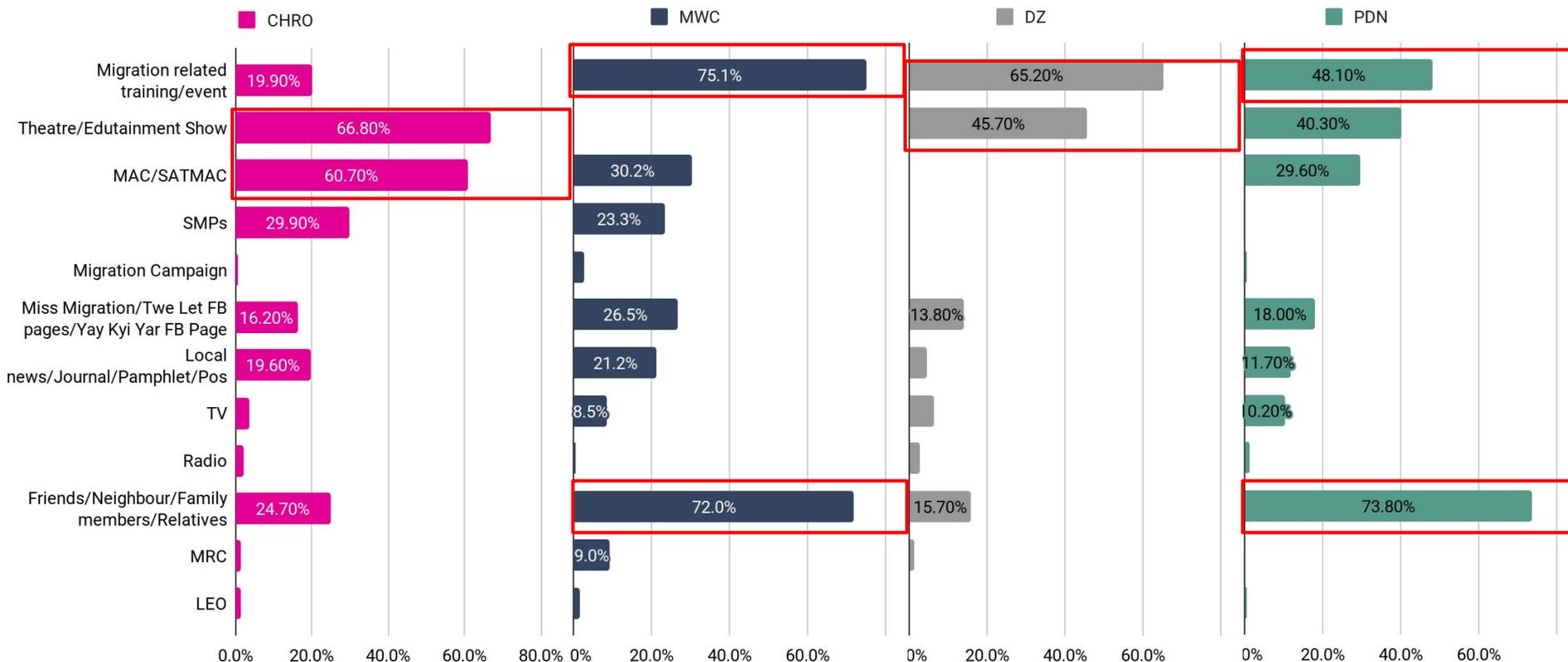
The chart shows the purpose of calls and visits to SATMACs by partner.

Over 1600 CHRO visits/calls are related to coordination and implementation of project activities rather than calls or visits by target beneficiaries.

Project information related to skills development is the most common purpose for CHRO, followed by job applications.

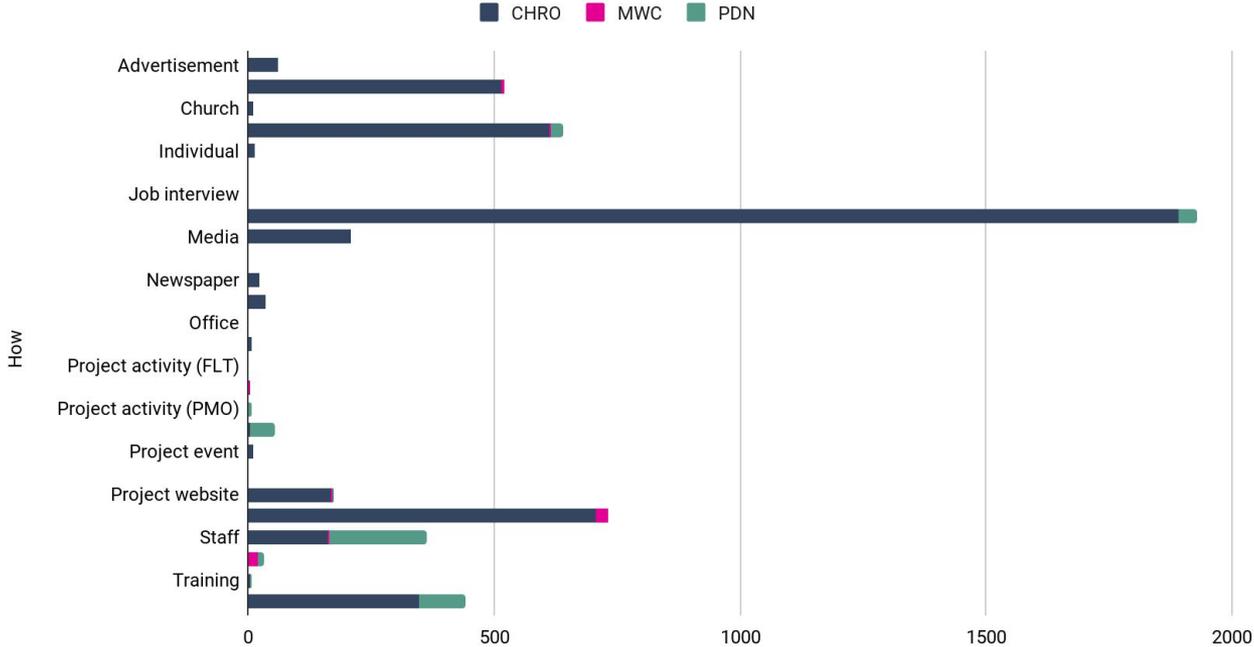
PDN saw the highest number of calls related to passport applications.

# Overview of migration information sources (IO9.1)



# How did you find out about the MAC/SATMAC?

From where did you find out about the MAC/SATMAC?



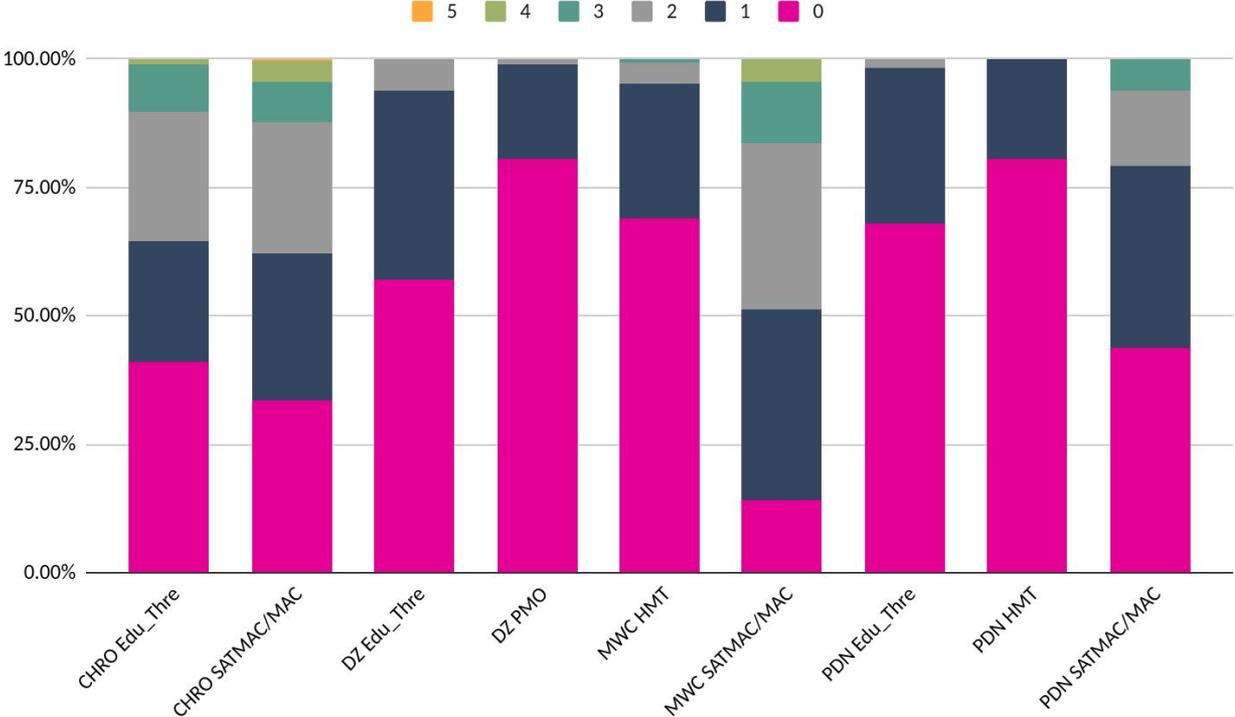
This chart shows how people found out about the MAC/SATMAC.

The majority heard about it from the SATMAC, followed by Family and friends, SMPs, CBOs and finally project staff.

Project staff were the primary source of information in PDN, followed by Edutainment shows and then family and friends.

SMPs and trainers were the primary sources for MWC.

# Number of services accessed by partner/activity



The chart shows percentage of respondents from migrant-sending households reporting number of services<sup>1</sup> accessed *other than the one for which they surveyed*.

This shows that SATMAC/MAC users generally reported the highest number of services.

Respondents accessing PMO or HMT generally reported the least number of services.

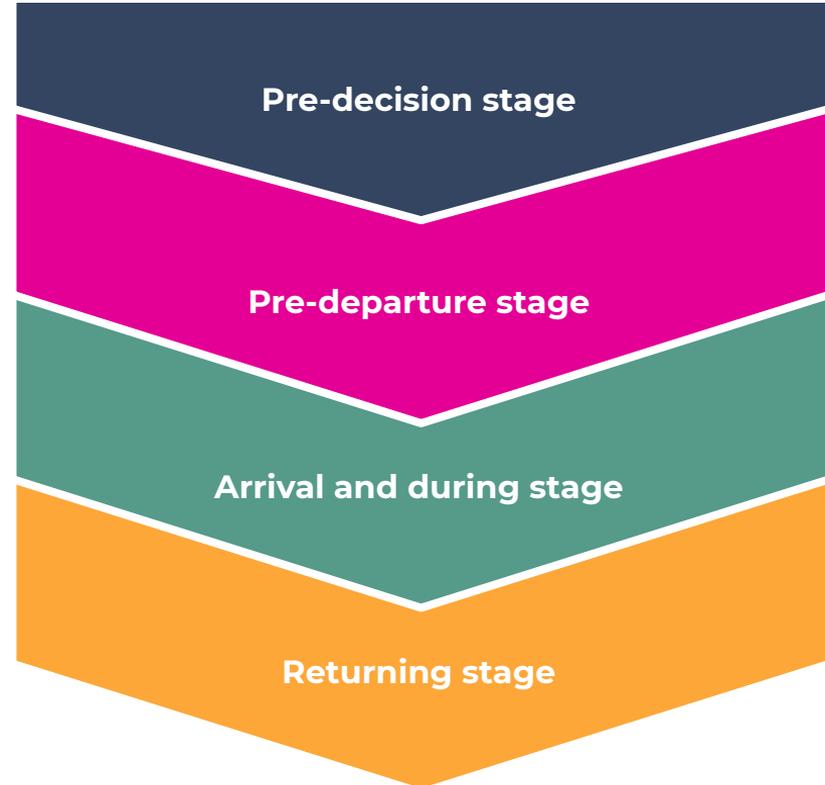
CHRO's Edu/Theatre participants appeared more likely to have used more services than those from DZ or PDN.

1: Services include PMO, HMT, SMP, MAC/SATMAC, LEO, MRC, social media/Miss Migration and Migration campaigns,

# Improving knowledge on good migration practice

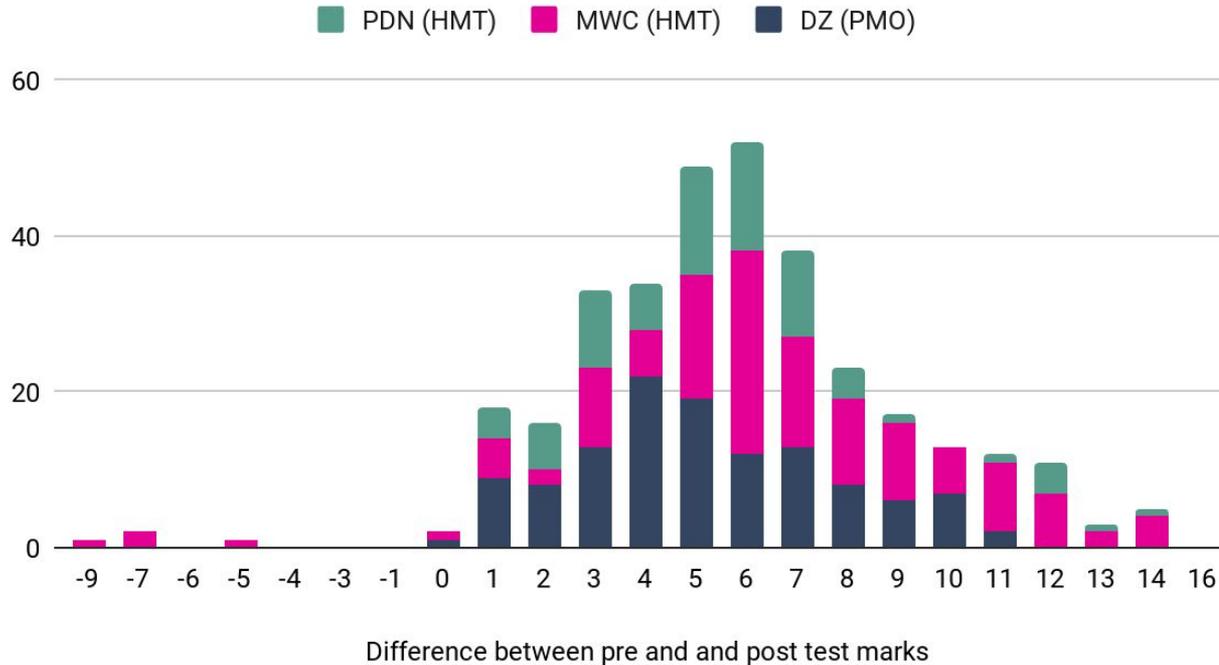
Pre-Migration Outreach, Hybrid trainings, and Edutainment/Theatre shows seek to increase the adoption by (aspirant) migrants of good practices related to a series of migration stages. The following slides address each of these stages in turn.

Some stages require different practices for internal and international migration.



# Pre-post test results

## Change in pre and post tests



Average pre-tests scores were between 7.3 and 7.8 for all partners. Due to different test lengths, this is equivalent to 39.4% for MWC and 48.6% for DZ.

Average post-test scores were between 11.4 and 14.5. The score is highest in DZ at 84.8% and lowest in MWC at 76.1%.

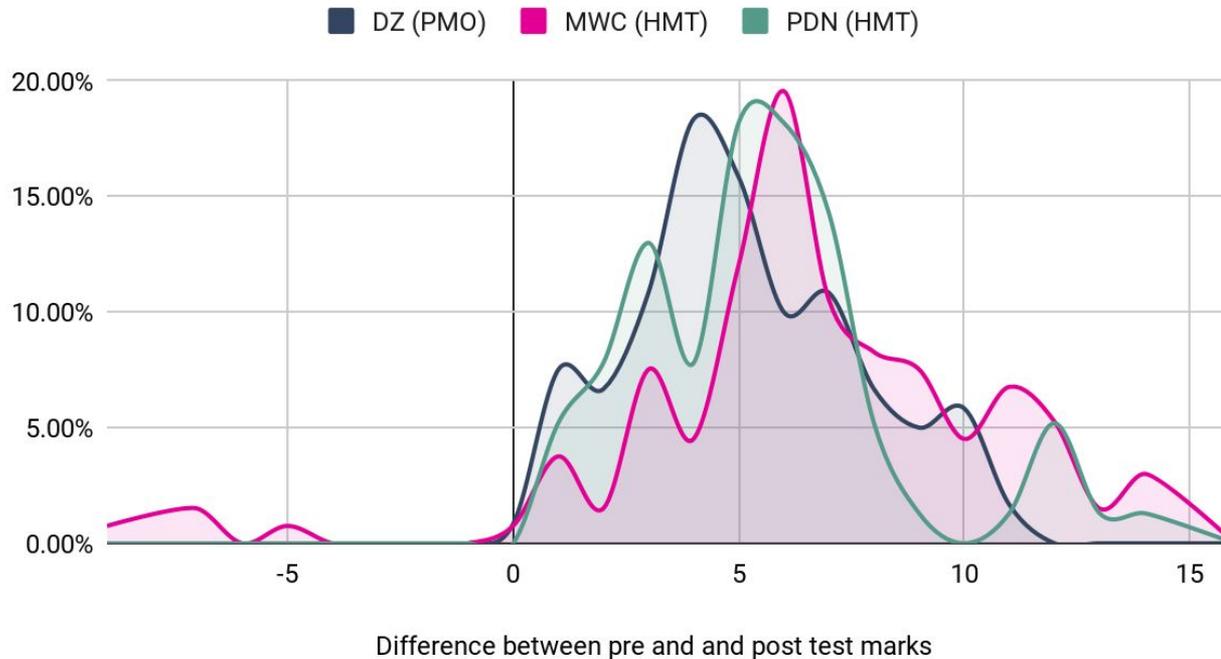
In total, **98% of trainees had higher post-test scores.**

The majority of participants (62%) improved their score between 3 and 7 points.

3 participants from MWC trainings had lower scores than their pre-test. However, participants from MWC also showed some of the largest improvements with 28 respondents increasing scores by 10 or more marks.

# Pre-post test results

## Frequency of differences between pre- and post-test scores



The graph represents the same data in the previous slide; however, it shows the different trends of the pre/post test scores between the partners.

Scores from MWC is generally to the right (representing higher marks) as compared to the other partners. These scores peak slightly higher and then are generally higher after peaking.

# Overview of **knowledge** across migration stages

Knowledge of **at least 1** practice per stage

Knowledge of 1+ practice	CHRO	Dry Zone		MWC	PDN	
	Edu_The	Edu_The	PMO	HMT	Edu_The	HMT
<b>Pre-decision</b>	86%	94%	100%	99%	85%	100%
<b>Pre-departure internal</b>	70%	53%	100%	87%	59%	97%
<b>Pre-departure out</b>	93%	23%	92%	99%	93%	100%
<b>Upon internal</b>	52%	22%	93%	85%	41%	97%
<b>Upon out</b>	56%	28%	89%	98%	48%	92%
<b>Before return</b>	48%	8%	96%	99%	49%	99%
<b>Total (N)</b>	<b>332</b>	<b>87</b>	<b>115</b>	<b>129</b>	<b>73</b>	<b>77</b>

Knowledge levels are of migration practices across the different stages are significantly lower amongst respondents participating in the edutainment and theatre shows as compared to the PMO and HMT trainings.

Knowledge of at least one practice is the highest amongst most partners in the pre-decision stage.

