



NAG AND MYANMAR DEVELOPMENT RESEARCH (MDR)

# Social Protection in Agricultural Sector

Country Final Report: Myanmar



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2/20/2012

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## Executive Summary

Myanmar in fact started its social protection system since the early 1950s with its 1950 Social Security Act. However, the people have never enjoyed the universal benefits of social security system as the benefit has been limited to public workers and public employees to some extent. The Department of Social Welfare (DSW) has made various social assistances and social services all over the country within its limited budget. It is learned that most of the social assistances especially orphanages and the home for the aged are being provided by Myanmar local private organizations mainly with the private donations. The DSW recognized most of those social organizations providing social assistances and primarily provide with technical assistances.

It could be remarked that Myanmar also has some significant measures which could be considered as social safety net as there are many evidences that the government and the civil society organizations provided with substantial assistances to those affected by natural disasters. The assistances however are made separately by different government departments and the social groups thus meaning lack of integrated systematic measures of response. Plus, the response so far have made are only for natural and man-made disasters but not to shocks resulted by slow and onset events.

With the political openness together with the new civilian government, progresses are seen in protection regarding with women, child and disable but not significant one regarding with agriculture sector. The objectives of agricultural sector so far focus mainly on the increase production. Agriculture in Myanmar in facts means the live-line of the country. However, the country still lacks protection measures for the mere sake of social protection for the sector. Being the lack of effective social protection measures in agriculture sector, the farmers have gradually lost their assets including productive assets in the face of natural disasters and demographic and social shocks. Given the situation, it will be impossible to increase production without occurring significant unfair wealth distribution in the sector.

## Section 1: Introduction

### Background

The Impact of Global Financial Crisis on Women in Myanmar research was under taken in Myanmar in 2009 June with the support of Oxfam GB. The research revealed that many people especially women who worked in the garment and other manufacturing industries in Myanmar terribly inflicted by the laid off when the factories closed and left the country because of the Western government's economic sanctions imposed on the country. Being the lack of reliable and proper social protection system many of the workers at the time were significantly helpless and thus rendering them unable to resume their livelihoods. There are many cases in which women factories workers have to earn their living as prostitutes.

The research also brought about one important question concerning with the social protection system of the country\_ how the agricultural sector of Myanmar is coping with shocks and subsequent profit losses consequent upon the total absence of social protection system for the sector. This is where this

National Social Protection System in Small Scale Agriculture Research lays its source. Despite its focus on small scale agriculture, this research also explores the existing overall social protection system practiced in the country.

In fact, the country has practiced the three significant component of social protection system: Social Security, Social Assistances and Social Services. The country has social security mainly for public employees of selected industries and departments. Social Assistances are being provided mainly by Department of Social Welfare (DSW) to different disadvantage groups: the disables, the elderly, destitute women and youth. Employment Support and skill development are seen as social services being provided in the country. However, the social protection schemes practiced in Myanmar are not reliable and feasible because of its limited scope, limited coverage and infeasible amount of compensation to cover income losses. In addition, the existing social protection system has its critical defect in its absence of integrated implementation of the schemes among different concerned ministries and department.

Myanmar currently is on the route of transition to a more accountable, developed and democratic society. A sound and reliable social protection system is very fundamental to sustainable social oriented-development of a society. In addition, this study is coincident with the time the people's representatives of the country and the new government have been strongly discussing the issues of the reform of the country's social protection system. So, it is highly expected that the research will contribute to the development of effective and integrated social protection system in Myanmar.

## Research Objectives

The main objective of this research project is to provide community-based evidence and information on social protection system in the context of agriculture to support national governments in strengthening the existing social protection measures; filling implementation gaps; and recommending new social protection schemes in agricultural sector, particularly more gender sensitive social protection interventions.

## Research Questions

The research questionnaire of the community survey is consisted of eight focused areas: (1) Household member, (2) health (3) household conditions, asset and liability (4) Income and Expenditure (5) Shocks (6) Risks (7) support from outside of the community and (8) Gender. The key research questions of this study are:

- What shocks and risks the community is encountered or are likely to be encountered in the future?
- How did they usually cope with the past experienced shocks?
- What are the community and outside support of respective coping mechanisms?
- What is the gender role in different coping mechanisms?
- What are the future risk and coping mechanism?

The key research questions of the literature review are:

- What social protection schemes are being in practiced in Myanmar?
- What are the very recent updates on the social protection system in Myanmar?
- How is the coverage and effectiveness of the schemes?
- What are the defects of the current social protection schemes?
- Given that the agricultural sector is totally out of the existing social protection scheme, does the country have any policy on the development of social protection system to include the significant sector of the country?
- What are the governing factors of the agricultural sector? Do they ascribes to the risks and burden for farmers or benefits them by reducing risks and cover losses by shocks?
  - The land policies
  - The market
  - The environmental and climatic factors
  - The government support for the agricultural sector

## Research methods

The study is undertaken in two phases as the study has two main focuses: the existing social protection system and the social protection in agriculture. Literature and Desk Reviews are used concerning with the first focus. In investigating the social protection in agriculture, the quantitative method is mainly used. Given the prior knowledge that Myanmar lacks social protection system in agriculture, the focus of the study placed on the coping mechanism of the agriculture community with different shocks.

The data is mainly collected by community survey conducted with 300 sample households. The community survey was undertaken in the two rice growing communities of different geographical context: the Delta and the Dry Zone. In addition to the community survey, the researchers has undertaken in-depth interviews with village leaders, elders and the general villagers to learn about assistances of international and local NGOs and traditional social assistances in support of social safety-nets for the people in the face of systematic social protection provided by the State.

## Section 2: Findings on the Literature Review

### 1. Definitions

Social Protection is defined differently by different countries and International Organizations. According to UN Economic and Social Commission for Asia and the Pacific (ESCAPE), social protection refers to that panoply of institutions in society that provides “security” for citizens that is “personal and collective security related to such issues as consumer protection, crime prevention, environmental protection, disaster prevention and relief and social security (in the sense of social insurance in one form or

another)”<sup>1</sup>. Being laid out in the Universal Declaration of Human Rights, in the Covenant on Economic, Social and Cultural Rights (CESCR) and in the Convention on the Rights of the Child, social protection is a human right. Social protection can be used as a development tool in realizing a range of goals: safeguarding against income shocks, offering minimal socio-economic security to the vulnerable, supporting inclusive growth and supporting social justice and transformation<sup>2</sup>.

Social Security according to International Labour Organization (ILO) is “the protection which society provides for its members, through a series of public measures, against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidies for families and children”<sup>3</sup>. Social safety nets are considered as various transfer programs that extend assistance of one form or another to those members of society who have been adversely affected by crises or emergencies<sup>4</sup>.

According to the above three definitions, social protection is the concept which creates secured environment for all members of society reducing risk and affects of environmental, economical, commercial and criminal afflictions. On the other hand, social security covers only employed individuals and households while social safety net provides cover to people adversely affected by crises.

In order that the study in different countries in the region is to be facilitated in a manner of uniformity, Social Protection system in this study is categorized into three types of programs: Social Assistance, Social Insurance and Social Services. Social assistances are assistances given to disadvantaged groups such as disables, elderly, orphans and Destitute children and women. Social insurance includes unemployment insurance, retirement, child support and so on. Social Services designated to provide meaningful opportunities for social and economic growth of the disadvantaged sector of the population in order to develop them into productive and self-reliant citizens and promote social equity<sup>5</sup>. Basic social services of the government include Self-employment Assistance and Practical Skills Development Assistance, among others. Health insurance services for laborers and employees of both formal and informal sectors; and education; skills and capacity building services for labourers from both formal and informal sectors are considered as social services in this study.

## **2. Overview on National Social Protection System of Myanmar**

Myanmar is a country with a foundation of social protection system. Myanmar enacted Social Security Act in 1954 which first came into effect in 1956 in Yangon Areas and was then extended in over 100 cities with large number of industrial workers according to different economic planning periods. In

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<sup>1</sup> ESCAPE, towards a Social Development Strategy for the ESCAPE Region (New York, United Nations, 1992), p.80.

<sup>2</sup> Yoshimi and Gabriele, Myanmar Development Policy Review: Social Protection, UNICEF, March 2011

<sup>3</sup> Cited in ESCAPE, Social Development Newsletter, No.27, October 1992, p.2.

<sup>4</sup> ESCAPE, “An Integrated Study of Selected Social Safety Net Policies and Programs in the Aisa and the Pacific (Bangkok, United Nations, 2001), p. 216

<sup>5</sup> Definitions of Social Services: <http://www.nscb.gov.ph/ru12/DEFINE/DEF-SOC.HTM>



accordance with the “1954 Social Security Act”<sup>6</sup>, Social Security system has been implemented in the country targeted at public employees and Industrial Workers of government industries. Under the social security schemes, the workers from state industries have medical benefit that is free medical treatment at workers hospitals and dispensaries. As to the health care for general public, the country practices cost-sharing scheme since 1993. Under the cost-sharing scheme, patients cover medicine and laboratory fees and the state pays doctors' fees<sup>7</sup>.

In addition to the Social Security Schemes, the country has maintained several Social Welfare programs mainly targeted at disadvantaged and vulnerable groups such as disabled, elderly, orphans, Destitute Women and Social Outcasts. Regarding to the Social Services, vocational trainings and employment services are provided by Ministry of Labour under the Employment and Training Act of 1950<sup>8</sup>.

Regarding with the protection of Children and Women, the country has several laws\_ some were legislated in the colonial era. The Children in Myanmar are protected by the Child Law 1993<sup>9</sup>. In order to effectively enforce the law, the National Committee on the Rights of the Child is formed consisting of the Minister of the Ministry of the Social Welfare, Relief and Resettlement as a Chairperson; and the head of relevant government departments, representatives from non-governmental organizations who are carrying out work in the interest of children, voluntary social workers as members of the Committee. The law protects the rights of the child; defines “Child in Need of Protection and Care”; and stipulates how to take actions against a child for an offence and the trial of Juvenile, how to safeguard the child from the dangers, how to manage custody and care of Children and Youths in Prisons, and describes the regulations on establishments of homes for child care by voluntary social workers or non-governmental organizations<sup>10</sup>. Women in Myanmar are protected from violence and other abuses by several laws although the law specifically on women has yet to be existed. The Penal Code 1861, 1898 the Code of Criminal Procedure, 1894 the Prisons Act, 1949 Suppression of Prostitution Act (amended in 1998), 1993 the Child Law, the Anti-Trafficking in Persons Law 2005, the Burmese Customary Law are the laws that protects women from sexual and other violence's and abuses but less focus on protection of women rights. However, Myanmar is one of the 186 parties of the Treaty of Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

Furthermore, the government makes response to disasters through the Standing Orders on Disaster Risk Management stipulated by government in 2009. In addition, the government has provided special assistances for those severely affected by disasters mainly natural disasters in order to reduce the impact of the disasters.

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<sup>6</sup> 1954 Social Security Act and Other Social Welfare Acts and Standing Orders, 1983 Edition, National Printing and Publishing Corporation (former Burma Gazette), Ministry of Information

<sup>7</sup> IRIN Asia, Myanmar: Call for new government to boost health spending, Yangon/Bangkok 4<sup>th</sup> April 2011.  
<http://www.irinnews.org/report.aspx?reportid=92352>

<sup>8</sup> Labour Category Listing, Ministry of Labour. [http://www.yangoncity.com.mm/ministry/ministry\\_of\\_labour.asp](http://www.yangoncity.com.mm/ministry/ministry_of_labour.asp)

<sup>9</sup> The laws regarding to child Prior to this Child Law 1993 are the Young Offenders Act 1930 and the Child Act 1955 which were abolished by the Child Act 1993

<sup>10</sup> *The Child Law 1993*, the National Printing and Publishing Corporation, Ministry of Information



### 3. Social Assistances

Social Welfare Schemes implemented in Myanmar are considered as Social Assistant types. Department of Social Welfare (DSW) under the Ministry of Social Welfare, Relief and Resettlement is mainly implementing numerous social welfare programs since 1950s after the formation of the Ministry in 1953<sup>11</sup>. The Laws directly concerned with the programs implemented by DSW are Prostitution Suppression Act (1949), the Disabled Persons Employment Act (1958) and the Child Law (1993). In addition to the laws there are regulations which give legal basis for DSW's social welfares programs: Regulation for Voluntary Institutions, Regulation for Voluntary Day care Centers and Pre-Primary schools, Regulation for the establishment of Voluntary Primary Night School, Regulation for Youth Centers. The DSW implements social welfare services in eight different areas of social needs by both direct and indirect means: Child welfare service, Youth welfare service, Women welfare service, Care of the Aged, Rehabilitation of Disabled, Rehabilitation of Ex-drug Addicts, Rehabilitation and socialization of Vagrants, Grant- in -aid to voluntary Organization<sup>12</sup>. Total expenditure on social welfare programs was estimated to be at 2404.5 million Kyats which is roughly equivalent to U.S\$ 370 million as of 2009 and 2010<sup>13</sup>. Different Social Welfare programs provided by DSW are described in the following tables<sup>14</sup>.

**Table (1) Child Welfare Services**

Sr	Specific Scheme	Client	Service Info	Numbers and Location
1.	Residential Nurseries	Orphans and abandoned children of both Sexes, (0-5) age group	Institutional Care, Pre-Primary education, health and nutrition and adoption services <sup>15</sup>	Six in total. Located in Yangon, Mandalay, Magway, Kyaingtone and Mawlamyaing
2.	Pre-Primary School and Day-Care Center	Children of 3-5 age group of both sexes	Early Childhood development activities, nutritional care and pre-school education	61 Government funded and 746 operated by community. 424 of which received government grants.

Source: Government and Policy, Ministry of Social Welfare, Relief and Resettlement  
<http://www.modins.net/myanmarinfo/ministry/social.htm>

**Table (2) Youth Welfare Services**

Sr.	Specific Schemes	Client	Service Info:	Numbers and Location
1.	Training Schools for Boys/Girls	Children who are in need of protection	primary and secondary education in normal schools, vocational training	8 in total. Located in Yangon, Mandalay, Shan and Mon State

<sup>11</sup> Social Welfare, Relief and Resettlement Category List, Ministry of Social Welfare, Relief and Resettlement  
[http://www.yangoncity.com.mm/ministry/Ministry\\_of\\_Social\\_Welfare\\_Relief\\_and\\_Resettlement.asp](http://www.yangoncity.com.mm/ministry/Ministry_of_Social_Welfare_Relief_and_Resettlement.asp)

<sup>12</sup> Ibid

<sup>13</sup> "Country Report of the ASEAN, Assessment on Social Impact of the Global Financial Crisis: Myanmar".  
[www.aseansec.org/publications/ARCR/Myanmar.pdf](http://www.aseansec.org/publications/ARCR/Myanmar.pdf)

<sup>14</sup> Government and Policy, Ministry of Social Welfare, Relief and Resettlement  
<http://www.modins.net/myanmarinfo/ministry/social.htm>

<sup>15</sup> Adoption Services are carried out in accordance with the Registration of Kittima Adoption Act

			within the institutions, training of physical, mental and moral development and placement in family or employment	
2.	Voluntary Homes for Orphans	Orphans/Destitute Children	Operated by community initiative. Most of them are religious groups). Provide Institutional Care, Education, vocational training and trainings of physical, mental and moral development	126 all over the country
4.	Youth Centers	Working youth and all other interested youths	Sports, library and other social activities in the community	118 centers located across the country
5.	Voluntary Primary Night School	Children who cannot attend normal day schools	Operated by Community. Primary education as prescribed by Ministry of Education	81 in total

Source: Government and Policy, Ministry of Social Welfare, Relief and Resettlement

<http://www.modins.net/myanmarinfo/ministry/social.htm>

**Table (3) Women Welfare Services**

Sr.	Specific Schemes	Client	Service Info	Numbers and Location
1.	Vocational Training Centers for Women	Women who have to service Court Orders	Institutional care, counseling, health care, vocational training through income generating activities and teaching of 3Rs.	4 in total. Located in Yangon, Mandalay, Myeik (Tanintharyi Division), Kyaingtone (Eastern Shan State)
2.	Women Development Centers	Destitute Women (18 and above age group) and those who are referred from Girls Training Schools.	Institutional care, counseling, health care, vocational training through income generating activities and placement to family/employment	2 in total located in Yangon and Mandalay.

Source: Government and Policy, Ministry of Social Welfare, Relief and Resettlement

<http://www.modins.net/myanmarinfo/ministry/social.htm>

**Table (4) Care of the Aged**

Sr.	Specification Schemes	Client	Service Info	Numbers and Location
1.	Voluntary Homes for the Aged	Old people aged 60 and above who are destitute or have no family member to depend upon	Operated by community. The government provides assistances. Institutional care, health care, religious activities	33 in total located across the country

Source: Government and Policy, Ministry of Social Welfare, Relief and Resettlement

<http://www.modins.net/myanmarinfo/ministry/social.htm>

**Table (5) Care for the Disabled**

Sr.	Specific Schemes	Client	Service Info	Numbers and Location
1.	School for the Disabled Children	Disabled Children with single or multiple disability (6-12) age group who has completed medical rehabilitation in the Hospital for the Disabled	Special education, A.D.L (Activities of Daily Living Training) in days school	1 located in Yangon
2.	School for the Blind	Both Partial and total Blind of 6-18 age group who are referred from medical professional, social workers, local authorities and members of the community	Special Education, vocational training	1 located in Yangon
3.	School for the Deaf	The Deaf with severe deafness of 6-18 age group	Special Education, vocational training in residential nature with referral from professionals, social workers, local authorities and members of the community	1 located in Mandalay
4.	Vocational Training School for Adult Disabled	Persons with physical disability of (18-45) age group with referral from the Hospital for the Disabled and Military Hospital	Vocational training in tailoring, carpentry, off-set printing, silk-screen printing, massage and photography	1 located in Yangon

Source: Government and Policy, Ministry of Social Welfare, Relief and Resettlement  
<http://www.modins.net/myanmarinfo/ministry/social.htm>

**Table (6) Care for the Social Outcasts**

	Specific Schemes	Client	Service Info	Numbers and Location
1	Rehabilitation program for Social Outcasts	Social outcasts who have been ostracized for different reasons such as Pagoda slave, grave yard people and people with leprosy and so on	Establishment of Producers Co-operatives for the target group, placement in suitable jobs and opening of Youth Centers, referring to Voluntary Primary Night Schools for the Benefit of their children, resettlement of ex-leper and provide basic needs for them	Several located in Yangon, Mandalay, Magway Divisions.

Source: Government and Policy, Ministry of Social Welfare, Relief and Resettlement  
<http://www.modins.net/myanmarinfo/ministry/social.htm>

Providing voluntary social care organizations with assistances (subsidies) both in cash and in kind is one of the main programs of the DSW. The department provides subsidies to the voluntary organizations for children, people with disability (PWDs), and destitute women and the aged. In addition, the DSW also provides social assistances (50,000 Kyat) to triplet mothers and children from voluntary youth development centers. The following table shows the number and types of voluntary social organizations provided with the subsidies by DSW.

**Table (7) the Voluntary Social Organizations Received Assistances from DSW<sup>16</sup>**

Sr.	Organizations	Number
1.	Youth Development Centers	191
2.	Voluntary homes for the Orphans	126 <sup>17</sup>
3.	Centers for People with Disability	7
4.	Centers for Women	10
5.	Homes for the aged	55
6.	Voluntary Pre-Primary Schools and Day-Care Center	424 <sup>18</sup>

In addition to the above mentioned social assistances implemented mainly by Department of Social Welfare or by community under the guidelines and support of the department, the country has developed care and treatment centers for those who suffered mental sickness and drugs addicts. The country enacted Mental Health Lunacy Act in 1912 and is largely outdated. However, mental health care is provided according to the country's Mental Health Care Plan<sup>19</sup>. There are two mental hospitals in the country\_ one is located in Mandalay and another is located in Yangon. In addition, there are also 25 outpatient mental facilities, 2 day treatment facilities and 17 communities based psychiatric inpatient units. The country's mental health expenditure occupied 0.3% of the total expenditure on the health care.

