# Cyllideb Ddrafft Llywodraeth Cymru 2022-23

Adroddiad Ymgysylltu

Rhagfyr 2021

Ym mis Medi 2021, aeth Pwyllgor Cyllid Senedd Cymru (y Senedd) ati i ymgymryd â gwaith ymgysylltu manwl ar yr hyn yr oedd y cyhoedd am i Lywodraeth Cymru ganolbwyntio gwariant arno fel rhan o'r ymchwiliad i Gyllideb Ddrafft 2022-23.

Mae'r adroddiad ymgysylltu hwn yn cynnwys barn cyfranogwyr o raglen o grwpiau ffocws a gynhaliwyd rhwng mis Hydref a mis Tachwedd 2021.

Mae canfyddiadau'r adroddiad hwn yn seiliedig ar ymatebion **67 o gyfranogwyr** o bob rhan o Gymru a rannodd eu barn yn ystod **14 o grwpiau ffocws**. Nod yr ymgysylltu oedd cael gwybodaeth ansoddol am brofiadau cyfranogwyr a dwysáu dealltwriaeth y Pwyllgor o'r materion sy'n effeithio ar bobl Cymru.

Roedd yr dull a ddefnyddiwyd yn cynnwys pwyllgorau polisi wrth ystyried cynulleidfaoedd perthnasol i ymgysylltu â nhw. Roedd hyn yn sicrhau bod sampl eang o leisiau yn gallu ymgysylltu a rhannu eu profiadau byw o fewn meysydd penodol - gan roi lleisiau dinasyddion Cymru ar flaen y gwaith craffu.



# 1. Casglu data

Er mwyn sicrhau bod y ddemograffeg mor gynrychioliadol â phosibl o boblogaeth Cymru, gweithredwyd arolwg cyn y gwaith sgrinio. Canfu hyn gyfranogwyr o 18 ardal cyngor sir y gellir gweld marc o'u lleoliadau cyffredinol ar y map. Daeth y cyfranogwyr o holl ranbarthau'r Senedd.

O'r cyfranogwyr a gwblhaodd yr arolwg ac a ddewiswyd i gymryd rhan, roedd 11 yn dod o ardaloedd trefol, 11 o ardaloedd maestrefol ac 17 o ardaloedd gwledig.

Canfuwyd rhai cyfranogwyr drwy sefydliadau porthgeidwaid. Diben hyn oedd sicrhau bod y sampl hon yn gynrychioliadol yn ogystal ag yn amrywiol. Mae Atodiad 1 yn cynnwys rhestr lawn o sefydliadau a gefnogodd y dull ymgysylltu.

Gan weithio'n agos gyda sefydliadau allanol i gyfleu'r cyfle, cwblhaodd 103 o gyfranogwyr yr arolwg cyn sgrinio. Yna gwahoddwyd 53 o gyfranogwyr i grŵp ffocws yn ogystal â 14 o gyfranogwyr a ganfuwyd yn uniongyrchol drwy sefydliadau

porthgeidwaid. Ymunodd un Aelod o'r Senedd â grŵp ffocws i glywed profiadau'r cyfranogwyr yn uniongyrchol.

Roedd y cwestiynau a ofynnwyd ym mhob grŵp ffocws yn seiliedig ar y cwestiwn cyffredinol: *Ar beth ydych chi am i Lywodraeth Cymru ganolbwyntio wrth wario?* Mae Atodiad 2 yn amlinellu'r cwestiynau ariannol strategol cyffredinol a ofynnwyd i gyfranogwyr.

Mae'r adroddiad ymgysylltu hwn yn amlinellu'r canfyddiadau allweddol a gododd yn ystod y grwpiau ffocws a allai fod yn berthnasol i waith y Pwyllgor. Mae'r adroddiad yn tynnu sylw at themâu wedi'u strwythuro o amgylch meysydd allweddol yr holwyd yn eu cylch.

Dewiswyd dyfyniadau a themâu yn y nodyn hwn ar y sail eu bod yn gyson neu'n amlwg mewn trafodaethau, gan alluogi cipolwg. felly. ar brofiadau byw'r cyfranogwr. Lle mae'n bosibl ac yn briodol, dewiswyd dyfyniadau dienw i ychwanegu cyd-destun. Caiff y dyfyniadau eu harddangos mewn blychau llwyd. Er mwyn dangos rhai o'r themâu allweddol a nodwyd, mae sawl astudiaeth achos wedi'u cynnwys.

# 2. Crynodeb o'r Canfyddiadau

Y prif bwyntiau yn yr adroddiad hwn yw fel a ganlyn:

- Addysg a lechyd a Gofal Cymdeithasol oedd y ddau faes a ddewiswyd fwyaf i dderbyn mwy o arian. Dilynir hyn gan Newid Hinsawdd, a ddewiswyd, yn y mwyafrif o'r grwpiau ffocws, ar draul yr Economi. Mewn llawer o achosion, nid oedd yr Economi hyd yn oed yn cyrraedd dewis blaenoriaethol unrhyw gyfranogwyr.
- Roedd y cyfranogwyr o'r farn bod Addysg a lechyd a Gofal Cymdeithasol yn brwydro cyn y pandemig ac roedd y pandemig wedi gwaethygu materion. Gwnaethant dynnu sylw hefyd at y ffaith y dylid integreiddio Newid Hinsawdd mewn llawer o feysydd cyllid eraill, efallai y byddai hyn yn well na chael maes ariannu ar wahân.
- Roedd y cyfranogwyr yn pryderu am **forâl isel y staff** ar draws sawl sector, gan gynnwys **Addysg, lechyd, Digartref/ Tai ac Amaethyddiaeth a Materion Gwledig.** Roeddent yn cyfeirio'n bennaf at f**linder a diffyg tâl teg** fel achos dros hyn.
- Y tri maes oedd yn tueddu i gael eu dewis gan gyfranogwyr ar gyfer dadflaenoriaethu cyllid oedd Y Gymraeg, Cysylltiadau Rhyngwladol ac Amaethyddiaeth a Materion Gwledig o drwch blewyn. Fodd bynnag, roedd cyfranogwyr o amrywiaeth o sectorau yn teimlo y gellid ystyried Amaethyddiaeth a Materion Gwledig yn drawsbynciol gan ei fod yn cefnogi cymunedau a meysydd eraill fel y Gymraeg, Diwylliant a Newid Hinsawdd a'i bod, felly, yn bwysig cynnal eu cyllid.
- Mynegodd llawer o'r cyfranogwyr sut roedd y Gymraeg, yn eu barn nhw, wedi cael llawer o arian yn ystod y blynyddoedd diwethaf. Ond roedd y rhan fwyaf o'r cyfranogwyr yn ymwybodol nad yw'r maes hwn yn cael cyfran enfawr o'r gyllideb gyffredinol: Dywedodd cyfranogwyr a deimlai y dylai gwariant barhau y dylid bod mwy o ffocws o fewn addysg a'r Gymraeg drwy gynyddu nifer y meithrinfeydd ac ysgolion cyfrwng Cymraeg. Byddai hyn yn gofyn am adeiladau newydd ond hefyd yr adnoddau o ran staff addysgu i addysgu drwy gyfrwng y Gymraeg, fel arall teimlent na fydd y Llywodraeth yn cyrraedd ei tharged o filiwn o siaradwyr Cymraeg erbyn 2050.

- Roedd llawer o gyfranogwyr yn mynegi boddhad gyda llywodraeth y DU yn arwain trafodaethau Brexit pe bai'n golygu y gallai Llywodraeth Cymru arbed arian o'r maes Cysylltiadau Rhyngwladol.
- Dywedodd llawer o'r cyfranogwyr y byddent yn dad-flaenoriaethu Amaethyddiaeth a Materion Gwledig ond **heb roi llawer o resymu am y dewis hwn**. Efallai bod hyn am eu bod wedi'u ymbellhau o'r sector ac nad oeddent yn glir ynghylch sut mae cyllid yn gweithio yn y maes hwn.
- Pan ofynnwyd am gynyddu gwariant cyffredinol y gyllideb, rhannodd pob grŵp y farn y **dylid cynnal neu gynyddu cyllid** ond nid oeddent bob amser yn cytuno â **benthyca neu drethu i gyflawni hyn**.
- Roedd y cyfranogwyr yn gyffredinol yn teimlo bod yr holl bwyntiau'n dal yn bwysig ac yn cytuno mai gwella cysylltedd (yn gorfforol ac yn ddigidol) oedd y pwysicaf ar ôl yr hyn roeddent wedi'i brofi dros y cyfyngiadau symud.
- Roedd llawer o sectorau'n teimlo bod yr esgid yn gwasgu yn sgil "effeithiau cyfunol yr argyfwng hinsawdd, Brexit, Covid a deng mlynedd o lymder i gyd yn taro yn erbyn ei gilydd yn y ffordd fwyaf erchyll." Fodd bynnag, roedd archwaeth i arloesi a gweithio drwy'r heriau hyn pe bai Llywodraeth Cymru yn darparu cyllid a chymorth i wneud hynny. Un prif awgrym oedd sicrwydd tymor hwy o ran dyrannu cyllid.
- Teimlai'r cyfranogwyr y dylai pob grŵp o bobl mewn cymdeithas gael eu trin yn gyfartal ac y dylai Llywodraeth Cymru nodi lle y gallai un grŵp fod ag anfantais benodol mewn cymdeithas ac yna dylid buddsoddi.
- Awgrymodd llawer o gyfranogwyr mewn gwahanol grwpiau ffocws bod angen sianel gyfathrebu gryfach a diamheuol rhwng pobl ar lawr gwlad a Llywodraeth Cymru. Caniatáu ar gyfer cydgynhyrchu ac i ddinasyddion Cymru allu mynegi pa fathau o brosiectau a rhaglenni fyddai'n eu cefnogi nhw.
- Roedd ffocws ychwanegol ar grŵp a nodwyd fel "pobl mewn tlodi" lle'r oedd cyfranogwyr yn teimlo pe bai cyllid yn cael ei gyfeirio yno byddai'n helpu i godi'r cyllid sydd ei angen i ystod o feysydd cyffredinol e.e. lechyd a Gofal Cymdeithasol ac Addysg am eu bod yn teimlo mai'r aelodau hyn o gymdeithas sy'n gwneud y defnydd mwyaf o gymorth gan y llywodraeth ar hyn o bryd

# 3. Meysydd Cwestiynu Allweddol

# Meysydd Blaenoriaeth Cyffredinol; Gan gynnwys Addysg, Iechyd a Gofal Cymdeithasol a Newid Hinsawdd

Gofynnwyd i'r cyfranogwyr ddewis hyd at dri maes yr oeddent yn teimlo y dylid blaenoriaethu cyllid a thri maes yr oeddent yn teimlo y gellid dad-flaenoriaethu cyllid. Y meysydd y gallai cyfranogwyr ddewis ohonynt oedd:

Amaethyddiaeth / Materion gwledig

Plant a phobl ifanc (gan gynnwys gofal plant, chwarae, gwasanaethau ieuenctid)

Newid Hinsawdd

Diwylliant (gan gynnwys y celfyddydau, chwaraeon a threftadaeth)

Yr economi

Addysg

Iechyd a Gofal Cymdeithasol

Tai / digartrefedd

Cysylltiadau rhyngwladol

Llywodraeth leol

Trafnidiaeth

Y Gymraeg

Nid oedd atebion y cyfranogwyr yn glir gyda bron pob maes yn cael ei ddewis ar gyfer blaenoriaethu a dad-flaenoriaethu. Fodd bynnag isod mae'r hyn oedd ym meddyliau mwyafrif y cyfranogwyr.

Addysg a lechyd a Gofal Cymdeithasol oedd y ddau faes a ddewiswyd fwyaf i dderbyn mwy o arian. Dilynir hyn gan Newid Hinsawdd, a ddewiswyd, yn y mwyafrif o'r grwpiau ffocws, ar draul yr Economi.

Mewn llawer o achosion, nid oedd yr Economi hyd yn oed yn cyrraedd dewis blaenoriaethol unrhyw gyfranogwyr.