*\*For pre-decision PDN Edu\_The N = 71*

# Overview of **knowledge** across migration stages

Knowledge of **at least 2** practices per stage

Knowledge of 2+ practices	CHRO	Dry Zone		MWC	PDN	
	Edu_The	Edu_The	PMO	HMT	Edu_The	HMT
<b>Pre-decision</b>	36%	59%	54%	87%	24%	83%
<b>Pre-departure in</b>	32%	10%	60%	60%	4%	31%
<b>Pre-departure out</b>	61%	6%	71%	94%	64%	96%
<b>Upon internal</b>	24%	2%	42%	73%	15%	91%
<b>Upon out</b>	27%	6%	41%	94%	15%	84%
<b>Before return</b>	33%	5%	48%	93%	23%	82%
<b>Total (N)</b>	<b>332</b>	<b>87</b>	<b>115</b>	<b>129</b>	<b>73</b>	<b>77</b>

\*For pre-decision PDN Edu\_The N = 71

The chart presents respondents that recall at least two practices for each stage.

Recall amongst the training respondents drops significantly among PMO respondents in Dry Zone as compared to respondents in the HMT training for MWC and PDN. This is also the case for the edutainment participants and most significantly among edutainment respondents in PDN.

# Overview of **knowledge** across migration stages

Knowledge of **at least 3** practices per stage

Knowledge of 3+ practices	CHRO	Dry Zone		MWC	PDN	
	Edu_The	Edu_The	PMO	HMT	Edu_The	HMT
<b>Pre-decision</b>	10%	8%	15%	70%	6%	19%
<b>Pre-departure in</b>	5%	0%	5%	31%	0%	0%
<b>Pre-departure out</b>	21%	2%	31%	83%	27%	60%
<b>Upon in</b>	6%	0%	12%	53%	4%	36%
<b>Upon out</b>	7%	0%	15%	88%	5%	58%
<b>Before Return</b>	17%	1%	11%	75%	7%	17%
<b>Total (N)</b>	<b>332</b>	<b>87</b>	<b>115</b>	<b>129</b>	<b>73</b>	<b>77</b>

When the threshold is adjusted to recall of 3+ practices across intervention mode and region, respondents participating in MWC's HMT training are able to recall practices at much greater rates than in the other 3 regions.

Recall amongst most respondents in the edutainment sessions drops quite low.

*\*For pre-decision PDN Edu\_The N = 71*

# Overview of **practices** implemented by stage

Respondents were only asked about practices relevant to their current migration status

Implemented 1+ practice	CHRO	Dry Zone		MWC	PDN	
	Edu_Thre	Edu_Thre	PMO	HMT	Edu_Thre	HMT
Pre-decision	72%	91%	83%	98%	61%	42%
Pre-departure in	54%	43%	84%	82%	38%	45%
Pre-departure out	48%	20%	54%	96%	60%	27%
Upon in	11%	17%	66%	66%	12%	19%
Upon out	34%	26%	41%	76%	26%	16%
Before return	36%	25%	50%	81%	21%	38%

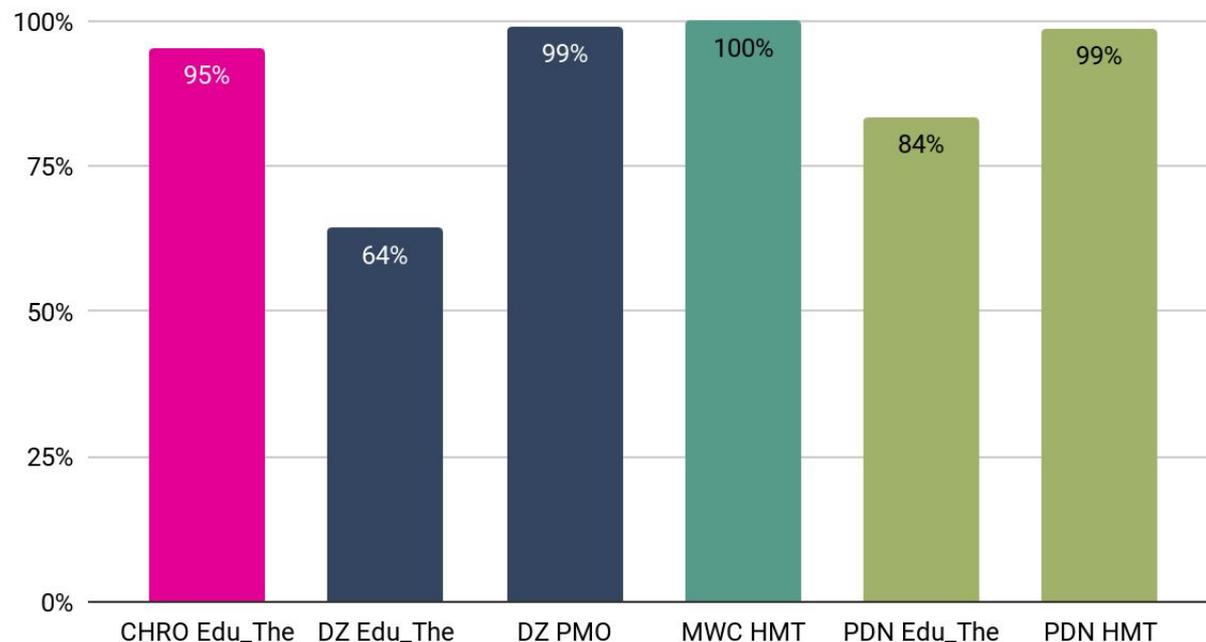
Across most stages, MWC respondents reported applying at least 1 practice at higher rates compared to respondents in the other 3 regions, this was followed by respondents attending the PMO training in Dry Zone.

Respondents appeared most likely to implement at least one practice in the pre-decision stage across all regions and intervention modes.

\*Number of people who responded to “before return” practices drops significantly as only returned migrants are queried. Additionally, it should be noted that aspirant migrants in MWC reported having been further in their migration preparations (slide on main impact on migration plans) as compared to the other three regions. As a result, it is likely that respondents in the pre-decision stage were further in their preparations than the other three regions.

# Recall across all migration stages (IO1.1)

% Recalling at least 3 practices across all migration stages



**Data sources:** Edutainment/theatre, PMO, and HMT

**Across all regions and interventions, 96%<sup>1</sup>** of respondents were able to recall at least 3 practices in any of the migration stages.

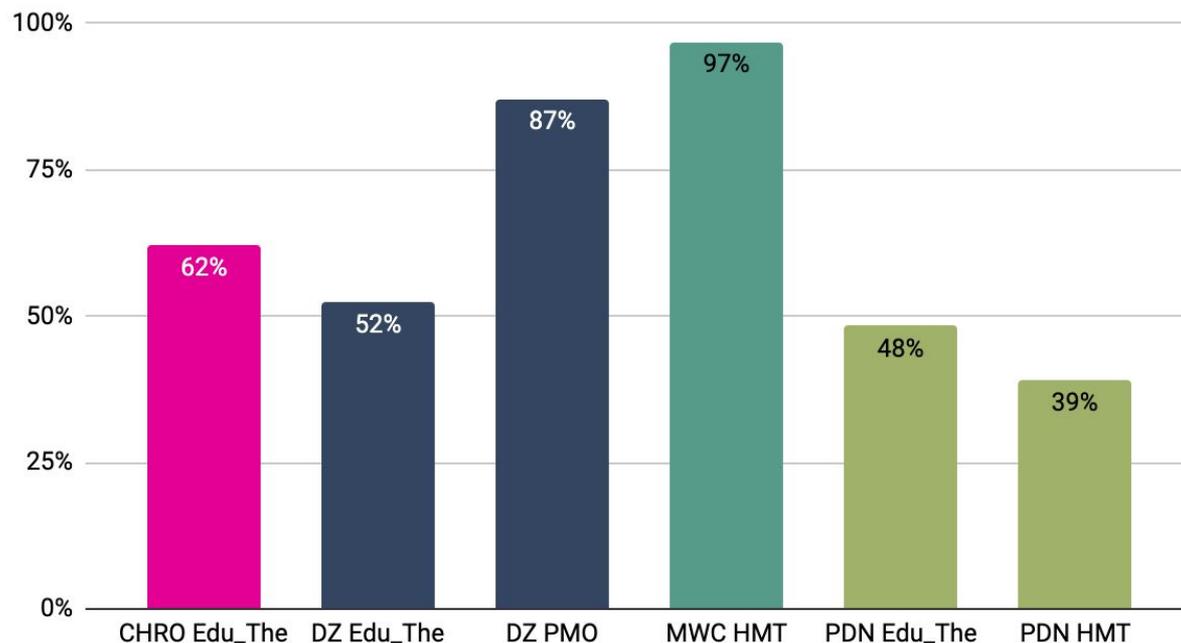
This figure was highest among MWC HMT respondents and lowest among DZ edutainment respondents.

Results for men and women were not significantly different.

**1: weighted average (sample: 93%)**

# Practices implemented in migration stages (IO2.1)

% Implemented 3+ practices in any stage



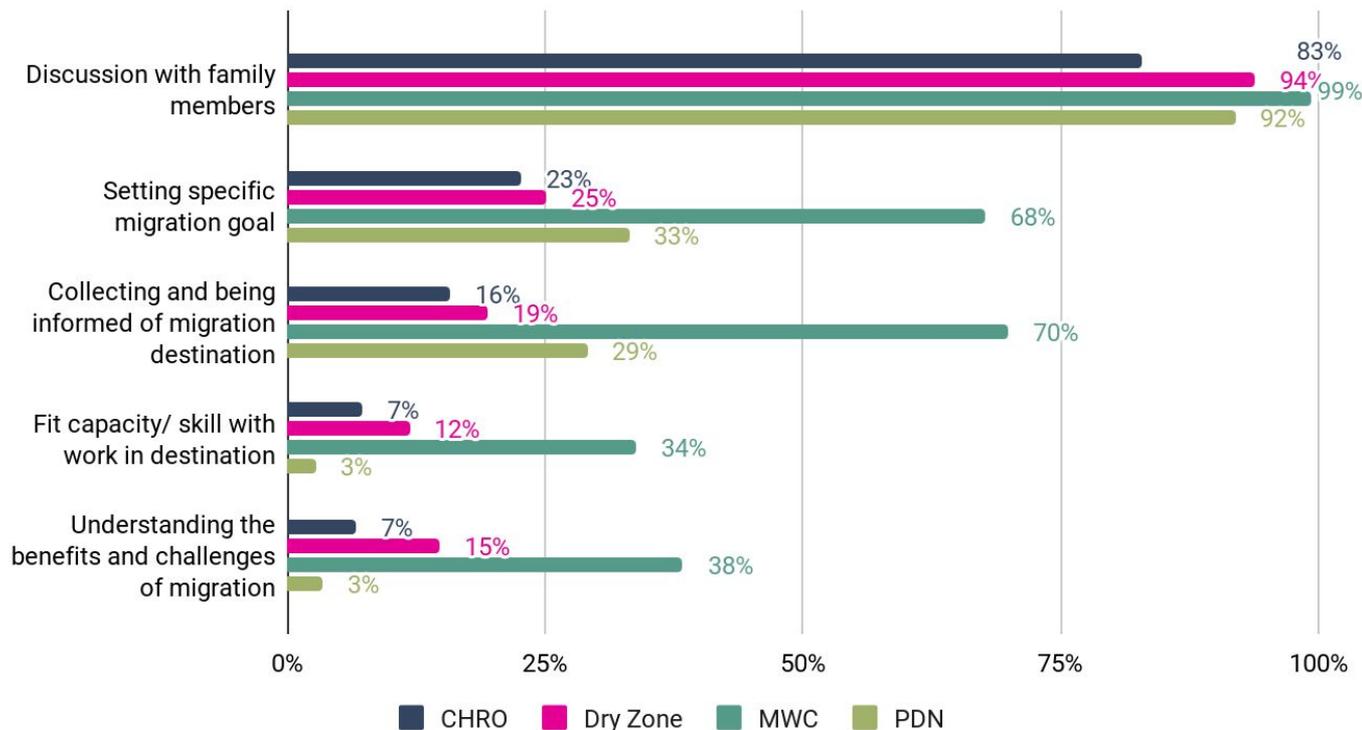
**Data sources:** Edutainment/theatre, PMO, and HMT

Percent of respondents implementing at least 3 practices in any stage of migration differs slightly from the patterns observed in the knowledge slide. MWC had the largest % of respondents implementing practices, followed by DZ PMO respondents. However, respondents from PDN's HMT training had the lowest percent reporting implementing at least 3 practices.

These figures however, do not take into account the stage of migration, thus regions with respondents that were in more advanced migration stages would have more opportunities to implement practices.

# Knowledge of pre-decision practices

## Knowledge of pre-decision practices



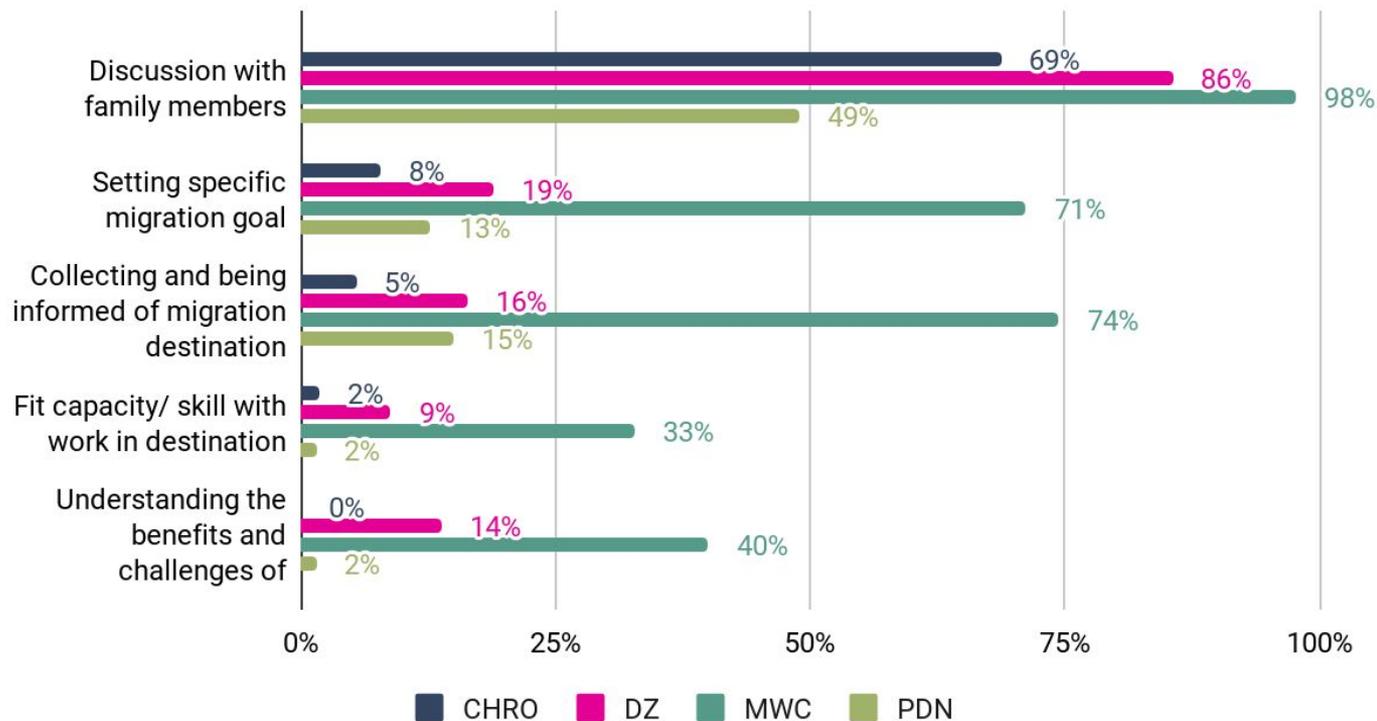
Most respondents recalled the importance of discussing migration plans with family members in the pre-decision stage.

Respondents in MWC also widely recalled the need to be informed of their migration destination (70%) and setting a migration goal (68%).

Recollection of these practices was significantly lower among respondents in the other regions.

# Pre-decision practices implemented

## Pre-decision practices

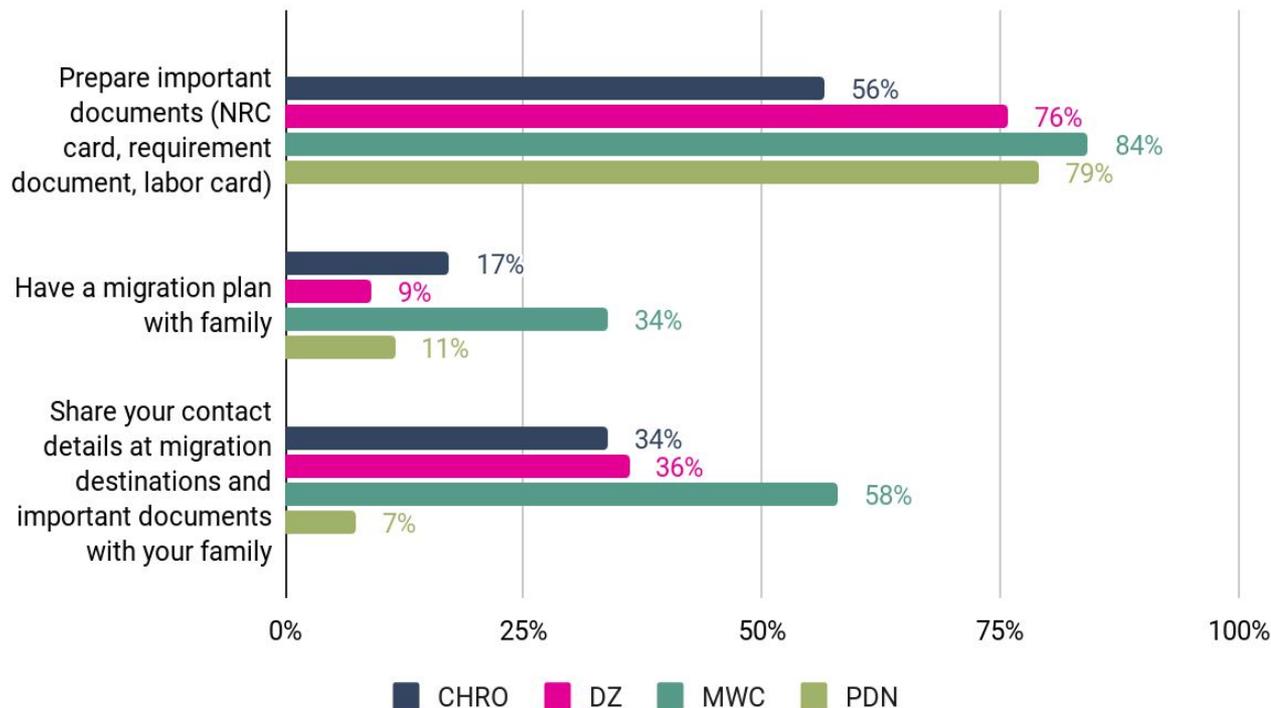


Following knowledge of practices, respondents in MWC regions were more likely to report implementing practices across all categories.

Respondents from all regions, most commonly discussed migration plans with family members.

