



## MAY DOE KABAR

### National Network of Rural Women



**May Doe Kabar**, the National Network of Rural Myanmar Women connects 20,000 rural women and their families across eight states and regions in Myanmar: Ayeyarwady, Chin, Kachin, Kayah, Magway, Mon, Rakhine and Shan.

It has at its core a network of 2,000 women saving and lending groups (self-reliant groups) and 31 women-led civil society organizations (Township Leading Groups).

May Doe Kabar was launched on October 15, 2015 with support from the United Nations Development Programme (UNDP).

It creates a channel for realising the collective voices of rural women for inclusion in local and national policies. May Doe Kabar responds to the current needs and long-term aspirations of rural women to promote the role and leadership of rural women and their contribution to sustainable development and gender equality.

The May Doe Kabar members are also connected through **the iWomen Inspiring Women App**, a free mobile app, co-developed with UNDP and launched in 2016.

#### May Doe Kabar Leadership

May Doe Kabar was formally registered in October 2015 as a National Association of 31 women-led Community Civil Society Organisations (known as Township Leading Groups) under the 2011 Association Law.

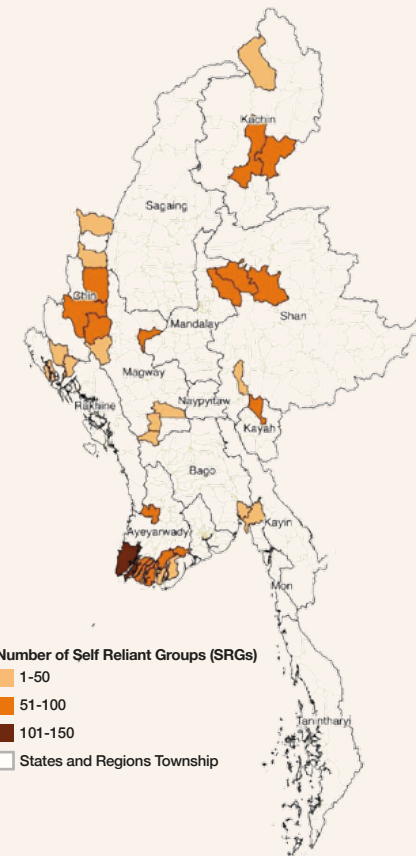
The May Doe Kabar Board of Directors consists of 15 elected women leaders and is headed by a Chairperson, with the support of a Vice Chair and a Secretary.

**May Doe Kabar Township Leading Groups (TLGs)** are 31 registered women-led civil society organizations. May Doe Kabar through its 31 TLGs enhances social recognition of rural women as community leaders and community service providers.

May Doe Kabar 31 TLGs work to simultaneously address village development needs in the absence of adequate social welfare, social protection options and formal financial products, and raise the voices of rural women at the local and regional level. The TLGs use a combination of financial surplus gained from interest on loans at the self-reliant group level and donor funding to implement village infrastructure projects, education projects, and vocational and technology trainings, support food security and provide disaster relief, amongst others.

The 31 Township Leading Groups were originally formed in 2013-14 with support from UNDP.

**May Doe Kabar Self-Reliant Groups (SRGs)** are village level women's groups with 10-15 members who contribute individual savings to build a common fund. The common fund is used for members' needs such as schooling and medication, livelihoods activities and small business start-ups. Over time Self-Reliant Groups also contribute to community development through small infrastructure projects. The first Self-Reliant Groups were formed in 2003 as part of UNDP's Human Development Initiative.



#### Meet the May Doe Kabar Leadership



**Daw Cho Aye**  
Chairperson



**Daw Hla San Htwe**  
Vice Chairperson



**Daw Nyo Nyo San**  
Secretary

#### Contact Us

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# May Doe Kabar Impact and Achievements

**May Doe Kabar has aggregated 2,000 rural women saving and lending groups from across 8 States and Regions into one national network.** UNDP worked with these groups over the last twenty years with saving and lending groups culturally being far preferable than other forms of debt based finance. May Doe Kabar leadership wanted to see this form of rural women led financial inclusion united into a national entity.

The May Doe Kabar savings and lending groups main economic activity is to give loans to their members from a revolving loan fund. This fund is composed of members' own savings, as well as grants from UNDP (made in the period 2003-5) and other external donors like cooperatives.