Isod mae rhai o'r rhesymau pam y dewiswyd y tri maes hyn fel meysydd blaenoriaeth ar gyfer cyllid:

# Addysg:

Roedd cyfranogwyr o'r tu mewn a'r tu allan i'r sector addysg yn ymwybodol o'r pwysau ar y sector hwn gan gynnwys y cwricwlwm newydd sy'n cael ei gyflwyno:

The government needs to reflect on the commitment to a raft of changes in primary schools. The ALN Reform Bill the new curriculum for Wales, and if they

don't spend money or raise school budgets somehow to deliver these, I don't know how I'm going to deliver those things. - cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Ond **roedd cyfranogwyr yn deall yr angen i newid y cwricwlwm** oherwydd pethau fel diffyg addysg sgiliau bywyd hyd yma a'i effaith ar gymdeithas:

I definitely think schools need to teach more life skills...I don't have the first clue how to pay taxes or bills or anything like that. I was never taught this, instead I spent my time doing trigonometry, which to this day I've never applied to life. I definitely think education needs to be more focused on preparing people for life not further education. - Dysgwr gydol oes

Gan dorri ar draws y meysydd, roedd y rhagolygon ar gyfer y **sector diwylliant a'r celfyddydau yn ymddangos yn llwm** i rai cyfranogwyr **fodd bynnag roedd y cwricwlwm newydd yn ennill momentwm** gan fod athrawon am gynnwys prosesau mwy creadigol yn eu cynlluniau addysgu:

The new curriculum is coming in and a couple of teachers that I work with tend to be the performing arts teachers in the school but all of a sudden the rest of the school is really listening to them and wanting to know how to evolve their teaching to be more creative.. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Mae'r cwricwlwm newydd mor gyffrous. Ond, rwy'n credu bod angen inni edrych tua'r tymor hir wrth gynllunio; hynny yw, nid dim ond y ddwy neu dair blynedd nesaf, ond dros bum mlynedd a thu hwnt i'r ddegawd nesaf. Rwy'n credu mai'r trosolwg hirdymor hwnnw yw'r unig ffordd y gallwn wneud y gwaith cynllunio. / The new curriculum is so exciting. But I do think that we need to look on a long term basis when planning. Not just the next two or three years but five years and beyond to over the next decade. I think that that long term view is the only way that we could do that planning. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Ar ôl y cyfnod clo cyntaf, canolbwyntiodd ysgolion ar sicrhau bod plant yn iawn. Mae plant wedi cael profiadau gwahanol, oherwydd eu bod yn dod o wahanol gefndiroedd, felly mae ysgolion wedi addasu i ymateb i anghenion a gofynion dysgu plant. Bu llawer o bwysau ar staff a mynegodd y cyfranogwyr sut y gallent weld problem gyda staff yn gadael y proffesiwyn addysgu oherwydd y pwysau hwn. Mae angen buddsoddi i gefnogi llesiant disgyblion a staff ysgolion.

Un peth mae Covid wedi'i wneud yw gwneud i bobl ail ystyried ble mae nhw. Gyda'r pwysau ychwanegol, does dim digon o fuddsoddiad i gefnogi myfyrwyr, a chymorth i aros yn y swydd, ac rydyn ni ar fin colli llawer o athrawon. / Covid has definitely made people think about where they are. With the additional pressure, there's insufficient investment to support students and to support staff to stay in their jobs, I fear that we're about to lose many teachers- cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Ymddengys bod digonedd o grantiau i ysgolion, ond mae'n rhaid defnyddio'r rhain at ddibenion penodol. Cyfyngir ar ysgolion o ran sut y maent yn gwario'r grantiau, sy'n eu cyfyngu o ystyried bod pob ysgol yn wahanol, ond mae'r un cyfyngiadau ar bob grant.

Mae gormod o reolau ynghlwm â sut, ble a phryd mae arian grantiau yn cael ei wario / There are too many rules attached to how, where and when the grant funding is spent- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

The funding that we do get always come in too late for us to be able to plan anything, and so we're constantly on the back foot. There's a disconnect between what schools are expected to do and what government are giving us at the other end- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Tynnwyd sylw hefyd at addysg i oedolion fel blaenoriaeth er mwyn sicrhau bod mwy o bobl o fewn cymdeithas yn gallu cael swyddi da a pheidio â dod yn dreth ar gymdeithas:

People need educational skills. I remember when I was an asylum seekers and courses used to be free. Now I have my papers and I was able to get into employment immediately because I did the courses. But this has changed for new asylum seekers. They can't access the courses as easily. I waited for 13 years to get my papers, people have nothing to focus on while they wait. - Cyfranogwr â phrofiad ymfudo

I want to support young people that have been in care or are currently going through care as a support worker. But to do that I have to go back to college and university. But I don't want to do university because it costs so much money and for a care leaver, someone that doesn't have anyone to support me, to be left with that much debt on my head is very scary and daunting.

This holds you back from opportunities that you want to do in life. – Person ifanc ac â phrofiad o adael gofal

I applied for what's called the Financial contingency fund within the college. They paid the £30 lab fees where we get a lab coat and goggles. But when I applied for free meals, I didn't get that. I don't know why. I get the impression this fund was ... a follow on of free school meals. I don't think this fund is really geared towards adult learners – Dysgwr Gydol Oes gyda dibynyddion.

Gweler hefyd **Astudiaeth Achos 2** gan ddysgwr gydol oes sydd â dibynyddion ac yn canolbwyntio ar y cymorth sydd ar gael iddynt.

Galwyd am gefnogaeth hefyd i bobl anabl i gael mynediad at addysg well:

Disabled people need to have funding for medical things, but they also need funding to help them become part of the society. I have a disabled daughter and we still can't find proper training that she can have at college. It's not acceptable because she is intelligent...They have put her on an apprenticeship so she can learn how to write a CV to go to work, but she doesn't want to go to work yet, she wants to carry on in education. She wants to be a lawyer. - Cyfranogwr â phrofiad ymfudo

Funding has recently been cut from the only special educational needs school in Wrexham. This is worrying because my son is autistic and nonverbal and he needs access to a good education. I don't want him to be a drain on society if he can't get a job. There is an option for him to go to a private school but this will cost the government 3 times as much money so the investment should be in the public school. Disabled children should not be put aside, they should be encouraged. - Cyfranogwr â phrofiad ymfudo

# lechyd a Gofal Cymdeithasol:

Roedd yn amlwg i bron pob cyfranogwr bod y gwasanaeth iechyd yn ei chael yn anodd ar nifer o lefelau ac y gallai mwy o arian helpu ond daeth hynny gyda'r cafeat efallai nad cyllid ychwanegol o reidrwydd fyddai'r unig ateb i'r trafferthion:

It seems to be more difficult for many people who don't speak English or Welsh. They have to have doctor appointments without interpretation. -Cyfranogwr â phrofiad ymfudo

Health and social care services were already going downhill and the last two years has been disastrous. - Person hŷn

I think there needs to be more joint working between health boards and local government. I don't believe the Community Care Act is working. One issue is that people haven't got the social care to leave hospital and this is impacting on health and of course it's impacting on families as well. - Person hŷn

The lack of hospital and GP appointments has meant people's health has deteriorated. My friends mum had a large heart attack last week. The ambulance took four hours to arrive and she died – I don't think this wouldn't happen in normal times. . - Cyfranogwr â phrofiad ymfudo

Health and social care is a major contributing factor to the issues we try to address. The pandemic has exposed existing cracks especially on mental health care and provision. The pandemic has caused isolation and general stress levels have been exacerbated for people who had underlying health conditions both physically and mentally. - Staff Elusen Digartrefedd

#### Roedd yna bryderon penodol am wasanaethau lechyd Meddwl:

If you've got a mental health problem in the countryside in Wales, you can't go anywhere in the NHS. You have to go to a charity. It's an absurdity that government through taxpayers investment cannot provide an equivalent to a medical interventions for mental health – Cyfranogwr o'r Sector Amaethyddol

I think we're about to see a tsunami of mental health problems. You're seeing the start of it already. Therefore I think we should increase the amount of funding available. - Staff Elusen Digartrefedd

Gweler hefyd **Astudiaeth Achos 1** gan nyrs iechyd meddwl gofrestredig sy'n gweithio ym maes iechyd meddwl y person hŷn.

Rhannwyd straeon personol am **amseroedd aros hir** a sut roedd hynny'n achosi lefelau o straen i gyfranogwyr a oedd yn deall pam roedd hyn yn digwydd ond yn **teimlo'n ddiymadferth** am y sefyllfa:

Waiting times have had a real big impact on me because the pandemic has pushed back my waiting times with the Welsh Gender Service to start going on testosterone. I'm almost halfway through a two or three year wait. I'm looking at possibly next summer, but possibly not. Also the cost of operations like this are so expensive. And if it turns out the NHS won't cover it for me then I don't know what I'm going to do. That'll completely stop me in my tracks of becoming who I want to be. It'll really affect my mental health. If the

pandemic wasn't here I'd have probably started this transition alreadyDysgwr gydol oes

Disgrifiwyd dilyniant gyrfa fel un "cyfyngedig" gan weithwyr gofal iechyd proffesiynol ac yn fwy felly roedd hyn yn achosi effaith andwyol ar y system gyffredinol. Roedd cyflog gwael hefyd yn broblem ac roedd hyn yn achosi staff i deimlo nad ydyn nhw'n cael eu gwerthfawrogi'n ddigonol:

I run a team of 16 people. I should have approximately 11 people in my team every single day. There was an incident last week where we couldn't draw staff in from anywhere because I've lost five members of staff. They've gone to other teams and areas because they couldn't get progression within this area. It's not because they want to leave this team, not because they want to stop doing the job that they've grown to love but there's no career progression for them. And that means that their wages will not rise, so therefore they have no choice. Last week, I ran this team on just two registered nurses. We can't continue like this because we're burning out our existing nurses. - Gweithiwr Gofal iechyd proffesiynol

There is little incentive within the sector. Lidl are now offering £10.10 an hour shelf stacking. Sometimes you've got senior care staff working on less than that within a care home. We need the system to be made fairer.. - Gweithiwr Gofal iechyd proffesiynol

Carers don't feel as valued even in these situations – even when everyone needs carers but they only pay the lowest wage. I'm really confused why this is. - Cyfranogwr â phrofiad ymfudo a gweithiwr gofal iechyd proffesiynol

I have two daughters and my wife. My wife is a band three support worker with the psychiatric liaison service. That is a very complex role. Our 20 year old daughter recently started working in a sushi stand in our local supermarket. Within two years our 20 year old will earn more than my wife will filleting salmon instead of looking after people . - Gweithiwr Gofal iechyd proffesiynol

There is no actual opportunity for movement for staff through the promotion levels and to get experience and progression. This doesn't exist. We know it can exists. There's no actual formalized national structure to say this is how you get from being a carer to being a home manager. Without that career progression and the hope of at least earning more money, carers aren't going want to stay within the sector. Especially when they see other sectors that have less responsibilities. - Gweithiwr Gofal iechyd proffesiynol

Roedd cam-drin staff yn digwydd yn rheolaidd ac unwaith eto'n achosi i weithwyr proffesiynol deimlo'n ddiffygiol ac na chânt eu gwerthfawrogi:

I have suffered more abuse over this last year that I've had in the last 20 years from people that I would never have expected to have had it from. But one problem is the expectation of the service and people want everything immediately...Stop saying that the NHS is free at the point of need because in actual fact we have all paid for it, so it's not free. . - Gweithiwr Gofal iechyd proffesiynol

Nodwyd y **gall darpar staff newydd ofni Covid** ac y gallai hyn gael effaith niweidiol ar recriwtio yn y tymor hir:

The number of people that train as nurses is great. But the number of people that leave after 2 years of training is escalating. Perhaps Covid has exacerbated that. It's an environment that if you screw up, you're going to carry something home that's going to wipe your family out.. - Gweithiwr Gofal iechyd proffesiynol

#### Newid Hinsawdd:

Er bod cyfranogwyr yn nodi bod **Newid Hinsawdd** yn flaenoriaeth y dylai Llywodraeth Cymru ganolbwyntio arni, tynnodd cyfranogwyr sylw hefyd at y ffaith y **dylid integreiddio Newid Hinsawdd mewn llawer o feysydd cyllid eraill**, efallai y byddai hyn yn well na chael maes ariannu ar wahân.

Climate change really should be the umbrella that touches all of these funding areas and we should consider climate change in the way that we invest in all of them. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Climate change should be integrated into every single area of spending not as a silo. - *Perchennog busnes* 

Mynegodd cyfranogwyr fod **brys i Lywodraeth Cymru fynd i'r afael â Newid Hinsawdd** ar unwaith:

I think ultimately, if we don't do something to fix climate change nothing else is going matter for that much longerDysgwr gydol oes

There is no future without solving this. - Person hŷn

Awgrymodd cyfranogwyr y **byddai deddfwriaeth yn helpu** i fynd i'r afael â Newid Hinsawdd:

Welsh Government could subsidized businesses that are plastic free shops giving them a much reduced council tax or business rate. This would incentivize other businesses to do the same. Or you could flip it around, I guess and charge higher taxes on businesses that produce a lot of plastic waste. - Person ifanc

Daeth newid hinsawdd yn aml o dan wedd Amaethyddiaeth a Materion Gwledig.