# Knowledge of pre-departure (internal) practices

## Knowledge of pre-departure (internal) practice

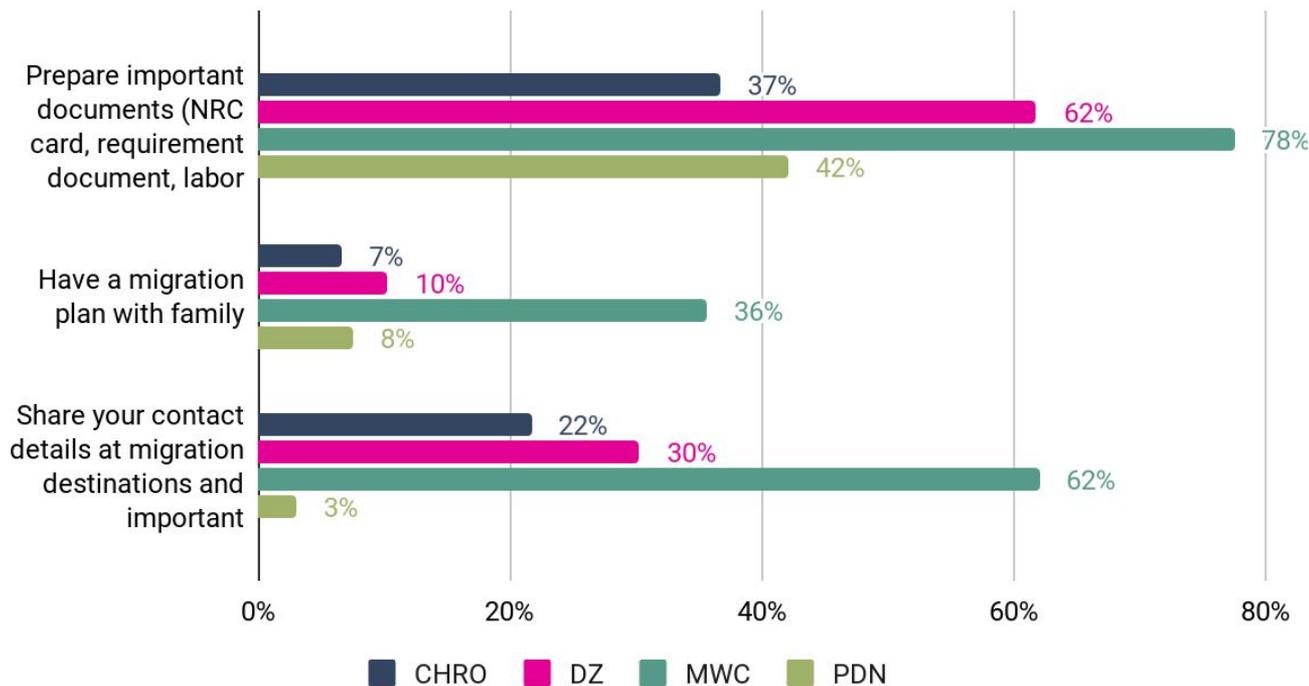


A majority of respondents across all regions, recalled the practice of preparing important documents.

Again, a higher proportion of respondents from MWC trainings recalled practices across all three categories.

# Pre-departure (internal) practices implemented

## Pre-departure practice

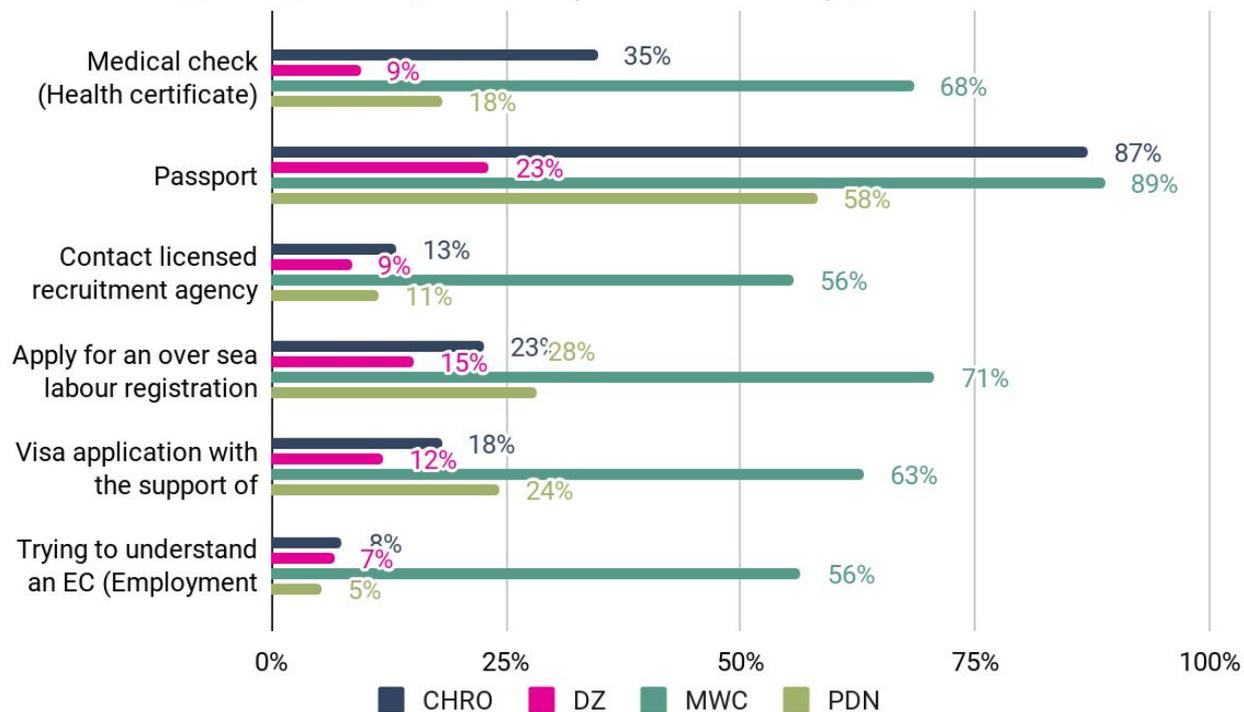


Respondents from all regions, most commonly prepared important documents in the pre-departure stage for internal migration.

This was followed by sharing contact details and lastly having a migration plan with family. For respondents from PDN the reverse was true.

# Knowledge of pre-departure (international) practices

## Knowledge of pre-departure (international) practices

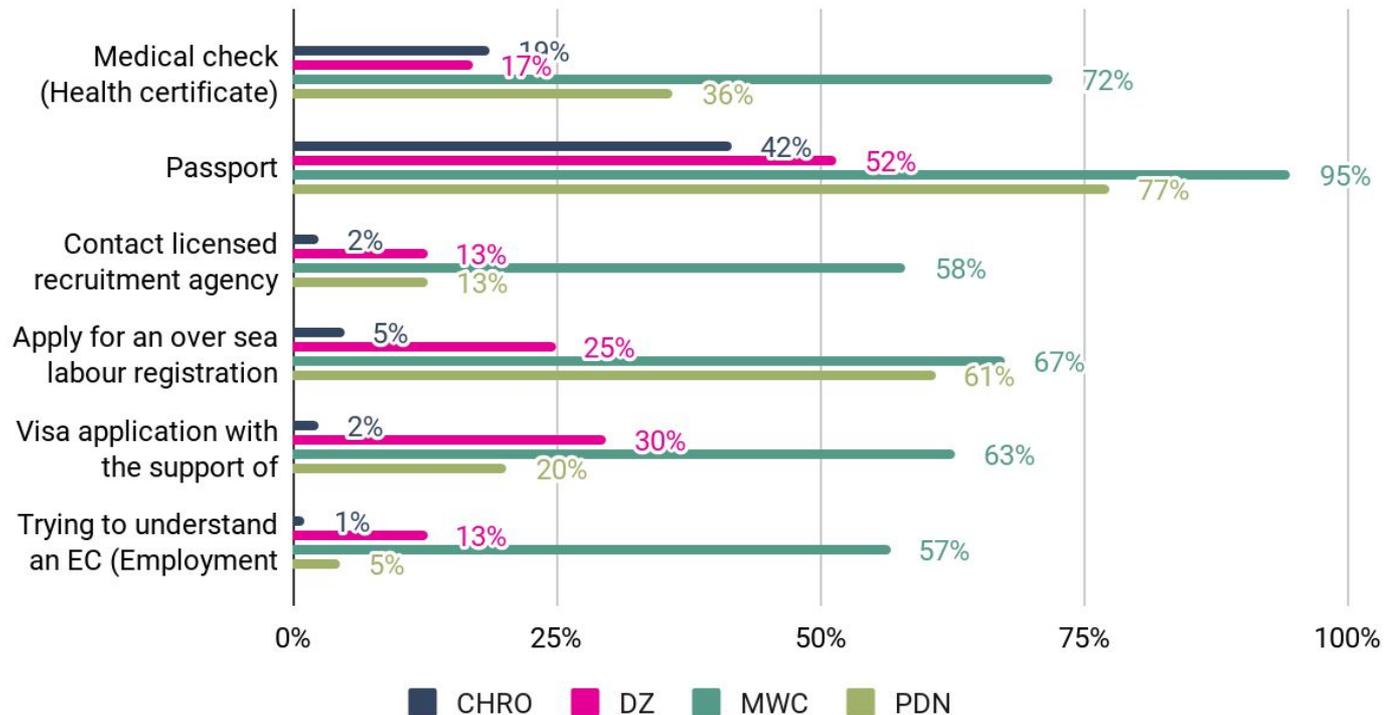


The most widely recalled practice was the need for a passport.

Recall among DZ respondents dropped much lower on pre-departure international practices as compared to internal practices.

# Pre-departure (international) practices implemented

## Pre-departure (international) practices

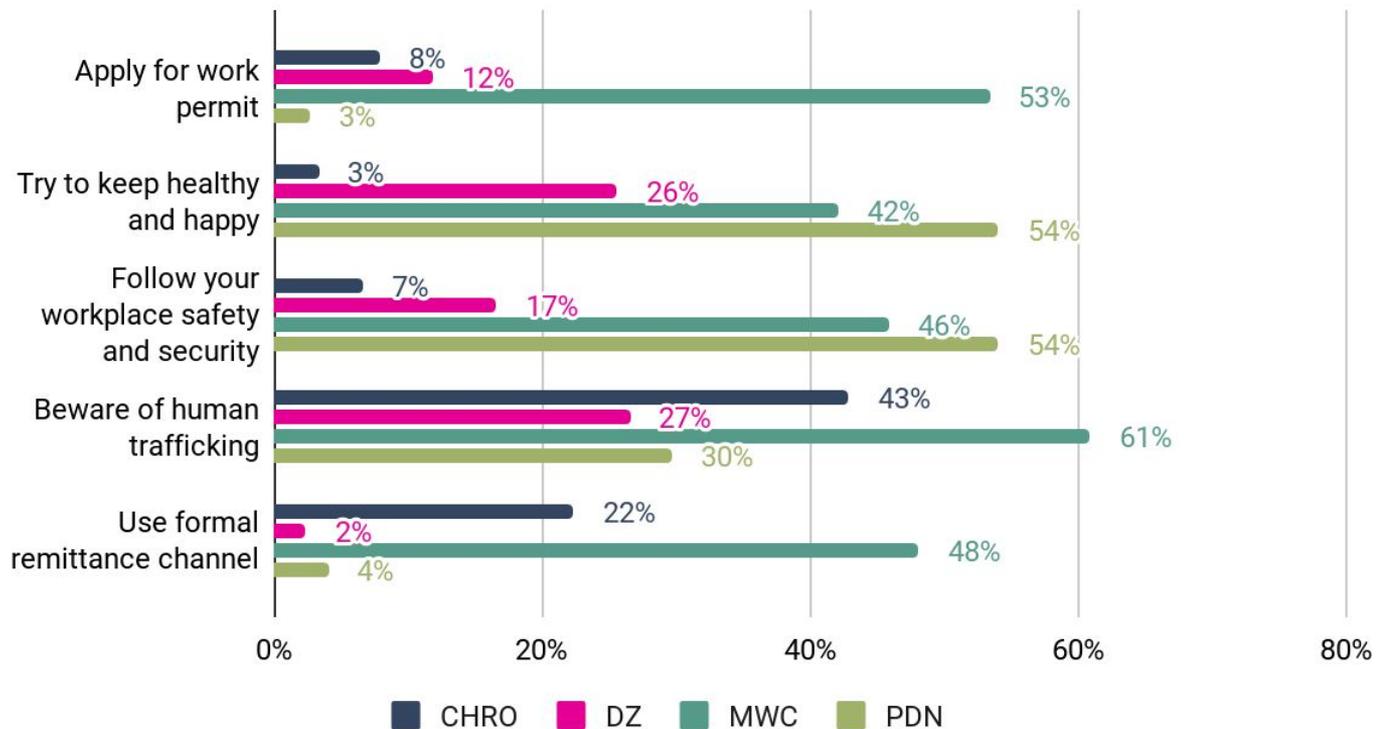


The most commonly cited practice among respondents in all regions was having a passport.

The second most common practice varied by region as follows: medical checks (72%) for MWC and CHRO (19%); applying for an overseas labour registration (61%) for PDN; and visa application (30%) for DZ.

# Knowledge of upon arrival and during (internal) practices

## Knowledge of arrival and duration practices

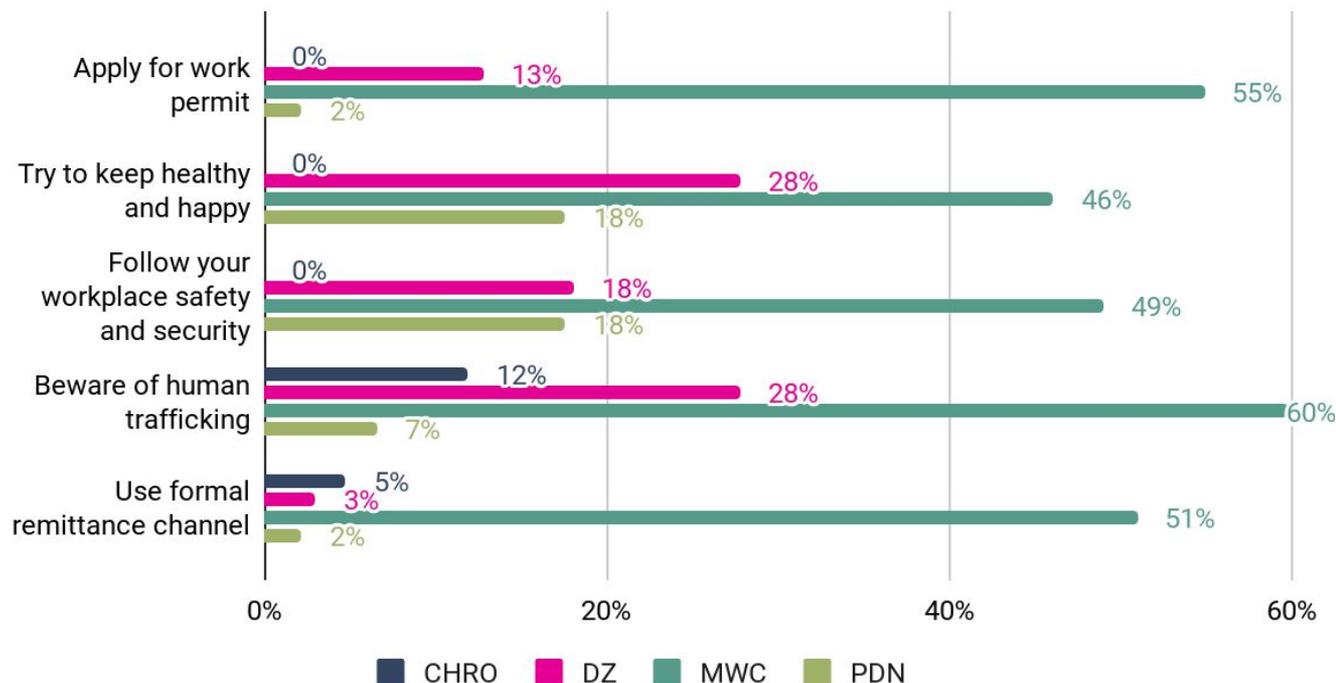


More MWC respondents were able to recall 3 out of the 5 practices, whilst a greater proportion of PDN respondents recalled practices on staying happy and healthy and following workplace safety.

Knowledge of work permits, was very low among CHRO, DZ, and PDN respondents.

# Upon arrival & during (internal) practices implemented

## Upon arrival and during (internal) migration practices

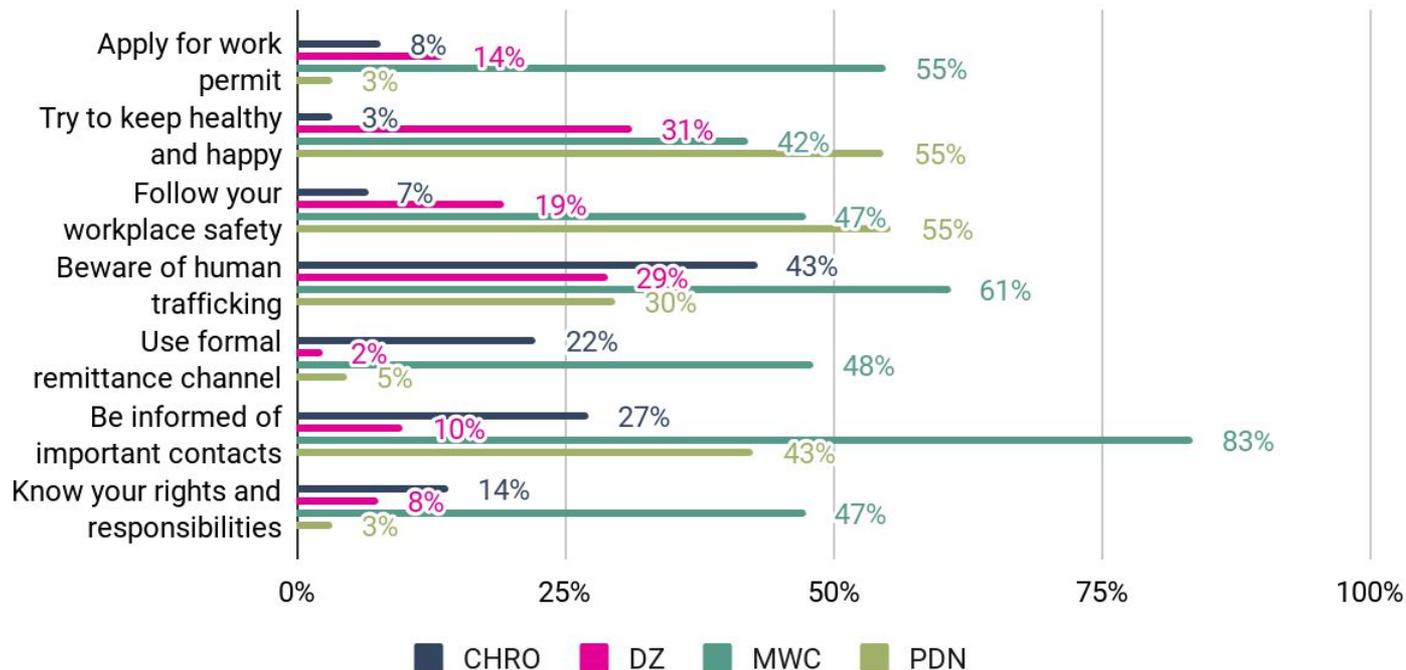


The most commonly cited practice varied slightly across regions. Being aware of human trafficking was the most common practice implemented for MWC (60%) CHRO (12%), and DZ (28%). DZ respondents also reported trying to keep happy and healthy (28%).

