

**YANGON UNIVERSITY OF ECONOMICS  
MASTER OF PUBLIC ADMINISTRATION PROGRAMME**

**A STUDY ON SOCIOECONOMIC GRADUATION  
PROGRAM FOR POOR HOUSEHOLDS  
IN SHWE PYI THAR**

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EMPA - 47 (15<sup>th</sup> BATCH)**

**AUGUST, 2019**

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MASTER OF PUBLIC ADMINISTRATION PROGRAMME**

**A STUDY ON SOCIOECONOMIC GRADUATION  
PROGRAM FOR POOR HOUSEHOLDS  
IN SHWE PYI THAR**

A thesis submitted in partial fulfilment towards the requirements for the degree of  
Master of Public Administration (MPA)

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**YANGON UNIVERSITY OF ECONOMICS**  
**MASTER OF PUBLIC ADMINISTRATION PROGRAMME**

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## **ABSTRACT**

In recent years, people living in Yangon have witnessed a steep rise in living costs, especially for housing, pushing poor populations from city centres to peripheral areas with limited access to basic services. This study aims to analyse the socioeconomic graduation program in Shwe Pyi Thar Township, Yangon where people of different social backgrounds living in peripheral area to improve quality of life, mostly through increasing income and improving resilience and the capacity to deal with shocks, reducing vulnerability, essentially through consolidating assets. The data analysis was used described descriptive method. Primary survey data collected from a total of 502 survey households in ward 10 and 14. The study found that poor households had increased income, decreased debt, increase household asset and property, increased voluntary saving with increased financial literacy knowledge and women were often involved in making decisions related to household debt and saving activities.

## ACKNOWLEDGEMENTS

Firstly, I would like to express my profound gratitude to the Yangon University of Economics and Master of Public Administration Program Committee for giving me with the opportunity to study this two-year course. I would like to express my deep gratitude to Professor Dr. Tin Win, Rector Yangon University of Economics for his kind permission to conduct this thesis. And, Professor Dr. Ni Lar Myint Htoo, Pro-Rector Yangon University of Economics for her Administrative support to the completion of thesis.

I also would like to express my sincere gratitude to Professor Dr. Khin Chaw Myint, Associate Professor (Retired), Yangon University of Economics for her valuable suggestions, advices and guidance for my thesis.

I am also grateful to Professor Dr. Daw Phyu Phyu Ei, Program Director and Head of Department, Department of Applied Economics, for her invaluable supervision, constructive suggestion and unfailing interest for completion of this paper.

Afterwards, I would like to express my deep appreciation to my supervisor, Professor Dr. Cho Cho Thein, Professor and Head of Department of Economics, Yangon University of Economics for her kindness, helpfulness, patience, encouragement, invaluable guidance and supervision throughout the preparation of this thesis.

My sincere thanks to all the professors, associate professors and lecturers for conveying a great variety of knowledge and concepts of public administration during two years study periods of EMPA program.

Finally, I deeply thanks to Mr. Vincent Panzani (Program Director, Save the Children Myanmar) and Mr. Mathew Tasker (Social Protection Advisor, Save the Children UK) for their warm support and continuous encouragement during my EMPA study and for sharing report.

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## LIST OF ABBREVIATIONS

BRAC	Bangladesh Rural Advancement Committee
CFPR	Challenging the Frontiers of Poverty Reduction
CGAP	Consultative Group to Assist the Poorest
DRC	Democratic Republic of Congo
GDP	Gross Domestic Product
GNI	Gross National Incomes
INGO	International Non-Governmental Organizations
MLCS	Myanmar Living Conditions Survey
MNSPSP	The Myanmar National Social Protection Strategic Plan
NGO	Non-Governmental Organizations
ODA	Official Development Assistance
OSTS	Operational Solutions and Transitions Section
OSTS	Operational Solutions and Transitions Section
SDG	Sustainable Development Goal
SES	Socioeconomic Status
SPWC	Social Protection Working Committee
TUP	Ultra Poor Programme
UNDP	United Nations Development Programme
UNHCR	The United Nations High Commissioner for Refugees
WB	World Bank
YCDC	Yangon City Development Committee

# CHAPTER 1

## INTRODUCTION

### 1.1 Rationale of the Study

Myanmar is undergoing a structural transformation away from a rural, agricultural economy toward a more urban, industrial and service-based economy. While the majority of the poor currently live in rural areas (76 percent), recent analysis shows urban poverty (34.6 percent) is higher than expected, and inequality is also estimated to be much higher in urban areas (0.36) than in rural areas (0.25). Despite the important commercial role both Yangon and Mandalay play in Myanmar's economy, the poverty rate is estimated at 34 and 33 percent respectively. In past decade, poverty steadily declined from 32.1% in 2004 to 25.6% in 2009 to 19.4% in 2015.

In recent years, people living in Yangon have witnessed a steep rise in living costs, especially for housing, pushing poor populations from city centres to peripheral areas with limited access to basic services. In areas where there is better local infrastructure and basic services, the high costs to access these are generally prohibitive.

Nowadays, Social protection programmes steadily on the rise across state and regions in Myanmar. Myanmar social protection includes policies, legal instruments and programmes for individuals and households that prevent and alleviate economic and social vulnerabilities, promote access to essential services and infrastructure and economic opportunity, and facilitate the ability to better manage and cope with shocks that arise from humanitarian emergencies and/or sudden loss of income. However, the expansion plan was not included yet for Yangon Region.

The socio economic graduation program has been implementing to promote the socioeconomic 'graduation' of 502 very poor/vulnerable urban households. The program combines interventions that lead participants to a point where they are better able to ensure and improve their well-being in a sustainable manner. Therefore, this study to know the impacts of poor households through combined interventions of this program on improving their lives in the urban content.