Gwnaed llawer o ddadleuon gan weithwyr y Sector Amaethyddol am yr angen am **ffermio gwartheg** gan y **byddai hyn yn cefnogi bioamrywiaeth**:

I hate the way some people seem to think that you can't do both environment and farming. To me, farming and environment are inextricably linked. – Cyfranogwr o'r Sector Amaethyddol

Mixed grazing is really good for the environment. It's really good for the grass-Cyfranogwr o'r Sector Amaethyddol

I might have a problem, especially after they've announced 30% targeted reductions in methane. But on the other hand, one of the reason I've got cattle is because of the way they graze, it's akin to supporting biodiversity. This is absolutely crucial to the land. I think there's a total imbalance in targeting cattle at the moment. Because cattle are a massive contributor to biodiversity. – Cyfranogwr o'r Sector Amaethyddol

Meysydd Polisi Eraill; gan gynnwys: Amaethyddiaeth / Materion Gwledig; Plant a phobl ifanc (gan gynnwys gofal plant, chwarae, gwasanaethau ieuenctid); Diwylliant (gan gynnwys y celfyddydau, chwaraeon a threftadaeth); Economi; Tai / digartrefedd; Cysylltiadau rhyngwladol; Llywodraeth leol; Trafnidiaeth ac; y Gymraeg

Roedd barn y cyfranogwyr wedi'i hollti o ran llawer o'r meysydd polisi eraill.

Y tri maes oedd yn tueddu i gael eu dewis gan gyfranogwyr ar gyfer dadflaenoriaethu cyllid oedd **Y Gymraeg, Cysylltiadau Rhyngwladol** ac **Amaethyddiaeth a Materion Gwledig** o drwch blewyn. Fodd bynnag, roedd cyfranogwyr o amrywiaeth o sectorau yn teimlo **y gellid ystyried Amaethyddiaeth**  a Materion Gwledig yn drawsbynciol gan ei fod yn cefnogi cymunedau a meysydd eraill fel y Gymraeg, Diwylliant a Newid Hinsawdd a'i bod, felly, yn bwysig cynnal eu cyllid.

Roedd llawer o'r cyfranogwyr yn rhannu'r farn **nad oedd dadflaenoriaethu meysydd yn ymarferol** ond bod '**gwariant doethach' yn hanfodol** ar gyfer cynaliadwyedd yn y dyfodol:

I think there needs to be smarter moves that are put in place for some centralised opportunities- Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Gwnaed pwyntiau ynghylch y ffaith pe bai arian yn cael ei wario'n well mewn meysydd blaenoriaeth ei bod yn naturiol y byddai angen llai o arian mewn rhai meysydd ac y byddent felly'n dod yn llai o flaenoriaeth:

If homelessness has been addressed better and health and social care has been addressed there will be less drain in other areas and so there's be more money to spend elsewhere. - Staff Elusen Digartrefedd

Roedd rhai cyfranogwyr o'r farn y gallai rhai meysydd dderbyn **llai o gyllid am flwyddyn**. Fodd bynnag, roeddynt yn cyfaddef y byddai hyn yn effeithio ar gynnydd ond yn teimlo yn y tymor hir na fyddai'r effaith yn rhy fawr.

Isod ceir crynodeb o bob maes polisi yn nhrefn yr wyddor:

# Amaethyddiaeth a Materion Gwledig:

Gwelodd cyfranogwyr o'r sector hwn bod **y sector yn un trawsbynciol** ac yn cynnwys mwy nag amaethyddiaeth a materion gwledig yn unig, ei fod yn ymestyn i ddiwylliant, y Gymraeg a newid hinsawdd:

By supporting agriculture in my head, you are also already supporting the Welsh language and therefore culture, and so it becomes even more important to support agriculture. – Cyfranogwr o'r Sector Amaethyddol

Roedd gan rhai cyfranogwyr ddiffyg ffydd yn Llywodraeth Cymru o ran y sector hwn, a oedd yn ymddangos fel ei fod yn cael ei achosi gan haenau lluosog o fiwrocratiaeth a diffyg profiad staff yn yr haenau hyn neu ddiffyg ymwybyddiaeth o'r sector ar lefel busnes:

Whatever they do needs to be much more simple because I think there's loads of us living in fear of ticking that wrong box. I think they just they need to stop trying to catch us out. I realise that there is a small minority, and I believe it really is a minority, who need keeping an eye on, but the authorities are so busy trying to catch out that minority and the rest of us have an absolutely nightmare with it. We are often made to feel like criminals. – Cyfranogwr o'r Sector Amaethyddol

Sometimes it feels like the Welsh Government has a siege mentality because they have so many pressures on them. But I'd like them to know that they can trust us to help them with these problems. We can contribute a lot and willingly if they will just trust us. – Cyfranogwr o'r Sector Amaethyddol

Roedd cyfranogwyr o'r tu allan i'r sector hefyd yn gwerthfawrogi'r maes hwn ac yn teimlo angen cryf i'w gefnogi oherwydd y ffordd yr oedd yn cysylltu â chymunedau, newid hinsawdd a bod ganddo rôl i'w chwarae o ran bwydo'r genedl â bwyd o ansawdd uchel a dyfir yn lleol:

It does seem that growing food locally should be prioritised post Brexit, especially given that trade with our nearest allies has been damaged. That seems an equally valid environmental strategy, to support farmers, especially organic ones- Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Post Brexit, I think the Welsh Government need to help the farmers because it does impact us just think about where our milk comes from. We don't want chlorinated chicken coming from the United States. We want to know that we're having good food on our tables. - Person hŷn

I think having substandard food can negatively affect the whole community. So far with the help of the EU, our food standards have been controlled, but without the EU we really don't know where we stand. - Cyfranogwr â phrofiad ymfudo

Agriculture and rural affairs is important because I live and work in a rural area. Agriculture is of major employer here. If it's not employing people, there's no jobs for people and this will cause problems.. - Staff Elusen Digartrefedd

Nid oedd dyfodol ffermio yn ymddangos yn rhy gadarnhaol i gyfranogwyr sy'n gweithio yn y sector. Mae llwybrau i ffermio yn gyfyngedig oherwydd diffyg dyrchafiad i bobl ifanc, diffyg hygyrchedd yn ariannol i ddechrau arni a'r duedd gynyddol o ffermydd mwy dwys neu safleoedd cynllunio coed torfol.

Tynnwyd sylw at broblemau ynghylch buddsoddiadau mewn busnesau ffermio dwys mawr yr oedd cyfranogwyr yn teimlo ei fod yn duedd gynyddol a gefnogir gan Lywodraeth Cymru:

I think the definitive description of farming is one where a farmer can go around and see all their animals. At the moment in farming I think there's very little 'entrance' opportunities for farmers because you have to start with such a lot of investment. I work as a builder as well as farming, so that that helps. But it's not an immediately profitable industry. You need other skills. Kids are walking away, they take the opportunity of going to university. I've got two boys and a girl. We've been in the valley since 1520. I very probably will be the last generation here. – Cyfranogwr o'r Sector Amaethyddol

# <u>Plant a phobl ifanc</u> (gan gynnwys gofal plant, chwarae, gwasanaethau ieuenctid):

Soniwyd am hyn droeon wrth gyfeirio at **ddiffyg mannau cymdeithasol i bobl ifanc** a'r teimlad oedd gan gyfranogwyr bod hyn yn achosi ymddygiad gwrthgymdeithasol. Roeddent yn cydymdeimlo â phobl ifanc oherwydd diffyg arian yn y maes hwn i **gynnig mwy o leoedd y gallent ryngweithio'n ddiogel**.

# Diwylliant (gan gynnwys y celfyddydau, chwaraeon a threftadaeth):

Disgrifiwyd bod y sector celfyddydau a diwylliant yn mynd drwy **amseroedd** pryderus gydag ergyd ddwbl o ran pwysau Brexit a'r pandemig ar natur fregus gweithio'n llawrydd:

There are lots of concerns about the freelance nature of the workforce and how precarious that has been and continues to be. This has been completely exacerbated by the longer term impacts of Covid, so things like a much slower reopening for our sector than almost any other sector, which I think is continuing to impact how much people can actually work and how much work there is out there. I think in combination with Brexit it's absolutely causing difficulties in terms of personnel and how to sustain this. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Roedd ffrydiau ariannu yn rhan annatod o gynnal y sector yn ystod y pandemig ond nid yw bob amser yn cael ei ddisgrifio fel rhywbeth hygyrch neu sy'n ystyried yr unigolyn ac felly mae'n dieithrio ac eithrio unigolion penodol sydd wedi cael effaith ar eu hyder yn y systemau hyn.

The Freelancer Fund and the Cultural Recovery funding has been significant in terms of keeping the sector going- Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

I don't think funders took into consideration the concept of being a freelancer and the understanding that freelancers sometimes have mixed incomes, so those that were on a mixture of PAYE and self-assessment had a real issue when it came to finding support...I'm reluctant now as a freelancer to mix my incomes. I could have gained a mixture with my current roles but I have decided to just stick with one because it felt like the policymakers and decision makers at that time were completely unaware of how this would work.
Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

They [Arts Council Wales] needed to be speaking to young parents, recent graduates, people with mental health needs, people with disabilities – they need to bring in more diversity of thought within their advisory groups – especially with there being quick turn arounds- Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Gweler hefyd **Astudiaeth achos 4** sy'n tynnu sylw at daith un artist trwy Covid a gwneud cais am gyllid ag anabledd.

Barn o bob rhan o'r grwpiau ffocws eraill oedd **bod angen i ddiwylliant fod yn fwy amrywiol**:

I would change the title of this area to "multi-culture" not just "culture." We need more opportunities to celebrate other cultures, not just from a Welsh perspective or in English. Things need to be multicultural. Because we are a multicultural country now, so we should include all of it. - Cyfranogwr â phrofiad ymfudo

Gallai cyfranogwr o grŵp ffocws arall weld buddion enfawr o sicrhau bod y sector hwn yn ddigon cryf i gynnal ei hun drwy heriau'r pandemig a Brexit oherwydd roedd yn cydnabod y buddion mae'n ei gynnig i'r holl gymuned:

The Welsh Government needs to continue to invest in new and refurbished community sports facilities and parks ... The health benefits of physical activity support local communities recovering from Covid and in doing so, reduce the pressures on the NHS. - *Gweithiwr elusennol* 

I work with children and young people. I took a few families recently to The National Museum Cardiff and some of those children had never been there. It's free and it's local and it was mind-blowing for those kids. When they see things about history they are over the moon, even the parents too. We need to embed culture and history into those young girls and boys. - Cyfranogwr â phrofiad ymfudo

#### Yr economi:

Dywedodd rhai cyfranogwyr, heb economi dda a chryf y gall pob maes arall o gymdeithas ddioddef:

We need to bolster the economy, without that we aren't going to be able to support any other areas, because without the money we're not going to be able to do anything. Don't ask me how! . - Person hŷn

The economy needs to recover and the more robust the economy is the more it can feed into almost every other area of funding. - *Perchennog busnes* 

Fodd bynnag, roedd yn ymddangos bod llawer o gyfranogwyr yn gwrthwynebu ariannu'r maes hwn, efallai oherwydd **y canfyddiad bod gan yr economi ddigon o arian eisoes**:

It might sound a bit counterintuitive, but the economy could survive for a year with less because there's no point people being really rich if the planets going to die. . - Person ifanc

Gweler hefyd **Astudiaethau achos 3A-C** gan nifer o fusnes sy'n canolbwyntio ar gael Llywodraeth Cymru, Cymorth yr Economi Werdd a Cyllid ar gyfer Clybiau Chwaraeon i wrando arnynt

# Tai/digartrefedd:

Roedd llawer o gyfranogwyr ar draws sawl grŵp yn teimlo bod **tai a digartrefedd** wedi'u "datrys", er mai dim ond dros dro oedd hynny, yn gynnar yn y pandemig, felly roedd y cyhoedd yn dechrau gweld hyn fel rhywbeth y gellir ei ddatrys yn y dyfodol:

Homelessness changed during the pandemic. In Wrexham there was nobody on the streets, the Council managed to find temporary accommodation for

everyone. If it can be done then why can't it be maintained into the future. -Cyfranogwr â phrofiad ymfudo

Fodd bynnag, codwyd pryderon mawr ynghylch sut mae **tueddiadau'r farchnad dai wedi effeithio ar y gwasanaethau** sy'n gweithio gyda phobl ddigartref:

In our areas, a substantial amount of cash was given to alleviate the problem – homelessness has been "resolved", but it's very temporary and it's not a long term fix for people. Here, there are a lot of holiday properties, and where landlords previously may have rented to our client group now they've gone out as temporary accommodation. For example, where they may have held a £350 a month shorthold tenancy they have now opted to use it with the local authority to provide emergency temporary accommodation which may see them gaining £40 a night. We've struggled to get those longer term tenancies back. Add on to that the fact that lots of landlords who previously rented out properties are now using them as holiday rentals because UK holidaying has become a better option. We don't just need money we need more properties. It's an uphill battle. - Staff Elusen Digartrefedd

Roedd materion yn ymwneud â'r gweithlu yn thema gyffredin yn y grŵp ffocws gyda staff elusennau'r digartref. Codwyd pryderon ynghylch canfod y math iawn o bobl ar gyfer y swyddi sydd ar gael yn ogystal â galw mawr am gynllunio tymor hwy i sicrhau rolau a phrosiectau am gyfnodau hirach o amser.