18% of PDN respondents reported keeping happy and healthy and following workplace safety and security

# Knowledge of upon arrival and during (international) practices

## Knowledge of arrival and during international migration practices



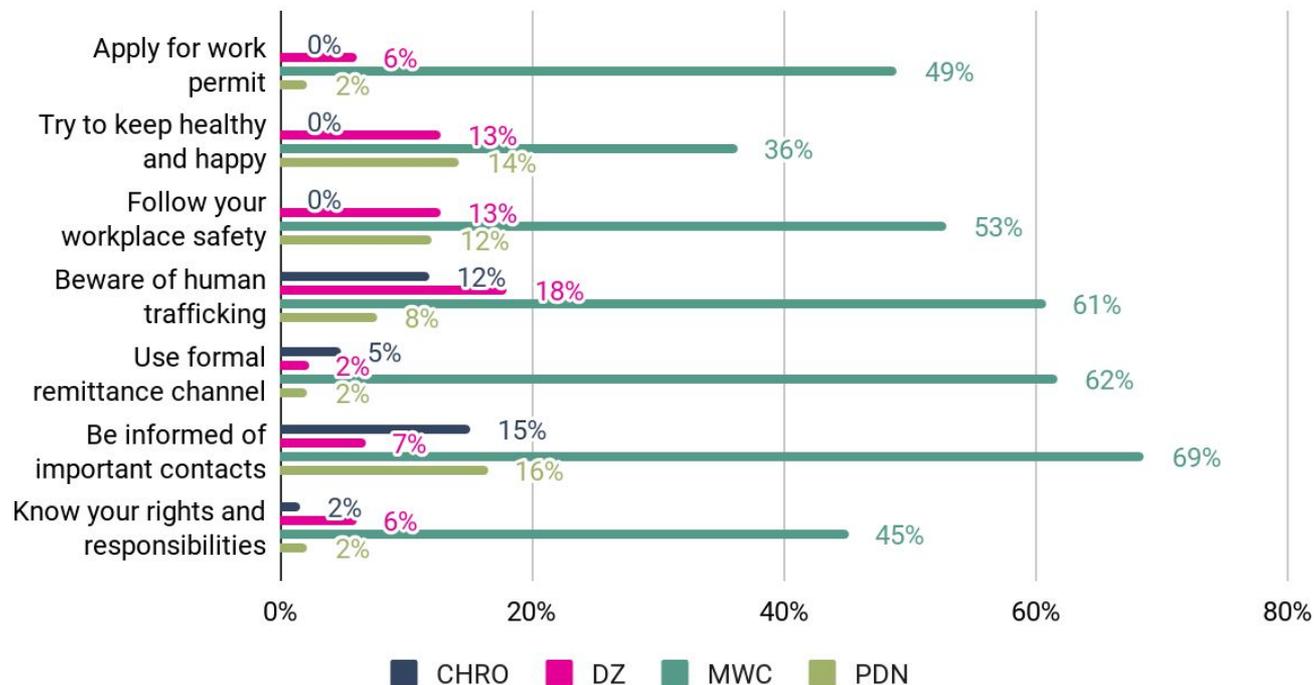
Respondents in MWC were most likely to recall “be informed of important contacts.”

For PDN respondents it was keeping happy and healthy and following workplace safety. Similarly, DZ respondents were also most likely to recall keeping healthy.

CHRO respondents were most aware of risks related to human trafficking.

# Upon arrival and during (international) practices implemented

## Upon arrival and during international migration



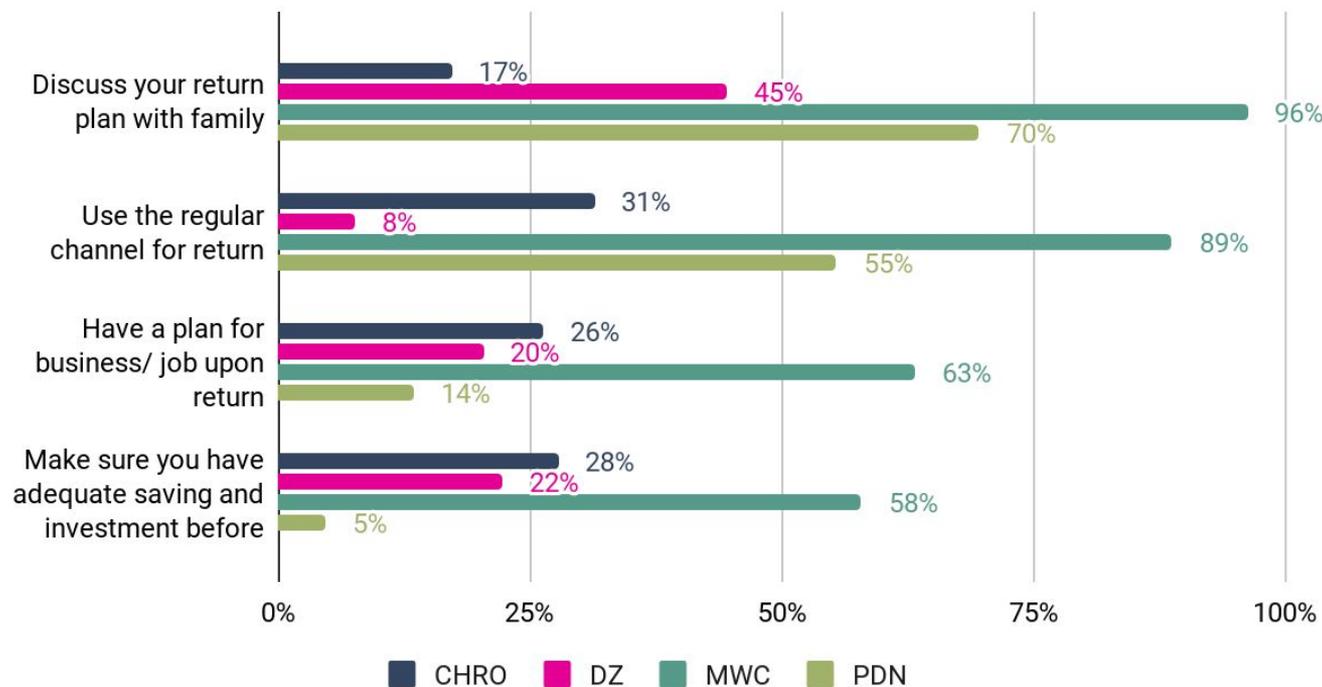
The most commonly cited practice varied slightly across regions.

Be informed of important contacts was cited most by MWC (69%), CHRO (15%), and PDN (16%).

For DZ, the most common cited practice was being aware of human trafficking (18%).

# Knowledge of **returning** practices

## Knowledge of return practices

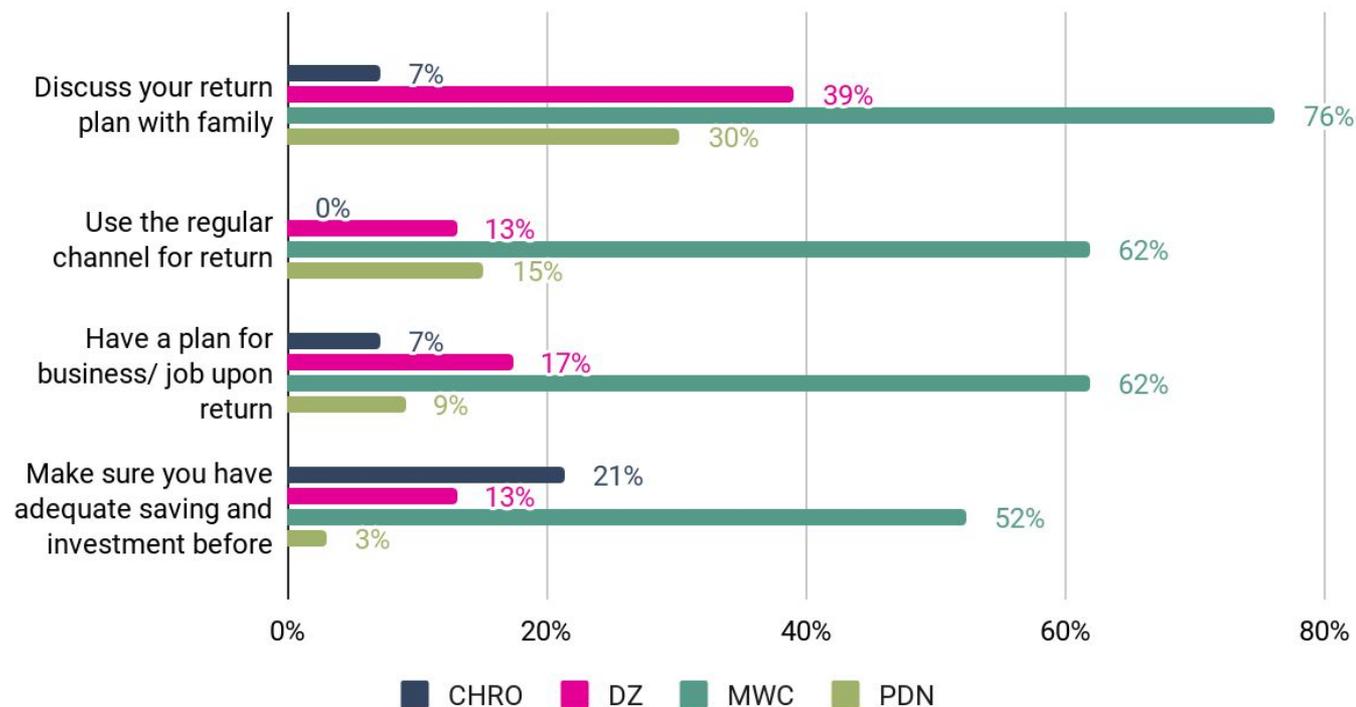


Most respondents were able to recall discussing plans with family in MWC and PDN. Similarly, a majority of respondents in these regions also recalled the use of a regular channel for return.

A lower proportion of respondents were able to recall practices across the main topics in DZ and CHRO regions.

# Return practices implemented

## Return practices

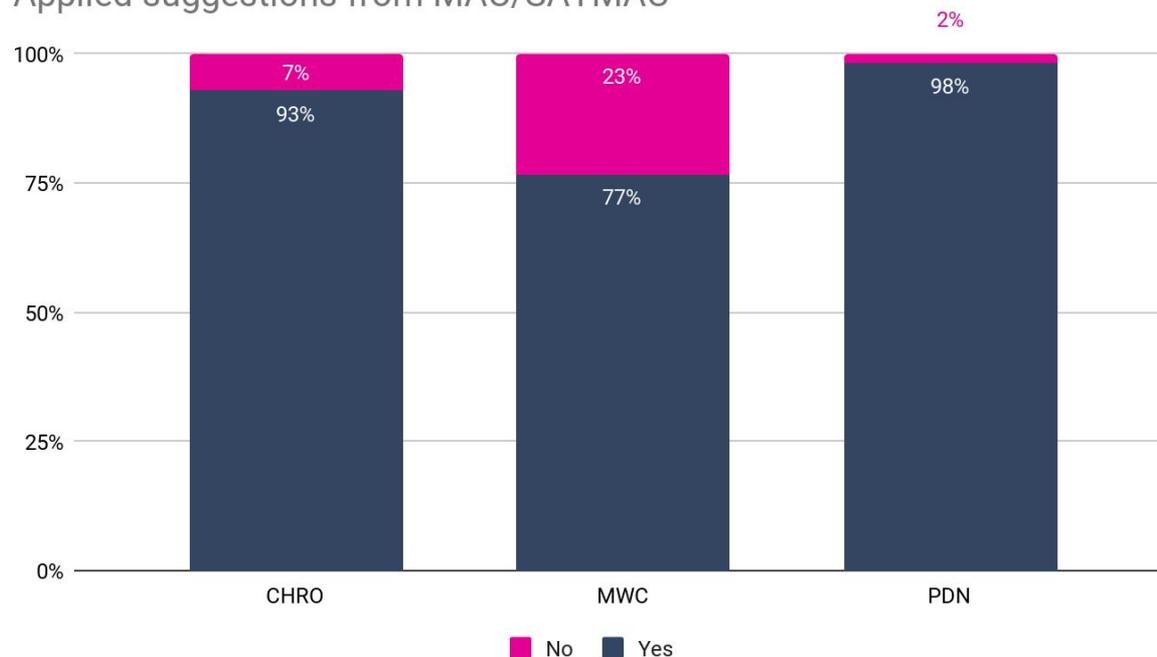


In all regions except CHRO, discussing return plans with family was the most commonly cited practice.

For CHRO, respondents (21%) reported ensuring they had adequate savings and investment return.

# Respondents following the advice received from the SATMAC/MAC

Applied suggestions from MAC/SATMAC

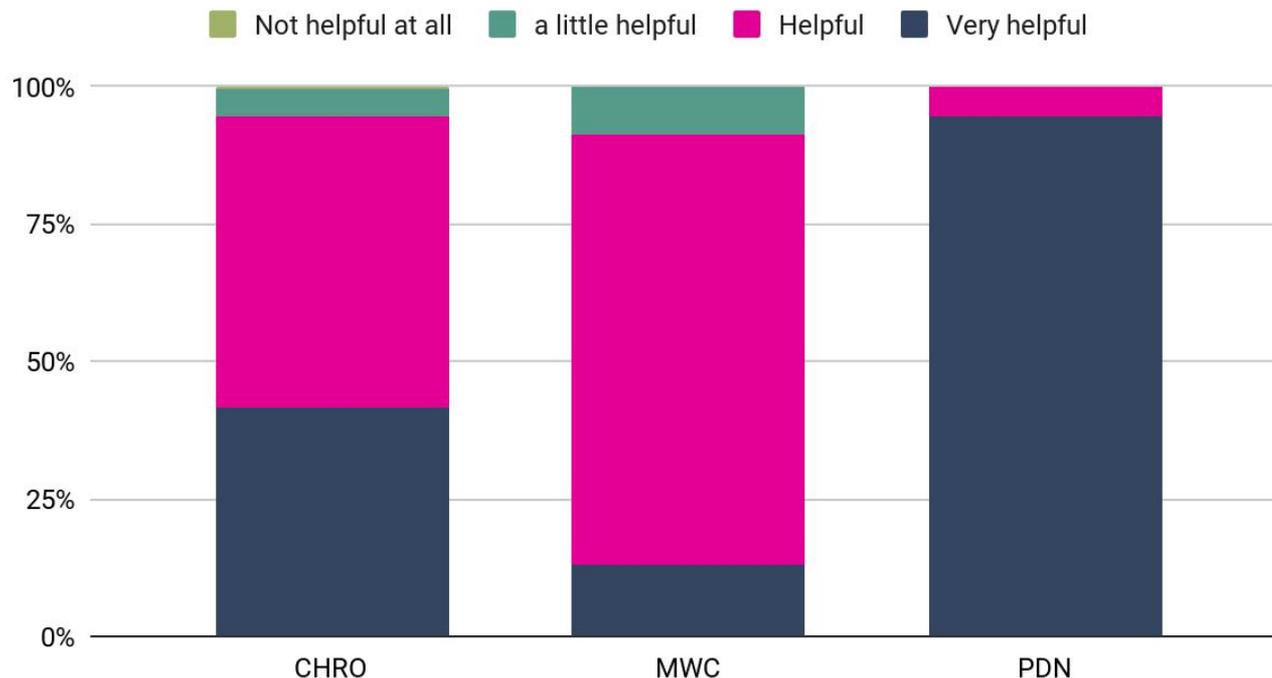


The majority of respondents across all 3 regions reported following the advice provided through SATMAC/MACs.

Respondents who did not put suggestions into practice largely pointed to being unable to travel as a result of COVID, no longer planning to migrate or because their personal situation changed (e.g. failed a test, health issues, etc.)

# SATMAC/MACs

## Satisfaction with MAC/SATMAC support



The majority of respondents in all regions found support from the SATMACs/MACs either very helpful or helpful.

**PDN had the largest proportion (95%)** of respondents noting the guidance was very helpful. In MWC the majority of respondents noted the support was helpful (78%).

# Key insights (Outreach)

- **Different interventions appear to attract different demographics.**
  - For instance, more women participated in the PMO and HMT trainings. However, men are more likely to access SATMAC services.
  - Similarly, difference age demographics participate in the different interventions models. Migration trainings appear to attract younger participants (20 years old and younger) whilst slightly older participants (21 -30 years old) were the most common age group, followed by 31 - 40 year olds. This was the case across all three regions implementing SATMACs.
- **Beneficiaries are participating in multiple project activities.** Approximately, 50-85% of SATMAC beneficiaries reported accessing migration information through at least one other Tve Let project source. This drops to about 20-30% of respondents from the PMO/HMT surveys. It appears SATMACs/MACs are attracting people who have participated in more project activities compared to training beneficiaries. This is may be a reflection of the stage of their journey (e.g. respondents may be earlier in their migration process and only attend SATMACs when they have a specific need). However, it also provides some insights about how people may learn about and use resources. Trainings largely appear to be the first place where individuals learn about and engage with project activities.

# Areas for further inquiry (Outreach)

- **Demographics:** Further investigations may opt to explore why there are different demographics participating in the different interventions. Is this reflective of where or how the interventions are implemented and the local demographics or is this more likely a function of what different age groups and/or genders are interested to participate in. For example, are younger people or women more or interested in trainings? Are there barriers for different genders to access the SATMACs?
- **Participation in activities:** Some of the limitations in the data collection have meant we have limited insight on when in their migration journey people access migration support and how they've learned about the project. This information could be captured in future surveys to better understand when and how people access services.

**\*\* It's important to note that the majority of aspirant migrants have not migrated limiting the kinds of actions they may have taken and the insights that can be drawn.**

# Key insights (Knowledge)

- **Recall higher among training participants, but still low:** Unsurprisingly, respondents participating in the intensive trainings (e.g. PMO & HMT) were better able to recall practices than those who participated in the edutainment/theatre shows. However, whilst most participants were able to identify at least one practice in the earlier migration stages, this drops significantly when looking at participants capacity to identify two practices in a given migration stage. For example, in the pre-decision stage, most respondents in all regions were able to recall the need for discussion with family, but recall of any other practices drops significantly between 3-33% for all regions except MWC.
- **Recall higher in earlier migration stages:** A majority of respondents were able to recall at least one practice in the earlier stages (e.g. pre-decision and pre-departure), but many respondents participating in the edutainment sessions struggled to identify practices in the ensuing stages. This may be a reflection of where people are in their migration stage (e.g. they more interested in the stage that directly relates to where they are now).
- **Recall was highest among MWC beneficiaries:** Interestingly recall of practices was consistently strongest amongst MWC trainees across all stages of the migration process. The practices which respondents were able to recall also seemed to vary somewhat by region, suggesting some issues were more salient than others.

# Areas for further inquiry (Knowledge)

- **Low recall performance:** Although the MF indicator was reached, a majority of respondents were unable to recall most of the key migration messages across the different migration stages. In particular, respondents appeared to recall one message at a higher rate and the remainder of messages were not recalled. Thus, further investigation may be needed to understand why participants are not able to recall messages around safe migration practices. It may be worth considering the following:
  - Are the messages that are recalled things that are already done (e.g. discussion with family)?
  - Are certain messages emphasized more than others in the training?
  - Why are messages in earlier stages better retained than in later stages? Might this be related to the migrants' stage in the migration journey?
  - What can help respondents to recall key messages after the training finishes, particularly as they progress in their migration journey?
  - Are there particular factors in the MWC training or the way the survey was carried out that enabled respondents to better recall key messages?
- **Survey refinement for different interventions:** Differences in the Edu/theatre and PMO/HMT surveys, may have contributed to lower scores among respondents in the former survey. Don't know responses were also not systematically checked, thus in some cases it was unclear to what extent scores were a reflection of the respondent not knowing or not being asked the question.

# Key Insights (Practice)

- **Good practices implemented at greater rates earlier in migration process:** In general, respondents in all regions appeared to implement practices in the earlier stages at greater rates than in the later stages (i.e. upon arrival, return). However, it is important to note that the majority of respondents are in the earlier stages of the migration process. Nonetheless, this points to several issues. Respondents were less able to recall good practices in the later stages of the migration journey. If respondents are unable to remember these practices they are unlikely to implement them when the time comes. Secondly, if respondents are not implementing a wider range of good practices at the start (e.g. passport, regular channels), it may be harder to implement good practices later (e.g. apply for work permit). Finally, support and resources may also be more challenging to access as they migrate to new locations.
- **Implementation of practices varied, but higher in MWC:** Reported implementation of good practices varied across regions. However, MWC respondents reported implementing good migration practices at greater rates than respondents in the other three regions.
- **Higher levels of knowledge didn't always translate into implementation of practices.** In most cases higher knowledge was indicative of more practice implementation. In particular, knowledge of and implementation of specific practices were broadly in alignment (e.g. the practices that were recalled at higher rates were also implemented at higher rates). However, this was not the case for PDN respondents participating in HMT. Although HMT respondents were better able to recall practices compared to those attending the edutainment sessions, when queried about implementation, respondents in the edutainment were more likely to report implementation of practices (although this varied by migration stage).
- **SATMAC advice is widely followed and valued:** The vast majority of respondents reported implementing recommendations from the SATMAC. Where they didn't it was largely due to changing circumstances (i.e. covid or personal situation) and not due to poor advice. Most respondents also indicated the advice provided was either helpful or very helpful, suggesting SATMACs/MACs are offering a useful service.

