

Title	ミャンマーにおける銀行を利用できない人々のマイクロファイナンス機関へのアクセスシステムの構築
Author(s)	Hnin, Pwint Aye
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Description	Supervisor:中森 義輝, 知識科学研究科, 博士

Abstract

Half of rural unbanked in Myanmar enable to participate to the microfinance institution in the microfinance project area. The current system of microfinance institution involves the functions for borrowing the loans to the unbanked. Some of the legal policies in the current system of microfinance institution are inconsistent with the unbanked and the unbanked miss the opportunity borrowing the loans.

Hence, we construct an access system consist of four subsystems for smoothing the entrance of unbanked to the microfinance programs by operating i-System methodology together with a pilot survey with officials and a survey with the unbanked households, such as non-clients and dropouts. The access system diminishes the barriers in the functions of the current system of microfinance institution and expands the current system without removing the current system.

The access system is a conceptual system and necessitates testing to recognize whether it is workable or not. We test the access system from the view of unbanked by a survey, and from the perspectives of officials through the evolutionary constructive objectivism. We activate a survey with the unbanked and justify the access system with the satisfaction of unbanked. Around 30% of unbanked have desire to join in the microfinance program as the result of access system. We propose five hypotheses and prove the access system via the evolutionary falsification principle. Although the reliability for impact assessment subsystem is poor, the other four reliabilities are good and excellent. We recognize to prepare the functions of service subsystem and protect the delinquency rate increment of microfinance institution from the criticisms of the officials for the open questions.

As the emergence principle of the evolutionary constructive objectivism, we study a literature review for realizing the causes of over indebtedness and delinquency rate, and strategy for safety delinquency and over indebtedness to solve the new emergence problem or weakness of access system. Then, we create a service subsystem by driving i-System methodology again together with the survey data of the first and second survey. The service system provide skilled development training relating with the employment of unbanked for improving the livelihood of unbanked and involve three kinds of lecture and four levels for each lecture. This service system run with the six phases, such as searching the knowledge, organizing the knowledge, distributing the knowledge, monitoring and evaluating, researching the knowledge and reorganizing the knowledge.

We hope access system contribute the smooth approach of unbanked to the MFI, security of over indebtedness and delinquency, the capacity improvement of the unbanked in Myanmar.

Keywords: legal policy, microfinance institution, unbanked, access system, subsystem