Over the past year since the pandemic we've had some real challenges in our sector in terms of recruitment. We're just not getting the kind of quantity and talent level. We would hope within our sector that there could be wider recognition of our roles as key roles. . - Staff Elusen Digartrefedd

Er bod cyfranogwyr yn cydnabod nad yw'r rhain o bosibl yn gysylltiedig â'r pandemig, nodwyd newidiadau a symudiadau yn y sector, roedd pryderon ynghylch hirhoedledd dulliau effeithiol, a blinder o fewn y sector oherwydd eu bod wedi'u gor-ymestyn. Disgrifiodd y staff eu rôl fel teimlo eu bod yn brwydro'n gyson.

It always feel like a battle, whether that be that you are battling the restrictions of the prison services, the complexities of mental and physical health services, or advocacy for our service users. Until we reach a point where we look very seriously on a governmental level at the powers of cocommissioning, how can we change the habits of a lifetime? We spend so

much time advocating for the individuals that we work with, it's exhausting. And we are a workforce, like many, who have already been through a lot over the past couple of years. - Staff Elusen Digartrefedd

Roedden nhw'n galw am **gyflog tecach a fyddai'n dod yn y pen draw gan Lywodraeth Cymru** sy'n cynnig cyfleoedd ariannu cystadleuol i'r sector elusennol. **Soniodd codwyr arian am anhawster o ran cynnig Cyflog Byw** o ystyried y pwysau i sicrhau'r cyllid yn y lle cyntaf:

Support worker salaries across Wales can offer anything from about £15,000 a year to about £20,000...at the lower end of that salary bands you could be working at Tesco's and not earning any less. - Staff Elusen Digartrefedd

Questions that have been raised through the pandemic are "who are our core people", "who do we need to make our society run" and "are those people getting paid fairly for the commitment that they make to our society?" I don't think that support work should be forgotten in this conversation. All of us worked front facing throughout the pandemic. Nobody just shut up and went home. We all continue to deliver exactly as we had done. . - Staff Elusen Digartrefedd

Nododd cyfranogwyr o'r tu allan i'r sector yr hyn yr oeddent yn ei weld fel problem cartrefu o ran **diffyg tai fforddiadwy**.

Housing is a national issue – whether that is because people are on the street or because there is insufficient housing, or only substandard housing available. As a non-native Welsh person, I have made my home here and I dislike the 2nd home owners culture. These should be discouraged as much as possible. Community is crucial and if an area has a high number of 2nd homes, this does not help the community. Holiday lets are acceptable because this encourages tourism, but this should be managed so that communities are still able to thrive. - Perchennog busnes

# <u>Cysylltiadau rhyngwladol:</u>

Mynegodd llawer o gyfranogwyr eu boddhad gyda llywodraeth y DU yn arwain trafodaethau Brexit os yw'n golygu y gallai Llywodraeth Cymru arbed arian yn y maes hwn:

I think International Relations should be spearheaded by the UK rather than the Welsh government. Whilst we might not like what the UK government has to say, the reality is most overseas governments do not understand the difference between Westminster and the devolved governments. Americans think everyone in the UK is English!! I have never known a US president visit Wales or the 1st minister. - Perchennog busnes

Roedd eraill yn teimlo bod angen cyllid yma ond gan ei bod mor dynn ar bopeth, roedden nhw'n teimlo **efallai mai'r maes hwn yw'r unig un y gallent gyfiawnhau ei dorri**:

Peoples health and their well-being is more important right now – international relations comes further down on my priority– Dysgwr Gydol Oes gyda dibynyddion.

We need to look closer to home and get ourselves in a much more sustainable position and recover before we worry too much about what's going on. We can't recover if we're investing too much everywhere else. Just let's get recovered and then bring that back into the mix at a later date– Dysgwr Gydol Oes gyda dibynyddion.

# Llywodraeth leol:

Efallai drwy ddiffyg dealltwriaeth o faint o arian a ddyrennir i Lywodraeth Leol **ni** soniwyd am y maes hwn yn aml iawn a pan oedd hynny'n digwydd tueddai i fod yn negyddol. Ond anaml iawn y byddai ar restr pobl o bethau i'w dadflaenoriaethu.

Most local governments if they were a business, they'd be bust within a week. I don't know how anybody can get it so wrong so consistently. – Cyfranogwr o'r Sector Amaethyddol

#### Trafnidiaeth:

Cododd mwyafrif y cyfranogwyr y pwynt bod trafnidiaeth gyhoeddus yn anfforddiadwy neu'n ddrud am yr hyn ydyw. Roedd y cyfranogwyr yn teimlo bod tryloywder yn broblem pan oedd modd cyfiawnhau costau gan roi'r bai ar 'lymder' ond heb esboniad pellach:

I'd say more funding for transport is 100% needed. At the moment travel is such a big struggle especially when you're working. Once I have paid for my studies and my travel I'm left with very little at the end of the day.. - Cyfranogwr â phrofiad ymfudo

Local transport in this area is diabolical. We've got no life after 4:30pm in my area. You don't get any transport after that time. We can't go out, we can't do anything. . - Person hŷn

I've got plenty of friends who live rurally and there's lots of times where the buses haven't even turned up. People I know have been threatened with the sack because they aren't getting to work on time. And there's no explanation as to why this keeps happening. - Dysgwr gydol oes

Yn bennaf am **resymau'n ymwneud â'r hinsawdd roedd cyfranogwyr yn teimlo'r angen i fuddsoddi'n well** mewn trafnidiaeth:

Transport links are so vital for us to achieve some of the other ambitions we've got in terms of climate change, decarbonization etc. But also to make our economy work, and to open up Wales to be the target destination for people in England and beyond, they've got to be able to get here and get around. Trying to travel through Wales is horrible. - *Perchennog busnes* 

We live in a world where we're trying to get people off the roads but without a public transport infrastructure that is affordable it's impossible. The UK Government has talked about fuel cars not being produced by 2030. But we need buses and trains to replace them. . - Gweithiwr Gofal iechyd proffesiynol

The rapid shift away from petrol and diesel cars will require car-dependent households to purchase electric cars over the next 8 years. Whilst there may be a decrease in running costs, the capital cost to purchase an electric car will be unaffordable to many that are reliant on cars for their connection to jobs, education, health and food. For many of our communities, particularly the remoter communities, transport poverty will increase, reducing the access to income, education and services- *Gweithiwr elusennol* 

I would love to get the train to work. I drive for three hours, three days a week to get to Carmarthen from Cardiff. I hate the contribution that makes to climate change - I would love to be able to do my marking on the train - but it would take me about that same amount of time just to get into work each

day if I were to use the trains because the trains are so slow and so rare-Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

#### Y Gymraeg:

Roedd rhaniad clir iawn ynghylch y maes gwariant hwn.

Teimlai'r rhan fwyaf o gyfranogwyr y dylai gwariant ganolbwyntio mwy ar addysg a'r Gymraeg drwy gynyddu nifer y meithrinfeydd ac ysgolion cyfrwng Cymraeg. Byddai hyn yn gofyn am adeiladau newydd ond hefyd yr adnoddau o ran staff addysgu i addysgu drwy gyfrwng y Gymraeg, fel arall teimlent na fydd y Llywodraeth yn cyrraedd ei tharged o filiwn o siaradwyr Cymraeg erbyn 2050.

Roedd y cyfranogwyr o'r farn y dylai staff gofal plant gael eu talu yr un fath ag athrawon ysgol. Nid yw'r raddfa gyflog wedi newid ers 2017, ac nid oes unrhyw arwydd clir y bydd yn codi yn y dyfodol. Y gyfradd ariannu ar hyn o bryd yw £4.50 yr awr ar gyfer pob plentyn mewn lleoliad meithrin ac o ystyried bod cyflogwyr yn awyddus ac yn cael eu hannog i dalu cyflog byw yn ogystal ag ystyried yr holl gostau eraill sy'n gysylltiedig â lleoliadau gofal plant mae'r sector yn cael ei danariannu'n ddifrifol.

Os yw'r Llywodraeth o ddifri am weld mwy o siaradwyr Cymraeg, mae'n rhaid dechrau o'r dechrau. Nid yw'n gallu denu plant i ysgolion Cymraeg os nad yw'n dechrau gyda'r meithrin, ysgolion a chymunedau. Felly bydd buddsoddiad mewn gofal plant yn fuddsoddiad ym mhob maes. / If the Government really wants to see more Welsh speakers, it must start from the beginning. It cannot attract children to Welsh-medium schools unless it starts with nursery, schools and communities. Therefore, investment in childcare will be an investment in all areas. - Sefydliad Cymraeg

Welsh language is one of our key characteristic's. It's a civil right, and I think it's what many parents desire for their children. I do agree, however, that sometimes that needs to be much more effective because simply printing far too much and nodding and ticking isn't what's needed. Its investment in areas like primary school teachers.- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Roedd rhai pryderon hefyd ynghylch pa mor hygyrch oedd yr ysgolion i rieni heb sylfaen yn y Gymraeg:

I have a child and when she was younger I had a dream that she would be the first female black Welsh speaking news presenter. I wanted to put her in Welsh school but I couldn't. The school asked if I spoke Welsh and I didn't and they questioned if I would be able to help her with her homework. They gave me negative feedback and in the end my dream died. She went to a English medium school. . - Cyfranogwr â phrofiad ymfudo

Roedd **rhai cyfranogwyr yn anobeithio ynghylch y ffordd y mae Llywodraeth Cymru wedi ymdrin â'r Cymraeg yn ystod y blynyddoedd diwethaf**. Mynegwyd pryder ganddynt ynghylch pa mor anodd yw hi i blant ddysgu ond eu bod yn dal i gael eu hannog a hyd yn oed eu "**gorfodi**" mewn lleoliad ysgol:

Gan ystyried y targed o filiwn o siaradwyr Cymraeg, does dim digon o bolisïau i weithio tuag at y targed. Mae yna dueddiad i feddwl y gwnaiff addysg greu'r siaradwyr Cymraeg. / Considering the target of one million Welsh speakers, there are not enough policies to work towards achieving this target. There is a tendency to think that education will create the Welsh speakers - Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

It's hard because the kids have to learn it in school but not everyone wants to and there is no choice. Even though they learn Welsh at school it doesn't matter, they can only come home and say a few phrases. - Cyfranogwr â phrofiad ymfudo

Mynegodd llawer o'r cyfranogwyr sut roedd y maes hwn wedi cael llawer o arian yn ystod y blynyddoedd diwethaf a'u barn y bydd angen ei dorri nôl yn yn ystod yr adferiad Covid ac effaith Brexit. Ond roedd y rhan fwyaf o'r cyfranogwyr yn ymwybodol nad yw'r maes hwn yn cael cyfran enfawr o'r gyllideb gyffredinol:

I'm proud of being Welsh and I agree with Welsh being introduced and I recognize the importance but I don't think we need to be pushing that in the next 12 months, with everything else going on– Dysgwr Gydol Oes gyda dibynyddion.

As much as I like trying to learn Welsh, I don't think a year will make much difference to how much we can learn whereas I think there are other things at the moment that we need to prioritize. . - Person hŷn

Roedd rhai cyfranogwyr yn teimlo'n rhwystredig wrth dderbyn popeth yn ddwyieithog. Awgrymwyd bod angen gwella arferion fel y gall pobl ddewis cael gohebiaeth Gymraeg, Saesneg neu ddwyieithog a'r dewis hwn yn cael ei gofnodi

fel y gallai sefydliadau gwasanaethau cyhoeddus arbed arian ac adnoddau yn y dyfodol.

# Gwariant Cyffredinol y Gyllideb

Gofynnwyd i'r cyfranogwyr: Wrth feddwl am wariant Llywodraeth Cymru yn y flwyddyn ariannol nesaf, a ydych chi'n credu y dylai ddefnyddio ei phwerau trethu a/neu benthyca i gynyddu neu ostwng y cyllid cyffredinol sydd ar gael i'w wario, neu gynnal ei lefel bresennol o wariant?