# Areas for further inquiry (Practice)

- **Practices implemented:** It is important to keep in mind migration was severely curtailed as a result of the pandemic. Many respondents reported starting the planning process, but then canceling as a result of various travel restrictions. However, there were clear differences in when respondents were implementing practices (e.g. different stages) and across regions. As such, it may be worth understanding why people are or are not implementing good practice. Is this a function of access to support services, cost, or awareness of what to do?
- **Difference in MWC:** As noted, in the knowledge section, it would be worthwhile exploring what factors have contributed to higher rates of practice implementation in MWC as compared to the other regions. As respondents were better able to identify key messages, they would have more opportunities to indicate implementing those practices. Further analysis may explore what factors have enabled or hindered migrants in implementing practices (e.g. didn't know what they needed to do, too expensive, services not available, etc.)
- **SATMAC/MAC services:** While a majority of respondents reported implementing the advice of the SATMAC, future outcome assessments may opt to collect information on when and what actions beneficiaries took to better understand that kinds of changes the centres are supporting and when this occurs in the migration process.

# Financial management

Financial management training and support is tended to empower households to better manage their finances. It aims to educate and support households in defining savings and financial management plans, considering the costs and options for financing migration plans, and managing remittances sent back by migrating household members. It is delivered through financial literacy trainings, hybrid migration trainings, and community based savings groups.

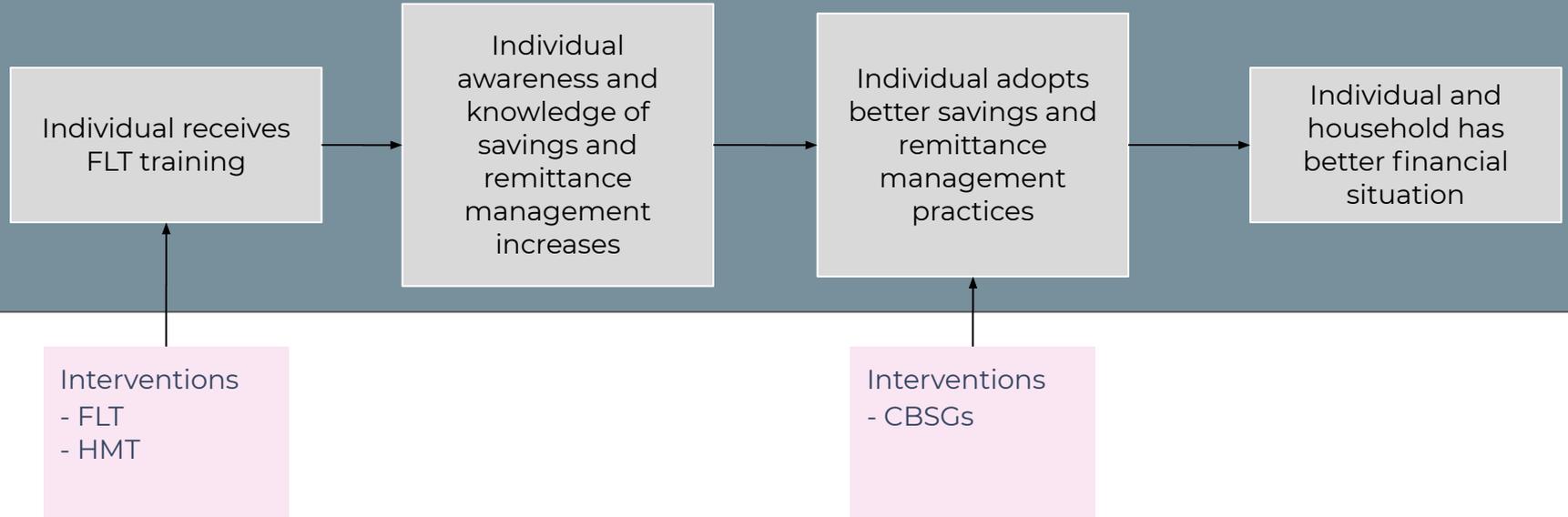


# Key indicators

Indicator	Description	Target	Actual
<b>IO3.1:</b> % of trained migrant-sending households who have improved knowledge to manage household finances and remittances.	This indicator measures the percentage of individuals (migrant-sending households, returned migrants, victims of trafficking) who can recall at least three benefits of savings and three key elements of a family saving plan at the time of the study.	70%	41% <sup>1</sup>
<b>IO4.1:</b> % of trained migrant-sending households who report that they make joint family decisions on the use of remittances for savings	This indicator measures the percentage of individuals receiving financial literacy or hybrid migration trainings (migrant-sending households, returned migrants, victims of trafficking) who make joint family decisions with the participation of women household members for remittance utilization in savings	60%	99% <sup>1</sup>

1: Weighted average.

# FLT: Simplified ToC



# Overview of services by region

	DZ	CHRO	MWC	PDN
FLT Training	✓	✓		
HMT Training			✓	✓
CBSG				✓

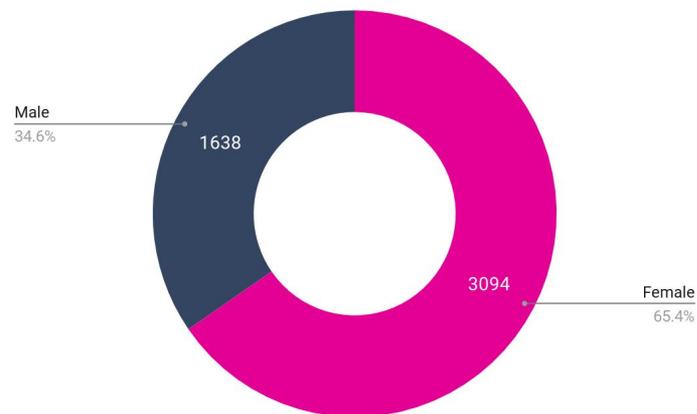
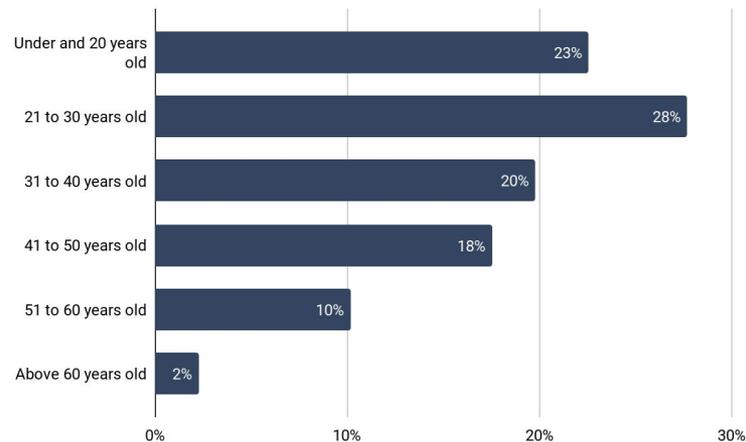
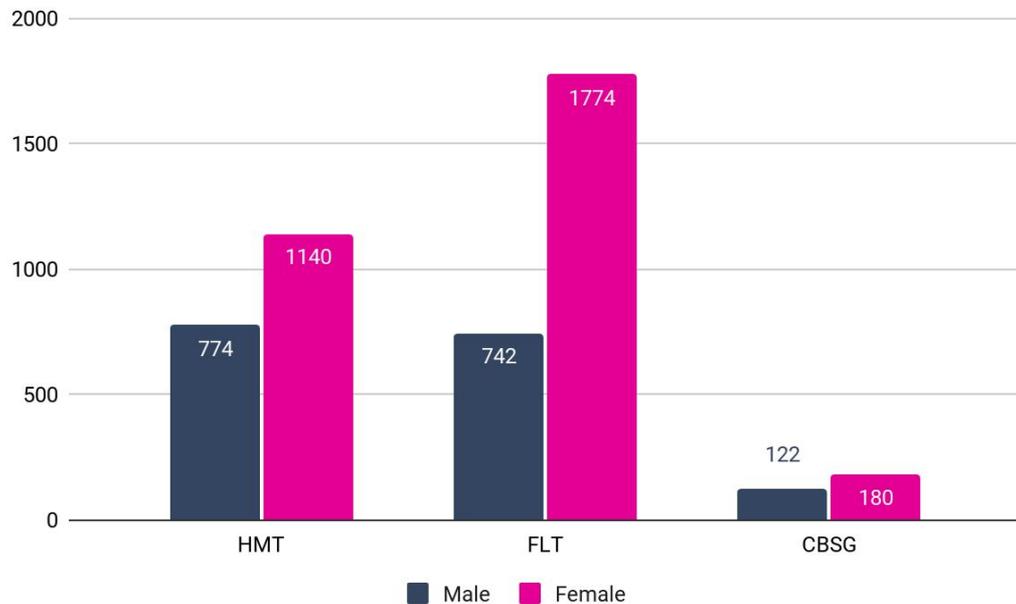
# Financial management

Financial management support includes FLT training, HMT training and CBSG. Support aims to provide households with a better understanding of the value of savings and how to better manage household income, savings, and remittances. The trainings target families with with prospective and current migrants.

Between September 2019 and August 2020, **Twe Let has provided 4,732 people** with financial management support. The following slides presents visuals of the following highlights:

- A greater number of women have been reached through financial management support (65%). This difference is most evident among the FLT training.
- The largest category of beneficiaries falls into the 21 to 30 year old category (28%).

# Overview of who received financial management services



# Financial literacy training (FLT)

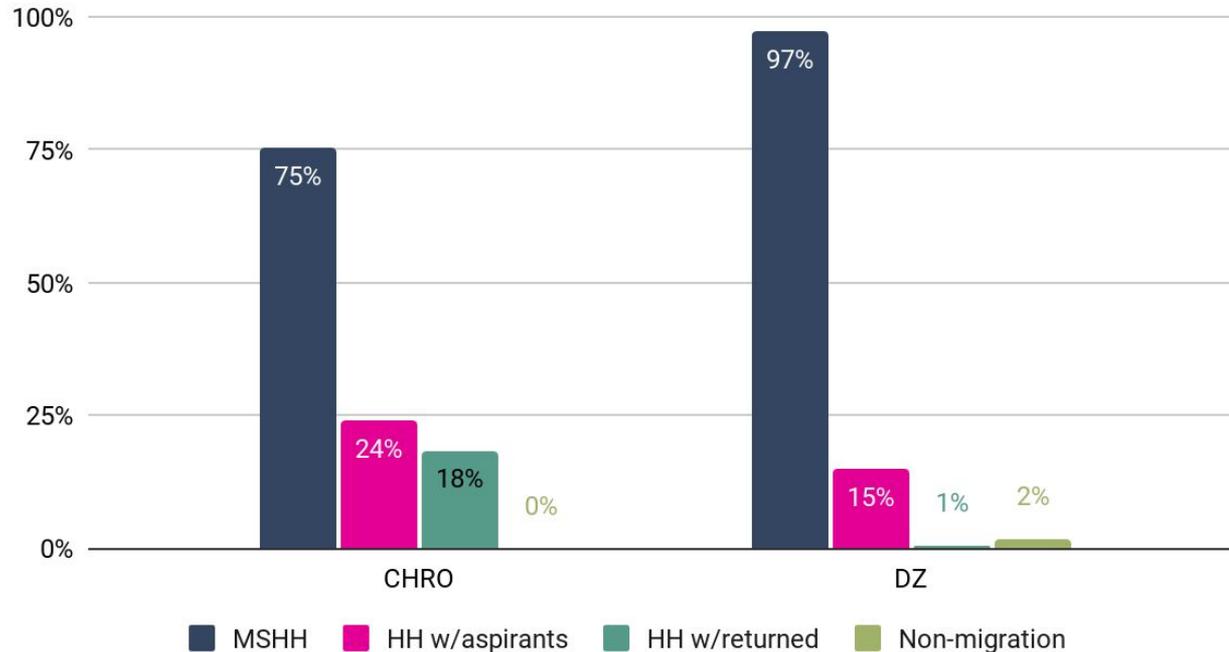
Financial literacy trainings were delivered in the CHRO and DZ project areas. The trainings lasted between 1 day (DZ) and 2 days (CHRO) and aim to support family members on household financial management including savings and remittances.

In total, **2,516 people** have received financial literacy training between November 2019 and August 2020. Key highlights of those trained are as follows:

- Approximately 70% of trainees, were female. This is driven largely by trainings in Dry Zone where 89% of trainees were female.
- The age of trainees appears to vary by region. Participants are slightly older in DZ region than in CHRO's project area. In DZ, 41-50 year olds comprise the largest group, while in CHRO it's 21-30 year olds.

# Household migration status at time of FLT

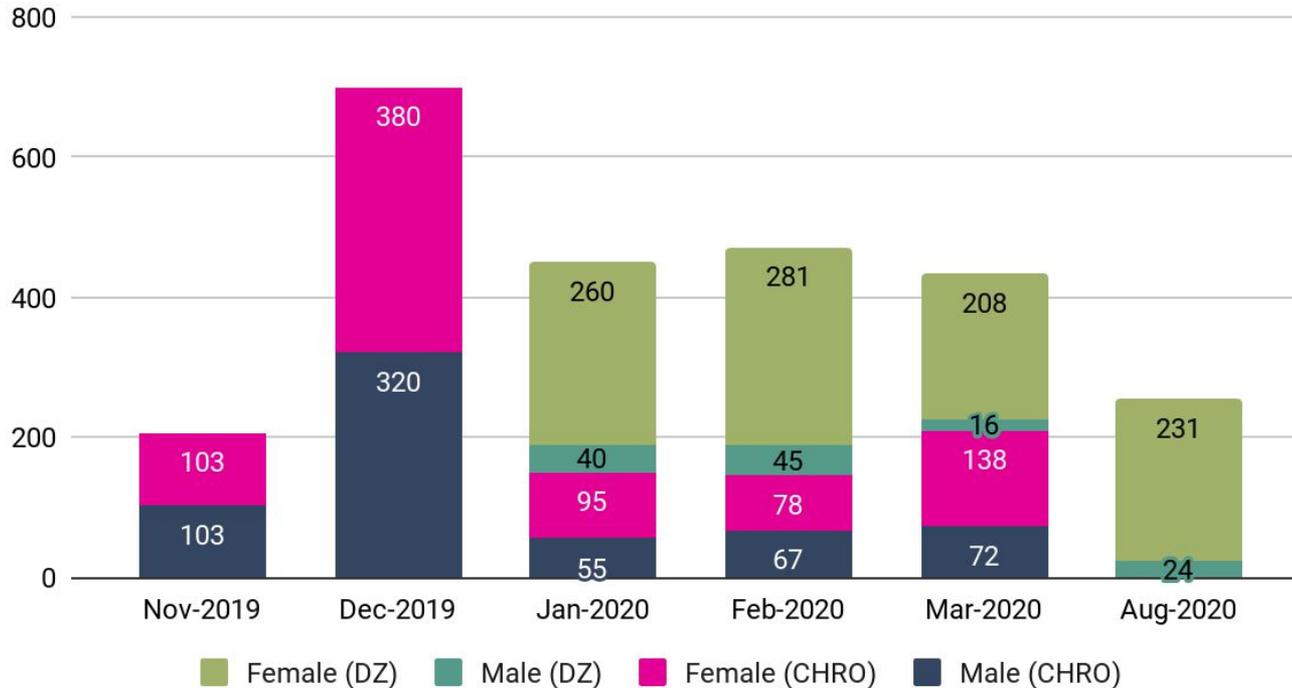
## Household status at training



In both DZ and CHRO project areas, the majority of beneficiaries receiving FLT had household members that had already migrated.

# FLT trainings by sex, over time

FLT trainings by sex, over time

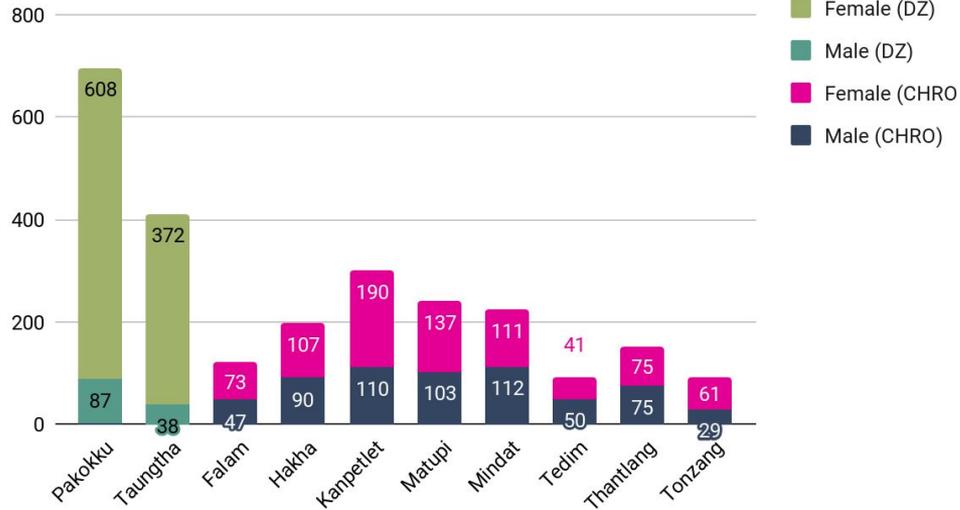


December saw the largest number of people trained in the CHRO region.

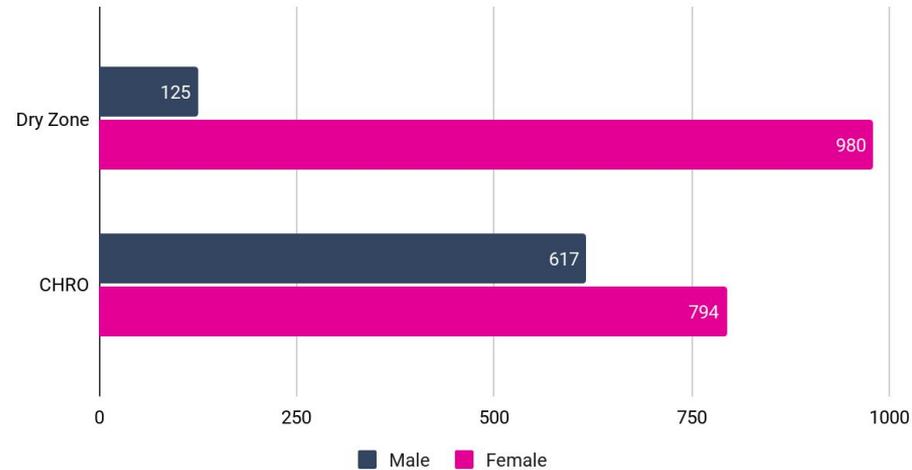
Across all months, with the exception of November, females are being trained at higher rates than males. This is particularly evident in the DZ region.