Regarding the treatment and care for the drug users, the country has set up four drug rehabilitation centers in Yangon, Mandalay, Lashio and Myitkyina. The treatment and rehabilitation of the drug users are mainly undertaken by Department of Health in close cooperation and with the support of international governmental and non-governmental organizations especially with UNODC. The ex-drug users are also helped join the rehabilitation programs in youth centers operated by the DSW.

#### 4. Social Insurance

Social Insurance practiced in Myanmar under the 1954 Social Security Act is limited to formal workers. According to the law, factories, workshops and enterprises that have over five employees whether State

<sup>16</sup>Country Report to the 8<sup>th</sup> ASEAN and Japan High Level Officials Meeting on Caring Societies, "Poverty alleviation with a focus on vulnerable people through strengthening collaboration between health services and the social welfare" 30Aug-2 Sept 2010.

<sup>17</sup> Government and Policy, Ministry of Social Welfare, Relief and Resettlement  
<http://www.modins.net/myanmarinfo/ministry/social.htm>

<sup>18</sup> Ibid

<sup>19</sup> WHO-AIMs Report on Mental Health System in Myanmar, 2006. (According to the report the last revision of Mental Health Care Plan was made in 2006.)

owned, private, foreign or joint ventures must provide the employees with the social security coverage. However, majority of the insured employees are employees of state enterprises and a certain groups of civil servants. The program is managed by the Ministry of Labour over 500,000 formal workers in selected industrial establishments<sup>20</sup>.

The scheme is financed by contributions from the employees (1.5 percent of their wages) and their employers (2.5 percent of the workers' wages) while the government subsidized as it is required. According to the data issued by Central Statistical Organization, the total social insurance fund in 2007-08 was 4047.27 million Kyat and the total benefits (awards) of the same year was 1042.43 million Kyat. The government contributions to the scheme in 1990-91 was 19% of the total fund while the employer's contribution and employee's contribution is 61% and 20% respectively<sup>21</sup>.

**Table (10) Statistics on the Social Security from 1990 to 2008**

Finance (Kyat Million)	1990-91	1995-96	2000-01	2001-02	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
State Contribution	8.96	-	-	-	-	-	-	-	-	-
Employer's Contribution	28.37	79.69	144.35	158.02	163.92	456.2	826.3	892.10	2311.21	2629.46
Employee's Contribution	9.46	47.51	86.61	94.79	98.35	273.7	495.78	535.26	1386.70	1517.81
Total	46.79	127.20	230.96	252.81	262.27	729.9	1322.08	1427.36	3697.91	4047.27

Source: *The Statistical Year Book 2008*, the Government of the Union of Myanmar, Ministry of National Planning and Economic Development, Central Statistical Organization

Under the social insurance scheme, the insured workers generally enjoy such benefits as sickness and Maternity, free medical care and Work Injury. Ministry of Labour has set up two general hospitals, one in Yangon and the other in Mandalay. The social insurance schemes are operated under the supervision of the Ministry of Labour while the Social Security Board administers contributions and benefits. The more detailed on the scheme are described in the following table.

**Table (8) Sickness and Maternity Benefits**

Sr.	Scheme	Detailed Info
1.	Sickness benefit	The benefit is 50% of the insured's average covered earnings in the 17 weeks before the incapacity began, according to 15 wage class. The benefit is paid from the first day of incapacity for up to 26 weeks for one illness
2.	Maternity benefit	The benefit is 66% of the insured's average covered earnings in the 26 weeks before maternity leave, according to 15 wage classes. The benefit is paid for up to 12 weeks (6 weeks before and 6 weeks after the expected date of childbirth).

<sup>20</sup> The Government of the Union of Myanmar, Ministry of National Planning and Economic Development, Central Statistical Organization, <http://www.myanmararchives.com/myanmardata2006/s0308.htm>

<sup>21</sup> State Contribution ceased with effect from 11<sup>th</sup> June 1991 under the notification of the Ministry of Labour.

3.	Funeral Grant	Generally, 1000 Kyat is paid to the deceased's surviving spouse or child; otherwise the actual cost is paid to the person who paid for the funeral, up to 1000 kyat.
4.	Workers' Medical Benefits	Medical services are provided directly to patients by the Social Security Board's dispensaries and hospitals, large employer dispensaries and public hospitals. Medical benefits include medical care at the dispensary, emergency home care, specialist and laboratory services at a diagnostic center, necessary hospitalization, maternity care, and medicine. The duration of benefit is 26 weeks for one illness (may be extended for medical reasons or in the interest of public health).
5.	Dependents' Medical benefits	Pediatric care is provided for an insured woman's child up to the age of 6 months

Source: <http://www.ssa.gov/policy/docs/progdesc/ssptw/2010-2011/asia/burma.pdf>

**Table (9) Work Injury Compensations**

Sr.	Scheme	Detailed Info
1.	Temporary Disability Benefits	The benefit is 67% of the insured's average covered earnings in the 17 weeks before the disability began, according to 15 wage classes. The benefit is paid from the first day of incapacity for up to 52 weeks.
2.	Permanent Disability Benefits	
	1. Permanent Disability Pension	If a total disability is assessed, the benefit is 67% of the insured's average covered earnings in the 17 weeks before the disability began according to 15 wage classes.
	2. Constant-attendance supplement	25% of the insured person is paid if assessed with a total disability and requiring the constant attendance of others to perform daily functions, as certified by medical officer of the Social Security Board
	3. Partially Disability	A percentage of the full pension is paid according to the assessed loss of capacity; of the loss of capacity is less than 20%, a lump sum is paid of 5 years of pension.
3.	Workers' Medical Benefits	Medical services are provided directly to patients by the Social Security Boards' dispensaries and hospitals, large employer dispensaries, and public hospitals. Insured persons are registered with a dispensary and are covered only for services provided by the dispensaries. Medical benefits include medical care at the dispensary, emergency home health care, and specialist and laboratory services and at a diagnostic center, necessary hospitalization, physiotherapy, prostheses, appliances and medicine.
4.	Survivor Benefits	
	1. Survivor Pension	The average benefit is 40% of the deceased's covered earnings, according to 15 wage classes. The pension is paid to the widow and ceases upon remarriage.
	2. Orphan's Pension	The average pension is 13% (20% for full orphan) of the deceased's covered earnings, according to 15 wage classes for each orphan younger than age 16. Up to 3 orphans per family may receive a pension.
	3. Other eligible survivors	A pension is paid to a widower or dependent relatives who are elderly or have a disability. The pension for other survivors is determined by the Social Security Board, depending on the nature of the survivors' relationship with the deceased, personal income, working capacity and other related conditions.  The maximum total survivor pension is 67% of the deceased's average covered earnings in the 17 weeks before death, according to 15 wage

		classes. If the total of all survivor pensions exceeds the maximum, the pensions are reduced proportionately.
	5. Funeral Grant	40,000 kyats is paid to the deceased's surviving spouse or child; otherwise the actual cost is paid to the person who paid for the funeral, up to 40,000 Kyats.

Source: <http://www.ssa.gov/policy/docs/progdesc/ssptw/2010-2011/asia/burma.pdf>

Both sickness and maternity benefits and Work Injury compensations technically cover certain groups of state enterprise employees, certain types of civil servants, and temporary and permanent employees of public or private firms with five or more employees in commerce or in specific industries (railways, ports, mines, and oilfields). The coverage as of 2007-08 is provided in 110 townships<sup>22</sup>. Self-employed persons, workers in private establishments with less than five employees, construction workers, farmers and fishermen are excluded from the coverage.

## 5. Social Services

Skills development and employment support schemes (help finding a job) are seen as the main social services in the country provided primarily by DSW and Ministry of Labour. The DSW gives sewing trainings and cookery trainings in some major cities including Yangon, Mandalay, Magway, Mawlamyine, Patheingyi, Taungtha and Myittha. In addition, the DSW also gives such courses as Day-care Teachers Trainings, Home-making trainings and Voluntary Social Worker Course. In addition to skills development schemes, DSW also gives employment support to young people and women who had been involved in rehabilitation programs given by rehab centers operated (centers for youth and women) under the department.

Ministry of Labour has been giving vocational trainings under the National Vocational Training Project started since 1972 with the technical assistance of UNDP and ILO. Under the project the ministry has established a National Vocational Training Center with the two main objectives: (a) to ensure a steady supply of all levels of skill workers to meet the needs of the industries, (b) to increase productive capacity of workers through systematic training. The training center at present is giving 9 types of training regularly for workers from both public and private sectors.

**Table (10) Vocational Trainings Provided by National Vocational Training Center**

Sr.	Courses	Duration
1.	Machinist Trade Instructor Course	22 Weeks
2.	Welding Trade Instructor Course	20 Weeks
3.	Auto Machinist Trade Instructor Course	16 Weeks
4.	Electrical trade Instructor Course	16 Weeks
5.	Training Officer Course	6 weeks
6.	Supervisory Training Course	6 weeks
7.	Productivity Improvement Course	6 Weeks
8.	Training Methodology Course	3 Weeks

<sup>22</sup>The Statistical Year Book 2008, The Government of the Union of Myanmar, Ministry of National Planning and Economic Development, Central Statistical Organization



9.	Trade Skills Testing Technical Course	3 Weeks
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Source: Labour Category Listing, Ministry of labour  
[http://www.yangoncity.com.mm/ministry/ministry\\_of\\_labour.asp](http://www.yangoncity.com.mm/ministry/ministry_of_labour.asp)

Ministry of Labour also has implemented substantive national and international services under the Employment and Training Act 1950; 1959 Employment Restriction Act<sup>23</sup>; and the Overseas Employment Service Law 1999<sup>24</sup>. The Employment and Training Division of the Development of Labour under the ministry mainly managed this service programs through Township Labour Offices (TLO) in 78 townships of many divisions and states<sup>25</sup>. Registered job-seekers of different occupations and skills can get a job upon request or notification of vacancies to TLOs by employers. The employment service is provided without charging any fee or payment. The job-seekers have the voluntary choice of employment and the employer also has the right to select the one according to his choice based on his requirements and rules. The Overseas Employment Service has been giving since 1990 with the establishments of the Overseas Employment Division for recruitment and placement of Myanmar Workers abroad. The service can also be accessed by foreign and local recruiting agents.

In addition to skills development schemes operated by DSW and Ministry of Labour, the Educating and Skills Development Central Schools under the Ministry for Progress of Border Areas and National Races and Development Affairs (PBANRDA) significantly provides higher education, vocational trainings and other technical trainings for public employees and vocational trainers from border areas. Under the Department, there are one collage and three training schools: Nationalities Youth Resource Development Degree College, Training Schools for Development of Nationalities Youth from Border Areas, Vocational Training Schools of Domestic science for Women, Central Training school, the Technical Training School / Workshop.

The two Nationalities Youth Resource Development Degree Colleges located in Yangon and Mandalay provides ethnic youths with Engineering and Technology Courses and Sciences and Social Sciences courses and give degrees in respective courses. Training Schools for Development of Nationalities Youth from Border Areas provides youths from border areas and hilly regions with basic education courses (from Kindergarten to 11<sup>th</sup> Grade). Government provides accommodation, food and clothing including education expenses to the youth from border areas who are attending the basic education classes in (27) Training Schools in the country. In the 2006-2007 academic year, (2616) students were studying in the training schools. Vocational Training Schools of Domestic Science for Women provides women from hilly and border areas with Basic and Higher Dress Making Training, Cookery Training, Weaving handloom, Knitting (with Machine) courses in (34) Training Schools mostly located in border areas. From 1992 to 2007 (as of 30th May, 2007), (22282) trainees have completed the courses from the Vocational Training Schools.

<sup>23</sup> *The Labours Acts*, National Printing and Publishing Corporation.

<sup>24</sup> Labour Category Listings, Ministry of Labour: [http://www.yangoncity.com.mm/ministry/ministry\\_of\\_labour.asp](http://www.yangoncity.com.mm/ministry/ministry_of_labour.asp)

<sup>25</sup> According to interviews of with several people, the TLO no longer gives employment services. Registering in TLO is just to fulfill one of the requirements to apply jobs in private and public enterprises. Both job seekers and employers depend private employment services and advertising in newspapers and journal to address their needs.

The Central Training School located in Yangon provides public employees from all over the country with administrative training, clerical training, executive officer training, special finance Regulation training, urban planning training, engineering refresher trainings, greening and flourishing of the urban area training, higher domestic dress making training, special training for the headmasters of the training schools and computer training for the instructors of the training schools are conducted. From 1999 to 2007, (5742) staffs have been trained. The Technical Training School was opened in Sittwe (Coastal Town) in 2001. The youths who have 10<sup>th</sup> standards are eligible to attend the 6 months certificate course. They are provided with mechanical repairs and maintenance training, basic electrical and electronic training and welding training courses.

## 6. National Response to Disasters

Disaster Preventions and Relief is in fact one of the significant components of the social protection systems in many country. Myanmar also has implemented disaster preventions and relief measures which become more comprehensive in Post-Nargis period despite that the country has yet to make any legislation on the issue. The government with the support of International organizations has stipulated standing orders on disaster management in January 2009. The standing orders specify how each ministries and government departments in conjunction with CSOs have to respond to and reduce the impact of disasters.

In fact, the government made a significant effort in rehabilitation of the severely affected populations by natural disasters since the Cyclone Nargis which struck the country in May 2008. The government rebuilt homes in the severely affected areas. As livelihood recovery assistances, it provided considerable amount of low interest loans to big fishers and salt farmers<sup>26</sup>. The Myanma Livestock and Fishery Bank (MLFB) provided big fishers with low interest loans (17% annually) ranging from 300,000 Kyat to 30 million kyat. The Salt Industry Cooperatives and Myanma Salt and Oceanic Industrial Department provided nearly 2.5 billion loans to over 200 salt farmers in the Delta at 1.8 percent interest per month. The government also arranged response plans for public employees right after the Nargis. The public employees were provided with advanced payments of 3 month salaries soon after Nargis. The employees have to repay the money in two years.

In the recent severe earthquake hit in Northeastern Shan State, both federal and state government has provided the affected people with significant reconstruction assistances. The National Disaster Preparedness Central Committee provided 200,000 Kyat each to the 62 households whose houses are totally destroyed by the earthquake<sup>27</sup> while the Ministry of Labour provided them with cements worth of 54 million Kyats. One of the Vice Presidents provided over 18 million kyats to 182 affected households in the areas.

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<sup>26</sup>Post-Nargis Social Impact Monitoring (SIM II), December 2009, Tripartite Core Group (TCG).

(Farmers were not provided with special loans by State at that time. They are provided with loans by private companies and semi-state enterprises in the second years after cyclone. Under the scheme, farmers received 50000 Kyat per acre for 2% interest rate but have to repay with paddy)

<sup>27</sup> The Mirror News (State Newspaper), 4 April 2011, p. 5

(the news was confirmed by NGOs involved in the emergency response in the area)

In summary, the government provided assistances both in cash and in kind to the disaster affected populations. However, it is not certain to distribute well among the affected population with the lack of systematic response under an integrated social protection system. In addition, emergency response of the government until today focused only on natural disaster but rarely make response on other cases like financial crisis.

## 7. Social Protection in Agricultural Sector

Agricultural sector in Myanmar is considered as the backbone of the country's economy. In 2009-2010 the Agriculture sector contributes 32% of GDP; 17.5% of total export earnings; and employs 61.2% of the labour force<sup>28</sup>. Despite the sector's significant contributions in the economy of the country, the sector still is far outside from the umbrella of social protection.

The government sets four policies for agriculture: (1) to allow freedom of choice in agricultural production (2) to expand agricultural land and to safeguard the rights of farmers (3) to encourage the participation of private sector in the commercial production of seasonal and perennial crops, and contribution of farm machineries and other inputs (4) encouraging the research and development activities for the improved quality and increase the production of agricultural crops. The agricultural policies of the State have yet to create a space for social protection for the sector as they apparently concentrate on enhancing productivity and profitability from the sector.

The vulnerability on the agricultural sector in Myanmar can be explained from four governing factors on the sector: (1) Land (2) Market (3) Environmental and climatic factors (4) State's support for the sector.

### 7.1 Land

The land area in Myanmar is 676577 square kilometer. The net sown area is 12 million ha<sup>29</sup> (2009-10) of which 8.07 million ha is the paddy sown acre. The country has 5.61 million ha of cultivable waste land<sup>30</sup>.

**Table (11) Land Utilization in Myanmar 2009-2010 (Actual)<sup>31</sup>**

Types of Land Utilization	Mil Ha
Net Sown Area	11.98
Fallow Land	0.24
Cultivable Waste Land	5.61
Reserved Forest	16.90
Other forests	16.25
Other	16.68
Total	67.66

<sup>28</sup> Myanmar Agriculture in Brief 2011, Department of Agricultural Planning, Ministry of Agriculture and Irrigation

<sup>29</sup> 1 hectare is 2.47 acres and it is approximately 0.4047 hectare

<sup>30</sup> Ibid, pg. 83

<sup>31</sup> Ibid

Land in Myanmar can be mainly categorized as Agricultural land and Non-Agricultural Land. According to the 1963 “Disposal of Tenancies Law”, the “Agricultural Land” is defined as “Land being utilized or kept in possession for agriculture purposes”<sup>32</sup>. All land and resources in Myanmar, above and below the ground, above and beneath the water, and in the atmosphere is ultimately owned by the State. Prior to 1953 Citizens as well as foreigners could own agricultural land. However, all agricultural land has come under exclusive state-ownership with the enactment of the “Land Nationalization Act 1953”. In other words, the government by the above law becomes the owner of the land and the farmers automatically becomes tenants all agricultural land was taken over by the government and was again put on lease to farmers who automatically become tenants who have to lease the land from the former.

Agricultural Land under the 1953 Land Nationalization Act is not transferable. It is 1953 Land Nationalization Act on which the system of “state allocation of agricultural land” grounded. The allocation of agricultural land system was first stipulated by the 1953 Tenancy Act which again was amended in 1963 as “Disposal of Tenancies Law’. Under the law and its rules, government may stipulate conditions to which tenants shall adhere to and the failure of which could result in the termination of tenancy, or for a serious break like selling or transferring the allocated land, the violated person could be prosecuted. Under State Peace and Development Council, the decision for allocation of agricultural land is taken by the concerned village-tract Peace and Development Council with the approval of township Peace and Development Council.

Agricultural Land technically is to be used for agriculture purpose. The government can take back the land if the farmers make the following major infringements<sup>33</sup>:

- Failure to cultivate on the allocated land without a sound reason;
- Sub-letting the allocated land to others;
- Sell, mortgage or transfer by other means the allocated land
- Ceasing to be a farmer;
- Failure to grow the stipulated type of crop
- Failure to sell the full quota of the stipulated crop
- Failure to sell the full quota of the stipulated crop, within the stipulated time at the stipulated price to the government

However, the compulsory delivery system was removed since 2003. Agricultural land may be used for other purposes (for example building houses or digging fish-ponds) if the owner is given permission with the issuance of the official document “La Na 39” by township State/Division Peace and Development Council with the approval of the Ministry of Agriculture and Irrigation. The “La Na 39” type land is transferrable. Agricultural land can also be transformed into non-agricultural land with the approval of SPDC. In short, SPDC has the authority to give permission for the change in land use.