Ar draws pob grŵp roedd yna deimlad y dylid cynnal neu gynyddu cyllid ond nid oeddent bob amser yn cytuno â benthyca neu drethu i gyflawni hyn.

I think in the next year or so, while we're still getting over the whole impact of the pandemic, an increase in spending would be a good thing to do. Not indefinitely, but I think we are coming out of quite dark place and a little bit of a spending increase could make a differenceDysgwr gydol oes

Nid oedd y rhan fwyaf o'r cyfranogwyr yn teimlo'n gyfforddus yn awgrymu trethi ar gyfer pobl ar gyflogau is. Roedd hyn yn bennaf oherwydd eu bod yn teimlo bod cyllidebau cartrefi eisoes yn dynn ond hefyd am eu bod yn credu bod Llywodraeth y DU wedi cynyddu trethi "cymaint" y byddai'n ormod i Lywodraeth Cymru wneud yr un peth:

I don't agree with increasing tax because we're getting so taxed from the UK Government at the moment, higher taxes will just tip people over the edge. It's just getting ridiculous. . - Perchennog busnes

Welsh Government shouldn't go anywhere near tax, the UK government is doing enough in that area. I don't think an increase in tax will go down well within the Welsh public because we paying so much to the UK already. - Person hŷn

Yn yr un modd, nid oeddent yn siŵr a fyddai **benthyca** yn syniad da **oherwydd** "bydd yn rhaid i chi ei dalu'n ôl bob amser":

Borrowing obviously has the disadvantage that you store up problems for the future- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Tynnodd llawer o grwpiau sylw hefyd at yr angen i gynnal gwariant ond **gwario'n gallach** a chael gwell gwiriadau o ran atebolrwydd i atal arian rhag cael ei "wastraffu". Gofynnwyd hefyd am lawer mwy o **dryloywder o ran cyllid** 

(Awgrymodd un cyfranogwr hyd yn oed gynllunio treth sy'n cael ei neilltuo'n benodol ar gyfer y GIG oherwydd byddai hynny'n sicrhau pobl ynghylch ble'r oedd yr arian ychwanegol hwnnw'n mynd):

Dydy'r cyhoedd ddim yn gwybod sut mae'r arian yn cael ei wario a ble mae'r arian yn mynd. Mae angen mwy o dryloywder i sicrhau dealltwriaeth pobl Cymru. / The public does not know how their money is spent and where the money goes. Greater transparency is needed to ensure that we gain the understanding of the people of Wales- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

I live in this room, Council tax is £150 a month I went to see another house. It's a two bedroom house and the tax there is £800 per year – it doesn't make sense. I really don't understand how they calculate council tax. There is a lack of transparency in this system. Even my landlord doesn't know why it's this rate.. - Cyfranogwr â phrofiad ymfudo

Dylen ni edrych ar sut mae pob adran polisi yn gwario arian i sicrhau arbedion yn hytrach na thynnu arian i ffwrdd / We should look at how each policy department is spending money in order to make savings, rather than withdrawing money- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

The risk is that the Welsh language and climate change can get lost if they are seen as a way of ticking boxes within other departments. So, targets are needed to ensure accountability in relation to the targets set. The Government should publish plans and set clear targets, monitor progress consistently and report back transparently. Setting clear accountability for the targets will avoid a situation where no-one is responsible for the aspects that 'fall between two departments', as it were. – Cyfranogwr o'r Sector Amaethyddol

Nid oedd pawb yn erbyn y syniad o fenthyca:

The risk of increased taxation is you actually end up with people spending less because they have less. I think to get out of the situation we are in we need to borrow and not tax. - *Perchennog busnes* 

Awgrymodd rhai y dylid cael cydbwysedd rhwng benthyca a chynyddu trethi:

I think there should be a mix of both increased tax and borrowing, because obviously a lot of us can't afford big high tax increases. But it can't all be based on borrowing. – Dysgwr Gydol Oes gyda dibynyddion.

Borrowing is appropriate for some expenditure for example, housing where we discussed how this is inadequate. At least it's creating an asset with a future value. It would also hit some of the other areas, such as climate change. It's a chance to improve present housing in terms of insulation. - Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Roedd y cyfranogwyr yn meddwl nad yw cwmnïau mawr yn cael eu trethu'n ddigon a byddai datrys hyn yn golygu y byddai gan Lywodraeth Cymru fwy o arian yn y gyllideb ac na fyddai angen benthyca o gwbl. Roedden nhw eisiau system dreth decach gyda ffocws penodol ar drethu cwmnïau mwy neu aelodau cyfoethocach o gymdeithas:

If the big companies are genuinely tax, I don't think the country would need to borrow. . - Cyfranogwr â phrofiad ymfudo

Mae angen cynyddu buddsoddi a gwariant. Mae'n gwneud synnwyr defnyddio pwerau benthyca fel rhan allweddol o'r cynllun, ond hefyd mae angen trethu'n deg i warchod y rhai sydd angen eu gwarchod yn ein cymdeithas / There needs to be an increase in investment and spending. It makes sense to use borrowing powers as a key part of the plan, but also fair taxation is needed to protect those that need protection in our society - Sefydliad Cymraeg

Mae angen trethu, ond nid oes angen codi trethi pobl ar y stryd; mae angen codi trethi'r bobl sy'n gwneud arian mawr neu hefyd trethu ail gartrefi yng Nghymru. / Taxation is required, but taxes should not be raised from people on the street; taxes should be raised from those who make plenty of money or also tax second homes in Wales - Sefydliad Cymraeg

I believe spending should be increased. I believe taxation is too low for the richer members of society. The very wealthy should be contributing more through taxation, however, I think the government should borrow more too . - Perchennog busnes

I fod yn onest, nid oeddwn yn talu llawer o dreth yn ystod blynyddoedd cyntaf fy ngyrfa oherwydd doeddwn i ddim yn ennill digon i dalu'r trethi hynny. Gallai hyn fod yn naïf, ond mae'n fraint cael bod mewn sefyllfa i dalu trethi, a cyhyd â bod y cynnydd yn deg i bawb a'i fod yn flaengar does dim gwrthwynebiad gen i. Mae angen i ni rannu'r baich o ran trethiant yn deg yn ôl pwy all fforddio talu. / I'll be honest in the first years of my career I wasn't paying much tax because I wasn't earning enough to pay those taxes and this might be naive, but it's a privilege to be in a position to pay tax, and as long as the increase is fair for everyone and it's progressive I don't mind. We need to share that burden of taxation fairly according to who could afford to pay. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Roedd nifer o gyfranogwyr yn teimlo hefyd **nad oedd ganddynt ddigon o** wybodaeth i wneud y penderfyniad hwn ac eisiau i Lywodraeth Cymru "ei weithio allan ar eu pennau eu hunain":

I think this is where the members of the Senedd need to earn their considerable salaries. The devil is in the detail. I as an individual do not know if borrowing or taxation is the best means. They have got to look at society in Wales and decide what matters ... I have a PhD but I do not know whether taxation or borrowing is the right approach. I'd like the members of the Senedd to work it out for themselves- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

I don't know whether taxation is the right thing to do or to borrow money is the right thing to do. I'm not really particularly skilled enough to understand that. But what I do know is on the ground in communities that are poor and deprived, things are getting extremely tough for families and children-Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Codwyd pryderon ynghylch meysydd lle **gwelwyd bod cyllid yn "gadael Cymru"** a oedd yn **digio rhai cyfranogwyr ac yn eu gwneud yn rhwystredig** :

The Galstir Woodland Creation scheme, which will be a large part of future RDP schemes. Where currently, 96 hectares have gone to businesses with addresses outside of Wales and only 17 hectares to addresses within Wales. So that is Welsh funding going straight out of Wales to plant trees that will be a massive threat to our future because one thing that's going to do is drive the cost of land. We're already seeing all sorts of organisations, including sports clubs purchase acres of land in Wales. These investors buy farms to plant trees and they're not even based in Wales. I completely disagree with the whole idea of "carbon offset". You shouldn't be allowed to offset your business by buying a block of agriculture and use that offset to your own business.

Fundamentally, RDP must stay in Wales. – Cyfranogwr o'r Sector Amaethyddol

Pan fydd buddsoddiadau'n cael eu gwneud, dylen nhw gael eu gwneud ar lefel lleol, nad yw'r arian yn mynd i gorfforaethau mawr, ac nad yw'r arian yn gadael Cymru / When investments are made, they should be made at a local level, with money not going to large corporations, and the money not leaving Wales - Sefydliad Cymraeg

#### Deddf Llesiant Cenedlaethau'r Dyfodol

Gofynnwyd i'r cyfranogwyr ddweud pa mor bwysig oedd y meysydd llesiant canlynol i'r gwariant cyffredinol yn y flwyddyn ariannol nesaf:

- 1. Gwella cartrefi ledled Cymru gan gynnwys datgarboneiddio cartrefi, adeiladu tai fforddiadwy carbon isel newydd a rhaglen genedlaethol i wella effeithlonrwydd ynni cartrefi presennol.
- 2. Cysylltu a symud pobl gan gynnwys gwella cysylltedd digidol, teithio llesol (ffyrdd o deithio heb fodur er enghraifft ar feic) a thrafnidiaeth gyhoeddus.
- 3. Buddsoddi mewn hyfforddiant i greu swyddi mwy gwyrdd.
- 4. Buddsoddi mewn natur gan gynnwys blaenoriaethu cyllid a chefnogaeth ar gyfer adfer cynefinoedd a bywyd gwyllt ar raddfa fawr; cefnogi amddiffynfeydd llifogydd naturiol; rhoi'r goedwig genedlaethol newydd ar waith; a gwella cadwyni bwyd a dosbarthu lleol.
- 5. Cefnogi busnesau a fydd yn helpu Cymru i arwain y chwyldro carbon isel

Roedd y cyfranogwyr yn gyffredinol yn teimlo **bod yr holl bwyntiau'n dal yn bwysig** ac yn cytuno mai gwella **cysylltedd (yn gorfforol ac yn ddigidol) oedd y pwysicaf** ar ôl yr hyn roeddent wedi'i brofi dros y cyfyngiadau symud:

Connecting and moving people has to be a priority for Wales. Public transport is rubbish so we need to really improve this so it is actually a viable alternative. . - Perchennog busnes

Mae buddsoddiad mewn cysylltedd digidol yn hynod o bwysig. Roedd gyda ni un teulu a oedd yn byw ar fferm. Roedd y plant yn gorfod mynd at waelod y cae i gael signal i lawrlwytho 'r gwaith, a mynd adre wedyn i wneud y gwaith, ac wedyn mynd nôl i waelod y cae i uwch-lwytho'r gwaith. / Investment in digital connectivity is extremely important. For example, we had one family who lived on a farm. The children had to go to the bottom of a field to get a signal to download the work, then go home to do the work, and then go back to the bottom of the field to upload the work- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Roedd rhai cyfranogwyr yn pryderu bod yr **amcanion yn canolbwyntio ormod ar yr hinsawdd** ac nid oedd pob cyfranogwr yn teimlo bod angen hyn ar hyn o bryd:

I struggle with 'investing in nature' because my heart says yes, it's the right thing to do, but is now the right time. I think it's important, but not as important as it is getting Wales back onto the right track. - *Perchennog busnes* 

Ond ar y cyfan, roedd **yr angen i fod yn weithgar ac yn arloesol am faterion yn ymwneud â'r hinsawdd** yn bwysicach na hyn:

Why is there no strategy for getting lorries off the roads and freight onto trains. We have heard in recent weeks about a shortage of Lorry drivers – probably a direct result of Brexit and all the UK government can think to do is train lorry drivers more quickly. There should be strategy to get freight back onto the railways. This will; Reduce congestion on the roads; Reduce CO2 emissions; Which in turn helps work toward net zero carbon; Reduce the need for Long distance Lorry drivers; This will allow lorry drivers to spend more time at home with families thus improving their quality of life and reduce their stress. - Perchennog busnes

Dywedodd llond llaw o gyfranogwyr eu bod yn credu efallai na fydd rhai cymunedau'n meddwl bod rhain yn flaenoriaethau am eu bod yn **yn ei chael yn** anodd goroesi eu hunain:

Most people's priorities that we engage with are around the questions like; How do I keep putting food on my table, when my benefits have been cut or my wages haven't increased? How do I keep my home warm this winter when my energy bills are so high? For some it's a choice between, do I bath my kids tonight, or put my heating on for an hour. As much as the natural world and environment are massively important. I think where a lot of families and individuals are at the moment they probably feel there are sharks closer to the boat.. - Staff Elusen Digartrefedd