# FLT outreach data

## FLT outreach by township and sex

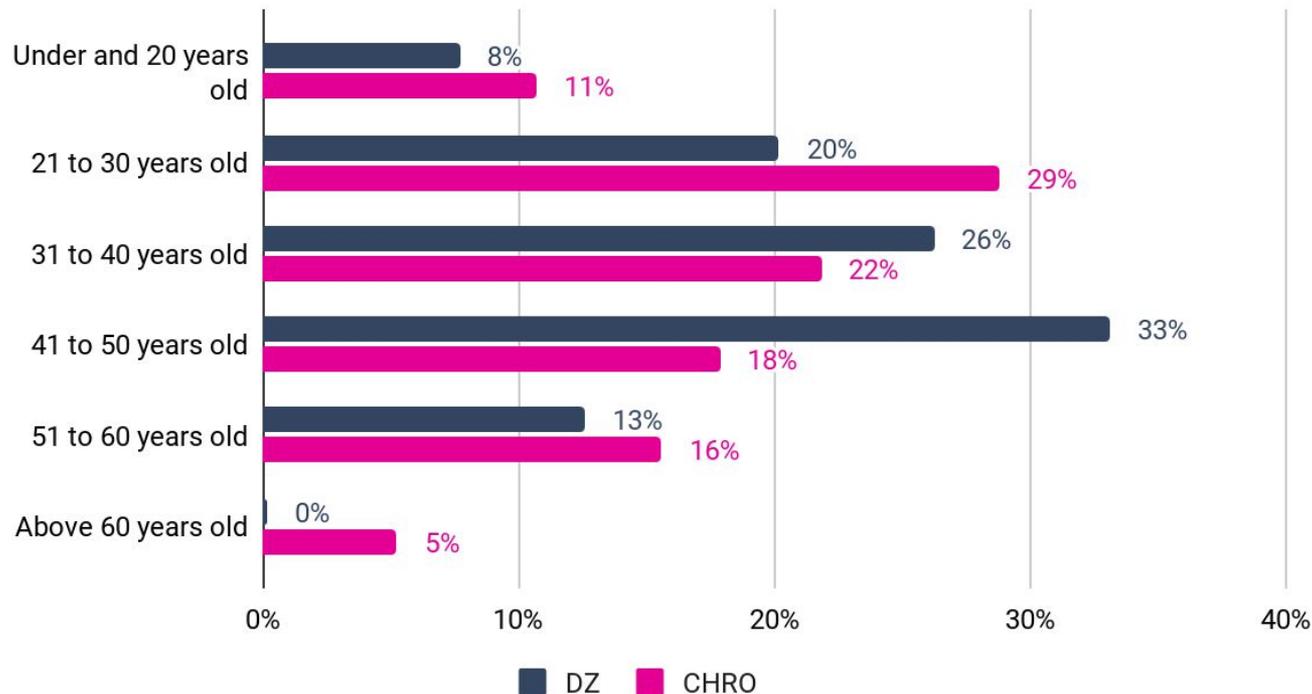


## FLT training by sex of trainee



# FLT outreach data by age

## FLT by age



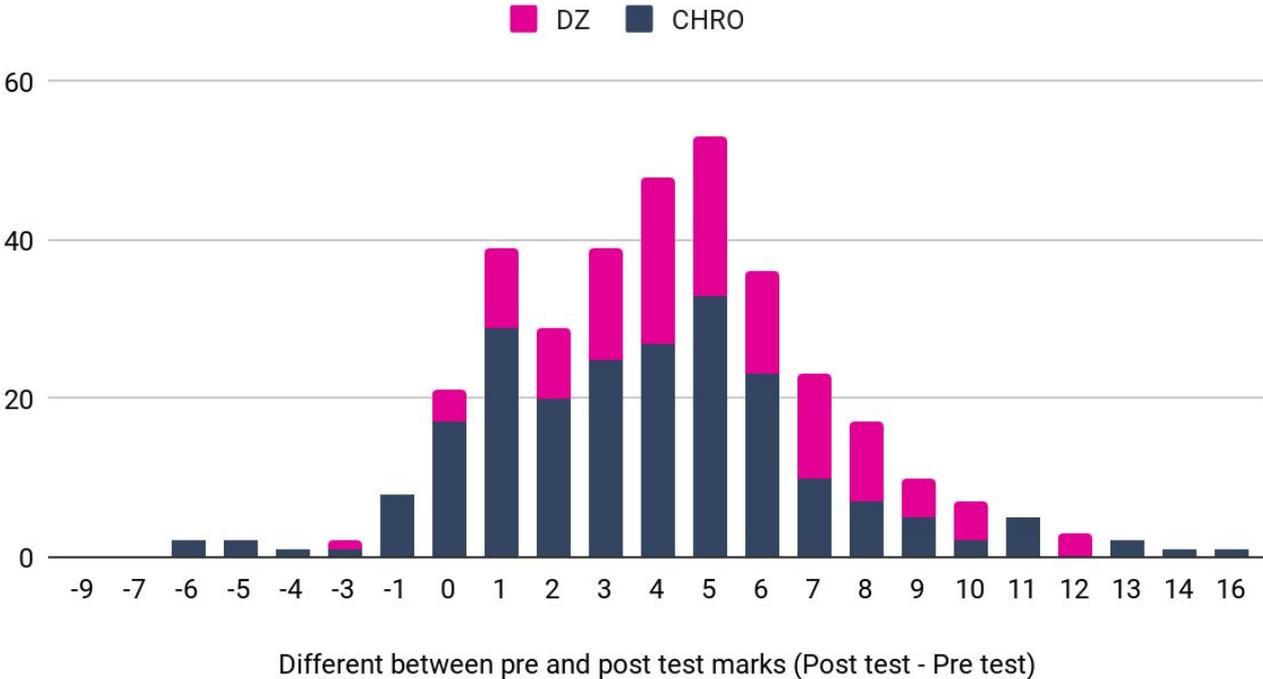
On average, FLT trainees in DZ are slightly older than those in CHRO.

In DZ, 41-50 year olds (33%) comprise the largest age group, followed by 31-40 year olds (26%).

In CHRO, it is 21-30 year olds (29%), followed by 31-40 year olds (22%).

# FLT: Pre-post test results

Change in pre and post FLT scores



The majority of respondents improved on their post test, 89% in CHRO, and 96% in DZ.

# Hybrid migration training

Between October 2019 and August 2020, **1,914 people have participated in the hybrid migration trainings**. The following slides presents key details on participant data and delivery from the outcome monitoring dataset. Key highlights are as follows:

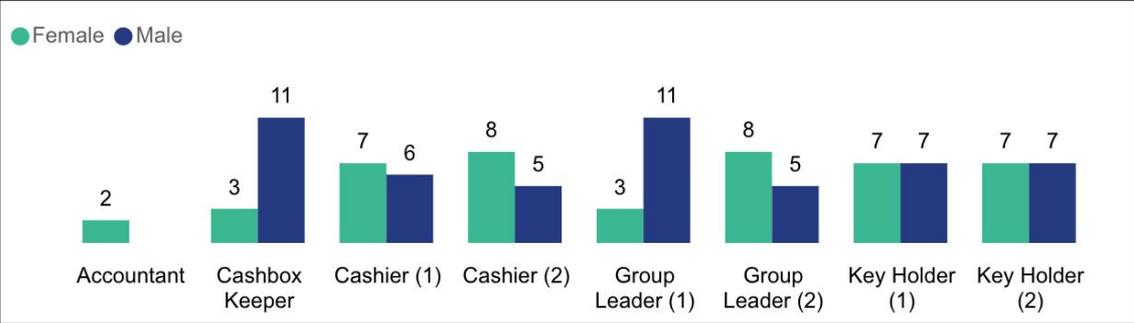
- Nearly **60% of participants have been women**, this is driven largely by participants trained in MWC, where nearly twice as many women were trained as men.
- The largest group of trainees were those **under 20** for both PDN and MWC
- Trainings were conducted in 11 townships in the MWC project area and 7 townships in PDN's project region
- Aspirant migrants were the largest group in PDN whilst it was members of MSHH for MWC at the time of the training.

# Community based savings groups

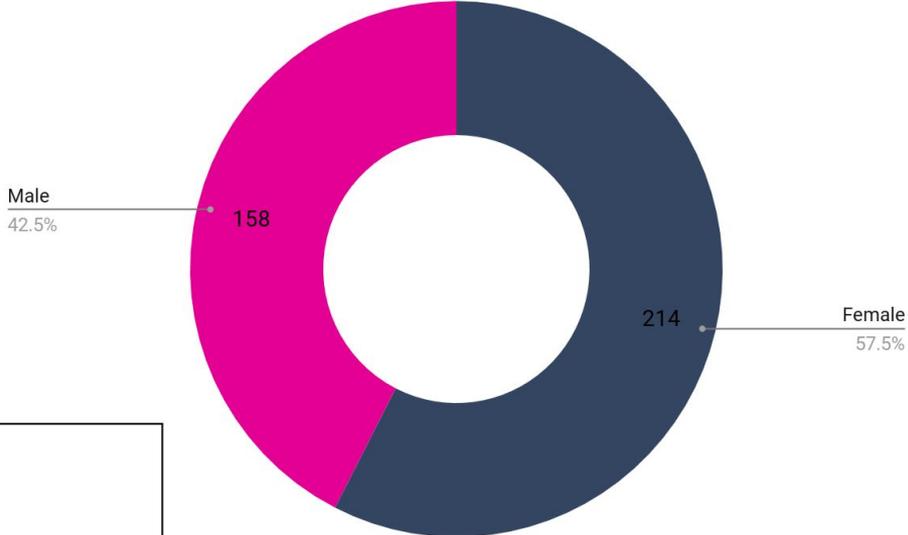
14 Community based savings groups have been established in six townships with **372 members**.

44 respondents participated in the outcome survey. All respondents noted saving once a month through the CBSG.

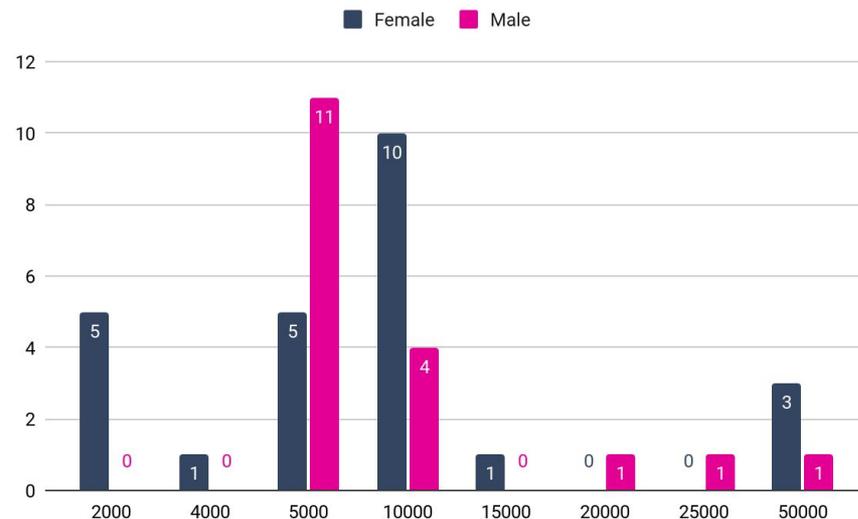
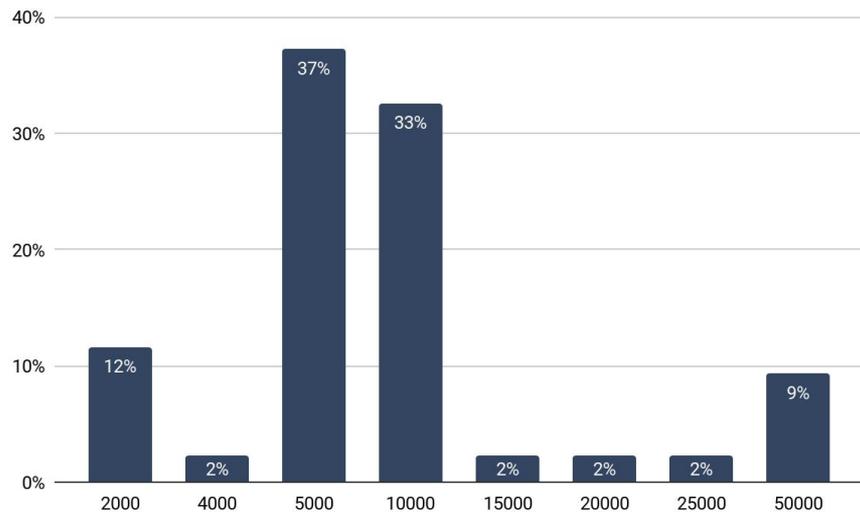
## CBSG position by gender



## CBSG members by gender

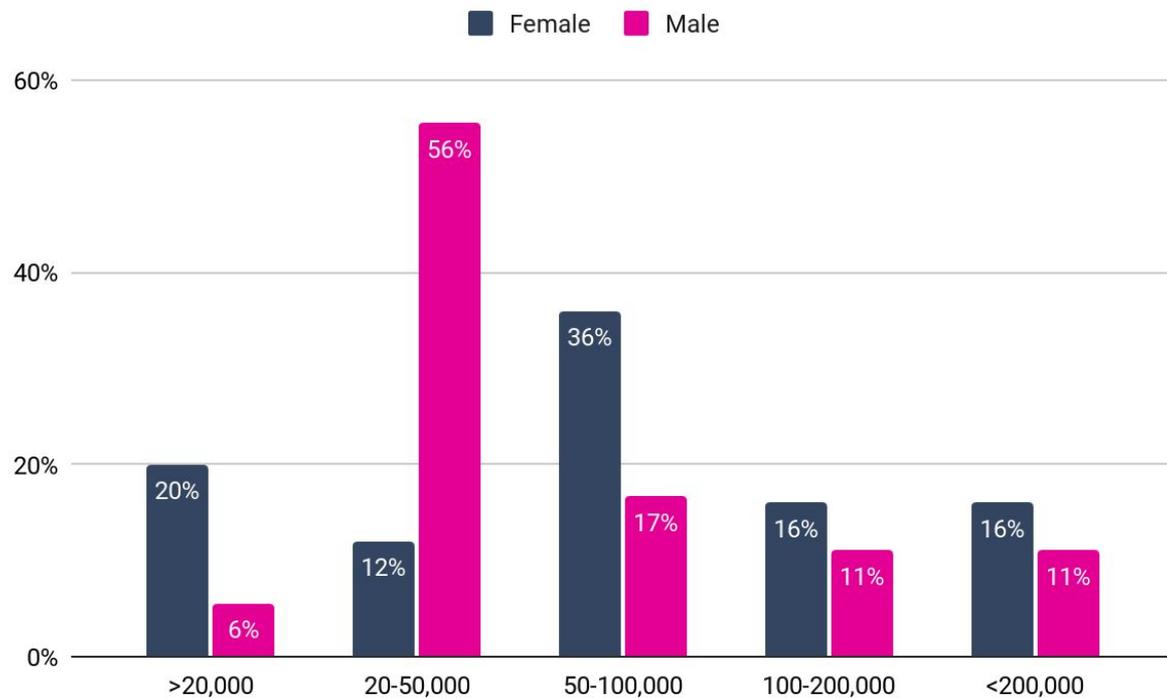


# CBSG: Amount saved at a time



The majority of respondents saved between 5,000 kyat (37%) and 10,000 kyat (33%) per month. Female respondents appeared to save slightly more at a time.

# CBSG: Total amount saved

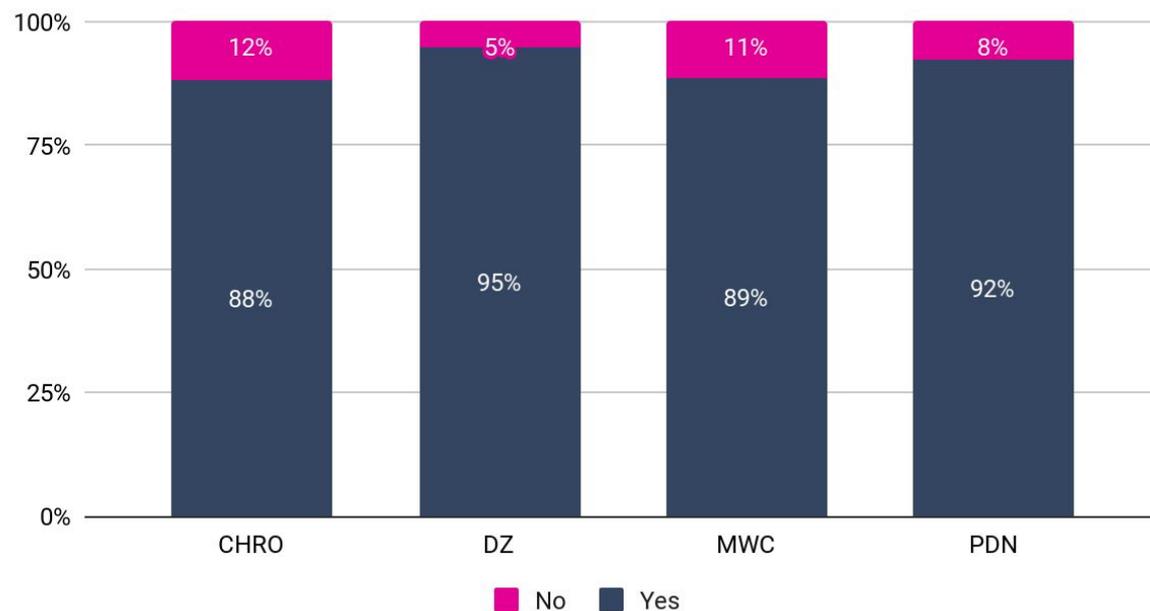


Respondents reported total savings between 15,000MMK and 600,000MMK.

Women reported the lowest total savings (>20,000MMK) and the the highest total savings (<200,000MMK) at greater rates than men. On average, women respondents reported having more households savings than men.

# Percentage of migrant-sending households receiving remittances

Households receiving remittances



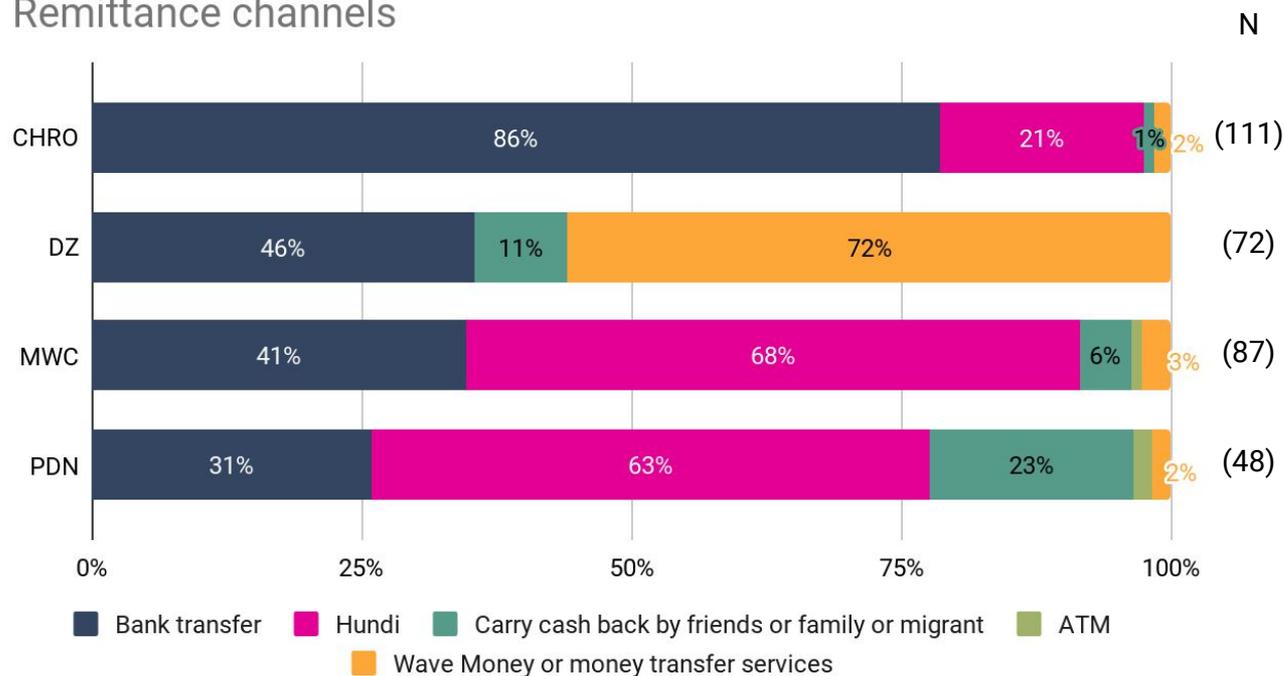
The majority of households with migrants reported receiving remittances. While differences between regions are modest, it is highest in Dry Zone and lowest in CHRO.