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<sup>32</sup> Guidance Note on Land issues: Myanmar. Pg.4 (the report is organized by U MyintThein, a National Land Advisor with the support of UNHCR and UNHABITAT)

<sup>33</sup> Ibid, pg. 5

The above mentioned are the laws and regulations concerning with the land in Myanmar. According to the laws the farmers are deprived of the property rights in land and all natural resources. In other words, means of productions in Myanmar according to the current economic institutions are substantively in control of the State. However, in reality the State in Myanmar is much detached with the society than it seems to be. The rural political economy in fact is influenced mainly by the two key institutions: the Village Peace and Development Council and the Village Elderly and Respected Persons (VERs)<sup>34</sup>. In practice, the VPDC in many cases is accountable to the society and is influenced by VERs despite that it is the only active and effective institution which connect the rural community with the State. The people in rural area dispose of their land to everyone but not foreigners. It is the village tract level Peace and Development Council which indeed has the authority to approve the transfer or dispose the land together with the endorsement of Land record departments and the agricultural department. The farmers are transferring and selling their land as a normal work. More surprisingly, many famers in both Delta and the Dry Zone have found out to be limited knowledge on the land tax (land rent)<sup>35</sup>. Many farmers do not know the amount of the land tax and the collection procedures. According to many farmers in Dry Zone where rice is not growing it seems that the land tax is not collected regularly or annually. There are even farmers who have no idea about the land tax. However, according to those farmers who have irrigated farmland, the land they have to give land tax regularly and annually. Still their answers on the amount and tax collection period are varied. According to many farmers it is the village formal authority to whom they have to give money annually. Farmers in fact, are legally vulnerable by the Land Nationalization Act despite its limited enforcement on the subjects.

However, the compulsory delivery of the crop quota to the government had been significant burden for farmers for many years. There are even cases in which farmers gave up their land to the government as they could not meet the compulsory. In some cases, farmers were arrested for the failure. However, the compulsory delivery was removed since 2003 and farmers can sell all of their products freely in the market. Still, the cases of demanding planned crops continue in many areas of the country although the action seldom has been taken against those who failed to grow the planned crops.

## 7.2 Market

Myanmar has been practicing market economy since 1990s. Since 1992-93 Economic Development Year the “integrated development strategy” has been applied for agricultural development with specific

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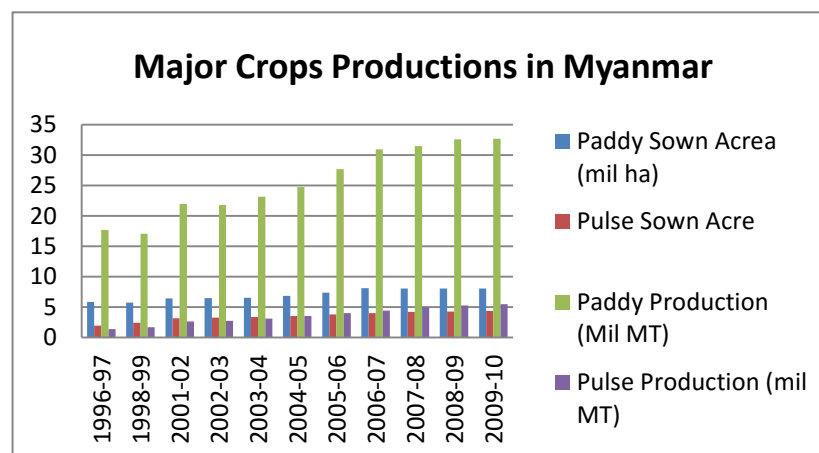
<sup>34</sup> The facts on rural political economy in Myanmar are based on the findings of the Leadership and Institutional Analysis carried out in 20 villages in the Delta and the Dry Zone in 2010 Oct.

<sup>35</sup> According to some findings during the first community survey in Dry Zone, the land tax has to be given for some lands especially those which have irrigation facility. It seems that farmers do not have profound knowledge on the land tax. According to one of the farmers (from the area not growing rice) who is also working as a teacher in government school, the land is to be given but very negligible amount depends on the type of the land from 5 Kyat to 15 Kyat per month. Given the negligible amount the land tax are not collected regular basis and seems to be collected by a couple of years. According to his knowledge it has been nearly three years that they have not paid the land tax. According to the data collected (for this research) from the surveyed villages in Delta and Dry Zone the farmers have to give land tax in regular basis thus leading to making remark that the rice growing farmlands are to be given land tax regularly.

sectoral objectives and policies<sup>36</sup>. One of the four main policies is to allow freedom of choice in agricultural production. Since then farmers in Myanmar largely enjoys free choice of crops to grow except cultivation of paddy in irrigated areas. Again in 2003, the government removed its compulsory delivery system thus rendering agricultural sector more market oriented.

All of the major agricultural products have been increased in production steadily within one and a half decades. Production of Paddy and Pulses (Peas and Beans) has increased nearly double from 1997 to 2010. Myanmar produced only one crop in paddy production (Monsoon Paddy) until 1992-1993 when the summer paddy was introduced. The short-lived high yield varieties of paddy are used for summer paddy. In addition, the government extended the irrigated areas. The summer paddy has significantly higher yield than the monsoon paddy resulting in the sown area of summer paddy has been increased significantly.

**Chart 1: Major Crops Production in Myanmar**



Source: Myanmar Agriculture in Brief 2011, Department of Agricultural Planning, Ministry of Agriculture and Irrigation

The domestic marketing of rice has been largely liberalized\_ more obviously in a few years by allowing cross-regions exports and import. However, the international export of rice is still under government constraints despite that the export has been lately more encouraged. The new government promised to facilitate rice export by giving more export licenses with less transaction cost. Still, the obvious progress has yet to be witnessed. In fact the rice export decreased compared to the amount exported in 1994-95 when the country exported 1 million tons of rice which decreased to 0.65 million tons in 2009-2010<sup>37</sup>.

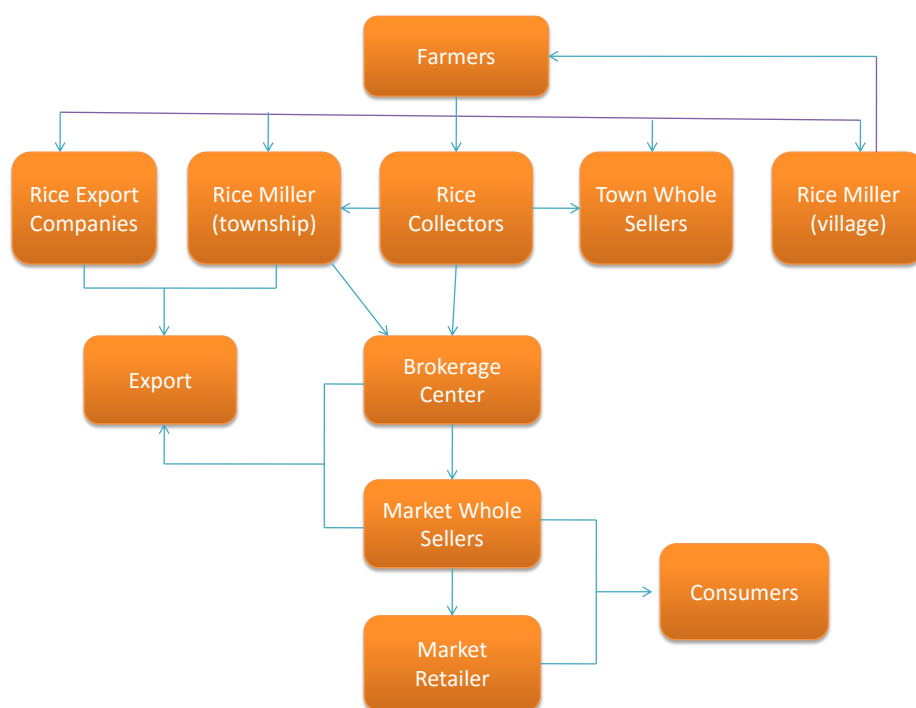
Farmers now a day sells their paddy to more different market actors than before. Better transportation and communication let the farmers have more choice in marketing. Before, it was the collectors based at the village or at the township that primarily purchased paddy and other crops from farmers and sold

<sup>36</sup> Myanmar Agriculture in Brief 2011, Department of Agricultural Planning, Ministry of Agriculture and Irrigation Pg. 58.

<sup>37</sup> Myanmar Shipped over 0.6 million tons of rice up to December, [http://eversion.news-eleven.com/index.php?option=com\\_content&view=article&id=297%3Amyanmar-shipped-over-06-million-tons-of-rice-up-to-december&Itemid=110](http://eversion.news-eleven.com/index.php?option=com_content&view=article&id=297%3Amyanmar-shipped-over-06-million-tons-of-rice-up-to-december&Itemid=110)

at the township rice mills and wholesalers. Now, farmers themselves connect with the township collectors and rice millers and sold their products at better price. Given that farmers from remote areas have access to phones, they can easily get price and market information thus resulting in lower transaction cost and better profit. The big and medium rice mills purchased paddy directly from large farmers by giving credits and fertilizers to farmers<sup>38</sup>. The big rice mills<sup>39</sup> in major townships of Delta (PyaPon, Bogalay, Pathein and so on) and the Dry Zone (Mandalay and Mon Ywa) tends to be rice exporters. Recently, private rice export companies and enterprises namely “rice specialized companies” and “Union of Myanmar Economic Holding Ltd” respectively are acquiring rice from farmers through providing loans at comparatively low interest rate. The following is the market chain map for agricultural products in Myanmar.

**Chart 2: The Agricultural Market Chain Map<sup>40</sup>**



Despite the fact that the agricultural markets has been more liberalized with increased market actors and exports, the profits for famers are largely limited mainly because of the low farm gate prices

<sup>38</sup> Provision of credits and inputs to farmers by the rice millers has been greatly reduced both in amount and number in the post-Nargis

<sup>39</sup> The big rice mills ground 160,000 kilogram and over of paddy a day

<sup>40</sup> Market Chain and Income Generation Analysis for Vulnerable (Oct 2010). This is the research undertaken by NAG for its “Restoring, Enabling and Sustaining of Livelihood and Vulnerable included Persons (RSOLVE) Project” which was implemented by Help Age International and NAG and other three Myanmar NGOs.



resulted by high transaction costs and inefficiencies at every stage of market chain. Ranging from farmers' weak storage facilities to unreliable electricity in rice mills to large minimum stock requirements imposed on the rice traders to the most expensive and least efficient port facilities of the country and many other transaction costs along the market chain can be seen as defects of the whole market chain. In addition, 10 percent tax on export of agricultural commodities is another cost. All of the inefficiencies and heavy transaction cost ascribes to low farm gate prices for the farmers. Given the limited profit, farmers at every crop seasons are in need of credit mainly for investment capital. So, they have to borrow mainly from informal financial institutions at high interest rate thus rendering them struggle in the debt cycle which in turn means less and less profit margin for them. Farmers in Myanmar have a paddy price per ton only about one-third of the rice export price per metric ton, while in Vietnam the ratio is 50-60 percent<sup>41</sup>.

Being more engaged in international market than before, Farmers in Myanmar encounter market instability and price instability. Myanmar farmers were faced with significant decline of rice price during the 2009 World Financial Crisis. Farmers experienced 17 percent to 26 percent decrease of farm gate prices during that time<sup>42</sup>. In fact, the role of government in agricultural marketing to stabilize prices of agricultural products by adjusting supply and demand of agricultural products is very essential. However, the country still lacks a specific department to handle the agricultural marketing<sup>43</sup>. The Ministry of Agriculture and Irrigation (MOAI) has published Price Bulletin and Agri-Business News (weekly) since 1999 with the establishment of Market Information Services in cooperation with FAO<sup>44</sup>. However, majority of farmers are not accessible to the information given by MIS because of the limited number of issues<sup>45</sup>. So, farmers in Myanmar will be inflicted rather than benefited from the market and trade liberalization unless the government takes specific and comprehensive role in agricultural marketing of the country.

### 7.3 Environmental and climatic Factors

Myanmar in deed is the country exposed to different natural disasters both immediate and slow and on set disasters. The following are the natural disasters recently experienced by the country<sup>46</sup>.

- Cyclone Nargis, 2008 which led to the loss of 84,537 human lives, 53,836 persons missing and damage to property to the tune of approximately 4.1 billion USD1,
- Cyclone Mala, 2006 led to loss of 37 lives

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<sup>41</sup> 3 David Dapice, Tom Valley and Ben Wilkinson, "Assessment of the Myanmar Agricultural Economy", March 3 2009. Pg 6 (this paper is prepared by Asia Programs, Harvard Kennedy School of Government for International Development Enterprises)

<sup>42</sup> Post-Nargis Social Impact Monitoring June 2009

<sup>43</sup> Yoon Hoseop and Huh Gilhaeng, "Policy Directions of Agricultural Marketing in the Union of Myanmar, the Journal of Rural Development 26 (Winter 2003), 88

<sup>44</sup> The publications has continued by MOAI although without the financial support of FAO.

<sup>45</sup> MIS published only 8000 bulletins weekly.

<sup>46</sup> Hazard Profile of Myanmar- July 2009. (the report is jointly prepared by Dept. of Meteorology and Hydrology, Forest Dept., Relief and Resettlement Dept., Irrigation Dept., Fire Services Dept., Myanmar Engineering Society, Myanmar Geosciences Society, Myanmar Information Management Unit (MIMU) and Asian Disaster Preparedness Center (ADPC) with the support of DFID

- Indian Ocean Tsunami, 2004 claimed 61 lives and
- Taungdwingyi Earthquake (M: 6.8 RS), 2003 led to loss of 7 lives

Myanmar is situated in the western part of the South-East Asia, bordering the Bay of Bengal and the Andaman Sea with its 2400 km long coast line. It is the region of typical cyclone which tends to be accompanied by three destructive forces: strong winds (as high as 120 mph), heavy rains (more than 5 inches in 24 hours) and storm surges (higher than 10 feet). The Bay of Bengal has two cyclone seasons annually: the pre-monsoon period of April to May and post-monsoon period of October to December. The region annually experiences 10 cyclones from April to December. Farmers in the Delta (Irrawaddy Division) and the Rakhine State are usually subjected under this climatic condition of the Bay of Bengal and Andaman Sea. Both regions are occupied with the large areas of paddy growing farm lands and the former is the area often referred to as the rice bowl of the country. The farmers in the Delta were severely inflicted by the Cyclone Nargis which is most destructive cyclone in the country's history. Over 80,000 human lives were lost during the cyclone and worst of all was destruction of productive tools and investment capital which largely deterred the farmers to resume their primary livelihood. Most of the farmers have to resume their livelihood primarily with the livelihood recovery assistances provided by international donors.

The post-Nargis Delta currently has been suffered woes of climate change such as unprecedented saline water intrusion in the farmlands and in regular heavy rains which destroy their paddy. In addition, many farmers in the Delta have experienced unusual rodent destruction in the post-Nargis Period.

The Dry Zone located in the Central Inner Myanmar Basin which largely prone to frequent drought. The 67,700 sq km region which is 10 percent of country covers Sagaing, Magway and Mandalay Regions. Paddy is still the main crop of the region and occupies 60 percent of the cultivable land. In addition, the region contains significant farming population which grows paddy, and oil crops (Sesame, Sun Flower and Ground Nuts) and variety of beans. The farmers in the area largely rely on rain and moisture accompanied with the mist in the winter for their farming.

The dry zone falls under arid zone to semi-arid zone.<sup>47</sup> The temperature of dry zone is very high and April and May are the hottest months. Some of the locations record temperature over 430 C, while the highest mean temperature is around 320 C. The average annual humidity is 63 percent but in hottest months (April and May) it drops to 42 percent, while in wettest months it shoots up to 80 percent. The annual precipitation in dry zone is less than 750 mm, while the national average precipitation is 2353.06 mm.

The farmers in Dry Zone have experienced frequent drought. What unusual lately is that they have been experienced Irregular rain fall and more lengthy drought than before. According to farmers in some parts of the region the phenomenon has been more obvious since the last five years. In addition to these climatic variations, the area has been inflicted by soil degradation and deforestation. The soil erosion occurs because of the three closely related factors: deforestation, water and soil erosions. The low degree of compaction rocks and the heavy shower rain causes substantive soil erosion in the region. The fine particples of the soil such as clay, silt and organic matter are blown away by strong winds while coarse materials are left behind. The wind erosion starts at a wind speed of 25 km/hour<sup>48</sup>. The deforestation of the region occurred in 11 AD because of the heavy consumption of trees in building

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<sup>47</sup> Hazard Profile- 2009. Pg. 15

<sup>48</sup> The Hazard Profile- 2009. Pg. 20

thousands of Pagodas and Stupas in the region. Lately, the population growth, increased in Livestock holding and agricultural land encroachment renders deforestation of the region. In addition, the people in the area still utilizes fire-wood as their main source of fuel for cooking and some small food productions like gackary production.

#### 7.4 State's Support in Agricultural Sector

The government policies on Agriculture focused primarily on the production side. Accordingly, the government extended sown acres, irrigated areas, increased agricultural loans and eventually enhanced the role of private sectors in commercial production. The irrigated area has been increased more than doubled than the total area in 1988<sup>49</sup> when the beneficial area was only 540751 (Ha) which has extended to 1,144,174 (Ha) in 2011<sup>50</sup>.

**Table (11) Current Irrigated areas and number of projects by States and Regions**

State/Region	Number of Works	Beneficial Area (Hectare)
Kayah	2	1275
Kayin	1	40
Chin	1	202
Sagaing	26	152871
Tanintharyi	1	-
Bago	48	364415
Magwe	47	122009
Mandalay	55	164678
Mon	11	46054

Source: Myanmar Agriculture in Brief 2011, Department of Agricultural Planning, Ministry of Agriculture and Irrigation. Pg.87

In addition to extension of the irrigation areas, the river pumping facilities have been building in all states and divisions of the country except Chin State. In order to enhance water resources for agricultural purposes through extending river pumping and ground water development, the "Water Resources Utilization Department (WRUD) was established in 1995 as one of the departments under MOAI. The WRUD has built 42 special pumping projects, 1 special groundwater project and 325 river-pumping schemes benefiting 201,095 hectares<sup>51</sup>.

In order to enhance production, the government also makes provision of agricultural inputs and loans. It is the seasonal loan provided by Myanma Agriculture Development Bank (MADB) which is commonly taken by farmers especially those who grow paddy. The bank provided both monsoon and winter crops. The bank increased the loan amount after the Nargis from 5000 Kyat to 10,000 per acres. The loan is

<sup>49</sup> Myanmar Agriculture in Brief 2011, Department of Agricultural Planning, Ministry of Agriculture and Irrigation. Pg.87

<sup>50</sup> The irrigated area in the country is not even have one fourth of the total paddy sown acre which is 8.07 mil (Ha) in 2010

<sup>51</sup> Ibid. Pg.88-89

provided for minimum five acres and maximum 10 acres at 17 percent interest rate for seven months. The government also provides medium and long term loans. In 2009-2010 total amount of loans provided to farmers are 93489.30 million kyats.