#### Arloesedd: Gyda ffocws ar heriau ar ôl Brexit ac Adferiad Covid

Roedd llawer o sectorau'n teimlo bod yr esgid yn gwasgu yn sgil **"effeithiau** cyfunol yr argyfwng hinsawdd, Brexit, Covid a deng mlynedd o lymder i gyd yn taro yn erbyn ei gilydd yn y ffordd fwyaf erchyll":

Mae'r diwydiant llaeth wedi'i ddifrodi gan Brexit oherwydd bod llawer o'r gweithwyr a ddaeth o Ddwyrain Ewrop - mae pob un o'r rheini wedi diflannu. Maen nhw wedi mynd adref. Mae wedi achosi problemau mawr i rai o'r ffermwyr hyn, ac rwy'n credu ar hyn o bryd mai'r pryder mawr sydd gan lawer mewn amaethyddiaeth yw'r cytundebau masnach rhwng y Deyrnas Unedig ac Awstralia a Seland Newydd. Mae'r cyfeiriad polisi presennol o dyfu coed dros ardal enfawr o dir Cymru yn gwneud synnwyr perffaith wrth greu cytundebau masnach â gwledydd eraill. Rydyn ni wedi allforio diwydiant trwm ac rydyn ni'n awr yn condemnio India a China am eu hallyriadau. Rydyn ni'n barod i wneud yr un peth o ran cynhyrchu bwyd hefyd, mae'n debyg. Mae gan y sector amaethyddol bryderon mawr ynglŷn â'r cytundebau masnach hyn./The dairy industry has been damaged by Brexit because the number of workers who came from Eastern Europe, all of those have disappeared. They've gone home. It's been very problematic for some of these farmers, and I think that at the moment the major concern there's many have in agriculture is the trade deals between the UK and Australia and New Zealand. The present policy direction of growing trees over an enormous area of Welsh ground makes perfect sense to forge trade deals with other countries. We've exported heavy industry and now condemn India and China for their emissions. We are prepared to do the same with food production apparently. The agricultural sector has a great deal of concern about these prospective trade deals. – Cyfranogwr o'r Sector Amaethyddol

If we pull down an organic farm and grow a load of trees there and then we have to import food from New Zealand or China. Then everybody loses, don't they? – Cyfranogwr o'r Sector Amaethyddol

Despite the fact that agricultural is devolved, we still remember all those promises that we would not receive less support once we left the European Union. And we need to feel that Welsh Government is doing what it can for us. – Cyfranogwr o'r Sector Amaethyddol

Fodd bynnag, roedd **archwaeth i arloesi** a gweithio drwy'r heriau hyn pe bai Llywodraeth Cymru yn darparu cyllid a chymorth i wneud hynny. Un prif awgrym oedd **sicrwydd tymor hwy o ran dyrannu cyllid**:

Our projects are commissioned on a year by year basis and everybody around this table is expected to create spaces of safety and stability for some of the most vulnerable people in society when we generally don't know whether our projects are going to run past the 31st of March every single year. . - Staff Elusen Digartrefedd

The Welsh Government needs to look at how they can work with the third sector more closely and how they can make things easier for the third sector to get funding. I'm involved with a charity who have funding for advice services and the process can be quite frustrating. It can take a while to have decisions and a lot of charities have got to issue redundancy notices because they haven't been told the funding is definitely coming through in time. Then when it arrives they retract the redundancy notice but by this time it's damaged staff morale.. - Person hŷn

We're grateful that we do have now some clarity for the next two years at least. But we don't know where we are heading. We have no idea what the budget is going to be and no other business would run itself in that way. We need more clarity and information because one of the expectations of us if we go to the bank is we have to have a five year business plan. How can we plan for five years at the moment? I don't think government ever thinks about five years because they're not guaranteed to be in office any longer. – Cyfranogwr o'r Sector Amaethyddol

I think longer term funding is a major issue. With longer term funding you can actually plan as governors. We have to plan three years ahead financially but we only receive funding on a one year basis. This makes planning very difficult and does inhibit long term planning- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

More long term and more reliable financial support would be very useful. I think schools needs a bit more confidence that things are going to be longer term so we can actually plan better- Cyfranogwr o'r grŵp ffocws Penaethiaid a Llywodraethwyr Ysgolion

Yn enwedig yn y sector amaethyddol:

What is wrong with thinking positively instead of negatively about this? We've heard, for example, about the problems in the Wye catchment area where egg producing businesses are being blamed for pollution in the river. I believe 77% of those businesses were supported by Welsh Government to establish in the first place. Why don't Welsh Government go to those people and say we've got a nitrate problem in the Wye, maybe a little bit of phosphate in the water. These chemicals are fertilizers which cost about £600 - 800 pound a ton. Why don't we get together some of this European money and put up a big shed and make Welsh fertilizer? To sell to the rest of Wales where they need it and it could be cheaper and home produced. Solving many problems. – Cyfranogwr o'r Sector Amaethyddol

#### Cydraddoldeb

Gofynnwyd i'r cyfranogwyr a ddylai Llywodraeth Cymru flaenoriaethu cyllid ar gyfer grwpiau penodol o bobl mewn cymdeithas.

Teimlai'r cyfranogwyr y dylai pob grŵp o bobl mewn cymdeithas gael eu trin yn gyfartal ac y dylai Llywodraeth Cymru nodi lle y gallai un grŵp fod ag anfantais benodol mewn cymdeithas ac yna dylid buddsoddi.

I feel that younger people and in some ways, older people were disproportionately affected by Covid. And within those groups, yes, ethnic minorities, disabled people. LGBTQ plus were affected more so. But I don't think that we should just target people because of their label. What we should do is make sure that everybody has equal access. And some people will need a step up and help with that. - Person hŷn

Everyone is equal and they should all have equal care and respect. - Person hŷn

Awgrymodd llawer o gyfranogwyr mewn gwahanol grwpiau ffocws bod angen sianel gyfathrebu gryfach a diamheuol rhwng pobl ar lawr gwlad a Llywodraeth Cymru. Caniatáu ar gyfer cydgynhyrchu ac i ddinasyddion Cymru allu mynegi pa fathau o brosiectau a rhaglenni fyddai'n eu cefnogi nhw.

Welsh Government should take a bit more lead from teachers and schools, maybe inviting schools to come up with innovative ideas. Coproduction perhaps. I know there's a lot of talk about Co-production with the rolling out

the new curriculum in our area, but I think perhaps there could be a lot more of that in future- Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

I think that the whole population, needs to be supported, but I think with some of these groups there needs to be more of a platform for those people to come forward with ideas and suggest the funding that would support them. - Person ifanc

I think for Wales to succeed and the farming industry to continue, the Welsh Government has to sit down and listen to the views of people that are actually on the land. They know their land. These schemes seem to be one size fits all. There never seem to be any boxes where the farmer can give an opinion of what they think would work well on their farm. For example, last year I tried a scheme requesting a wildlife corridor. They told me what trees I had to plant. Which I did, but I told them at the time that some of them wouldn't grow. It was the wrong tree for the wrong place. And they haven't grown. To me that was a waste of money. The wildlife corridor was a good idea and it was a bit of a shelterbelt for me, but for the effort I put in and the scheme only just about covered costs. It didn't cover labour and it's been a failure really.— Cyfranogwr o'r Sector Amaethyddol

I understand they can't deal with all the little forums throughout Wales, but there should be some kind of overarching way in which small organisations could be dealt with. - Person hŷn

Small funding pots should be more available to these groups. Community leaders know their needs, and they know what will make the difference. One of the problems sometimes with Government down things is that you are superimposing things that you think might work. The people that really know are the community leaders. - Person hŷn

Because the Welsh Government looks at things on a much bigger picture and a more strategic level. They sometimes don't see what's happening down on the ground, but sometimes they come up with really good ideas, like when they funded the BSL interpreter apprenticeship scheme. This scheme increased the number of BSL interpreters in Wales. And it was a really successful scheme. But the idea came from the deaf community who campaigned for more equal access to services. In this case the Welsh Government had to listen to the smaller groups. Maybe there needs to be better and easier access to the government to share solutions. - Person hŷn

Amlinellwyd cefnogaeth benodol hefyd ar gyfer rhai grwpiau penodol. Teimlai'r cyfranogwr fod pob grŵp yr un mor bwysig o ran rhoi cyllid iddynt, gan bwysleisio bod effaith lleihau cyllid yn "drychinebus" a "chatastroffig":

I think that for LGBTQ+ and trans people an increasing in funding would reduce the waiting lists for surgery and hormone therapy which can both save lives and help peoples mental health. And a decrease in funding could just be really catastrophic. - *Person ifanc* 

#### Lleiafrifoedd Ethnig:

Mynegodd y cyfranogwyr sut **mae sicrhau cynhwysiant yn fater i'w ystyried** o hyd:

The Black Lives Matter protests are still happening and I think this does highlight that there's still a problem – Person ifanc ac â phrofiad o adael gofal

From a BAME perspective we know that we contribute so much to the economy but every time we try to access funding, if it's to promote our language or our culture or to celebrate an event it's so difficult and complicated to access funding. We don't feel included in the economy. - Cyfranogwr â phrofiad ymfudo

We need to focus on hate crimes more, not just focus on reporting but action is what we need to see. We need more legal support for LGBTQ+ and ethnic minorities. . - Cyfranogwr â phrofiad ymfudo

#### Pobl anabl:

Nodwyd bod grwpiau anabl yn grŵp pwysig i ganolbwyntio arno ar gyfer cymorth gyda thai yn benodol. Rhannodd rhai cyfranogwyr straeon lle nad oedd tai yn addas i bobl ag anabledd (corfforol a meddyliol) a bod angen mynd i'r afael â hyn:

Those on the neurodiversity spectrum it's incredibly difficult for them to share HMO's (House in Multiple Occupation) and for a lot of people, that's a contributing to factor to them being homeless. They also require quite intensive support in a way that differs from other types of support. There seems to be a huge waiting list for adult assessments of autism. (38 months was suggested). - Staff Elusen Digartrefedd

We've currently got someone in a HMO because there would have been homeless otherwise. They are the third floor and yet they are in a wheelchair. It's not sustainable, but it was either that or watch someone wheel themselves up and down the promenade in Aberystwyth in the rain. - Staff Elusen Digartrefedd

We need more bespoke facilities and more that are suited for people who are homeless because of their underlying conditions. Whether it's PTSD, whether it's a severe and lasting condition like schizophrenia or bipolar, who can't be around other people. - Staff Elusen Digartrefedd

Yn ystod y grŵp ffocws ar weithwyr diwylliannol llawrydd, gwnaed pwyntiau ynghylch diffyg amrywiaeth a meddwl yn greadigol ynghylch cyllid o fewn y sector:

I feel at the Arts Council have not got enough diversity of operation. There are 67 Arts Portfolio Wales (APW) organisations in RCT. Three of those APW's gained 91% of the Arts Council of Wales budget for this area. Within those organisations the majority of staff do not work in RCT. Within one of these organisations their recruitment policy documents state that disabled people aren't allowed to be employed, and they use these words "people with certain competencies are not allowed to work within certain job roles" which is describing disabled people. So they have outdated policies which are not inclusive for allowing people to work. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

Rhannodd rhai cyfranogwyr straeon am **deimlo bod pethau'n drech wrth lenwi ffurflenni** a bod hyn o bosibl yn ffordd hen-ffasiwn iawn o gasglu gwybodaeth nad oedd yn hygyrch:

I had to fill out the EMA form for my son. That was a massive form! He was really daunted, he's dyslexic. He's not very academic on paper, and I ended up filling out most of his form because he just couldn't do it. And I did think maybe there could be a better way, maybe digitising parts of it. And you have to send original documents and that's always a hassle as well. The Covid pass checks for identity were so much more straightforward and were proven ways of establishing my identity. It made me think that there must be better ways to collect this data.— Dysgwr Gydol Oes gyda dibynyddion.

#### Pobl hŷn:

Roedd y rhan fwyaf o **gyfranogwyr yn disgrifio'r grŵp hwn fel un "bregus"** ac yn teimlo bod angen cymorth ychwanegol arnynt gan Lywodraeth Cymru.