**Data sources:** FLT, HMT, CBSG surveys

**Filters:** Only migrant-sending households

# Channels used for sending remittance

## Remittance channels



The use of remittance channel varies by region.

For CHRO, the great majority (86%) of respondents reported using bank transfers.

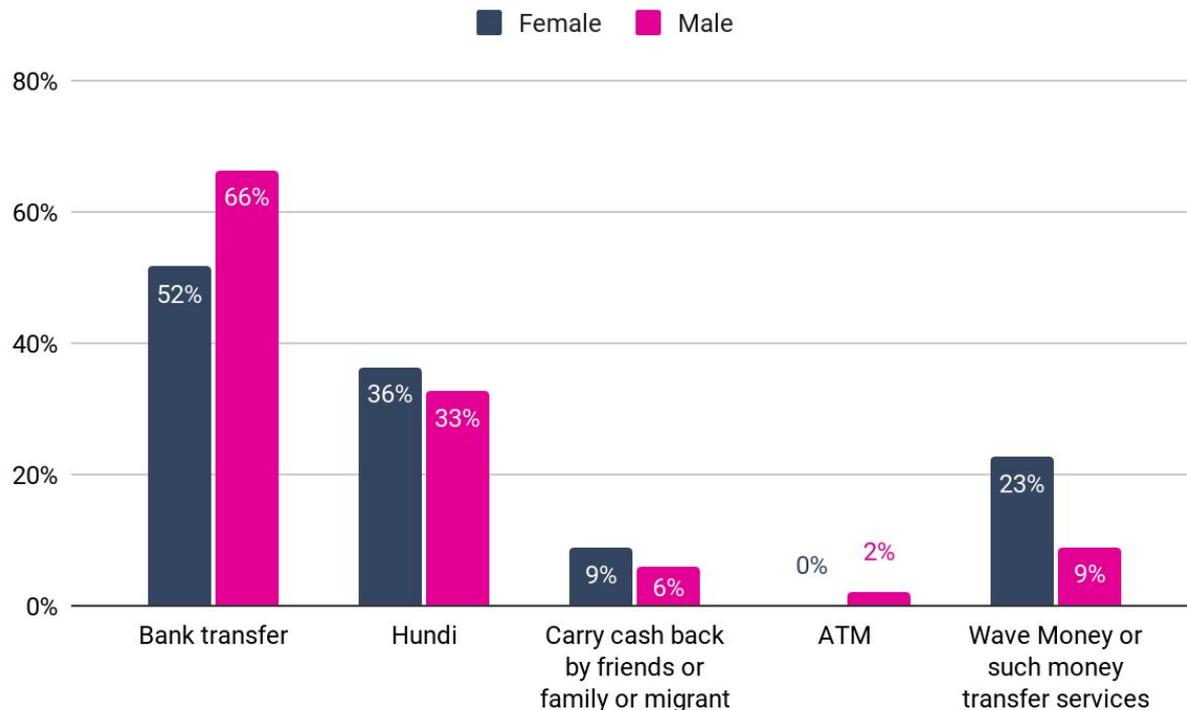
In MWC and PDN, Hundi was the most common method.

In DZ, most respondents reported using Wave money or a similar money transfer service.

**Data sources:** FLT, HMT, CBSG surveys

**Filters:** Only households receiving remittances

# Channels used for sending remittance



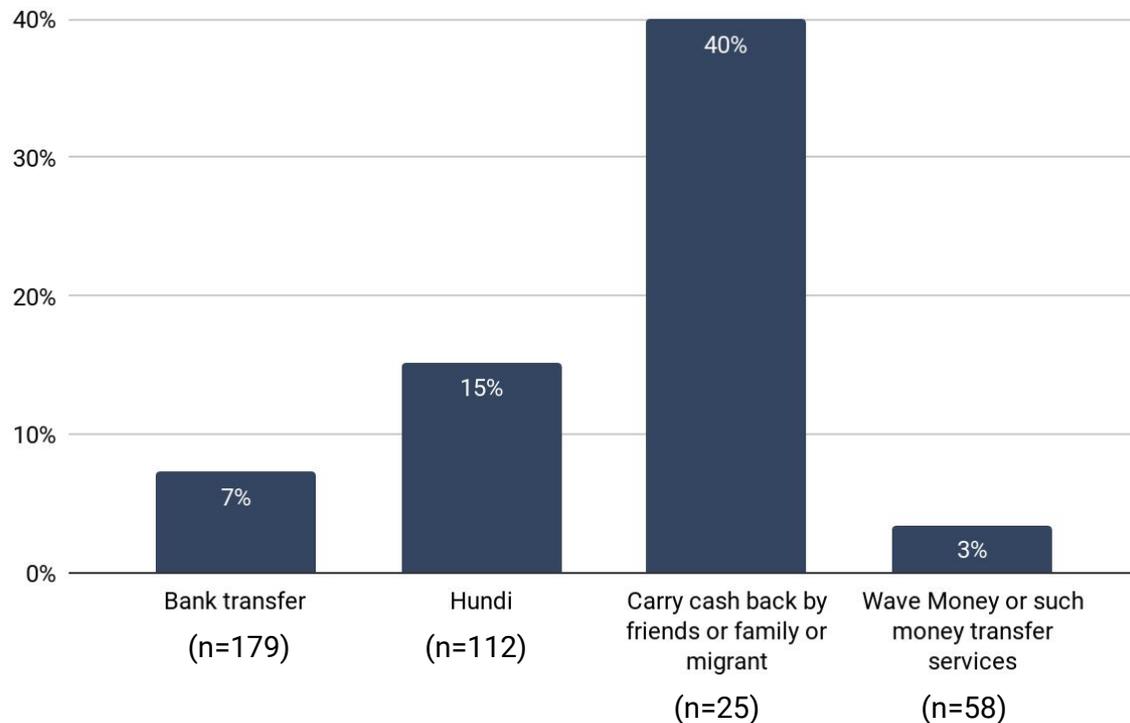
While bank transfer and hundi were the two most common methods for migrants to send remittances for both men and women, women were much more likely to use money transfer services 23% compared to 9% who reported the same.

However, the higher rates of using digital money transfer services is primarily driven by respondents from Dry Zone (who were predominantly women).

**Data sources:** FLT, HMT, CBSG surveys

**Filters:** Only households receiving remittances

# Percent reporting issues with channel



36 respondents noted issues with remittance channels across all regions.

The remittance channel most likely to create issues was through 'friends and family.' 40% of those using this channel (10 people), reported an issue.

This was followed by the Hundi system where 15% of people using the channel (17 people), reported an issue.

**Data sources:** FLT, HMT, CBSG surveys

**Filters:** Only households receiving remittances

# Knowledge of different saving benefits (IO3.1)

Knowledge of savings benefits	CHRO	Dry Zone	MWC	PDN
Smooth flow of income / expense (cash flow)	5%	13%	23%	5%
Can use for emergency matter	96%	88%	90%	83%
Growth of capital in business	43%	33%	67%	28%
Can raise financial ownership mindset	5%	13%	35%	13%
Can upgrade living standard	8%	14%	42%	39%
Instill habit of saving	48%	41%	41%	18%
Use for retirement plan	72%	21%	83%	64%
Other (Specify)	6%	13%	4%	17%
Don't know	0%	3%	5%	0%

Among all partner beneficiaries, the most common identified benefit of savings was having it for emergency matters.

In almost all categories, MWC respondents were able to identify benefits of savings at greater rates than respondents in the other three regions.

# Knowledge of savings plan (IO3.1)

Knowledge of savings plan	CHRO	Dry Zone	MWC	PDN
Set individual goals and family goals	19%	33%	51%	48%
Identify the set goals like “The Most Important”, “The Important” and “The least important”	14%	41%	52%	50%
Split the goals into two groups like “Need” and “Want”	28%	56%	65%	15%
Identify priority according to the order of importance	45%	46%	41%	23%
Calculate required money for each goal	48%	27%	37%	14%
Calculate family income, family expenses and savings	44%	16%	47%	7%
Define the savings period to reach goal	55%	30%	36%	7%
Draw the family savings plan	23%	21%	28%	2%
Check Plan and actual for saving	5%	9%	26%	2%
Other (Specify)	3%	0%	0%	0%
Don't know	0%	11%	9%	10%

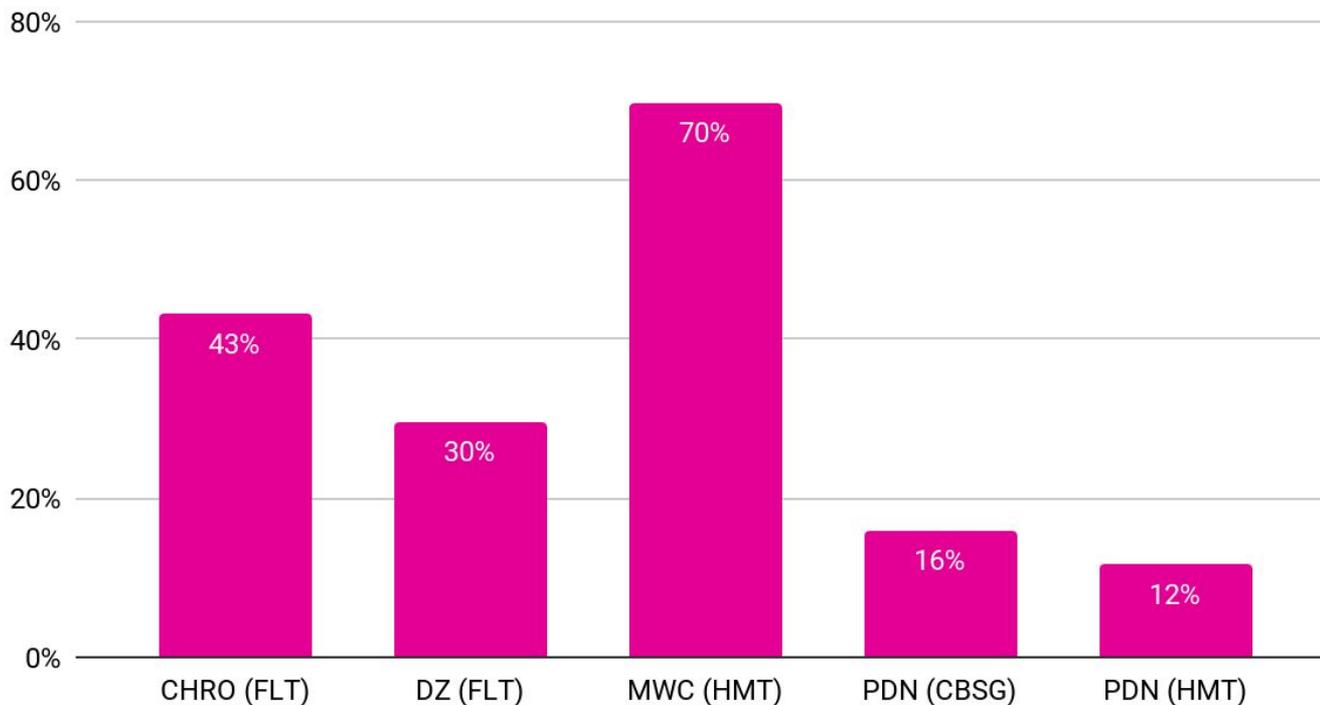
Data sources: FLT, HMT, CBSG surveys

Knowledge of savings plan elements varied amongst partner respondents. Identifying “needs” and “wants” was the most commonly cited practice amongst DZ and MWC respondents, goal setting was the most common practice recalled in PDN and defining savings period was in CHRO.

In almost all categories, MWC respondents were able to identify elements of the savings plan at greater rates than respondents in the other three regions.

# Financial management knowledge (IO3.1)

## Knowledge of 3+ savings practices & 3+ benefits



Only MWC met the 70% target of respondents identifying at least 3 savings practices AND 3 benefits of savings.

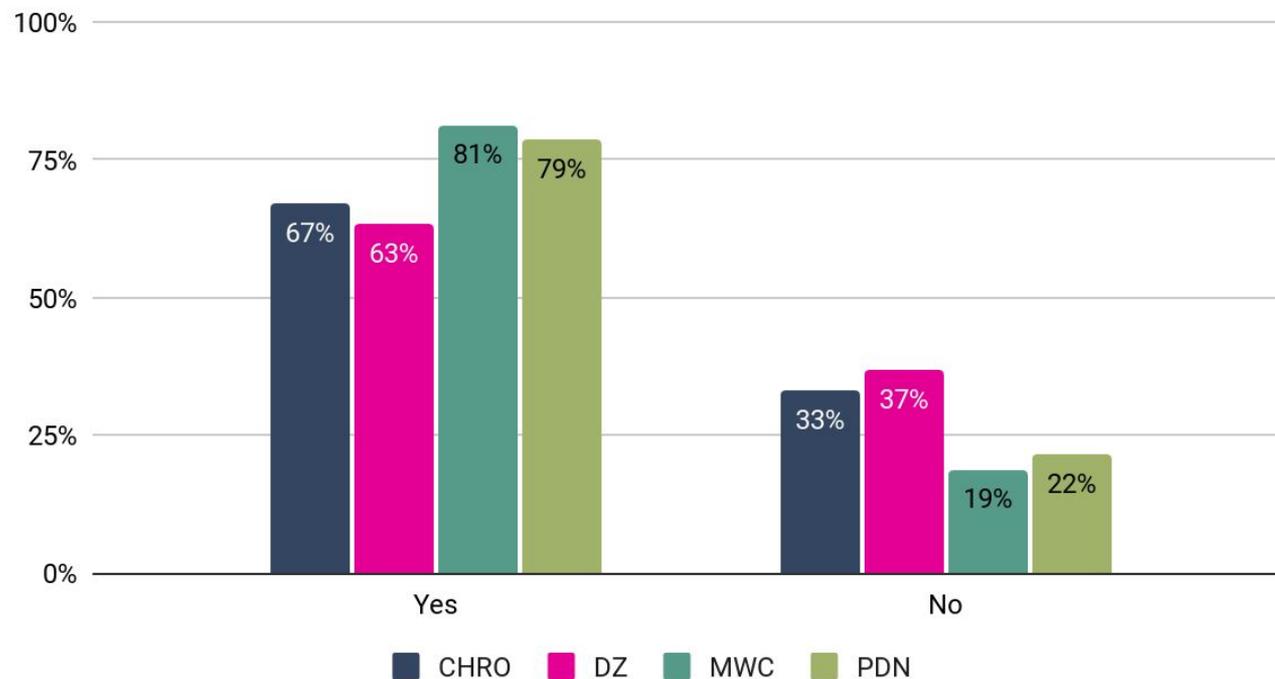
Recall was highest among MWC trainees and lowest amongst PDN trainees and CBSG members.

Looking at recall across all regions, only 40% were able to correctly recall 3+ practices and benefits.

Differences between men and women are statistically significant.

# Household savings

## Household savings by region



Data sources: FLT, HMT, CBSG surveys

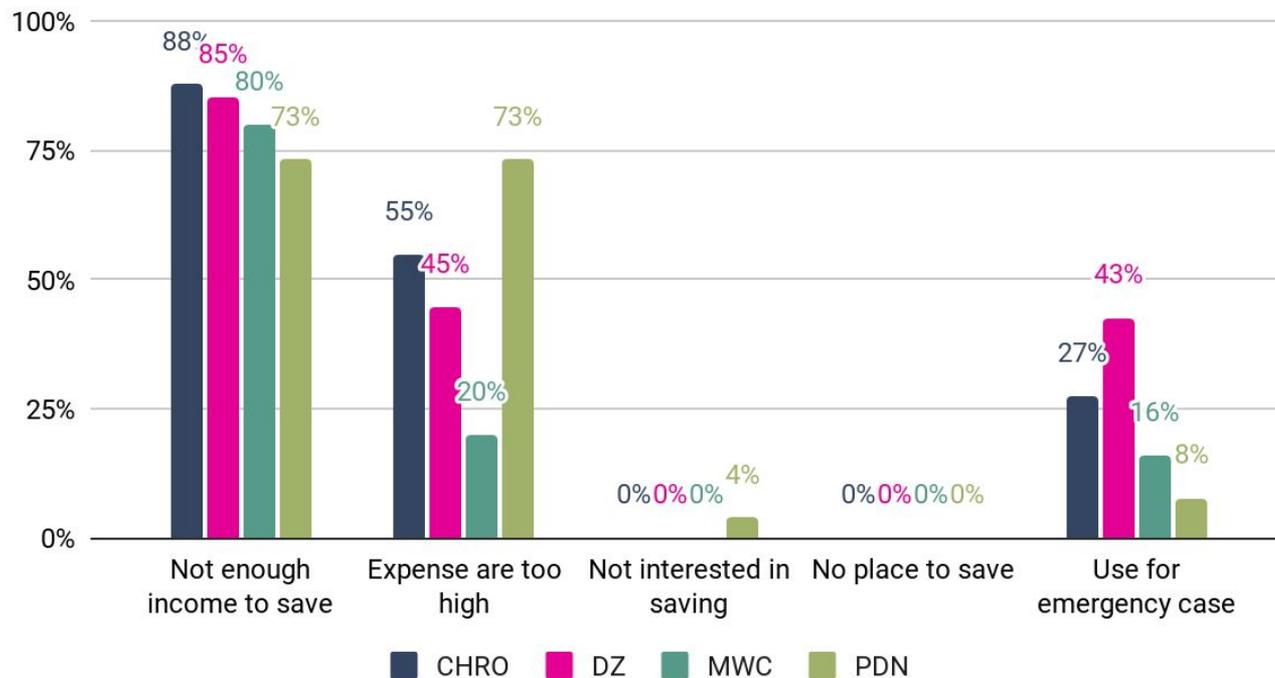
**A majority of households in all regions reported savings.** This was highest in MWC region where 81% reported savings and lowest in Dry Zone where this drops to 63%.

When examined by intervention all CBSG households reported saving.

Differences between men and women respondents are not statistically significant.