In addition to the loans, varieties of seeds are also provided. In 2007-08, the paddy seed alone provided is 8297 thousand baskets which are 105 times than the amount provided in 2006-2007 when only 79 thousand baskets were provided<sup>52</sup>. Being convinced that utilization of quality and new hybrid seed is significant to increased production of quality crops, the State has made efforts to distribute quality and hybrid seeds. Accordingly, the eight MAS seed farms multiply the Breeder Seeds (BS) from Department of Agricultural Research (DAR) and then produced Registered Seeds (RS) and distribute through agricultural extension workers as well as from the seed farms directly. However, the quality and hybrid seeds currently distributed by the government hardly cover the needs. Accordingly, in order to enhance the role of private sector in technical development in quality seed production as well as its distribution the State enacted the “Seed Law” in January 2011. The law legalizes such activities as importing, handling, production and marketing of seeds by private sector.

In view of protecting farmers from being harmed by using unqualified fertilizers, the Fertilizer Law was enacted in 2002 October. The rules and regulations regarding the Fertilizer Law were stipulated in 2007 July. According to the Law, the fertilizer that would be imported and marketed have to be tested and only the qualified products are to be imported and marketed. However, it is reported unqualified fertilizers are being marketed in the country and the farmers are also using it with little knowledge on its negative consequences.

In accordance with its policy focuses mainly on production, Myanmar has increased agricultural productions nearly doubled within one and a half decades. Meanwhile, the country was encountered with natural disasters and impact of financial crisis. With the lack of social protection schemes for agricultural sector which is the significant contributor of the country's economy, farmers find very difficult to resuming their livelihood whenever they are inflicted by natural disasters and climatic disorders. The Cyclone Nargis, the most terrible event in history in which farmers lost their productive tools and savings, highlighted how a good social protection scheme is fundamental to the sustainable development of agricultural sector of the country.

## **Section 3: Realities in National Social Protection System in Myanmar**

### **1. Realities**

The National Social Protection System of Myanmar in reality is ineffective for three main defects: limited scope, incredibly low amount of compensation to cover inflation and increased living expense in the country, and the limited coverage. In addition, the country lacks integrated national social protection system which is a system in which various protection systems such as consumer protection, environmental protection, and disaster prevention and relief are integrated.

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<sup>52</sup> *Statistical Year Book 2008* published by the Central Statistical Organization, Ministry of National Planning and Economic Development, the government of the Union of Myanmar

The social security schemes aimed at compensating workers for wage losses arising from sickness, injury and maternity leave being realized according to the 1950 Social Security Act is limited in coverage and barely covers the actual loss of the insured persons. For example, the funeral grant for a normal deceased is only 1000 Kyat (equivalent to US \$1.25<sup>53</sup>) which in fact barely covers one tenth of the actual minimum funeral cost. Most of the employees especially white collar civil servants are not covered for Medical benefits (curative, preventive and rehabilitative services). As a result, most of the civil servants rely mainly on the private hospitals and clinic for their health care. Some of those state employees entitled to medical care rely on the private health facilities for more satisfied services. The most effective and active benefits for all government employees and workers however, are cash sickness benefits and cash maternity benefit. In addition, state employees are entitled to old age pensions. However, the old age pension of most state employees is also barely enough to address the very basic needs of the recipients. For many employees of private enterprises, the social insurance is meaningless as most of the private enterprises are not involved in the programs in reality. However, some of the private enterprises practice separate benefits and compensation programs of their own.

Being lack of effective social security system, some of the ministries have developed separate social welfare schemes and saving and credits cooperatives. In addition to separate social security schemes of the ministry, some of the departments under the ministry have developed supplementary social security schemes for their employees. In fact, most of the poor households in Myanmar are able to carry out funerals in a relevant way with the contributions of friends, relatives and the neighbors. This traditional social assistants help the people especially poor ones for emergencies like funeral.

**Case 1: How Government Departments have developed separate Social Welfare Schemes with the lack of effective State's Social Security System**

The Agriculture and Irrigation Department have practiced different funeral grant scheme for their employees in addition to the social insurance plan operated by the state and the ministry. According to the ministry's separate scheme, the employees from Agriculture Department are provided with 4500 Kyat for normal decease and 6000 Kyat for accidental decease while the department provides additional 3000 Kyat for former case and 5000 kyat for the latter case.

According to interviews with some employees, the social security and welfare benefits are obviously decreased during the State Peace and Development Councils (SPDC) since a decade ago. The state employees could purchase basic food and household staffs such as rice, salt, cooking oil, soap and so on at subsidized rate prior to SPDC. Such social welfare programs were disappeared totally in 2006 when the government raised salaries of state employees nearly 10 times. The respondents also recalled benefiting from free health care provided by public hospitals and the service provided by cooperative clinics which located in almost every neighborhood in many townships during the socialist era until the beginning years of State Law and Order Restoration Councils (SLORC) in the 1990s.

The public hospitals are now practicing cost sharing system under which patients cover medicine and laboratory fees and the state pays doctors' fees. However, many poor people cannot even afford to pay

<sup>53</sup> The exchange rate is 800 Kyat for 1 US\$ (as of 1<sup>st</sup> July 2011)

laboratory and medicine fees. So, the hospitals requested donations from the better-off patients and donors for medicines and medical supplies such as bandages and syringes in order to assist the poor patients. This semi-informal scheme which can even be called community-based medical insurance saved many poor people's lives despite its subjective rules. And the public hospitals rarely deny poor patients to give treatments despite their in affordability despite that there will be many shortfalls with insufficient medical supplies<sup>54</sup>. It is the poor people and low salary earner employees who primarily depend on public hospital while the majority of the population depend more on private health services in order to have more satisfactory facilities.

With the lack of reliable integrated social protection system plus significant reduction of government subsidized social assistances and welfare programs, the society and the government departments and ministries have sought other means to reduce impact of wage and income loss resulted by sickness, accidents, crises and disasters and to address the social needs of general populations. Currently, many civil society organizations in the country are seen as key providers of such social assistances as home for the aged, orphans, the disables and destitute children and even free funeral services. Several Civil Society Organizations which gives free funeral services to the poor people have sprang up in the country since the 1990s. Some of such organizations also give health support to the poor people directly connecting with local hospitals. Many religious related CSOs are providing free education to the young people. Many government departments have developed departmental saving and credits schemes which are helpful to address emergency needs and financial hardships of the government employees in the face of the gap between low salaries and increasing living expenses.

## **2. Progress under the new Civilian Government**

Myanmar\_ with its new civilian government gained into power in the 2010 election, has witnessed several unexpected changes which has many indications that the government in many decades care about people's interests. The President has decided to halt the dam projects in Kachin State, raised old aged pension over 10 times and has stipulated poverty elevation policy and so on are among the changes which indicated that government has concerns on its people and faced the realities of the country. In one of the sessions of the very first national congress held in March 2011, one of the members of parliament (MPs) discussed on current Social Security System and system reforms. In response to the MP's discussion on the issue, the Minister of Labor and of Social Welfare, Relief and Resettlement admitted the system's defects and called for amending the system to be a reliable system with substantive scope and coverage<sup>55</sup>. In October 2011, the Congress passed Labour Organization Law under which the labour organizations could be formed. Currently, the bylaws for the formation of labour organizations are being drawn and the labour organizations are expected to be formed before May 2012 according to the Director General of Depart of Labour under the Ministry of Labour<sup>56</sup>.

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<sup>54</sup> This is based on lead researcher's own experience when her-self hospitalized nearly two weeks in 2010 when she met a lot of poor patients on the hospitals where some very poor families got the treatment at negligence amount of cost for the treatment. In addition she herself was requested by the hospitals to donate medical supplies and she donated bandages, plasters and some medicine.

<sup>55</sup> The Mirror News, 22 March 2011, p.8

<sup>56</sup> The Voice Weekly, 13-19 Feb 2012,p.3

It is also found out by the key informant interviews with officials from Social Welfare Department under the Ministry of Labour and persons from some international and local NGOs, the Department of Social Welfare is currently a department which makes serious efforts for the improvement of Women and Child Protection measures, safe migration for women, care for the older people in conjunction with UN agencies especially UNICEF, international and local NGOs. According to the officials in the department, it is learned that the new laws on protection of child, women and the disables. The department has recently developed Action Plan on the Women and Child Protection in a close cooperation with international NGOs and organizations. According to the department, they are also making effort to start a pilot medical insurance system in some outskirt townships of Yangon. Under the schemes, the poor households are to purchase medical insurance with the money supported by the department.

In conclusions on the progress regarding the social protection system, it could be remarked that the country is approaching to the integrated social protection system despite that it still need to gain its momentum. International Organizations and international NGOs are found out to be as significant impetus force behind this process.

## **Section 4: Community Survey**

### **1. General Background of the Selected Communities**

The national research team in Myanmar visited two different selected communities for community survey: Irrawaddy Delta and the Dry Zone. Delta is the area where the main rivers of the country come and converged before they enter into the Bay of Bangel and Mottama. It is the area where the paddy is mainly grown and even referred to as the rice bowl of the country. Fishing is the second largest economy of the area. The Delta is the region severely affected by the Cyclone Nargis which struck the country in 2008 May. In Delta area the three villages in PyaPon Township are selected for community survey. All three villages in Pya Pon Township are moderately affected villages during the Cyclone Nargis. The main economy of all three villages is rice growing and fishing is found out as their secondary livelihood.

The Dry Zone generally is located in the middle of the country. It is a semi-arid and arid area which experiences extreme climate conditions extremely hot and cold plus irregular rain fall\_ having no rain at the time it should be and raining it is not supposed to be. As a result, the region experienced crop failures and subsequent income losses. In this geographical region, the community survey was undertaken in three villages in the Thazi Township which is within the Mandalay Region. The main economy of the area is rice farming and they grow oil crops such as sesame and groundnuts and cotton in addition to rice.

### **2. Criteria for Selection**

First, the two regions are geographically very different despite that both are growing rice. The delta is endowed with favorable natural resources especially the very fertile soil, monsoon climatic and rivers for both farming and fishing. Given the natural endowment, livelihood in delta is not as difficult as Dry Zone where the farming relies mainly on the scarce rain and misty conditions for winter crops. In some



of the villages in the area have to grow rice by irrigation and private water pumping. In addition, villages in Delta are provided with livelihood assistances by international and local NGOs. On the other hand, the selected villages in Dry Zone, Thazi Township are much less provided with livelihood assistances. Only two of the three visited villages were provided with livelihood assistances only by Oxfam GB-Myanmar. The villages were provided with livelihood assistances by Oxfam GB in 2010. However, the project has yet to decide whether to continue the project or not. In addition, villages are selected for its accessibility and remoteness. Each village in both Delta and the Dry Zone is selected for its remoteness, another one is medium accessibility and the last one is peri-urban.

**Table (12) The Selected Villages and their Level of Accessibility**

Regions	Remote	Medium	Peri-urban
Dry Zone (Thazi Tsp)	Than Pway	Inn Kone	Maung Taing
Delta (PyaPonTsp)	Kyaungsu	Kwin Wyne	Tha Lake Gyi

## Section 5: Findings of the Community Survey

### 1. Brief Situational Description on the Selected Community I (Delta)

The research team visited three villages in Pya Pon District from June 22<sup>nd</sup> to 29<sup>th</sup> June 2011\_ Tha Lake Chaung, Kwin Wyne and Kyaung Su. All villages visited normally grow rice in two crop seasons: rain crops and summer crops. However, all villages more or less experienced crops failures because of the climatic and environmental variations such as unusual rain fall and subsequent tide level increased in the paddy field; the unusual rain fall during the summer paddy time and the unusual rodent and pest problems. All three villages faced more or less crop failures caused by unusual tide intrusion as a result of perceived more rain fall in the post-Nargis period. One of the three villages, Tha Lake Chaung experienced two consecutive crops loss (2010 and 2009 rain crops) because of the unusual tide level rise mainly because of increased rain fall. Many farmers in the village experienced significant income loss because of this terrible climatic situation in 2010 rain crop season. Many farmers whose farmland located in a lower area easily penetrated by water experienced significant loss also for the summer crop caused by heavy rain and subsequent flood during the 2010-2011 summer paddy seasons<sup>57</sup>. So, many farmers in the village experienced crop failures three crop seasons consecutively. Farmers in the area in fact are currently faced with the potential of crop failures in this 2011 rain crop season because of the same problem faced in 2009 and 2010. Many farmers have already lost their seeds thrown in the paddy field because of the unusual water level increased and they have to throw second time which means the last time for the season as they cannot afford money and time to throw second time.

Some farmers in the village also owned gardens in which they grow or naturally grown fruit trees such as coconuts, betel, banana and limes. The income from the gardens in the pre-Nargis period constituted a

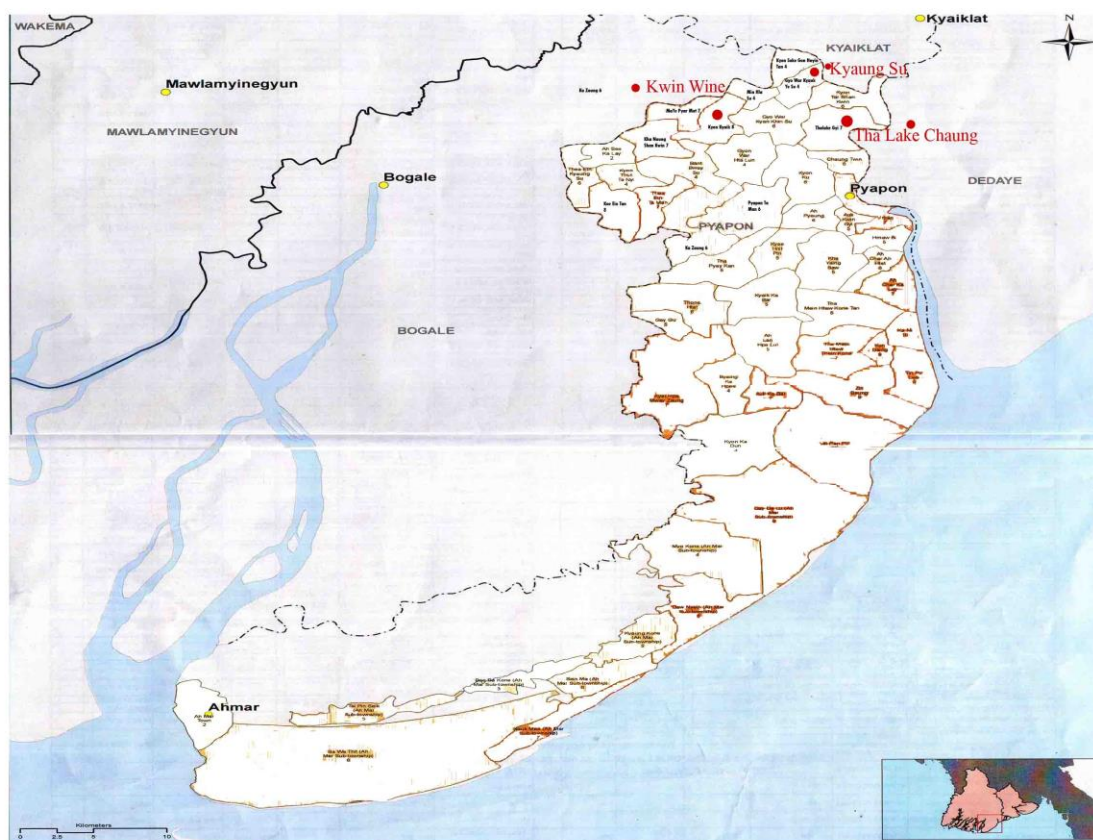
<sup>57</sup> This was happened on 14<sup>th</sup> March when there was a Storm came from the North and Northeast of the Bay of Bangle. At that time the country experienced significant rain fall and the temperature drop very unusual for the similar season.

considerable portion. However, the gardens were destroyed terribly during the Nargis and many of them have yet to be recovered as they are unable to take care of their gardens. Most of the farmers who owned gardens have yield little from the asset despite three years after the Nargis.

Only few migration has found out in the Delta villages. It is largely because the labourers as well as small farmers in the Delta have yet to be experienced with significant job loss like people in Dry Zone. Unlike Dry Zone villages, the villages in Delta rarely faced totally unsown and total loss of yield. However, some of the labourers and small farmers in some villages in the Delta make temporary migration to get farm jobs in the Delta after they have absorbed farm jobs in their own villages<sup>58</sup>.

### Map of the Pya Pon Township

## Pyapon Township Map



<sup>58</sup> People in the Dry Zone have to make migration for two reasons: First, the region we visited to is not far from Nay Pyi Taw where they can get construction jobs easily. Second, they experienced totally unsown situation (for Rice) and if they grow other crops they reduced labour use.

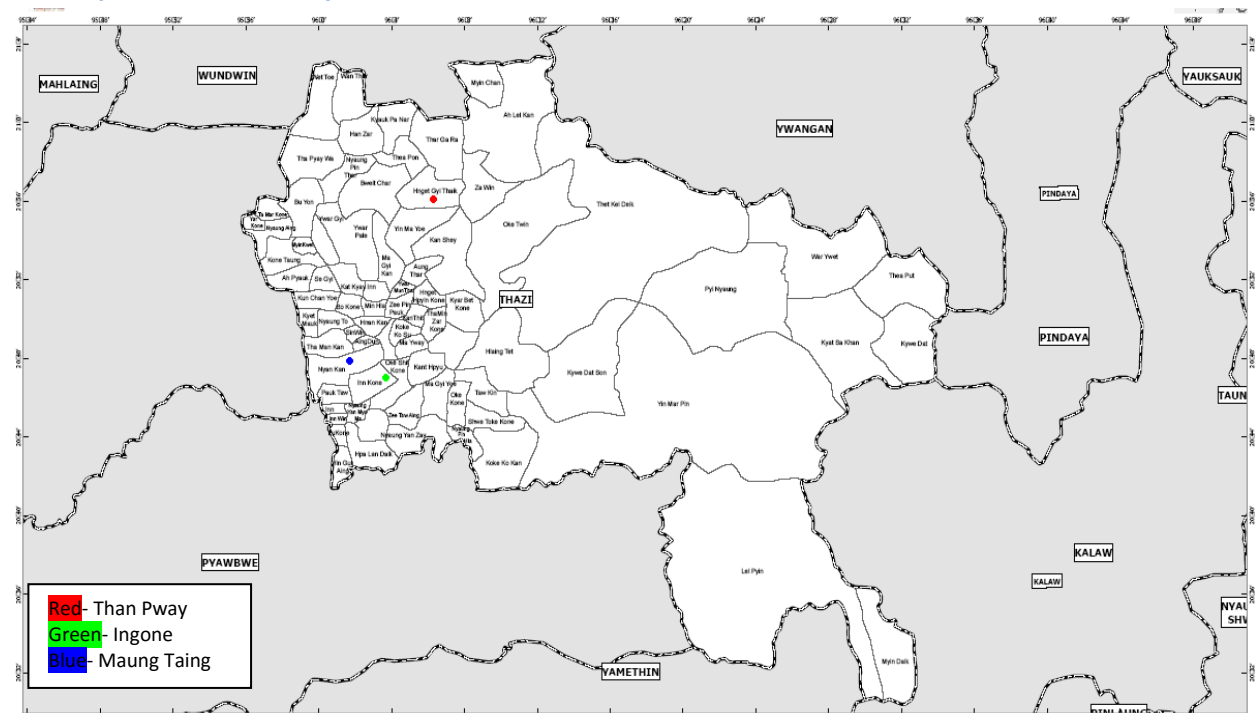
## 2. Brief Situational Description on the Selected Community II (Dry Zone)

The research team visited three villages in Thazi Township which is located within Meiktila District Mandalay Region and Meiktila District: Inngone, Maung Taing and Than Pway. Majority of the farmlands in two of the three villages\_ Inngone and Maung Tai are irrigated by Min Hla Lake. In both villages many farmers were unable to grow paddy totally in both 2010 and 2009 because of the decreased rain fall resulting in insufficient accumulation of water in the lake full enough to supply water for the rice farms in the area. 22% of sample households in the two villages in 2010 and 24% in 2009 were unable to grow paddy because of the above mentioned phenomena. However, almost all the farmlands in both villages are expecting to grow paddy fully as they have enough rain this year. The farmers in the two villages had to grow other crops and cotton when they could not grow paddy. In fact they normally have to grow such associated crops to rice mainly sesame and cotton. One of them can now also grow some other crops such as chickpea and vegetables such as chilly and tomatoes with the help of groundwater which was provided by Oxfam GB Myanmar.