I would say that funding is needed for the elderly because some of them can't pay for care homes. Care homes aren't equal in their support, the more you pay the better the service. But not everyone can afford it. . - *Person ifanc* 

Loneliness and mental health issues in older people definitely needs to be addressed. Like loneliness in care homes or people on their own who might be older people with no families need support. - *Person ifanc* 

#### Pobl iau:

Roedd ffocws penodol mewn un grŵp ffocws ar **bobl ifanc sy'n gadael gofal** gan dynnu sylw at y **teimlad eu bod o dan anfantais enfawr** yn syth ar ôl gadael "y system addysg" ac yn dechrau ar "y byd gwaith":

When I was in a hostel I was on £50 a week and I had to pay £22 a fortnight to live there. With what was left I had to buy my food and I'm sorry but how can you make a 20 year old do that? I think that it is wrong that the government is making young people live their early life like this. I've carried this experience through until now and I am scared to be homeless again. I'm scared to get a job and things not work out and then because I've left the benefit system I won't be able to get straight back in and I'd be homeless again. Because being homeless has no stability. You've got to start the whole 8-12 week process again going through all the assessments and the whole time you'd be living on nothing.— Person ifanc a pherson â phrofiad o adael gofal

We are encouraged to stay in school until 18 but the education still sends us off into a world that we don't know how to navigate. That's how it was for me, I got thrown in the deep end and then I was made homeless. You're not meant to go from education to being homeless. How can we achieve if there are no stepping stones or no funding. They [Welsh Government] have to help us—Person ifanc ac â phrofiad o adael gofal

The jobs market is tough at the moment. Because of Covid work places are only taking on for like 3-6 months at a time. This is too temporary for me to leave a safe place. Also a lot of places want you to be able to drive. I wouldn't be able to afford to learn. We get penalized because we can't drive, but there's no funding out there to help us do that. I know people from school whose parents pay for that and buy them a car and pay for the insurance. These costs are sky high. It's like £5,000-7,000 just to be in that situation. There's just

no chance for me! There are a lot of barriers that stop us. – Person ifanc a pherson â phrofiad o adael gofal

Roedd llawer o'r cyfranogwyr am fynegi'r angen i **bethau fod yn gyfartal i bobl ifanc** o bob cefndir yn enwedig o ran cyflogau:

Why do young people have a lower minimum wages, are we worth less? That's what it feels like- Person ifanc ac â phrofiad o adael gofal

I've never understood why if you're over 25 you get extra money. I have lived in my own flat since I was 19. Then I'd see people who are like 27 still living with their mum and dad and they are entitled to £100 pound more than me for what? I live on my own. I've got to pay bills. I have a phone bill. And they're entitled to £100-200 more than me. And they have nothing to pay for really. I'm not saying they should lose their £100. I'm pretty much saying people under 25 should get the exact same because it's nothing to do with the fact that we're younger or we're older. It makes absolutely no sense– Person ifanc ac â phrofiad o adael gofal

You can do the exact same job as someone, but because you are two years under the minimum wage limit of 25 years old you get paid like 50p - £1 less an hour. It makes me feel undervalued. I don't think it should be based on circumstance or your age. I think everyone should be entitled to the same thing– Person ifanc ac â phrofiad o adael gofal

#### Pobl mewn Tlodi:

Roedd ffocws ychwanegol ar grŵp a nodwyd fel "pobl mewn tlodi" lle'r oedd cyfranogwyr yn teimlo pe bai cyllid yn cael ei gyfeirio yno byddai'n helpu i godi'r cyllid sydd ei angen i ystod o feysydd cyffredinol e.e. lechyd a Gofal Cymdeithasol ac Addysg am eu bod yn teimlo mai'r aelodau hyn o gymdeithas sy'n gwneud y defnydd mwyaf o gymorth gan y llywodraeth ar hyn o bryd:

I think some of these things can be solved with more legislation than more funding. I want to see people in poverty get that funding because people in poverty, and we have some of the highest areas of poverty in Wales across the UK, they also tend to be the significant users of health service, government services, social services. If we gave them that the hand up that they need to get jobs and become meaningfully engaged in society again. Then we reduce the need on the government to fulfil that role. - Perchennog busnes

There's so much need for social housing because people generally can't afford private rent. I use to private rent and I use to pay £250 towards it from my benefits. I got £400 a month on benefits. That's over 50% of my incoming funds on rent. I had £150 left to live for the month. I did that for a year and a half before the Council decided to put me into the property that I am in now. But young people don't know how to budget straight away and that was a very difficult learning curve. – Person ifanc ac â phrofiad o adael gofal

When I was on universal credit it was before they offered the temporary uplift and I was going to the food bank and really wondering how people were managing on this little per week. Then when they upped it I suddenly felt like oh yes this is now very much manageable. I'm just about buying the food, covering the bills, we haven't got money for luxuries or anything but I thought I'm keeping my head above the water...It [taking the uplift away] feels wrong. For people, it means the difference between having the heating on or not. It's not a lot really to help quite a lot of people to get just out of poverty. They still won't be living the high life! – Dysgwr Gydol Oes gyda dibynyddion.

Trafododd y cyfranogwyr eu barn am gynnig arfaethedig **rhaglen beilot Incwm Sylfaenol Cyffredinol**:

I've got mixed feelings about it[UBI] because for some people they could see it as just easy money and not work, not make any effort to better themselves, or try to get a job – Dysgwr Gydol Oes gyda dibynyddion.

I do wonder where the money would come from to pay for it [UBI pilot] because it does sound like it would be expensive- Dysgwr Gydol Oes gyda dibynyddion.

Obviously there are some people that it [UBI] would really benefit, but ultimately I think it would be cheaper and probably easier if they just made Universal Credit an amount that you could actually live on. – Dysgwr Gydol Oes gyda dibynyddion.

I'd be concerned about the cost implications and it[UBI] being abused. It would have to be a monitored. I think Universal Credit have got the right idea where they make contact with you every couple of weeks to ask you how you are, what you're doing, and if you don't participate in that positively, they can reduce your payments or stop your payments. I do get the concept of it [UBI] if people are constantly trying to get out of a ditch. – Dysgwr Gydol Oes gyda dibynyddion.

It's [UBI] quite a bold idea. I don't know whether it will work, but I think the Welsh Government should be bold enough to give it a shot. - *Perchennog busnes* 

We should be lifting people out of poverty. It's shameful really that in this day and age that people are suffering, children are malnourished in this country. If it[UBI] can do that then I'm for it. But I'd want to know how it's going to be funded . - Perchennog busnes

I think there is power in that freely giving of a basic living wage. I have seen from the pandemic what that can do for people in our sector. I saw artists making work. People supporting each and their communities as a result of being given an artist basic income. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

It really would be valuable to have a [UBI] pilot that includes a really diverse range of people that because then I think it would be more likely to prove results. - Gweithiwr Proffesiynol yn y Celfyddydau a Diwylliant

## 4. Astudiaeth achos

Astudiaeth Achos 1 - Iechyd a Gofal Cymdeithasol (Nyrs Iechyd Meddwl Gofrestredig - Canolbwyntio ar lif cleifion)

Daw'r astudiaeth achos hon gan nyrs iechyd meddwl gofrestredig sy'n gweithio ym maes iechyd meddwl y person hŷn, yn canolbwyntio ar **faterion yn ymwneud â rhyddhau cleifion** a'r ffaith nad mwy o welyau o reidrwydd fyddai'r ateb:

If you took my ward is a microcosm. We have 14 beds. We admit people. We treat them, then we're unable to discharge them because the resources in the community are not there. We need more funding towards home care and care support.

We need more support services for people who are being discharged into the community on their own, such as in to day centres and backups, these resources have crumbled in the last year. Or have closed in relation to Covid or now they are only working behind fences.

We can do the work that we can, but then we cannot generate a safe discharge for the patient into the community. So the patient then stays with

us, and if the patient stays with us, we can't admit another patient. And that generates a backup and then that has a knock on affect across the system because we organize and manage peoples care if we cannot achieve that care of that care becomes stagnant. That disincentivizes the staff that we have working with us and certainly it disincentivizes our students. The nurses of the future enter into a circumstance where they see nursing staff on a daily basis "banging their heads" against the wall. Trying to generate a safe discharge to manage things for patients, set up goals, get people back out into the community, and optimize their lives for them. Then to hit this cliff edge before the patients discharge date. It just all stops.

There was a psychologist in the 1960s called Erving Goffman and Goffman came up with the term "institutionalization". All it takes is six weeks of inpatient care. If you don't get it right, that person starts to almost lose the will. They become more reliant on the environment. They start to give up their independence. They start to give up their goal setting and they become reliant on other people decision making for them. In my field, if you keep someone in a room for six weeks, you manage their care, but you're telling them what to do. Every single step of the way. They only have so much autonomy in their life. Not a nice world. However, the longer that person stays in that bed. The less chance that person has survived in the world on discharge.

The community resources that we have are essential to us and we have nowhere near enough of them at this time. It would be disingenuous to turn around and say that just the care in the community is the solution because I went through the care in the community revolution of the 90s and I saw how many inpatient beds we lost in mental health, for example, in North Wales we had hundreds of hospital beds. Nowadays in North Wales we have about 50.

But the numbers of mental health patients are only growing. Covid has amplified that for us. Support is vital within hospitals and for that ongoing journey. More beds would be good but more beds would require more staff and other resources it's not as simple as just increasing the number of beds.

Astudiaeth Achos 2 – Addysg (Dysgwr Gydol Oes gyda dibynyddion – Canolbwyntio ar gyllid)

Daw'r astudiaeth achos hon gan ddysgwr gydol oes gyda dibynyddion a fu'n trafod eu taith drwy gydol Covid a sut roedd cyllid yn "anhygoel ac ychydig ohono braidd yn ddryslyd" ar adegau:

I lost my job in the in the public sector a year ago and it was down to digitalization. They reorganised the department because the company digitalized a lot quicker than what they'd planned because Covid force them. So the reorganization of the department happened very quickly. I had a payout but not a massive one. I completely lost my confidence. Even with 30 years of experience, lots of qualifications and I just didn't know what to do. I wasn't right mentally and I just didn't know what the future looked like with Covid. We didn't know what was happening.

Then my daughter was incredibly ill and we didn't know what was wrong with her, so I stepped out of the working world for a bit to look after her and she was diagnosed with Crohn's disease in March 2021. After being in and out of hospital for quite some time, so I couldn't really throw myself back into a job. So I had to claim Universal Credit for the very first time in my life. I've always worked up until then but I felt I had to wait until she got better. And during that time I didn't know what I was going to do because of being in the civil service for so long doing quite a specialized job, I was quite worried. But what I did have was 30 years of experience of managing people and quite a few qualifications that I've gained along the way during work. So I decided to go back and learn how to be a teacher so I could support people in those kind of roles.

Financially the bit of Universal Credit that I've had has been a lifesaver. It's kept my head above water. I have a mortgage so I don't get the of full scope of Universal Credit, and that's been quite tough because there's not much support for mortgaged people at all. But I'm not going to moan. I had lots of support from Welsh Government with things like dinner money and pupil development grants. I received things like reduced Council tax and reduced water bills which have all been a huge help for me.

I applied for student finance and it's a part time course that I'm doing, so I was accepted for the maximum amount at part time, which I was absolutely thrilled. I've got the loan to pay off when I become a certain level, but I got a grant as well. The only downside really was that I was a little bit surprised when I got my grant because it affected my Universal Credit, so it was pointless me getting it anyway because they cancelled each other out but nevertheless, I'm just grateful to be here and changing my career.

When my daughter was very, very ill and when I lost my job she was starting to really show signs of not being a well girl. The waiting times for hospitals and going back and forth into hospital while in the pandemic was a nightmare. It

was a really difficult time but I just tried to grab any financial support I could. There was support out there for me but it was difficult to find and to understand. Universal Credit were great in telling me that you need to start thinking about claiming PIP too. So I went through a huge process of trying to claim PIP for her because she was over 16. It took months and months and by the time we actually got a decision on her PIP she was starting to get better. But his was eight months later. So the PIP team decided because she was on the mend, we weren't entitled to anything. Those eight months of waiting were difficult. At first we didn't know what was happening and it was that worry as no money was coming in and I had a poorly daughter.

I was lost in the world. But I navigated my way through everything. Some of it [funding] has been amazing and some of it a little bit confusing. Now, I just see it as this is how it is. I'm here. We're alive. My daughter is getting better. I'm studying. I've already been offered a part time job by the college too.

I was made aware of a mortgage loan for people that had been on Universal Credit for nine months and I was very interested. So I thought I'd take a look and work it out. And the small print said if you've got an income then you aren't eligible. And I've just gotten a small part time job that might open more doors to me. It's like Universal Credit think about these things, but you've got to be in a very, very dire situation before it's available. There needs to be barriers and restrictions to funding and support from the government because of obvious reasons. But sometimes when you're genuine like me have just gone through huge trauma and found yourself unemployed it's so tough. I had to choose a part time course because I've got 2 girls and I've got lifts and cook. I can't be throwing myself into something full time at the moment, especially with my daughters illness because she can become ill very quickly.

So yeah, it's like the support is there, it's just it is difficult to navigate and understand what you're eligible for, what you're not.