# Reasons for not saving

## Reasons for not saving



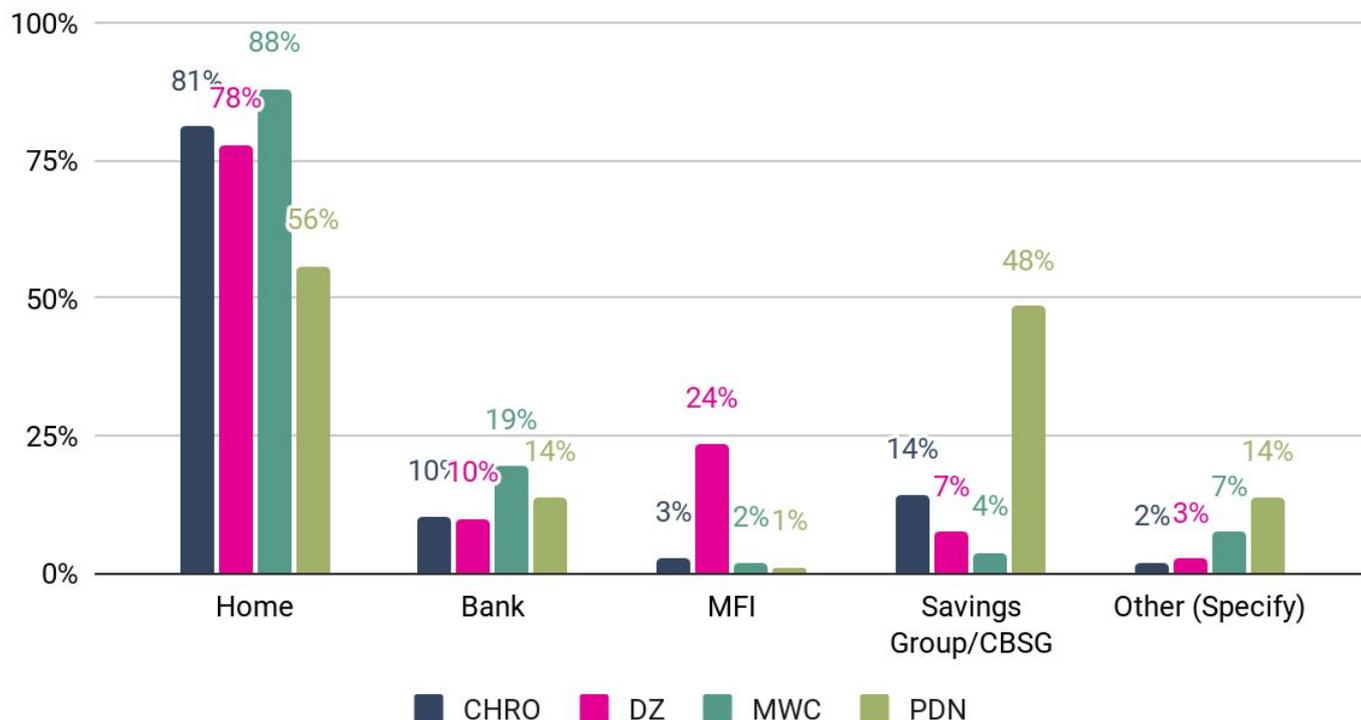
In all regions, respondents reported not enough income to save as the most common reason for not saving.

In PDN, the same percentage also reports expenses are too high. For all other regions, this is the second most common reason for not saving.

Differences between men and women respondents are not statistically significant.

# Overview of where households are saving money

## Savings location



In all regions, the most common place for savings was at home.

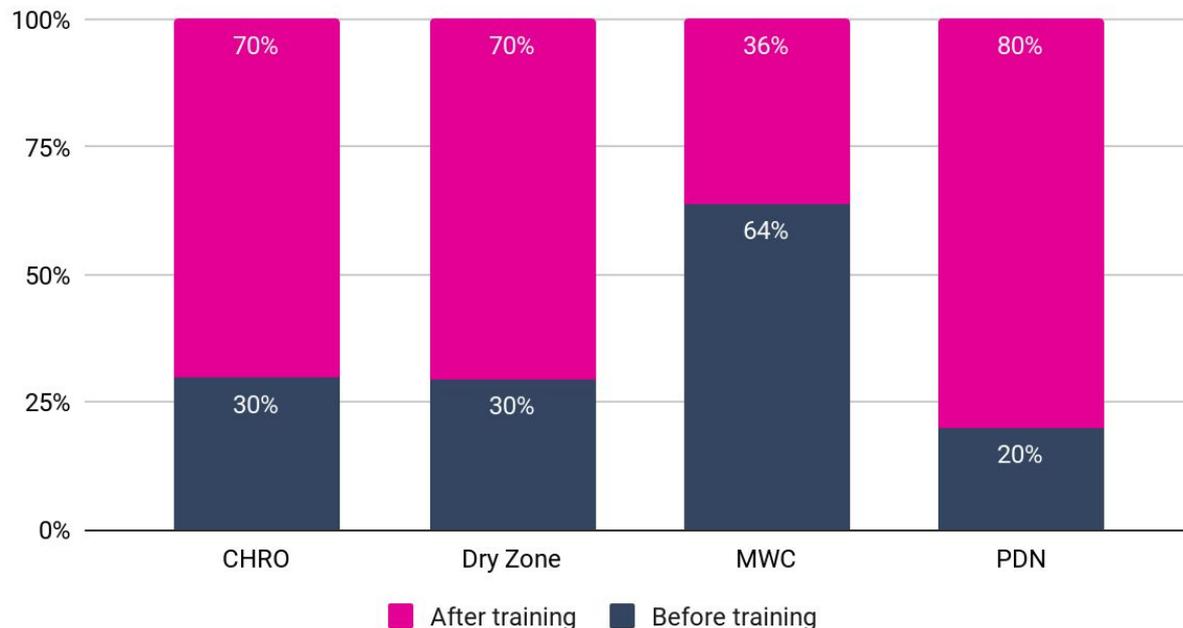
In PDN, this was followed by savings group (48%) reflecting input from the CBSG surveys.

MFI were the second most common location (24%) for savings among DZ respondents, while for MWC, banks came second.

Differences between men and women respondents are not statistically significant.

# When households started saving money

## When savings started



The majority of respondents reported saving after participating in the trainings.

Only in MWC, had more respondents (64%) reported that they were saving prior to the training.

The biggest shift was observed among PDN where 80% reported that they started saving after the training.

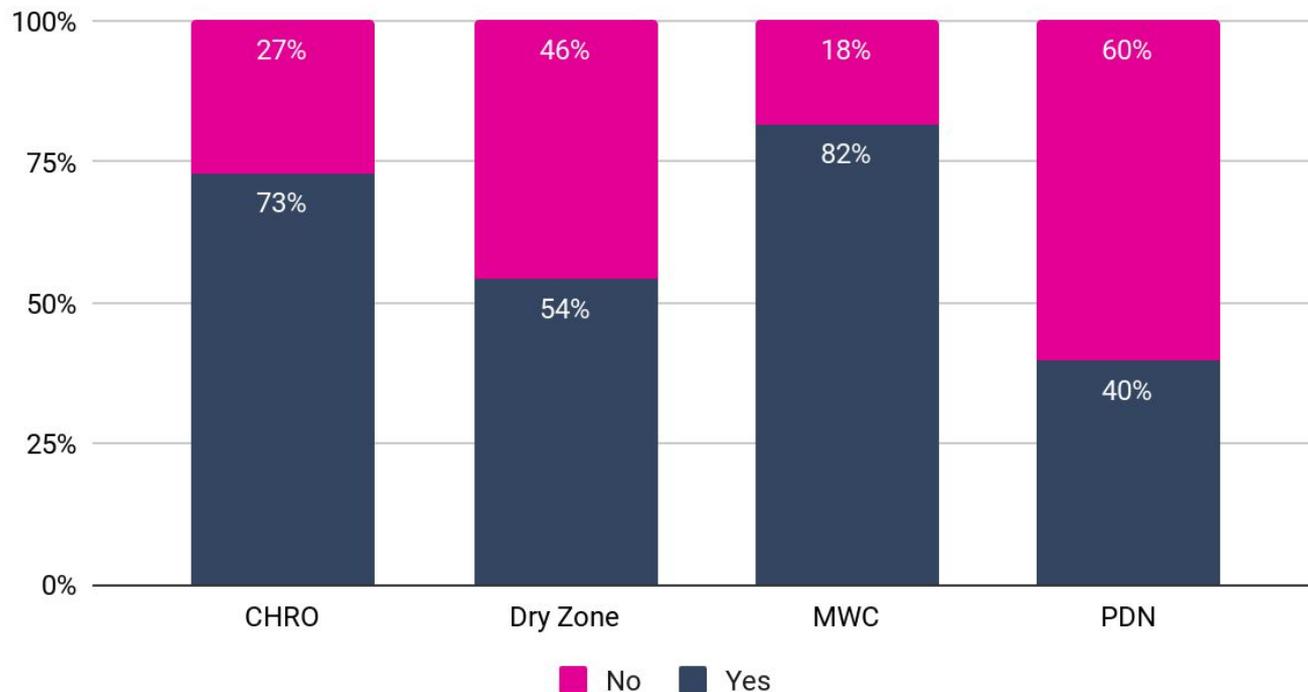
Differences between men and women respondents are not statistically significant.

**Data sources:** FLT, HMT, CBSG surveys

**Filters:** Only households saving

# Percent of households saving remittances

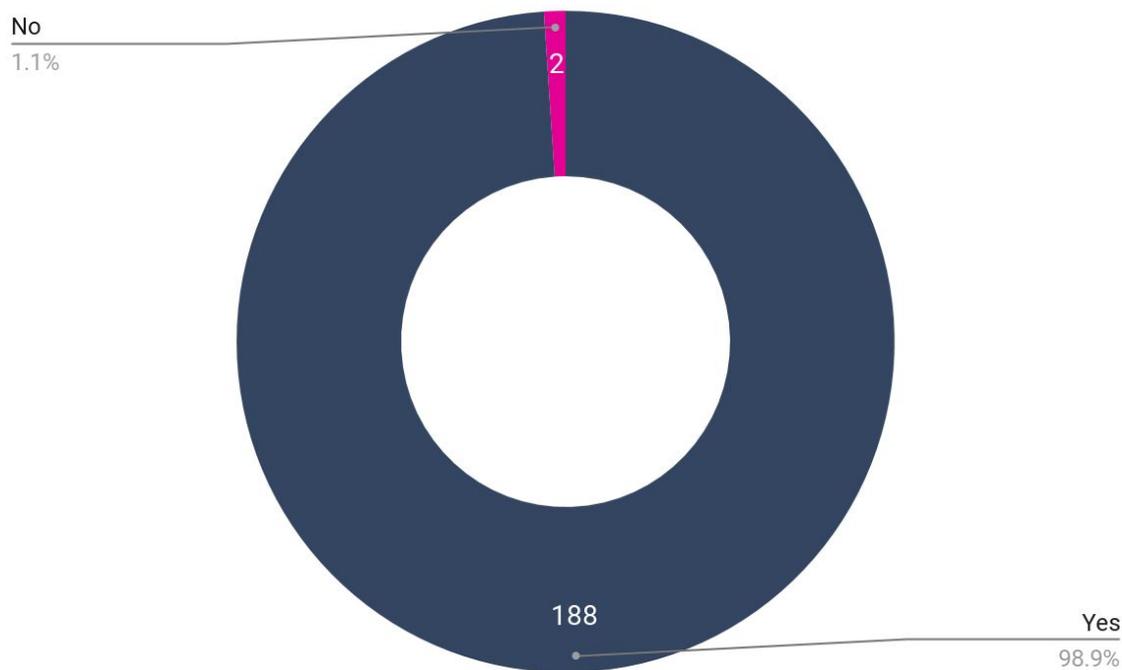
## Able to save remittances



60% of respondents in PDN reported being unable to save remittances, whereas only 18% reported the same in MWC.

Interestingly, PDN respondents reported having a harder time saving remittances than household income. They were also least likely to report covid impacts to their ability to save.

# Overview of financial decision-making power (IO4.1)



Only 2 households or 1% of the sample with women over 18 reported that no women members of their household were involved in financial decision-making for remittances.

# Key insights & areas for further inquiry (Outreach)

## *Key insights*

- **Gender balance of trainees:** Across all regions and financial management activities, women are being trained at much greater rates than men. This is particularly prominent in Dry Zone, where nearly 90% of FLT trainees were women. MWC trained nearly twice as many women through HMT as men. However, this difference was less prominent in CHRO's FLT training and PDN's HMT and CBSGs support.
- **Age of trainees:** FLT trainings appear to attract slightly older participants, this is particularly evident in DZ region, where the largest group of trainees is in the 41-50 year olds (33%). However, in HMT the opposite trend is observed whereby the largest group of trainees is 20 years old and under (47% for PDN) and (41% for MWC). This is also the case for PMO although nearly the same percentage of under 20s (29%) were trained as 31-40s (28%). Nonetheless, it does appear that different demographics are participating at higher rates in various activities.

## *Areas for further inquiry*

- The above suggests that either the content, form of the intervention, or targeting strategy may be geared more for women, and/or different age groups.
- Partners should consider the following regarding their outreach/targeting:
  - Does this gender balance make sense for our region (i.e. does this match the demographics for our region, is our aim to reach more women)?
  - If not, what are the reasons driving this difference (i.e. are we targeting women, are these kinds of trainings more relevant or accessible to women)?
  - Do the age ranges for our beneficiaries make sense (i.e. slightly older for FLT and younger for HMT)? Why or why not?

# Key insights (Knowledge)

- **Recall of multiple messages is low:** Across all regions some common benefits appear to be more highly recalled than others. For example, between 80-90% of respondents were able to identify the benefit of having savings for emergency use; however, recall of other practices is very low. In Dry Zone, the next most commonly recalled savings benefit was only identified by 41% of respondents. Knowledge of elements in a savings plan is even lower with approximately half of respondents in most regions only able to recall a couple elements of the savings plan. As a result, partners may need to think through whether there are particularly elements of the training that are critical for respondents to effectively save and whether greater focus and attention should be placed on those elements.
- **Recall of benefits and elements of a savings plan varies by region:** Respondents participating in MWC's HMT training were able to recall benefits and knowledge of savings plans at greater rates than respondents in the other regions. Similarly, looking at the LIFT indicator of ability to recall at least 3 benefits AND 3 elements of savings plan, MWC respondents are better able to recall key messages than respondents in the other regions. Again, MWC emerges as an outlier, suggesting that some element in either the implementation of the training or the survey has resulted in stronger performance.
- **Recall performance doesn't correlate with savings practices:** While MWC respondents had the highest recall and the highest percent of households reporting savings, this was not the case in all regions. PDN respondents had the lowest aggregate recall (slide 105), yet had the second highest percent of households reporting that they were saving.
- **Recall among respondents on savings appears lower than on the migration stages.** Respondents appeared to recall practices in the different migration stages at a greater rate than the benefits and elements of savings plans. However, performance in recall is not as closely associated with behaviour change as is seen in the migration section.

# Areas for further inquiry (Knowledge)

- **Recall performance:**
  - What factors might be driving the difference in knowledge among respondents?
  - In the cases where respondents were able to recall at a higher rate (i.e. using savings for emergencies) what could have led to this higher recall rate? For example, is this something that respondents were already familiar with, or was this a key message emphasized in the training?
  - Similarly, what might be driving the difference in recall rates between regions? Is there something different done in MWC's trainings or in the way the survey was implemented that led to higher recall among respondents?
- **Knowledge vs. practice:**
  - The knowledge questions do not align with the practice questions in the same way that the migration knowledge and practice questions do. For example, respondents are not asked about their specific savings practices (i.e. whether they've set goals for needs / wants or calculated the amount of money needed to support savings). As a result, we know whether they've saved money, but little about their savings practices. Is it sufficient to know that respondents are saving money, or should further emphasis be on how they save and what they save for?
  - A household's ability to save is not only dependent on their knowledge of why it's important or how it's done, but also their financial situation. Given the economic impact of Covid, it may be worthwhile to follow-up on what kinds of techniques households are using to deal with the economic impact (e.g. borrowing money friends/family, cutting back on certain expenses, etc.)

# Key insights (Practices)

- **Most households are saving:** In all regions between 60-80% of respondents reported saving. This is highest in MWC (81%) and lowest in Dry Zone (63%) suggesting households appreciate the value of saving.
- **Savings for most respondents started after the Twe Let training:** The majority of households (between 70-80%) report that their savings began after completing the Twe Let trainings in CHRO, Dry Zone, and PDN. However, in MWC 64% of respondents reporting saving before the training 2-3 times more than what respondents reported in the other 3 regions suggesting they had a stronger culture of saving money prior to the training.
- **Savings sources differed across regions:** Respondents were not equally likely to report savings across different sources. For example, while nearly 80% of respondents in PDN reported saving, only 40% of those respondents reported they were able to save remittances, suggesting households were more likely to save their income than remittances. However, in CHRO and MWC, 73% and 82% respectively reported saving remittances. This suggests that remittances formed a greater part of their savings strategy.
- **Remittance channels varied by region.** Bank transfers were most common in CHRO, Hundi in MWC and PDN, and money transfer services in DZ. Whilst the numbers were small, the most issues were reported among friends and family, followed by the Hundi system. If the aim is to encourage the use of more formal remittance channels, partners may opt to consider what has driven the use of digital services in CHRO and DZ.

# Key insights (Practices) continued

- **Saving at home most common:** The primary location for households to save is at home for all regions; however, PDN has a large proportion of respondents saving in community groups, suggesting CBSG interventions may be changing saving location patterns.
- **Challenges to savings common across regions, but some areas harder hit:** All regions reported 'not enough' income followed by 'expenses are too high' as reasons for not saving. However, a high proportion of respondents in DZ (nearly half) also reported 'use for emergency purposes'. DZ respondents also had the largest number of respondents reporting decreases in income and impacts on ability to save, suggesting households in this region have been particularly affected by covid-19.

# Areas for further inquiry (Practices)

- **Track how savings are changing:** Whilst most households report saving, a large percent noted as result of covid they had either stopped saving or their savings had decreased. As the impacts of the pandemic continue, savings which may have helped households cope with emergency situations may be in decline (this appeared to be the case in DZ). As such, it will be important to continuing monitoring how gains around savings may be affected as a result of covid.
- **Funding sources:** Given the widespread effect covid-19 has had on households' financial situation, partners may opt to explore if and how the FLT training is supporting households to cope with the financial shocks. For example, a number of households reported saving their remittances. In cases where remittances have stopped or household income has declined, might the FLT / HMT trainings alert households to other bridging sources (e.g. savings groups, micro finance).

# Summary of findings against ELQs

## 1. **What does the evidence suggest about how different models of pre-migration outreach, migration services, and financial literacy are working in different regions?**

Initial data points to some examples of shifts in knowledge and practice. Knowledge retention of key migration messages was clearly stronger amongst respondents participating in the more intensive trainings and recall also appeared stronger in certain regions. There are also appeared to be some associations between improved knowledge of practice and improved migration behaviour. However, the extent to which individuals have migrated remains low given the covid crisis. The trainings have also appeared to catalyse increases in the extent to which people are saving. However, there is insufficient information to assess effectiveness between the different financial trainings / interventions models as differences between regions are more likely a function of the local context.

## 2. **Are interventions reaching the right people?**

Interventions are primarily targeting people who have either specified an interest in migrating or who are part of a household who has someone that has migrated. However, covid-19 has had significant impact on migration plans and in some cases, respondents are no longer interested in migrating. Similarly, as noted in previous slides. Different interventions are attracting slightly different demographics. Further analysis is needed by each region to confirm whether these patterns are desirable (e.g. training women in FLT at much higher rates than men), or whether there is something inherent in their targeting or activities that is leading to these trends.

# Summary of findings against ELQs

## 3. Are interventions contributing to improved knowledge and better practices?

Examining both changes in pre/post tests, and the level of knowledge from participants in different migration outreach interventions, there appears to be shifts in understanding good practices in the key migration stages. Similarly, beneficiaries demonstrated clear improvements in their pre/post tests on saving benefits and elements of savings plan. However, whilst some key messages were recalled many were not. Further analysis should focus on why certain messages appear to be resonating and whether there are messages that are more relevant/useful than others.

## 4. What further evidence is needed to understand how different models are working and why?

As previously noted, many respondents have been unable to migrate as a result of covid. Nevertheless, adoption of improved practices has varied across regions and across stages for those who have started the process. It will therefore be important to explore what has prevented individuals who have started the process from putting in place good practices, why recall of key migration messages has been lower particularly with regard to the later stages of migration and what actions have been taken amongst those who have visited SATMACs as well as edutainment sessions (particularly as there are different expectations of the actions they may undertake).

Further qualitative data will help shed light on household savings practices. In particular, what factors has enabled households to save and what are some of the saving practices they have adopted.

# Next Steps

1. **Reflect on findings** internally, is there anything surprising? Is there anything partners have found to be inconsistent with their own experiences in project implementation. Partners should discuss the results within their team and identify the following:
  - a. Surprising findings and/or any findings on which they have further context to provide
  - b. Implications for programming approach
  - c. Areas for which they'd like further analysis
  
2. **Integration into case studies.** Partners should review their regional data/findings and identify what information is relevant for feeding into their overall case studies.