The other village is a village remote from the township center and it does not access to irrigated facility. They have less impacted by natural disasters comparing to the first two villages. Moreover, 200 acres of farmlands of the village can now grow sesame and chickpea with the water from the dam which is channeled by a ditch renovated by Oxfam GB Myanmar under its cash for work activities. The water channeled by the ditch is not enough for rice farms and farmers only grows other crops. This village can grow rice well in both 2010 and 2009 as they have enough rain. In addition, the village can benefitted from the forest nearby where they can get bamboo shoots and bamboo for housing. The following map shows the locations of the three villages visited during the community survey.

(Migration: Inn Kone and Maung Taing especially happened migration in the face of two years consecutive drought. 2/3 of village households have to make temporary migration for construction jobs in Nay Pyi Taw and jobs in shoe factories in Thazi. Some of the families went to make gold panning (gold search) in some of the villages within Tha Zi townships.)

## The Map of Thazi Township



Source: Myanmar Information Management Unit (MIMU)

## 3. Analysis and Interpretation of the Community Survey

### 3.1 Income and Income Diversification

The comprehensive household survey has taken in the six rice growing villages \_ three villages in Pya Pon Township (the Delta) and another three villages in Thazi Township (Dry Zone). Focusing on the rice growing community, the main occupation of all of the surveyed households are rice farmers and over 95% of them have at least two income sources and 24% of the households earned from over 3 income sources. Income Diversification level of the surveyed villages is shown in the following table.

Table (3.1) Income Diversification Level of Surveyed Households

Income Diversification	# of HH	Percent
One Income Source	14	4.67
Two Income Sources	89	29.67
Three Income Sources	124	41.33
Over Three Income Sources	73	24.33
Total	300	100

The table (3.2) shows various income sources in association with different surveyed villages<sup>59</sup>. In the table we can see income source differences between the surveyed villages located in two different regions. According to the data the livestock is found out as an occupation comprised as a second source income for most of the surveyed households of both regions. Plantation is found out as another major income source of farming households for the people of Delta. The farming people in the surveyed villages in Pya Pon (Delta) have gardens and the Pani farms which constitute as their second source of income<sup>60</sup>. On the other hand for the people in the Dry Zone area (Mandalay), growing other crops apart from rice is found out as their major income source as they grows beans and oil crops (mainly sesame) in the same season or different season with the rice.

**Table (3.2) Different Income Sources that Surveyed Households earned Income**

Income Sources	Thalate Chaung (HH %)	Kwin Waing (HH%)	Kyaung Su (HH%)	Inn Gone (HH%)	Maung Tai (HH%)	Than Pway (HH%)
<b>Other Crops</b>	4	6	4	92	96	100
<b>Plantation (Perennial)</b>	68	58	62	2	0	2
<b>Livestock</b>	44	40	46	44	44	30
<b>Fishing</b>	8	2	8	2	0	0
<b>Other Business</b>	16	16	14	24	16	24
<b>Wage/Salary</b>	24	26	36	46	42	40

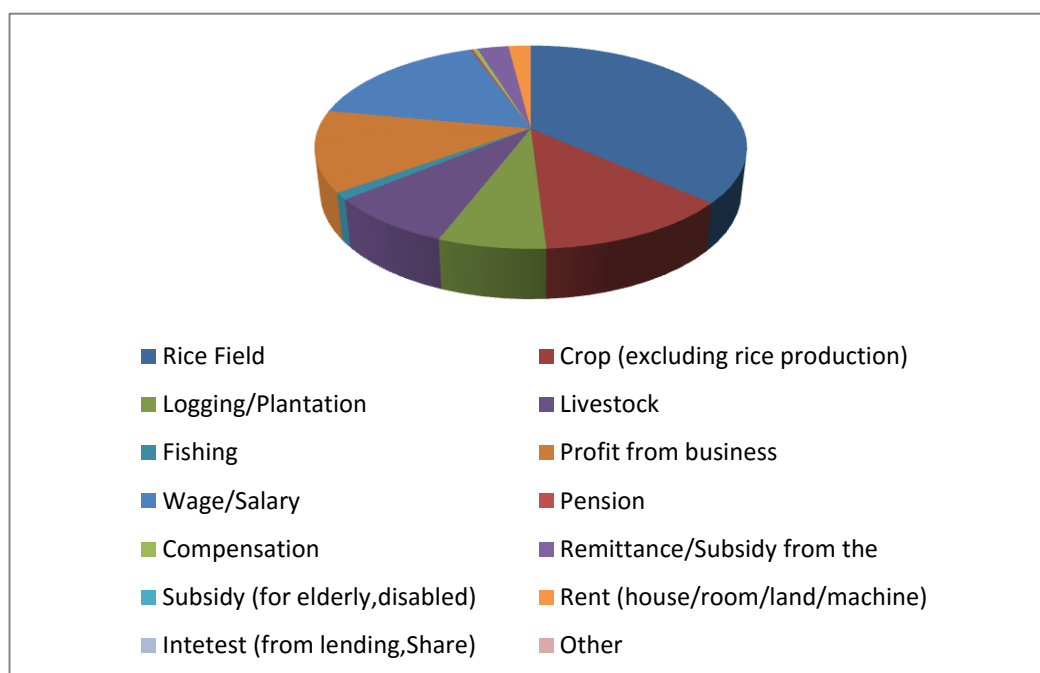
The Pie Chart below shows composition of different income sources in the total income of the surveyed households. The income come from rice growing constituted 37% of the total household income. Another income sources constituted as significant income sources for communities in both regions are wage and salaries and other business which constituted 17% and 13% of the income composition of the surveyed households. As other businesses which create significant income sources, the people in both regions engage in such small businesses as selling grocers, crops trading, and small transportation works such as cycle carries and so on. As to the wage and salary, it is not only wages concerning with the farming but also non-farm occupation mainly community based public services such as school teachers, irrigation and agriculture extension workers and so on.

<sup>59</sup> The table only picked the main income sources from which the surveyed community mostly gained as second income source

<sup>60</sup> In the gardens they grow coconuts, betel trees and banana. The Pani is a kind of the mangroves which is largely used as roofing material in the region.

The remittances are found out to be dim role (only 2.78%) in the household total income composition despite that many households particularly in Dry Zone have migrants workers. This is because migrant workers largely are able to remit small portion of what they earned to their families in their home villages as the wages and salary they received are barely enough in support of their self-subsistence.

**Chart (3.1) Composition of Total HH Income (Amount Percentage)**



**Table (3.3) Income Sources Compositions in Total Household Income**

Sources of Income Activity	Percent
Rice Field	36.62
Crop (excluding rice production)	12.42
Logging/Plantation	6.78
Livestock	8.14
Fishing	1.11
Profit from business	12.85
Wage/Salary	16.65
Pension	0.22
Compensation	0.42
Remittance/Subsidy from the	2.77
Subsidy (for elderly, disabled)	0.00
Rent (house/room/land/machine)	1.98

<b>Interest (from lending/Share)<sup>61</sup></b>	0.00
<b>Others</b>	0.03

Despite the differences in the income sources of the villages of the two different regions and more importantly the fact that the villages in Dry Zone have more income sources, the average Household Income of the two group of communities from two different regions\_ the Delta and the Dry Zone, the mean household incomes are found out to be equal at 50% significant level. The mean annual total households Income of the two group of communities in different regions are 9.95 (lakh) and 9.05 (lakh) respectively. The annual average household income of six different villages can also be seen in the following table.

Table (3.4) Villages with Average annual HH Income

Thalate Chaung	Kwin Waing	Kyaung Su	Inn Gone	Maung Tai	Than Pway
(N=50)	(N=50)	(N=50)	(N=50)	(N=50)	(N=50)
<b>15.02</b>	6.84	8.01	10.9	8.49	7.77

### 3.2 Wealth Ranking By Average Total Household Income (2010)

Table (3.5) Wealth Ranking of Surveyed Households by their Annual Average Income in 2010

Wealth ranking	Explanation	Number of HH	Percentage of HH
<b>Poor</b>	(those who earn the lowest to the 6.10 lakh in 2010)	138	46%
<b>The Same</b>	(those who earn 6.11 to 9.70 lakh in 2010)	58	19%
<b>The Richer</b>	(those who earn 9.71 to the highest in 2010)	104	34%

The table 5 specifies the the wealth ranking of the surveyed villages as per 2010. The wealth ranks are determined according to the self-ranked living standard of the surveyed households. The mean income (2010) of different self-ranked living standards groups are used to determine the wealth ranking. The mean income of those who identified their household living standard as poor and the same are 6.06 and 9.69 lakh respectively. Accordingly, those who earn the lowest to the 6.1 are determined as the poor of the community while those who earn 6.11 to 9.70 are specified as the same and the rich are those who earn above 9.70 to the highest.

<sup>61</sup> There could be Income from interests in reality especially for medium and large farmers who tend to borrow money to the small farmers and the labourers. But the data is not easily available because they normally do not want to be known as money lenders. If we make a separate rural credit market studies, we could have such data with the explanation that we our focus is credit.



Table (3.6) The Wealth Ranking of Different Surveyed Villages

Income Poverty Line	Thalate Chaung	Kwin Waing	Kyaung Su	Inn Gone	Maung Tai	Than Pway	Total
<b>Poor</b>	18	27	20	20	24	29	<b>138</b>
<b>The Same</b>	5	8	13	11	14	7	<b>58</b>
<b>Rich</b>	27	15	17	19	12	14	<b>104</b>
<b>Total</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>50</b>	<b>300</b>

Table (3.7) The Wealth Ranking by Income Diversification

Income Diversification	poor	the same	Richer	Total
<b>One Income Sources</b>	14	0	0	<b>14</b>
<b>Two Income Sources</b>	48	12	29	<b>89</b>
<b>Three Income Sources</b>	55	29	40	<b>124</b>
<b>Over 3 Income Sources</b>	21	17	35	<b>73</b>
<b>Total</b>	<b>138</b>	<b>58</b>	<b>104</b>	<b>300</b>

On the other hand, according to the self-ranking living status undertaken during the community survey, the respondent households could be divided into three groups which is different in ratio to the above ranking status by income level. The tables below (table 6 and 7) show the different self-ranked living status of the surveyed household compared to the rest of the population within village and the country.

Table (3.8) The Compared Households' Mean Income among the Self-ranked Living Status (Within Village)

Self-Ranked Status	Mean Income (2010)	Minimum	Maximum
<b>Poorer (N=102, 34.11%)</b>	6.06	0	31.65
<b>The Same (N=176, 59%)</b>	9.69	0	46.43
<b>Richer (N=21, 7%)</b>	2.49	1.92	96.18

Table (3.9) The Compared Households' Mean Income among the Self-ranked Living Status (Within Country)

Self-Ranked Status	Mean Income (2010)	Minimum	Maximum
Poorer (N=217, 72%)	8.02	0	46.43
The Same (N=77, 26%)	1.21	0	96.18
Richer (N=2, 0.7%)	3.95	18.49	60.53

### 3.3 Income Fluctuation

According to the Data majority of the respondents replied that they have experienced income fluctuation. 70% of those who answered the questions reported their incomes have fluctuations and 72% of which viewed they have experienced little fluctuation. Regarding with the degree of fluctuation, 78 % of those who answered the questions thought that the degree of income fluctuation is increasing and of which 62% considered fluctuation degree is slightly increasing. However, it is found out no association between the income diversifications and the income fluctuation and the degree of fluctuation at five percent significant level.

Table (3.10) Income Fluctuation by Wealth Ranking and Income Diversification Groups

Particular	No Fluctuation	Little Fluctuation	high fluctuation
<b>Wealth Ranking</b>			
poor	36	71	30
the same	21	25	12
Richer	34	59	11
<b>Total</b>	<b>91</b>	<b>155</b>	<b>53</b>
<b>Income Diversification</b>			
One Income Sources	8	4	2
Two Income Sources	35	48	6
Three Income Sources	37	64	23
Over Three Income Sources	11	39	22
<b>Total</b>	<b>91</b>	<b>155</b>	<b>53</b>

Table (3.11) Degree of Income Fluctuation By Wealth ranking and Diversification Groups

Particular	Slightly Increasing	Greater Increasing	Slightly Decreasing	Greater Decreasing
poor	58	14	15	4
the same	17	11	8	0
Richer	45	8	14	1
<b>Total</b>	<b>120</b>	<b>33</b>	<b>37</b>	<b>5</b>
<b>One Income Sources</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>1</b>

<b>Two Income Sources</b>	39	3	8	1
<b>Three Income Sources</b>	44	15	21	2
<b>Over 3 Income Sources</b>	33	15	8	1
<b>Total</b>	120	33	37	5

### 3.4 Household Expenditure

The average household annual expenditures of the households are found out to be much higher than the average annual income. Even the sum of the three types of expenditures surpasses the average income of the households.

Table (3.12) The Average Household Expenditure (Annual)

Particular		Thalate Chaung	Kwin Waing	Kyaung Su	Inn Gone	Maung Tai	Than Pway
<b>Food &amp; beverage</b>	Cash	9.96	8.88	8.16	11.04	11.04	11.52
	In-kind	0	0	0.12	0	0.24	0
<b>Housing expenditure</b>		0.12	0.12	0.12	0.6	0.24	0.36
<b>Social expense</b>		4.2	2.4	3	2.4	1.92	2.88
<b>Durable goods</b>		1.34	0.23	0.58	0.92	0.02	0.05
<b>Travel cost</b>		0.86	0.58	1.07	0.79	0.85	0.91
<b>Health</b>		1.48	1	1.74	2.15	1.22	1.18
<b>Education</b>		2.34	0.81	0.99	1.24	0.97	1.03
<b>Tax</b>		0.02	0.02	0.01	0.05	0.05	2
<b>Investment in agricultural</b>		12.01	10.64	13.43	4.02	5.54	8.37
<b>Investment in non-agricultural</b>		4.86	0.27	0.65	1.4	0.1	0.53
<b>Others</b>		0	0	0	0	0	0
<b>Total</b>		<b>37.19</b>	<b>24.95</b>	<b>29.87</b>	<b>24.61</b>	<b>22.19</b>	<b>28.83</b>

### 3.5 Assets

The following pie-Chart and the table 13 summarize the compositions of different assets: value of property, value of financial assets, value of Agricultural assets and savings. Value of property is found out occupying 83% of the total amount of assets they possessed. The total possession of the poor is 2.3 times and 1.4 times less than that of the richer and the same respectively. According to the Pearson's correlation test, there is a fare direct correlation between the average household income and the possession of total assets at 1% percent significant level. Analyzing the total assets possessions in terms of income diversification, it is found out that those who engaged in more than one income sources possess higher value of assets than those who have one income source. However, Cramer's V test, no association is found out between the income sources and the value of assets.

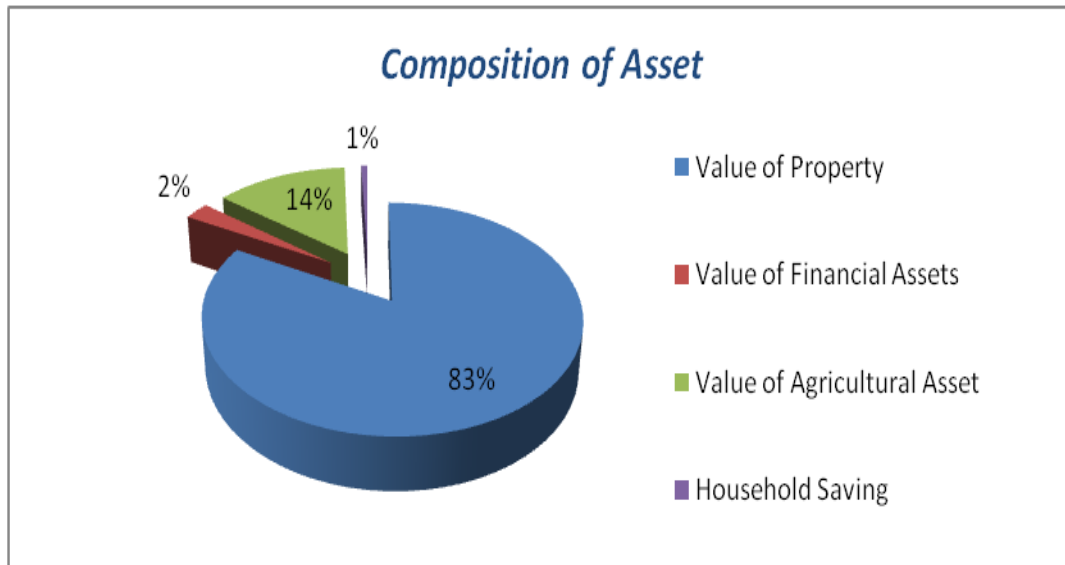


Table (3.13) Value of All Assets by Income Diversification and Wealth Ranking Group

Particular	Value of Property	Value of Financial	Value of Agri Asset	Household Saving	Total
One Income Sources	21.11	0.11	1.07	0.07	<b>22.36</b>
Two Income Sources	48.92	1.93	12.06	0.03	<b>62.94</b>
Three Income Sources	51.42	1.68	6.88	0.56	<b>60.54</b>
Over 3 Income Sources	47.52	0.99	6.37	0.31	<b>55.19</b>
poor	31.59	0.86	5.54	0.11	<b>38.1</b>
the same	43.97	1.13	7.62	0.04	<b>52.76</b>
Richer	72.92	2.6	11.53	0.75	<b>87.8</b>

According to the data the value of property for business purpose is much larger than that for living purpose. It is the value of farm land that mainly constitutes the value of property for business purpose. It is observed by the data that the poor possess obviously less property for both living and business purposes. According to the Pearson's correlation test, there is a fair direct relationship between the total household income and the value of property for both Business and living purpose at the 1% significant level. Similar to the findings regarding to the total assets possessions in terms of income diversification, those who have one income sources are the ones with least possession of value of property for both purposes. According to Chi-square and Cramer's V association test, no correlation is found out between the income sources and the value of property but at high significant level (98%).

