UNCDF has been operating in Myanmar since 2012. Our capital mandate centers on expanding savings-led financial inclusion and using localised investments to drive poverty reduction and sustainable development. The Making Access Possible (MAP) Financial Inclusion diagnostic and Financial Inclusion Roadmap Myanmar (FIRM) provide the foundation for in-country programmes and interventions, which contribute to a number of SDGs.

### The Financial Inclusion Roadmap (FIRM)

<table>
<thead>
<tr>
<th>The Challenge</th>
<th>Our Response</th>
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</table>
| Lack of financial inclusion diagnostics, lack of systematic financial inclusion strategy & poor stakeholder coordination | ✓ Implemented Making Access Possible (MAP) diagnostic  
✓ Developed Financial Inclusion Roadmap Myanmar (FIRM)  
✓ Facilitated establishment of the Inter-Ministerial Steering Committee (IMSC) to oversee Roadmap implementation |

### Savings-led Financial Services (MicroLead)

<table>
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<tr>
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<th>Our Response</th>
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</table>
| Lack of international best-practice organizations targeting poor & underserved clients | ✓ Microlead Expansion: kick-started 2 Microfinance Institutions (ASA & Alliance) and 1 Co-op (ACCU)  
✓ Reached 200,000 clients (vs 100,000 target) with 90% women  
✓ Influencing national savings policy |

### What is Financial Inclusion?

Financial inclusion means ensuring that all segments of the population have access to affordable and appropriate financial services – and is recognised as a key tool to reduce poverty.
### Digital Financial Services (DFS)

<table>
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</table>
| Physical solutions are not feasible for reaching remote areas | ✓ Private sector partnership in new DFS design and data analytics with banks  
✓ Building capacity for regulators, banks & Microfinance Institutions  
✓ Creating a financial literacy app  
✓ Big Data analytics & training  
✓ Developing a universal account (One Household, One Account) |

### Gender and Women’s Economic Empowerment

<table>
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<tr>
<th>The Challenge</th>
<th>Our Response</th>
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</table>
| There are still barriers which prevent women from accessing formal financial services | ✓ Cross-cutting gender theme  
✓ Developed PoWER framework on women’s economic empowerment to identify barriers and solutions  
✓ Operationalising this framework  
✓ Providing gender-based institutional technical support to FSPs  
✓ Partnerships to customise products  
✓ Raising women’s financial literacy |

### Market Development Facility (MDF)

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<th>Our Response</th>
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</table>
| Lack of local currency funding for financial service providers focused on last-mile clients | ✓ Providing local currency loans, loan guarantees & technical support  
✓ Bridging funding shortfall  
✓ Linking local banks and MFIs  
✓ 700M MMK in loan instruments given to local Microfinance Institutions |

### Clean Energy Finance

<table>
<thead>
<tr>
<th>The Challenge</th>
<th>Our Response</th>
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<tbody>
<tr>
<td>Limited scaling support for renewable energy enterprises</td>
<td>✓ Funding and support for institutions with a renewable energy-focus</td>
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