Table 1: Snapshot of MDK's Financial Indicators Particulars	In Kyats Million	In USD (million)
Total UNDP funds contributed to SRGs	1934	1.4
Total savings of SRGs	2,723	2.03
Total loan amount outstanding on Jan 31, 2017	7,561	5.6
On-time repayment rate (average across all SRGs)	51.8%	
Total repayment rate for all SRGs	100%	

Over the years, the May Doe Kabar SRGs have received funds of more than USD 1 million from UNDP and have been able to maintain their own savings of USD 2 million. The total loan amount outstanding to SRG members on Jan 31, 2017 was over USD 5.6 million. While the overall on-time repayment rate is about 52%, this rate displays delays rather than defaults, and the overall repayment rate is 100%.

**Influencing policy at national level through the use of evidence based quantitative and qualitative research** gathered using the survey function of the May Doe Kabar communication tool, iWomen Inspiring Women App. The App enables rural women to have their voices heard through polls, surveys and storytelling. Rural women can gather evidence through the app for the local and national government on issues of concern such as gender based violence (GBV), or safe migration, among others.

For example, on the topic of gender based violence 2,800 women responded to a nation-wide survey conducted in 2016 on the frequency, types and characteristics of violence faced by rural Myanmar women.



During the 16 Days of Activism Campaign in 2016, the iWomen App provided a series of daily lessons on the types of most common forms of gender based violence, key steps to take when violence occurs, explanation of the root causes of violence as well as legal international principles protecting women from violence.

**2800** women responded to a survey on gender based violence conducted through iWomen Inspiring Women App

Rural women users shared their advocacy messages on gender based violence and women's equality through the Be Bold for Change Campaign held in March 2017. The GBV survey results, hundreds of stories of violence and advocacy messages shared through the app were compiled and presented by UNDP and May Doe Kabar leaders to the Myanmar Department of Social Welfare to inform the drafting of the Protection and Prevention of Violence against Women Bill. On the issue of safe migration, the iWomen App was used to facilitate a live question and answer session between officials of the Ministry of Labour Immigration and Population and May Doe Kabar members.

**MDK enhances social recognition of rural women as community leaders and community service providers.** May Doe Kabar through its 31 women-led CSOs is contributing to the sustainable development of close to 2,000 rural villages in 8 States and Regions.

It used a combination of financial surplus gained from interest on loans and donor funding to implement community projects in 2017 such as:

**Village infrastructure projects** through which thousands of village roads and bridges were repaired, maintained or built, and hundreds of village wells were drilled or maintained for both clean drinking water supply and agricultural water supply. The May Doe Kabar community offices also served as women's community centres;

**Education** support which directly funded thousands of financially challenged families to buy uniforms and school material for their children to attend school; funded trainings for 10,000 rural women and their family members on children's nutrition and maternal health care, disaster risk reduction, gender based violence, financial literacy, mobile literacy and land-conflict trainings;

**750** May Doe Kabar members provided stationery for schools

**Food security** through which May Doe Kabar invested funds to stockpile rice and other key agricultural staples for its members and their families.

May Doe Kabar provides weekly agricultural commodity prices through the iWomen App giving women farmers a chance to compete on equal terms. May Doe Kabar augments its members' income by adding value through developing packaging and branding for products such as dried fish, processed nuts and dried fruit.

May Doe Kabar hopes to build a national brand under which rural women can sell May Daw Kabar labelled products directly to major commercial retailers and to actors in the hospitality trade bypassing middlemen;

**27** Villages cooperated with the World Food Programme on sharing nutrition related information

**Disaster relief** at both village and township levels has been provided during the 2016 floods to support families of Network members who had been severely affected. May Doe Kabar educates its members on subjects related to disaster relief such as water purification through the iWomen App.

**5** Villages benefitted from May Doe Kabar members' contributions for disaster rehabilitation

May Doe Kabar hopes to work with experts and partners to develop a national May Doe Kabar disaster risk reduction and relief strategy.

**163** May Doe Kabar members gained skills to strengthen TLG's financial sustainability

## Empowered Rural Women Lives - the Nation's Might

May Doe Kabar's unique strength is the level of trust it enjoys within communities. This trust has been built up over two decades within communities. May Doe Kabar does not work in the communities, it is the community!

Rural women leaders constituted May Doe Kabar as the first National Network of Rural Women precisely to connect rural women and their needs with donors, development actors and government.

May Doe Kabar grew as an organization from the bottom up with women identifying problems they would like to solve within their villages. The saving and lending model is used as a strategy to overcome these village problems. The success of village level saving and lending groups brought about a desire for greater impact, rural women set up regional offices which now numbered 31 across 8 states and regions. The impact and the success of the regional offices ignited an ambition for a national network which was born on October 15, 2015.