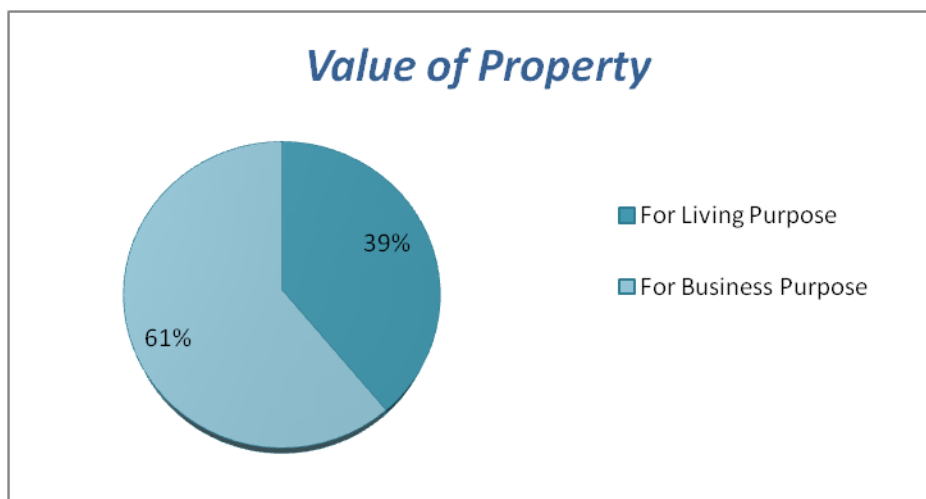


Table (3.15) Value of Property by Income Diversification and Wealth Ranking Groups

Particular	Living Purpose	Business Purpose	Total Value of Property (Avg.)
One Income Source	2.21	18.86	21.11
Two Income Sources	16.38	32.44	48.92
Three Income Sources	21.24	30.19	51.42
Over 3 Income Sources	20.71	26.71	47.52
<b>Total</b>	<b>18.78</b>	<b>29.48</b>	<b>48.31</b>
Poor	8.7	22.88	31.59
The same	18.35	25.64	43.97
Richer	32.4	40.39	72.92
<b>Total</b>	<b>18.78</b>	<b>29.48</b>	<b>48.31</b>

In analyzing the possession of Value of Property in terms of villages or regions, the total value of possession of Dry Zone is higher than that of Delta. However, the Delta is found out to be higher in the value of property for business purpose. On the other hand, analyzing the value of property in rice field, the average acres possessed by households in villages of Delta is 1.3 times higher than that of Dry Zone. In addition, the average unit value of the farmland is found out to be 1.2 times higher in the Delta than that in Dry zone.

Table (3.16) Household Owned Value of Property by Villages

Village	Living Purpose (Lakh)	Business Purpose (Lakh)	Value of Property (Avg. Total)	HH Possession of Farm Lands (Avg. in Acres)	Avg. Unit Value of Farmlands (Lakh)	The Avg. Value of Farmlands (Lakh)
Tahlete Chaung	27.42	42.44	70.8	7.26	5.03	36.60
Kwin Waing	7.4	21.64	29.06	4.91	3.46	17.41
Kyaung Su	7.02	31.34	37.86	4.34	5.38	24.61
<b>Total</b>	<b>41.84</b>	<b>95.42</b>	<b>137.72</b>	<b>16.51</b>	<b>13.87</b>	<b>78.62</b>
Inn Gone	22.52	25.18	47.58	3.89	3.99	15.31
Maung Tie	20.82	30.1	50.92	3.57	4.53	16.49
Than Pywe	27.52	26.2	53.66	5.02	2.78	15.16
<b>Total</b>	<b>70.86</b>	<b>81.48</b>	<b>152.16</b>	<b>12.48</b>	<b>11.30</b>	<b>46.96</b>
<b>Grand Total</b>	<b>112.7</b>	<b>176.9</b>	<b>289.88</b>	<b>28.99</b>	<b>25.17</b>	<b>125.58</b>

The table 16 shows the average value of financial assets by different income diversification groups and wealth ranking groups. The financial assets that the surveyed households in both regions belong are mainly gold and jewelry. The financial assets possessed by the poor are found out to be three times less than that of the richer despite the gap between the poor and the same is not different. According to the Pearson's correlation test, a weak direct correlation is found between the wealth ranking groups and the value of financial assets at 1% significant level. There is no association found out between the income diversification groups and the value of financial assets at 94% significant level.

Analyzing the households possessions of financial assets in terms of villages, the Delta villages are found out to be higher in the amount of financial assets.

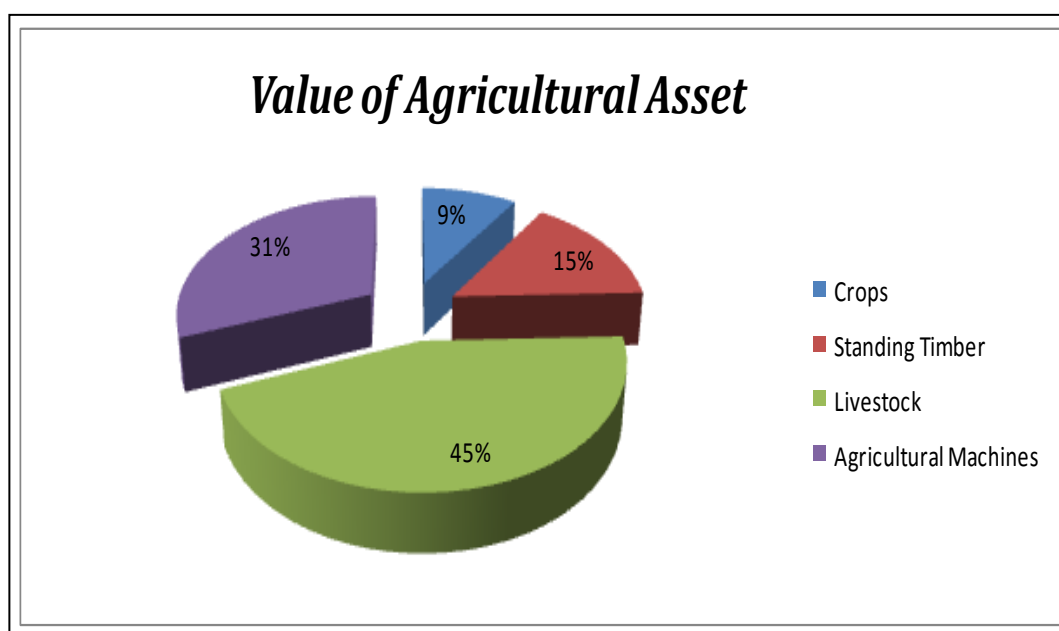
Table (3.17) Value of Financial Assets by Wealth Ranking and Income Diversification Groups

	Mean
One Income Source	0.11
Two Income Sources	1.93
Three Income Sources	1.68
Over 3 Income Sources	0.99
<b>Total</b>	<b>1.52</b>
Poor	0.86
The same	1.13
Richer	2.6
<b>Total</b>	<b>1.52</b>

Table (3.18) The Value of Financial Assets by Villages

Village	Financial Assets
Tahlete Chaung	2.46
Kwin Waing	0.92
Kyaung Su	1.84
Total	5.22
Inn Gone	1.7
Maung Tie	1.71
Than Pywe	0.46
Total	3.87
Grand Total	9.09

The following pie chart shows the compositions of agricultural assets and the livestock is constitutes 45% of the total value of agricultural assets. The livestock possessed by surveyed households are drought cattle and some farmers especially in the dry zone raise cattle as another income sources. Following the livestock, the value agricultural machine, standing timber and crop (unsold items, excluding rice) constitutes 31%, 15% and 9% respectively. According to the data, the farmers in the Dry Zone's average possession of livestock is 18% larger than the farmers in the Delta does. This is because the drought cattle of the delta died during the Nargis and many of the farmers in the Delta rather used machines than the cattle in the post-Nargis Period. In addition most of the livestock found out in the Delta raised by the surveyed farmer households are ducks and pigs. On the other hand, the Delta found out to be nearly two times higher in the value of agricultural machine than the Dry Zone. Regarding to the value of standing timber, the Delta's 55 times larger than that of Dry Zone thanks to the share of its gardens in which they grow coconuts, banana and beetles and pani. The surveyed villages in Dry Zone only a few people have some fruit trees which are banana and palm trees. As to the value of stored crops (Non-Rice), all villages do not have large amount. The two Delta villages totally do not have any storage of other crops but some in one village while all Dry Zone villages have some.



The table 18 summarizes the value of all Agricultural Assets by Income Diversification and Wealth Ranking Groups. As it is expected, the poor possesses the lowest of all agricultural assets and the same and richer possess 1.3 and 2 times respectively larger than the poor does. According to the Pearson's Correlation test, there is a strong direct correlations between the value of agricultural asset and wealth ranking at 1% significant level. However, there is no association between the income diversification sources and the value of agricultural assets found out at 86% significant level by Cramer's V Association test.

Table (3.19) Value of Agricultural Assets by Wealth Ranking and Income Diversification Groups

Particular	Crops	Standing Timber	Livestock	Agricultural Machines	All Agriculral Asset (Avg)
One Inocme Sources	0	0.69	0.03	0.36	1.07
Two Income Sources	1.75	2.49	3.17	4.65	12.06
Three Income Sources	0.34	0.69	3.79	2.05	6.88
Over 3 Income Sources	0.34	0.66	4.4	0.96	6.37
Poor	0.18	0.48	2.93	1.96	5.54
The Same	2.13	0.94	3.88	0.67	7.62
Richer	0.72	2.35	4.28	4.18	11.53
Particular	Crops	Standing Timber	Livestock	Agricultural Machines	All Agriculral Asset (Avg)
One Inocme Sources	0	0.69	0.03	0.36	1.07
Two Income Sources	1.75	2.49	3.17	4.65	12.06
Three Income Sources	0.34	0.69	3.79	2.05	6.88
Over 3 Income Sources	0.34	0.66	4.4	0.96	6.37
Poor	0.18	0.48	2.93	1.96	5.54
The Same	2.13	0.94	3.88	0.67	7.62
Richer	0.72	2.35	4.28	4.18	11.53

Table (3.20) The Value of Agricultural Assets by Villages

Village	Crops(Unsold Items,excluding rice)	Standing Timber(Unsold Items)	Livestock	Agricultrual Machines	Total
Tahlete Chaung	0	2.96	0.43	6.03	9.43
Kwin Waing	0	2.6	0.47	1.55	4.62
Kyaung Su	0.51	1.6	0.26	1.92	4.3
Total	0.51	7.16	1.16	9.5	18.35
Inn Gone	0.76	0.03	7.11	3.48	11.38
Maung Tie	0.57	0.08	7.94	1.16	9.75



Than Pywe	2.62	0.02	5.28	0.72	8.64
Total	3.95	0.13	20.33	5.36	29.77
Grand Total	4.46	7.29	21.49	14.86	48.12

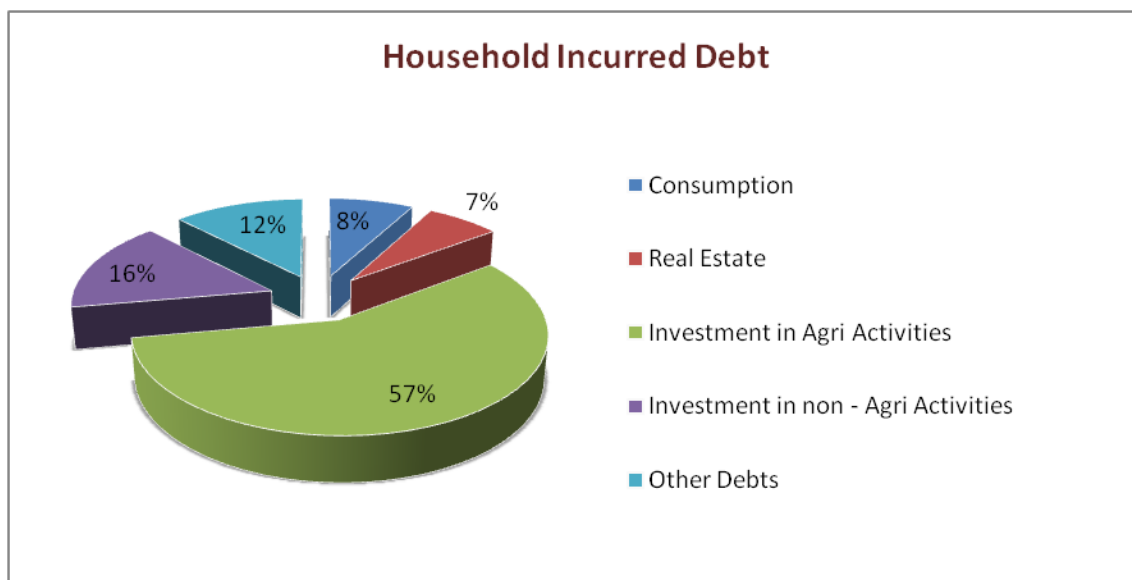
The table 3.21 shows the household savings by income diversification and wealth ranking groups. Only 7% of the surveyed households are found out to be able to save money and the average saving amount of the households is only 0.32 Lakh and the maximum amount of the saving is 50 lakh. According to Pearson's correlation, there is a fare direct correlation between the households savings and total household income at 1% significant level. However, there is no association is found out by Cramer's V and Chi square test between the income diversification sources and household savings.

Table (3.21) Household Savings By Wealth Ranking and Income Diversification Groups

Particular	Avg. in Lakh
One Inocme Sources	0.07
Two Income Sources	0.03
Three Income Sources	0.56
Over 3 Income Sources	0.31
<b>Total</b>	0.32
poor	0.11
the same	0.04
Richer	0.75
<b>Total</b>	0.32

### 3.6 Debts

According to the data 89% of the surveyed households are found out to be indebted and the average indebtedness is 5.64 lakh. The composition of the debts can be seen in the following pie chart which is largely occupied that is 57% by the debt incurred by the investment in Agricultural Activities. It is found out that the average indebtedness for investment for agricultural is 3.65 lakh. The debt incurred for investment in agriculture is followed by investment in non-Agriculture (16%), other types of debts (12%), the consumption (8%) and the real estate (7%). The educational and health expenses are largely attributable to the other types of debts.



The table (3.22) summarizes information on the different types of debts incurred by Income Diversification and wealth ranking groups. As we have assumed the richer are more indebted than the poor and the same. The average indebtedness of the richer are 3 and 2.5 times higher than that of the poor and the same. According to the Pearson's correlation test, there is a fare direct correlation is shown between the indebtedness and the wealth ranks at 1% significant level. However, no association has been shown at 39% significant level between the income diversification sources and the total indebtedness.

Table (3.22) Types of Debts Incurred by Income Diversification and Wealth Ranking Group

Particular	Consumption	Real Estate	Investment in Agri-Activities	Investment in Non - Agri Activities	Other Debts	Total Debt Outstanding
One Inocme Sources	0.46	0	2.14	0.08	1.5	4.18
Two Income Sources	0.41	0.02	3.72	2.85	0.75	7.73
Three Income Sources	0.42	1.06	4.15	0.3	0.57	6.52
Over 3 Income Sources	0.75	0.01	3.05	0.02	1.02	4.85
Poor	0.52	0.01	2.42	0.09	0.62	3.64
The same	0.3	0	3.41	0.01	0.66	4.38
Richer	0.58	1.27	5.49	2.76	1.06	11.19

It is found out that the Delta Villages have 3 times higher in indebtedness that the villages in Dry Zone does. Two factors could be attributable to this higher indebtedness of the delta: more credit availability and investment in agriculture and non-agriculture.

Table (3.23) Household Debts Incurred by Villages

Village	Consumption (Avg. in Lakh)	Real Estate (Avg. in Lakh)	Investment in Agriculture (Avg. in Lakh)	Investment in Non- Agriculture (Avg. in Lakh)	Other Debts (Avg. in Lakh)	Total Debts (Avg. in Lakh)
Tahlete Chaung	0.78	2.3	5.67	4.27	0.97	13.99
Kwin Waing	0.19	0.01	3.09	1.1	0.88	4.29
Kyaung Su	0.43	0	4.7	5.6	0.9	6.6
Total	1.4	2.31	13.46	10.97	2.75	24.88
Inn Gone	0.26	0	1.31	0.28	0.72	2.61
Maung Tie	0.54	0	1.91	0.01	0.4	2.87
Than Pywe	0.48	0	2.72	0.03	0.26	3.48
Total	1.28	0	5.94	0.32	1.38	8.96
Grand Total	2.68	2.31	19.4	11.29	4.13	33.84

### 3.5 Household Characteristics

The table (3.24) gives households characteristics of households of different wealth ranks and income sources. The average per capita income of the poor are found out to be nearly 3 and 7 times less than that of the same and the richer. The average monthly income of the poor households according to this data is The average monthly income of the poor households according to this data is US\$23 and the daily income is 1.06 US\$<sup>62</sup>. Interestingly, the rich's other demographic and socio-economic figures are obviously larger than that of the poor. The rich's average number of income earner is nearly twice and their farmland holding are four almost four times larger than that of the rich and the same.

Table (3.24) Household characteristics

	Per Capital Income (Lakh/Month)	HH Size (Persons)	Age of HH Head (Years)	HH Head Years of Schooling (Years of Schooling)	# of Income Earners (Persons)	Male HH Head (%)	Rice Farm Holding (Acres)
<b>Wealth Ranking</b>							
Poorer	2.86	4.75	46.35	5.24	2.17	62.32	3.93
The same	7.86	5.19	44.98	6.28	2.83	53.45	4.11
Richer	19.20	5.80	48.05	6.48	3.21	71.15	6.42
<b>Income Diversification</b>							
One Income Source	0.05	3.43	44.14	4.86	1.36	85.71	4.46
Two Income Sources	0.09	4.98	47.04	5.74	2.10	80.90	5.33
Three Income Sources	0.14	5.27	49.39	5.89	2.73	89.52	4.87
Over Three Income Sources	0.20	6.03	51.42	5.66	3.45	87.67	4.24

Majority of the Burmese people living in the village tends to live in a detached house regardless of their wealth and social status. They usually have one compound and a detached house or some families may share one large compound but in a separate houses.

<sup>62</sup> The exchange rate is 750 Kyat for a US\$. The currency here are described in lakh which is equivalent to one hundred thousand

Table (3.25) Type of Dwelling by Income Diversification and Wealth Ranking Groups

Particular	Detached House	Shack	Total
One Income Sources	12	2	14
Two Income Sources	81	8	89
Three Income Sources	117	7	124
Over 3 Income Sources	60	13	73
Poor	118	20	138
The same	54	4	58
Richer	98	6	104

Most of the Myanmar people living in the villages build their homes with local materials: woods, pani, palm leaves, bamboo and hay. Majority of the people used woods for the frame of the houses and they used bamboo or palm leaves or pani for the walls and the roofs. Many people now a day used zinc roofing. Majority of the population are living in their own dwelling on their own land. However, according to the data, none of the surveyed households in both regions have electricity. They may have managed their electricity by generator or invertors. Majority of the surveyed households has at least one toilet and only 6% of the households do not have toilet. In terms of the toilet facilities, 96% of the surveyed households used fly proof latrines.

Table (3.26) Material for Construction by Income Diversification and Wealth Ranking Groups

Particular	Cement or Brick	Wood	Wood and Cement or Brick	Local Material	Total
One Income Sources	0	1	0	13	14
Two Income Sources	2	29	3	55	89
Three Income Sources	1	35	7	81	124
Over 3 Income Sources	1	22	4	46	73
Total	4	87	14	195	300
Poor	2	36	6	94	138
The same	0	18	5	35	58
Richer	2	33	3	66	104
Total	4	87	14	195	300

Table (3.27) Type of Tenure by Income Diversification and the Wealth Ranking Groups

Particular	Own Dwelling and Land	Own Dwelling on Rented Land	Own Dwelling on Public Area	Occupied, Rented Free	Total
One Income Sources	12	0	1	1	14

Two Income Sources	83	1	0	5	89
Three Income Sources	116	3	0	5	124
Over 3 Income Sources	67	4	0	2	73
Total	278	8	1	13	300
Poor	123	5	1	9	138
The same	57	0	0	1	58
Richer	98	3	0	3	104
Total	278	8	1	13	300

Majority of the surveyed households mainly used firewood for the cooking fuel. The 56% of the surveyed people used water from lake, pond and stream for general used of water and 40% used well or underground water. The people from the Delta use water from pond and stream while the people from the Dry Zone used water from lake or well or some underground water (tube well). Regarding to drinking water, 52% of the surveyed population used well or underground water and some 41% used water from river, stream, lake and pond. Some 44% used rain water as a secondary source for drinking .