Astudiaethau achos 3A-C - Economi a Chwaraeon (Ffocws ar gael Llywodraeth Cymru, Cymorth yr Economi Werdd a Chyllid ar gyfer Clybiau Chwaraeon i "wrando arnynt")

Daw astudiaethau achos 3A, 3B a 3C gan bobl fusnes yng Nghymru a chlwb chwaraeon preifat

Astudiaeth Achos 3A:

Dywedodd un cyfranogwr eu bod wedi teimlo bod Llywodraeth Cymru yn gwrando arnynt ond mae ofnau o hyd y byddai cyfnod clo arall yn niweidiol iawn:

I think in my industry, the tourism leisure industry, we probably got hit the hardest by Covid. We are quite a resilient industry and we bounced back really well this year. But my huge fear is going back into another lockdown. We will do anything we can to avoid going back, having masks or Covid passports. We will do that.

I was fortunate to be on two Covid task force meetings. One organised by Welsh Government and one by UK Government. And they were two massively different meetings where I felt in the Welsh meeting you were far more closer to decision making.

Since, we have had further conversations with Welsh Government and the Ministers are listening to us and think we are a mature and sensible part of the economy who want the best for our customers. I do honestly think that Ministers listen to our views and it was refreshing to see that.

#### Astudiaeth Achos 3B:

Galwodd y cyfranogwyr am fwy o gyngor a chefnogaeth gan Lywodraeth Cymru i'w harwain yn y dulliau gorau o fod yn fwy gwyrdd. Ar hyn o bryd mae llawer o wybodaeth ar gael ac mae awydd gan y sector i wneud newidiadau ond nid yw'n gwbl glir pa lwybrau sydd fwyaf effeithiol, effeithlon a phroffidiol. Hoffai busnesau fuddsoddi ond yn y ffordd orau bosibl o'r cychwyn cyntaf.

We're not proud of running off generators and we want to explore changing this but we don't feel there is enough support out there to help businesses to be greener. It's a minefield trying to find out whether solar, wind, hydro, is best and when you go to the companies they of course all say that they are the best. It's not just a financial support we need. We need proper advice.

As a small business I need to start researching solar power. I believe we need to do these things and the appetite is there but we need support. If we can generate our own energy we know we will save so much money, but this requires changing the whole infrastructure. And this costs thousands.

#### Astudiaeth Achos 3C:

O safbwynt chwaraeon, dadl un clwb chwaraeon preifat oedd fod angen mwy o gefnogaeth gan nad oedd y costau dros gyfnod y pandemig ddim wedi rhoi'r gorau i gronni er gwaethaf diffyg aelodau yn gallu cael mynediad i'r safle:

We could have done with more loans and opportunities to support our infrastructure during that period of time.

We did have some Sport Wales grants which were very useful, but we don't have those on a regular basis. There were also some low interest loans which were great to kick things off. But we had no revenue coming in to cover the building costs and the building is still running. Then our problem was that we had to try to convince people back. We depended on people coming back to play sport and pay their memberships and get back in but even today they're very wary.

We had two grants. Both only covered some of the costs for some building work. One job was to improve the lighting system making it more accessible for members but also more environmentally friendly and cost effective. The other was to renew the tennis court surfaces. Both of these things have helped to encourage members back. It was a good time to do the maintenance work too. But we still need more support. The building is old and needs a lot doing over the next 10 years. We have lost a year of income and so these improvements will take us at least 10 years to save and have the funds to do the other improvements. Then we'd be waiting even longer to see that return on investment.

Astudiaethau Achos 4 – Diwylliant (gan gynnwys y celfyddydau, chwaraeon a threftadaeth) – Canolbwyntio ar wneud cais am gyllid gydag anabledd)

Rhannodd cyfranogwr ag anableddau brofiad personol o gael gafael ar gyllid:

I received the Freelancers funding and I've got dyspraxia, ADHD and dyslexia. So for me even trying to do those forms was an absolute panic and there was zero support. We basically got left on our own as people with disabilities and they said "fight amongst other people". Now that's for me, that's not a fair shake of the stick, but even when I asked for disability support, nothing was offered and some organisations say that they gave adequate disability support which for me is a complete slap in the face of people with disabilities like myself.

The funding should have been made open and fair for everybody, and that includes support for people with disabilities, learning or otherwise. As a group, Covid has dramatically affected us, I think it was up to six in 10 people who were infected with Covid had a disability and died. People with a learning disability, you weren't going to be resuscitated. The pandemic has been hugely damaging to disabled people and people with disabilities.

It needs to be discussed because at the moment we need to get disabled artists to feel safe enough to come back to the sector. And we need to change parts of the sector to make people with disabilities more welcome. Because it feels like we are always the last one on the list. This needs to be stepped up and become more important.

I think one of the long term impacts of Covid on the sector could be a massive loss of diversity because we were all so precarious to begin. Financially and in terms of energy levels because we were working very hard compared to what we were earning. Since the pandemic I've seen people drop out and go into other jobs because they can't hack it anymore. People who either had a disability or had existing traumas due to being from a minority group seemed much more likely to suffer in that way.

I recently graduated from professional training and my accounts weren't up to date. So when it came to the last round of the Freelancer fund, I wasn't entitled to it. Because they said there was a cut-off point and my profits weren't there. Basically, that affected all of the self-assessment from the government. So I got about £1000 to live on for 12 months. This was the case for artists if you were recently graduated or just moved. It didn't help my growth as an artist either. Before Covid these would have been my years of growth. That life support that was there for that little bit was then taken away and I was left with nothing.

## 5. Atodiad

### Atodiad 1

Roedd y sefydliadau canlynol yn cefnogi'r broses o gasglu tystiolaeth gan y grwpiau ffocws:	
Bwrdd Prosiect Cymru Ifanc Plant yng	Cyngor Bwrdeistref Sirol Rhondda
Nghymru	Cynon Taf

Coleg y Cymoedd	Y Coleg Nyrsio Brenhinol
Colegau Cymru	Sboncen Cymru
Undeb Amaethwyr Cymru	Sefydliad Beavan
Ffederasiwn Busnesau Bach Cymru	Y Wallich
Canolfan Bwyd Cymru, Ceredigion	Tir Dewi
Llywodraethwyr Cymru	Cysylltu Cymunedau Gyda'n Gilydd
Helpwr Arian	Cynhyrchwyr Bwyd Cymru
Mudiad Meithrin	Conffederasiwn GIG Cymru / Welsh NHS Confederation
Cymdeithas Genedlaethol y Prifathrawon (NAHT)	Cymdeithas Chwaraeon Cymru
Gwasanaeth Eiriolaeth Ieuenctid Cenedlaethol	Beth Nesaf? Cymru
Grŵp Cynghori Pobl Hŷn Rhonda Cynon Taf	Zip World Cymru

# Atodiad 2 – Prif gwestiynau a ofynnwyd yn ystod y sesiwn

1. Pe gallech chi ddewis hyd at dri maes yr ydych o'r farn y dylai Llywodraeth Cymru flaenoriaethu cyllid ar eu cyfer yn y flwyddyn ariannol nesaf, pa feysydd fyddech chi'n eu dewis:

Amaethyddiaeth / Materion gwledig

Plant a phobl ifanc (gan gynnwys gofal plant, chwarae, gwasanaethau ieuenctid)

Newid hinsawdd

Diwylliant (gan gynnwys y celfyddydau, chwaraeon a threftadaeth)

Yr economi

Addysg

lechyd a gofal cymdeithasol

Tai/digartrefedd

Cysylltiadau rhyngwladol

Llywodraeth leol Trafnidiaeth Y Gymraeg

- 2. Pam ydych chi o'r farn y dylai Llywodraeth Cymru gynyddu gwariant yn y meysydd hyn?
- 3. Os yw Llywodraeth Cymru yn mynd i gynyddu gwariant mewn rhai meysydd, efallai y bydd angen iddi dorri gwariant mewn meysydd eraill. Pe bai'n rhaid i chi ddewis, pa un o'r meysydd canlynol ydych chi'n meddwl y dylai Llywodraeth Cymru dorri gwariant ynddi yn y flwyddyn ariannol nesaf? Dewiswch hyd at dri maes: (cyfeiriwch at y rhestr uchod)
- **4.** Pam ydych chi o'r farn y dylai Llywodraeth Cymru ostwng gwariant yn y meysydd hyn? ?
- 5. Wrth feddwl am wariant Llywodraeth Cymru yn y flwyddyn ariannol nesaf, a ydych chi'n credu y dylai ddefnyddio ei phwerau trethu a/neu benthyca i gynyddu neu ostwng y cyllid cyffredinol sydd ar gael i'w wario, neu gynnal ei lefel bresennol o wariant?

Cynyddu gwariant Gostwng gwariant Cynnal y lefel bresennol o wariant

6. I'w ofyn i'r rheini a atebodd "cynyddu gwariant" uchod:

Fe ddwedoch chi y dylai Llywodraeth Cymru gynyddu ei gwariant yn y flwyddyn ariannol nesaf. Pa un o'r canlynol sy'n disgrifio orau sut ydych chi'n meddwl y dylai fod yn ariannu'r cynnydd hwn mewn gwariant?

Dylai Llywodraeth Cymru fenthyca rhagor Dylai Llywodraeth Cymru gynyddu trethi Dylai Llywodraeth Cymru fenthyca yn ogystal â chynyddu trethi

7. I'w ofyn i'r rheini a atebodd 'gostwng gwariant' uchod:

Fe ddwedoch chi y dylai Llywodraeth Cymru ostwng ei gwariant yn y flwyddyn ariannol nesaf. Pa un o'r canlynol sy'n disgrifio orau sut ydych chi'n meddwl y dylai fynd ati i wneud hynny?

Dylai Llywodraeth Cymru fenthyca llai Dylai Llywodraeth Cymru ostwng trethi Dylai Llywodraeth Cymru fenthyca llai yn ogystal â gostwng trethi

8. Yn ystod yr adferiad economaidd yn dilyn COVID-19, pa mor bwysig ydych chi'n meddwl yw hi – os o gwbwl – i Lywodraeth Cymru ganolbwyntio ar wario ar y cynlluniau canlynol?

- Gwella cartrefi ledled Cymru gan gynnwys datgarboneiddio cartrefi, adeiladu tai fforddiadwy carbon isel newydd a rhaglen genedlaethol i wella effeithlonrwydd ynni cartrefi presennol.
- Cysylltu a symud pobl gan gynnwys gwella cysylltedd digidol, teithio llesol (ffyrdd o deithio heb fodur er enghraifft ar feic) a thrafnidiaeth gyhoeddus.
- Buddsoddi mewn hyfforddiant i greu swyddi mwy gwyrdd.
- Buddsoddi mewn natur gan gynnwys blaenoriaethu cyllid a chefnogaeth ar gyfer adfer cynefinoedd a bywyd gwyllt ar raddfa fawr; cefnogi amddiffynfeydd llifogydd naturiol; rhoi'r goedwig genedlaethol newydd ar waith; a gwella cadwyni bwyd a dosbarthiadau lleol.
- Cefnogi busnesau a fydd yn helpu Cymru i arwain y chwyldro carbon isel.
- 9. Sut y gall Llywodraeth Cymru fod yn arloesol yn y ffordd y mae'n ariannu pob sector er mwyn delio â heriau yn y dyfodol, megis yr adferiad yn sgil COVID-19 a newidiadau o ran cyllid ar ôl Brexit?
- 10. Wrth feddwl am y flwyddyn ariannol nesaf, a ddylai Llywodraeth Cymru flaenoriaethu cyllid ar gyfer grwpiau penodol o bobl yn y gymdeithas? Os felly, pa grwpiau y dylid eu blaenoriaethu?
- 11. Pam mae'r grwpiau hyn yn flaenoriaeth?
- 12. Ystyried effaith cyllid ar gyfer y grwpiau hyn ...

Beth fyddai effaith cyllid neu gyllid ychwanegol ar gyfer y grwpiau hyn?

Beth fyddai effaith dim cyllid pellach neu ostyngiad mewn cyllid ar gyfer y grwpiau hyn?

13. Cwestiynau posibl sy'n canolbwyntio ar bolisi:

Beth fydd effeithiau hirdymor tebygol Covid-19 ar y sector, a pha gefnogaeth sydd ei hangen i ymdrin â'r rheini?

Pa mor effeithiol yw'r gefnogaeth a ddarperir gan Lywodraeth Cymru wrth fynd i'r afael ag anghenion y sector?

Sut allai'r sector esblygu (nid yn unig ar ôl COVID-19 ond flwyddyn ar ôl blwyddyn) a pha gymorth ariannol fydd ei angen arno o ganlyniad?

Sut all Llywodraeth Cymru fod yn arloesol yn y ffordd y mae'n ariannu'ch sector er mwyn mynd i'r afael â heriau'r dyfodol?