As to the garbage disposal, 53% of the surveyed households used their garbage as fertilizer. The garbage are first compiled in the home compound in the digging hole and then are placed in the farm land. 18% of the population buried their garbage while 11% and 10% dispose their garbage by throwing in the public area or burn.

Table (3.28) Mostly Used Cooking Fuel

Cooking Fuel_A				
Particular	Charcoal	Firewood	Others	Total
One Income Sources	0	14	0	14
Two Income Sources	1	85	3	89
Three Income Sources	2	121	1	124
Over 3 Income Sources	2	71	0	73
Total	5	291	4	300
Poor	0	136	2	138
The same	1	56	1	58
Richer	4	99	1	104
Total	5	291	4	300

Table (3.29) Mostly Used Drinking Water

DrinkingWater_A					
Particular	Inside Piped Underground Water	Well or Underground Water	River,Stream,Lake,Pond	Rain Water	Total

<b>One Income Sources</b>	0	1	11	2	14
<b>Two Income Sources</b>	6	31	47	5	89
<b>Three Income Sources</b>	2	72	45	5	124
<b>Over 3 Income Sources</b>	1	52	20	0	73
<b>Total</b>	9	156	123	12	300
<b>Poor</b>	6	75	53	4	138
<b>The same</b>	1	33	23	1	58
<b>Richer</b>	2	48	47	7	104
<b>Total</b>	9	156	123	12	300

Table (3.29) The Second Most Used Drinking Water

<b>Water Supply for General Use A</b>					
<b>Particular</b>	Inside Piped Underground Water	Well or Underground Water	River,Stream,Lake,Pond	Rain Water	Total
<b>One Income Sources</b>	0	0	14	0	14
<b>Two Income Sources</b>	7	23	59	0	89
<b>Three Income Sources</b>	2	57	63	2	124
<b>Over 3 Income Sources</b>	1	40	32	0	73
<b>Total</b>	10	120	168	2	300
<b>Poor</b>	6	58	73	1	138
<b>The same</b>	1	23	34	0	58
<b>Richer</b>	3	39	61	1	104
<b>Total</b>	10	120	168	2	300

Table (3.30) The Most used Method of Garbage Disposal

<b>Garbage Disposal Methods_A</b>								
<b>Particular</b>	Burn	Bury	Feed Animal	Fertilizer/Ferment	Throw in River,Canal	Throw in Public Area	Other	Total
<b>One Income Sources</b>	2	2	0	2	5	0	3	14
<b>Two Income Sources</b>	8	17	0	19	10	8	27	89
<b>Three Income Sources</b>	12	24	1	30	7	15	35	124
<b>Over 3 Income Sources</b>	7	10	2	15	2	10	27	73
<b>Total</b>	29	53	3	66	24	33	92	300
<b>Poor</b>	11	21	1	30	9	21	45	138

<b>The same</b>	3	7	0	13	9	5	21	58
<b>Richer</b>	15	25	2	23	6	7	26	104
<b>Total</b>	29	53	3	66	24	33	92	300

Table (3.31) The Most used Method of Garbage Disposal

<b>Garbage Disposal Methods_A</b>								
<b>Particular</b>	Burn	Bury	Feed Animal	Fertilizer/Ferment	Throw in River, Canal	Throw in Public Area	Other	Total
<b>One Income Sources</b>	2	2	0	2	5	0	3	14
<b>Two Income Sources</b>	8	17	0	19	10	8	27	89
<b>Three Income Sources</b>	12	24	1	30	7	15	35	124
<b>Over 3 Income Sources</b>	7	10	2	15	2	10	27	73
<b>Total</b>	29	53	3	66	24	33	92	300
<b>Poor</b>	11	21	1	30	9	21	45	138
<b>The same</b>	3	7	0	13	9	5	21	58
<b>Richer</b>	15	25	2	23	6	7	26	104
<b>Total</b>	29	53	3	66	24	33	92	300

Table (3.32) Number of Toilet in Households

<b>Number of Toilet</b>				
<b>Particular</b>	0 Unit	1 Unit	2 Unit	Total
<b>One Income Sources</b>	2	12	0	14
<b>Two Income Sources</b>	5	82	2	89
<b>Three Income Sources</b>	7	117	0	124
<b>Over 3 Income Sources</b>	4	68	1	73
<b>Total</b>	18	279	3	300
<b>Poor</b>	14	124	0	138
<b>The same</b>	3	54	1	58
<b>Richer</b>	1	101	2	104
<b>Total</b>	18	279	3	300

Table (3.33) Toilet Facilities of Households

Particular	Toilet Facilities			Total
	No Facility Nearby	Others(Private,Fly Proof Latrine)	Other(Shared with walls)	
One Income Sources	0	14	0	14
Two Income Sources	1	87	1	89
Three Income Sources	7	117	0	124
Over 3 Income Sources	2	69	2	73
Total	10	287	3	300
Poor	8	128	2	138
The same	2	55	1	58
Richer	0	104	0	104
Total	10	287	3	300

Regarding to the possession of Vehicles, the figure is largely associated with regional difference. The bullock carts are used mainly by the Dry Zone and the boats are only by the villages in the Delta. In addition, motor cycles are also the vehicles of Modern time Dry Zone. In terms of analyzing the vehicles possessions, as it is expected the possession of the poor is lower than that of the same and the richer. Specifically, the average value of the poor's possession of vehicles is 1.5 and 4 times lower than that of the same and the richer. This finding is reinforced by the findings of Pearson's Correlation test that there is a strong positive correlation between the total value of all vehicles and the total household income at 1% significant level. However, there is no association between different income diversification groups.

Table (3.34) Household Vehicles Possessions by Wealth Ranking and Income Diversification Groups

Particular	Bicycle	Motor Cycle	Automobile Passenger Car	Pick-Up, Mini Truck Van	Boat	Motor Boat	Hackney	Total_Value
One Income Sources	0.02	0.00	0	0.00	0.00	0.00	0.13	0.15
Two Income Sources	0.11	0.72	0	0.00	0.38	2.77	0.21	4.19
Three Income Sources	0.21	0.89	0	0.28	0.52	1.05	0.14	3.09
Over 3 Income Sources	0.23	1.59	0	0.52	0.54	0.22	0.12	3.22
Total	0.18	0.97	0	0.24	0.46	1.31	0.15	3.31
Poor	0.15	0.48	0	0.00	0.35	0.44	0.11	1.53
The same	0.17	1.06	0	0.00	0.58	0.32	0.1	2.23
Richer	0.23	1.57	0	0.70	0.52	3.02	0.24	6.28
Total	0.18	0.97	0	0.24	0.46	1.31	0.15	3.31

As it is expected, the value of household items owned is found out to be the least in the poor and the highest for the richer. The value of household items owned by the richer and the same is 11 times and 2.5 times respectively higher than the poor. It is also found out that the income diversification sources and the value of household items owned.



Table (3.35) Household Vehicle Possessions by Income Diversifications and Wealth Ranking Groups

Village	Bicycle	Motor Cycle	Automobile-PassengerCar	PickUp-MiniTruck-Small Van	Boat	Motorbote	Bullock Cart	Total Value
Tahlete Chaung	0.07	0.49	0	0	0	4.83	0.28	5.67
Kwin Waing	0	0	0	0	0	1.35	0.32	1.67
Kyaung Su	0.02	0	0	0	0	1.68	0.34	2.04
Inn Gone	0.39	1.686	0	1.46	0.89	0	0	4.43
Maung Tie	0.29	2.306	0	0	0.91	0	0	3.51
Than Pywe	0.29	1.326	0	0	0.95	0	0	2.56
Total	0.18	0.968	0	0.24	0.46	1.31	0.15	3.31

Table (3.36) Households Items Owned by Income Diversification and Wealth Ranking

Particular	Cooking Stove Gas	Cooking Stove Electricity	Microwave Oven	Electrical Pot	Refrigerator	Electrical Iron	Electrical Rice Cooking	Electrical Fan	Radio	Television	Video-DVD VCD	Satellite Dish	Washing Machine	Sewing Machine	Air Conditioner	Water Boiler	Personal/Home Computer	Personal/Internet Connected	Telephone	Mobile Phone	Fax Machine Facsimile	Other
One Income Source	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Two Income Sources	0	0	0	0	0	0	0	0	0.03	0.16	0.1	0	0	0.05	0	0	0	0	0	0.27	0	0
Three Income Sources	0	0	0	0	0	0	0	0	0.05	0.2	0.12	0	0	0.09	0	0	0	0	0	0.18	0	0
Over 3 Income Sources	0	0	0	0	0	0	0	0	0.04	0.11	0.03	0	0	0.06	0	0	0	0	0	0.08	0	0
Total	0	0	0	0	0	0	0	0	0.04	0.16	0.08	0	0	0.07	0	0	0	0	0	0.18	0	0
Poor	0	0	0	0	0	0	0	0	0.03	0.08	0.06	0	0	0.02	0	0	0	0	0	0	0	0
The same	0	0	0	0	0	0	0	0	0.05	0.08	0.09	0	0	0.03	0	0	0	0	0	0	0	0
Richer	0	0	0	0	0	0	0	0	0.04	0.3	0.11	0	0	0.15	0	0	0	0	0	0.5	0	0
Total	0	0	0	0	0	0	0	0	0.04	0.16	0.08	0	0	0.07	0	0	0	0	0	0.18	0	0

In analyzing the Household Possessions of agricultural machinery, it is found out that only a few households possess agricultural machines. Only 9% of the households own two wheels tractors and 7% of which is owned by the surveyed villages in Dry Zone. There are only two rice mills in the six surveyed villages and one is in Delta village and another is in Dry Zone Village. Only 5% of the households owned threshing machines and 4% is owned by households in the Delta. Only 4% of the surveyed villages owned water pumping and each region owned equally in percentage. Surprising factor is that the cow feed chopper is found out being owned by 8% of the surveyed households and all of which are Dry Zone Villages. The data is not interesting analyzing in terms of income diversifications and wealth ranking groups as there is no correlation and association between the two variables.

Table (3.37) Household Possession of Agricultural Machinery

Particular	Tractor 2 Wheels	Tractor 4 Wheels	Peaping Machine	Sprayer	Rice Mill	Threshing Machine	Transplant Machine	Water Pumping	Cowfood Chopper	Total
One Income Sources	0	0	0	0	0	0.36	0	0	0	0.36
Two Income Sources	1.47	0	0	0	2.25	0.55	0	0.11	0.27	4.65
Three Income Sources	0.63	0	0	0	0.81	0.32	0	0.1	0.09	1.95
Over 3 Income Sources	0.84	0	0	0	0	0.01	0	0.02	0.09	0.96
Total	0.9	0	0	0	1	0.32	0	0.08	0.14	2.44
Poor	0.67	0	0	0	0.72	0.33	0	0.03	0.2	1.95
The same	0.23	0	0	0	0	0	0	0.1	0.06	0.39
Richer	1.59	0	0	0	1.92	0.47	0	0.12	0.1	4.2
Total	0.9	0	0	0	1	0.32	0	0.08	0.14	2.44

Table (3.38) The number of the agricultural machine Possessed by Villages

Type of the Agricultural Machines	Number		Percentage%
	Delta	Dry Zone	
Tractor 2 Wheels	22	5	9
Tractor 4 Wheels	0	0	0
Reaping Machine	0	0	0
Sprayer	0	0	0
Rice Mill	1	1	0.6
Threshing Machine	12	2	5
Transplant Machine	0	0	0
Water Pumping	6	5	4
Cow Feed Choper	0	8	3

### 3.3 Shocks

According to the data 60% of the surveyed population has experienced at least one major shock between 2008 and 2010. It is natural disasters that surveyed communities in both regions most experienced despite difference in type\_ the community in Delta experienced storm while that in Dry Zone experienced drought. The second most experienced shocks are of Demographic and Social shocks especially the dead of the family members. The following table shows the percentage of total surveyed households experienced shocks in 2008-2010.

Table (3.39) House Holds with Shocks Experience between 2008 and 2010

Shock Frequency	Tha Late Chaung	Kwin Waing	Kyaung Su	Inn Gone	Maung Tai	Than Pway	Total
	(N=50)	(N=50)	(N=50)	(N=50)	(N=50)	(N=50)	(N=300)
At Least One Shock	64%	86%	88%	46%	54%	24%	60%
Two Shocks	22%	12%	10%	6%	2%	2%	8%
No Shock	14%	2%	2%	48%	44%	74%	28%

The Table (3.40) summarized the types of shocks experienced by households of different wealth ranking and income diversification sources. According to the data, the most common shocks experienced by the surveyed villages are the storm and the drought. It is the cyclone Nargis that almost all households in the Delta see as a major shock between 2008 and 2010. The drought is the major shocks experienced by the people from survey villages in Dry Zone.

Table (3.40) Types of Shocks by households of different wealth ranking

Type of Shocks	Income Poverty Line			Income Diversification			
	Poor	The Same	Rich	One Source	Two Source	Three Source	Over Three Sources
Storm	60	23	55	13	49	53	23
Drought	28	11	9	0	13	21	15
Flooding	6	0	4	0	3	5	2
Crops Pests	5	2	1	0	1	4	1
Illness	9	3	8	0	3	9	8
Died	5	2	3	0	2	6	2
Total	113	41	80	13	71	98	51

Table (3.41) House Holds with Shocks Experience between 2008 and 2010

Shock Frequency	Tha Late Chaung (N=50)	Kwin Waing (N=50)	Kyaung Su (N=50)	Inn Gone (N=50)	Maung Tai (N=50)	Than Pway (N=50)	Total (N=300)
At Least One Shock	64%	86%	88%	46%	54%	24%	60%
Two Shocks	22%	12%	10%	6%	2%	2%	8%
No Shock	14%	2%	2%	48%	44%	74%	28%

The Table (3.42) and (3.43) provide information on the average income and asset loss of different groups of income poverty line and income diversification sources by various types of shocks. According to the data, the average income loss of the poor and the same are not that different while that of the rich are four times larger. In addition the data points out that the more income sources that the agriculture households engaged the higher income loss by the shocks. The asset loss of all three groups of income poverty line are however, not significantly different. Still the rich are found out to be more monetarily lost by shocks. As to the asset loss by the income diversification groups, the finding is similar to that of income loss\_ the more the income sources the people have the larger in their asset loss.

Table (3.42) Income Loss from Shock in the Year of Occurrence

Type of Shock	Income Poverty Line			Income Diversification			
	Poorer	The Same	Richer	One Source	Two Sources	Three Sources	Over Three Sources
	Poor	The Same	Richer				
Storm	8.30	12.14	85.51	11.37	12.60	13.92	14.21
Drought	3.27	2.55	5.60	0.00	3.17	2.87	2.87
Flooding	2.30	3.99	7.80	0.00	3.20	3.48	2.25
Crops pest	4.00	5.50	0.00	0.00	1.00	3.33	10.00
Illness	8.83	1.54	3.60	0.00	2.00	1.59	14.00
Died	2.50	3.49	0.00	0.00	2.50	3.25	6.00
Total	29.20	29.19	102.51	11.37	24.47	28.44	49.33

Table (3.43) Assets Loss from Shocks in the Year of Occurrence

Type of Shock	Income Poverty Line			Income Diversification			
	Poorer	The Same	Richer	One Source	Two Sources	Three Sources	Over Three Sources
Storm	9.05	11.40	25.18	3.02	3.90	4.16	4.39
Drought	3.40	2.10	2.97	0.00	3.71	7.08	8.09
Flooding	3.25	0.00	4.90	0.00	6.70	1.48	3.00
Crops pest	3.40	0.00	10.00	0.00	0.00	2.17	0.00
Illness	1.93	0.00	1.83	0.00	5.23	6.08	5.03
Died	2.10	5.50	3.47	0.00	3.25	6.00	25.00
Total	23.13	19.00	48.35	3.02	22.79	26.96	45.51

The Table (3.44) and (3.45) summarize the coping mechanisms chosen by the surveyed households belonging to different wealth ranking and income diversification groups. According to the data from the surveyed villages, the most common coping mechanism is borrow from informal institutions which is followed by sell assets/belongings; reduced overall expenses; and plant additional crops as second, third and fourth common coping mechanisms in response to two main categories of shocks\_ natural disasters and the social and demographic.

Table (3.44) The Coping Mechanisms by Income Poverty Line in Response to Different Shocks

Income Poverty Line	Type of event	Do nothing	Seek New Land	Plant Additional Crops	Second Job	Reduce Expenses on Education	Reduce Expenses on Health	Reduce Overall Expenses	Sell Asset/ belongings	Use Saving	Ask for Extra Remittance	Borrow from relatives	Borrow from formal Financial institution	Borrow from Local Financial institution	Borrow from Informal Institution	Other	Total
Poorer	Illness	1	0	1	0	0	0	0	3	0	0	0	1	0	3	0	9
	Died	0	0	0	0	0	0	1	4	0	0	0	0	0	0	0	5
	Flooding	0	0	0	0	0	0	2	4	0	0	0	0	0	0	0	6
	Drought	2	1	0	3	0	0	2	8	5	0	0	0	0	7	0	28
	Storm	1	0	9	1	0	0	9	7	6	1	5	0	0	21	0	60
	Crops pests	0	0	0	1	0	0	0	0	0	0	0	0	0	4	0	5
	Total	4	1	10	5	0	0	14	26	12	1	5	1	0	35	0	114
The Same	Illness	0	0	0	0	0	0	0	2	0	0	0	0	0	1	0	3
	Died	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	2
	Drought	0	1	0	3	0	0	1	1	1	0	0	0	0	4	0	11
	Storm	1	0	1	0	1	0	8	3	2	0	2	0	0	5	0	23
	Total	1	1	1	4	1	0	9	6	4	0	2	0	0	10	0	39
Richer	Illness	1	0	0	0	0	0	0	4	0	0	1	0	0	2	0	8
	Died	0	0	0	1	0	0	0	1	1	0	0	0	0	0	0	3
	Flooding	0	0	0	0	0	0	2	1	0	0	1	0	0	0	0	4
	Drought	0	0	0	1	0	0	0	6	2	0	0	0	0	0	0	9
	Storm	1	0	5	0	0	1	15	7	4	0	7	0	1	13	1	55
	Crops pests	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
	Total	2	0	5	2	0	1	17	19	7	0	9	0	1	16	1	80

Table (3.45) The Coping Mechanism by Income Diversification Groups in Response to Different Types of Shocks

One Income Source	Storm	1	0	0	1	0	0	4	1	3	0	0	0	0	3	0
	Total	1	0	0	1	0	0	4	1	3	0	0	0	0	3	0
Two Income Sources	Illness	1	0	0	0	0	0	0	1	0	0	0	0	0	1	0
	Died	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0
	Flooding	0	0	0	0	0	0	2	1	0	0	0	0	0	0	0
	Drought	2	1	0	2	0	0	0	2	3	0	0	0	0	3	0
	Storm	0	0	2	1	0	0	10	6	3	1	7	0	0	20	1
	Corps Pest	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
	Total	3	1	2	3	0	0	13	11	6	1	7	0	0	25	1
Three Income Sources	Illness	1	0	1	0	0	0	0	4	0	0	0	0	0	3	0
	Died	0	0	0	1	0	0	1	4	1	0	0	0	0	3	0
	Flooding	0	0	0	0	0	0	2	2	0	0	1	0	0	0	0
	Drought	0	1	0	2	0	0	2	7	4	0	0	0	0	5	0
	Storm	2	0	10	1	1	0	12	7	5	0	5	0	1	14	0
	Corps Pest	0	0	0	1	0	0	0	0	0	0	0	0	0	3	0
	Total	3	1	11	5	1	0	17	24	10	0	6	0	1	28	0
Over Three Income Sources	Illness	0	0	0	0	0	0	0	4	0	0	1	1	0	2	0
	Died	0	1	0	1	0	0	0	0	1	0	0	0	0	0	0
	Flooding	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0
	Drought	0	0	0	3	0	0	1	7	1	0	0	0	0	4	0
	Storm	0	0	3	0	0	1	7	4	3	0	2	0	0	7	0
	Corps Pest	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
	Total	0	1	3	4	0	1	8	17	5	0	3	1	0	14	0

Table (3.46) Types of Future Shocks by Wealth Ranks and Income Diversification Groups

Types of Future Shocks	Poor	The Same	Richer	One Income Source	Two Income Sources	Three Income Sources	Over Three Income Sources
Illness of Household Member	11	9	7	3	5	14	5
Death of Household Member	3	2	4	0	1	5	3
Household Member(s) left the Households	11	10	21	0	8	16	18
Household Damage	56	16	38	5	27	49	29
Conflicts with Neighbors in the village	3	0	2	0	2	3	0
Relatives Stopped Sending Money ( Remittances)	1	1	1	0	1	2	3
Flooding	29	18	26	1	26	33	13
Drought	26	16	24	0	11	37	18
Unusual Heavy Rainfall	37	19	49	3	31	48	23
Landslide	1	3	1	0	2	3	0
Erosion	1	2	1	0	1	3	0
Earthquake	10	9	12	0	12	15	4
Crops pests	45	33	63	4	32	68	37
Livestock Disease	25	12	35	2	18	35	17
Storage Damage	9	2	10	2	6	9	4
Job Loss	10	4	11	0	8	10	7
Collage of Business	5	1	3	0	4	4	1
Unable to Pay back loan	5	2	7	0	3	9	2
Sharp increase in interest rate on loan	7	0	3	0	1	5	4
Sharp increase in overall prices	6	1	6	0	2	7	4
Sharp increase in input prices	5	1	4	0	2	6	2
Sharp drop in output	4	2	1	0	3	4	0

### 3.4 Social Support

The table (3.47) summarizes the various social support received by surveyed villages. According to the data surveyed villages in Delta obviously have more social support programs than those villages in Dry Zone. Regarding to the program for farmers, the Delta villages have at least four programs (between 2008 and 2010) while villages in Dry Zone have not more than 1 aid program for farmers. It is found out that the aid for farmers largely are provided by International and local NGOs which is followed by private sectors. The private sectors mentioned here are private business companies and individual donors who provides grants and farming inputs in the post-Nargis Period<sup>63</sup>. The International and local NGOs provide both agricultural technologies and inputs while the later largely provides farming inputs and grants. The programs targeted solely at women are in fact very rare. However, in the two Dry Zone villages received aid only from Oxfam GB, livelihoods aids are given in the name of women in the households and the respondents considered the aid as being targeted for women. The program for the elderly is found out in only two of the villages of Delta<sup>64</sup>. As to the program for children, all three villages in Delta have at least one program while one village in Dry Zone has established community initiated

<sup>63</sup> Most of such donors no longer provide aid.

<sup>64</sup> The programs for women, elderly and the disable are existed or were existed in surveyed villages in the Delta. But the fact that the number of beneficiaries are found out to be rare among the respondent households of this research seems to be concerned with the beneficiary criteria of the aid programs which targeted at the most vulnerable and poor groups of the village. As the survey households of this research are farmers who frequently tend to be out of the criteria because of their land and other assets possession they are not considered as prioritized vulnerable.

program for school children. Most of the programs for children are targeted at school children and provide school related aids. A few programs provided nutritional aid and education.

In looking at the supporters of the social supports, most of the programs are developed by international and local NGOs and the private sectors follows as the second most common supporter. It is found out that any of the surveyed villages did not report any of the government supported social programs. Regarding the community initiated social support programs only one surveyed village has developed a program for school children.

#### How Community Managed Social Support Program has been generated by the Community

In Maung Tai Village with the significant contribution of an individual private donor has developed a fund for school children. The fund was mainly developed by community saving which is lent back to the community. The school children in the village are supported school-fees and other school related expenses.

Table (3.47) Various Social Supports by Different Providers in Villages

		ThalateC haung	Kwin Waing	Kyaung Su	Inn Gone	Maung Tai	Than Pway
<b>Program for farmers</b>	Amount of program	4	6	5	1	0	1
	Get benefit from program	40	30	38	15	0	24
	Supporter						
	HH/community	0	1	0	0	0	0
	Private sectors	0	0	13	0	0	0
	NGO	24	6	36	0	0	0
	Government	0	0	0	0	0	0
<b>Program for women</b>	International	29	30	9	15	0	24
	Amount of program	0	0	0	1	0	1
	Get benefit from program	0	0	0	19	0	11
	Supporter						
	HH/community	0	0	0	0	0	0
	Private sectors	0	0	0	0	0	0
	NGO	0	0	0	0	0	0
<b>Program for elderly</b>	Government	0	0	0	0	0	0
	International	0	0	0	19	0	0
	Amount of program	1	0	2	0	0	0
	Get benefit from program	0	0	1	0	0	0
	Supporter						
	HH/community	0	0	0	0	0	0
	Private sectors	0	0	0	0	0	0
<b>Program for disable</b>	NGO	0	0	0	0	0	0
	Government	0	0	0	0	0	0
	International	0	0	1	0	0	0
	Amount of program	1	0	2	0	0	0
	Get benefit from program	1	0	0	0	0	0
	Supporter						
	HH/community	0	0	0	0	0	0



<b>Program for children/students</b>		Private sectors	0	0	0	0	0	0
		NGO	0	0	0	0	0	0
		Government	0	0	0	0	0	0
		International	1	0	0	0	0	0
	Amount of program		1	3	3	0	1	0
	Get benefit from program		15	10	18	0	8	0
	Supporter	HH/community	0	0	0	0	8	0
		Private sectors	0	0	0	0	0	0
		NGO	0	0	0	0	0	0
		Government	0	0	0	0	0	0
	International		15	10	18	0	0	0

### 3.5 Financial Support

The table 16 provides data on the financial supports in surveyed villages. According to the data, it is found out that only business credit programs are existed in all villages and the number of the programs existed in Delta villages are four times larger than the Dry Zone villages where only the loan from Myanmar Agricultural Bank is provided. On the other hand, the surveyed villages in Delta received loans from revolving funds developed by International and Local NGOs and the Private Sectors that is Myanmar Economic Holding Limited (MEHL) namely in Burmese abbreviation “U Paing”. All of the business loans programs provided by different providers have been started only in 2008 after the Cyclone Nargis hit the region.

Table (3.48) The Financial Support

			Thalate Chaung	Kwin Waing	Kyaung Su	Inn Gone	Maun g Tain	Than Pway
<b>Housing credit program</b>	Amount of program		0	0	0	0	0	0
	Get benefit from program		0	0	0	0	0	0
	Supporter	HH/community	0	0	0	0	0	0
		Private sectors	0	0	0	0	0	0
		NGO	0	0	0	0	0	0
		Government	0	0	0	0	0	0
		International	0	0	0	0	0	0
<b>Public education credit program</b>	Amount of program		0	0	0	0	0	0
	Get benefit from program		0	0	0	0	0	0
	Supporter	HH/community	0	0	0	0	0	0
		Private sectors	0	0	0	0	0	0
		NGO	0	0	0	0	0	0
		Government	0	0	0	0	0	0
		International	0	0	0	0	0	0
<b>Business credit program</b>	Amount of program		4	5	6	1	1	1
	Get benefit from program		45	38	43	40	37	37
	Supporter	HH/community	0	0	0	0	0	0
		Private sectors	16	6	27	0	0	0
		NGO	17	30	20	0	0	0

<b>Consumption credit program</b>	Government	33	11	34	40	37	37
	International	15	0	14	0	0	0
	Amount of program	0	0	0	0	0	0
	Get benefit from program	0	0	0	0	0	0
	Supporter						
	HH/community	0	0	0	0	0	0
	Private sectors	0	0	0	0	0	0
	NGO	0	0	0	0	0	0
	Government	0	0	0	0	0	0
	International	0	0	0	0	0	0

Table (3.49) the Five Most Needed Supports by Income Diversification and Wealth Ranking Groups

Types of Support Needed	Frequency	Poor	The Same	Richer	One Income Source	Two Income Source	Three Income Sources	Over Three Income Sources
Input	268	121	49	98	12	82	110	64
Special Credit/Loan	165	73	34	58	6	41	71	47
Free Medical Treatment	110	48	19	48	6	34	53	17
Agricultural Technology	98	38	18	42	4	32	41	21
Free Education	79	28	17	34	4	24	37	14

### 3.6 Gender

#### *Wealth Ranking and Income Diversifications by Gender*

According to the Data it is found out that 14% of the total household surveyed is women headed households and that 46% of which are identified as poor comparing themselves to other households in the village while 12% and 42% are identified as the same and the richer respectively.

Table (3.50) Wealth Ranking and Income Diversifications by Gender

Household Headed Gender			
Particular	Female Headed HH	Male Headed HH	Total
One Income Sources	2	12	14
Two Income Sources	17	72	89
Three Income Sources	13	111	124
Over 3 Income Sources	9	64	73
<b>Total</b>	<b>41</b>	<b>259</b>	<b>300</b>
poor	19	119	138
the same	5	53	58
Richer	17	87	104
<b>Total</b>	<b>41</b>	<b>259</b>	<b>300</b>

### *Total Household Income by Gender*

The following table (table 3.51) pointed out that the average total household income as per 2010 is 1.1 times lower in female headed households than male headed households. The table after the table 49 points out the various income sources from which women headed households gained income and 95% of the female headed households are learned to have more than one income sources (See table 3.50).

Table (3.51) Total Households Income by Gender

Total HH_ Income		
	N	Mean
Male Headed HH	259	9.70
Female Headed HH	41	8.29
Total	300	9.50

Table (3.52) Household Income Sources by Gender

	Rice_Field		Crop		Logging		Livestock		Fishing		Profit_fromBusiness		Wage_Salary		Pension		Remittance		Rent	
	No. of HH	Avg Lakh	No. of HH	Mean	No. of HH	Mean	No. of HH	Mean	No. of HH	Mean	No. of HH	Mean	No. of HH	Mean	No. of HH	Mean	No. of HH	Mean	No. Of HH	Mean
Male Headed HH	259	3.63	133	2.47	83	1.85	113	1.88	8	2.69	53	6.49	91	4.25	2	0.26	19	3.72	8	6.82
Female Headed HH	41	2.57	18	1.46	13	3.08	12	1.61	3	3.4	5	4.54	16	5.51	1	5.64	4	2.12	1	1.8
Total	300	3.48	151	2.35	96	2.01	125	1.86	11	2.89	58	6.32	107	4.44	3	2.05	23	3.44	9	6.27

### *Values of Assets by Gender*

According to the data it is found out that female headed households possessed less in value of various assets \_ value of property, agricultural assets, vehicles and financial assets than their counterparts do. They also have much less savings than male headed does.

Table (3.53) Values of Assets by Gender

Particular	Number of HH	Value of Property Business Purpose (Avg. in Lakh)	Value of Property Living Purpose (Avg. in Lakh)	Total Value of Assets
Male Headed HH	259	29.9	19.67	49.57
Female Headed HH	41	26.86	13.18	40.04
Total	300	29.48	18.78	48.26

Table (3.54) Household Owned Rice Fields by Gender

Particular	Number of HH	Avg. Acres	Values of Rice Field Acres Owned (Avg. Lakh)
Male Headed HH	259	4.94	21.18
Female Headed HH	41	4.13	19.38
Total	300	4.83	20.93

Table (3.55) Household Owned Agricultural Assets by Gender

Type	Gender	Number	Avg. in Lakh
VOA _ Crops	Male Headed HH	259	0.86
	Female Headed HH	41	0.02
	Total	300	0.74
VOA _ Standing timber	Male Headed HH	259	1.04
	Female Headed HH	41	2.33
	Total	300	1.22
VOA _ Livestock	Male Headed HH	259	3.72
	Female Headed HH	41	2.69
	Total	300	3.58
VOA _ Agricultural Machines	Male Headed HH	259	2.69
	Female Headed HH	41	1.12
	Total	300	2.48
Total Value of Agri Assets	Male Headed HH	259	8.31
	Female Headed HH	41	6.16
	Total	300	8.02

Table (3.56) Household Owned Vehicles by Gender

Particular	Number of HH	Avg. in Lakh
Male Headed HH	259	3.53
Female Headed HH	41	1.90
Total	300	3.31

Table (3.57) Household Owned Financial Assets by Gender

Particular	Number of HH	Value of Financial Assets (Avg. in Lakh)
Male Headed HH	259	1.63
Female Headed HH	41	0.81
Total	300	1.52

Table (3.58) Household Savings by Gender

Particular	N	Avg. in Lakhs
Male Household HH	259	0.35
Female Household HH	41	0.12
Total	300	0.32

### *Indebtedness by Gender*

According to the Data, Female headed households are found out to be more indebted than male headed households are. In analyzing the credit availability of the women, it is found out that 76% of the women headed households could be available credit from at least one credit source.

Table (3.59) Indebtedness by Gender

particular	HH Without Debt	Indebted HH	Total HH	Avg. Debt in Lakh
Male	33	226	259	6.45
Female	1	40	41	5.88
Total	34	266	300	6.36

Table (3.60) Credit Availability by Gender

Particular	no	yes	Total
Male Headed HH	51	208	259
Female Headed HH	10	31	41
Total	61	239	300

### *Gender and Loss of Income and Assets by Various Shocks*

According to the data, income loss and assets loss by various types of shocks are found out to be more in women headed households comparing to their counterparts male headed households.

Table (3.61) Gender and Loss of Income and Assets by Various Shocks

Gender	Loss Of Income (Avg. Lakh)	Loss of Asset (Avg. Lakh)
Male Headed HH	16.91	26.63
Female headed HH	47.95	18.77
Total	64.86	45.4

### *Supports Received by Households*

In terms of outside supports, (90%)<sup>65</sup> of female headed households are found out to be benefited from various outside support programs: program aiming for farmers, elderly, children, business credit program and other programs. They have received benefits from at least one program of outside support. They have received benefits from at least one outside support programs. 78% of the female headed households are found out to be benefited from business credit programs generated by INGOs, LNGOs, government and the private sector.

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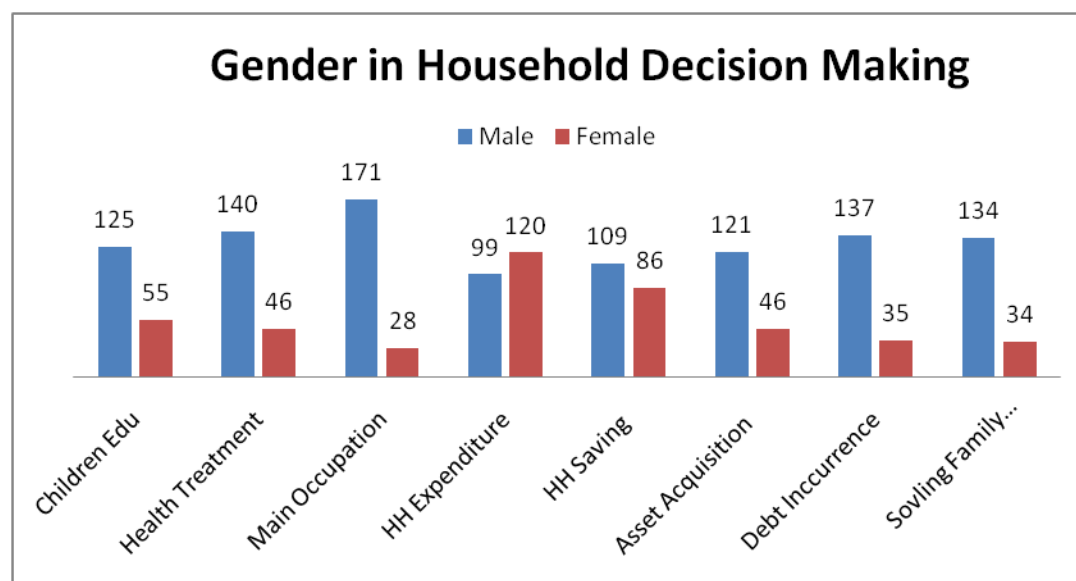
<sup>65</sup> 37 out of 41 female headed households

Table (3.62) Gender in Benefited Outside Supports

Type of Programs	# of Benefited Female Headed HH	More than One Programs
Aiming for Farmers	17	6
Aming for Elderly	1	0
Aming for Children	8	0
Other Program	7	0
Business Credit Program	32	5
<b>Total</b>	<b>86</b>	

### *Gender in Decision Making*

According to the data collected in surveyed villages in both regions, it is the household head who are the key decision maker of the households in almost all issues of the households. Not surprisingly, it is the male who mainly decides in all issues of the house except in the household expenditure which is the only area where women can decide. The issue of household expenditure is largely occupied with the work of managing the kitchen of the house. This in fact seems to be explainable for more women decision making in issue of household expenditure. In other areas the male decision rate is almost three times higher than the women. The following chart shows the gender in household decision making.



## Section 6: Recommendation

### **I. Increase the role of central government in order to develop an integrated Social Protection Plan**

The study reveal that Myanmar in fact has formal and informal social safety nets schemes realized by government, semi-formally by government departments, both formally and informally civil society organizations and more recently by international organizations. However, the benefits are not guaranteed and universal with the lack of systematic, integrated and objective plans. So, it is necessary to increase the role of central government in order to develop a comprehensive and integrated universal social protection system in Myanmar.

### **II. Social protection should be one of the main objectives of Agriculture sector of the country.**

The country economy in fact relies on the agriculture sector and rice farming is the lifeline of the country. However, the key objectives developed by the government for the sector only focus on the increased productivity of the sector. Increased and sustainable productivity in facts is will be maintained through risk reduction schemes under integrated social protection system. The study reveals that the agricultural sector of the country particularly the rice farming of the country is affected frequently by such environmental shocks as drought and floods. Accordingly, the risk on the sector has to be reduced by building and strengthening the agricultural infrastructure such as embankments, spillways and irrigation systems and so on. In addition to the above mentioned infrastructure, the government has to a role in developing an agricultural marketing which is in fact an infrastructure to stabilize prices of agricultural products by adjusting supply and demand.

It is also highly recommend improving the infrastructure on the transportation which in fact is the fundamental solution for many crosscutting issues through enhancing accessibility to markets and centers of different public services. The transportation has been much developed since the military government came into power. However, the improvement is more distinct in inter-regional and inter-township transportations and that of rural transportation has yet to be developed. Only when did the accessibility of rural population improve, it can be said that social protection has reached to the rural Myanmar.

### **III. Social protection at community level should be promoted**

Myanmar is the country possessing good foundation of social institutions by which many Myanmar poor households can somewhat survive despite being in face of poor economic opportunity in the country. Funeral grants and wedding gifts by relatives, friends and neighbors are some good examples reflecting good social institutions under which many people enjoy social protection to some extent. This innate social spirits are to be promoted and transformed into community based social protection schemes which have more objective orientation. In developing such social schemes, both State and Non-State actors have to work in conjunction. Old People Self-helped Groups (OPSHG) implemented by the community and international organizations; and Home Care for Old People realized by the community

and the GONGOs\_ both with the auspices of Social Welfare Department are good examples that have to be pointed out in recommending promoting community-based social protection schemes.