## **1.2 Objective of the Study**

The objectives of the study is to analyze the effectiveness of socioeconomic graduation program for the poor in Shwe Pyi Thar.

## **1.3 Method of the Study**

This thesis used descriptive method, primary survey data and secondary data of Save the Children International. In addition, the data, facts are collected from the general administration department in Shwe Pyi Thar. The primary data were collected from 429 poor households with low per capita incomes in ward 10 and 14 of Shwe Pyi Thar. The second data are from organizations and Shwe Pyi Thar General Township Administration department.

## **1.4 Scope and Limitation of the Study**

The study covered secondary data of socioeconomic program in Shwe Pyi Thar. It included 502 households with low per capita incomes and high vulnerability in ward 10 and 14 at Shwe Pyi Thar. The participants of secondary data were the same from Baseline in order to ensure an accurate comparison between the Baseline-results and current year results. However, as some households migrated out of Shwe Pyi Thar or were not available at the time of current year survey data collection, only 429 households were included in the Current year survey.

## **1.5 Organization of the Study**

This study is divided into five chapters. The first chapter includes the rational of the study, objective of the study, method of the study, scope and limitation of the study and organization of the study. The second chapter implies overview of poverty, the concept and scope of socioeconomic development, poverty reduction in the context of social graduation. Third chapter described the overview of poverty of Myanmar over the last decade, socioeconomic development of Myanmar and Poverty alleviation programs in Myanmar.

Fourth chapter described the basic Information of Shwe Pyi Thar Township and background of socioeconomic graduation program in Shwe Pyi Thar. And it comprised the analyzing on the data from the study such as incomes and expenses, debt and savings, financial knowledge, household assets. The fifth chapter incorporated the finding for the whole study and recommendation on the socio economic program for poor.

## **CHAPTER 2**

### **LITERATURE REVIEW**

#### **2.1 The Concept and Scope of Socioeconomic Development**

Socio-economic development embraces changes taking place in the social sphere, mostly of an Even though economic aspects come to the fore in the research on change in the economic nature. Generally, Socio-economic development is the process of social and economic development in a society. It is measured with indicators, such as gross domestic product (GDP), life expectancy, literacy and levels of employment. Actually, it is the combination of social development and economic development. (Zbyszko Chojnicki, 2010)

Social development is a process which results in the transformation of social institutions in a manner which improves the capacity of the society to fulfill its aspirations. It implies a qualitative change in the way the society shapes itself and carries out its activities, such as through more progressive attitudes and behavior by the population, the adoption of more effective processes or more advanced technology. As you see in the illustration below, there is a close relation among environments, ways of living and technology.

Economic development is the development of economic wealth of countries or regions for the well-being of their inhabitants. Economic growth is often assumed to indicate the level of economic development. The term “economic growth” refers to the increase (or growth) of a specific measures such as real national income, gross domestic product, or per capita income. The term economic development on the other hand, implies much more. It is the process by which a nation improves the economic, political, and social wellbeing of its people.

Socioeconomic development, thus, is a process of improvement in a variety of ways. It has to influence all aspects of human life in a country. When socioeconomic development is examined, human development should also be taken into account. (Holistic Development Research, 2016)

**Socioeconomic status (SES)** is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. When analyzing a family's SES, the household income, earners' education, and occupation are examined, as well as combined income, whereas for an individual's SES only their own attributes are assessed. However, SES is more commonly used to depict an economic difference in society as a whole.

Socioeconomic status is typically broken into three levels (high, middle, and low) to describe the three places a family or an individual may fall into. When placing a family or individual into one of these categories, any or all of the three variables (income, education, and occupation) can be assessed. (Socioeconomic status- Wikipedia)

### **2.1.1 The Determinant of Socioeconomic Factors**

The socioeconomic factors that determine health include: employment, education, and income. Socioeconomic refers to society related economic factors. These factors relate to and influence one another. The socioeconomic factors that determine health include: employment, education, and income. For example, your employment will dictate your income. Your income level often correlates to your level of education and your level of education helps to dictate your employment.

**Employment:** The first socioeconomic factor is employment. Your employment is your job. What you do for a living. Your employment status and your particular occupation has a large impact on your health.

**Education:** Education is another socioeconomic factor that determines your health. Not only will education influence your choice of employment, but your education will directly impact your health. Education does not just refer to your level of education. That is, it does not just refer to whether you complete your HSC, go to University etc. Your education and health can be specific.

**Income:** The final socioeconomic factor is income. Income will dramatically influence and help determine your level of health. Income relates to the amount of money coming into your bank account and often the more you earn the better your health can be. People with higher levels of income can afford many of the health care services that are not completely covered by Medicare. (socioeconomic factors- pdhpe.net)

## 2.2 Concept of Poverty

One billion people—one-third of the world's urban population—currently live in slums (UN-HABITAT 2006). In cities across the globe, hundreds of millions of people exist in desperate poverty without access to adequate shelter, clean water, and basic sanitation. Overcrowding and environmental degradation make the urban poor particularly vulnerable to the spread of disease. Insecurity permeates all aspects of life for slum dwellers. Without land title or tenure, they face the constant threat of eviction. Crime and violence are concentrated in city slums, disproportionately affecting the urban poor. Most slum dwellers depend upon precarious employment in the informal sector, characterized by low pay and poor working conditions. Illegal settlements are often located on hazardous land in the urban periphery. Perhaps most alienated in city slums are growing youth populations whose unmet needs for space, education, health, and jobs can lead to social problems, further undermining security in urban areas. Marginalized from life and opportunity in the formal city, the urban poor are in many ways invisible to their governments. They live in irregular settlements where there are no schools or health clinics, and transportation to jobs is inadequate and costly. They are forced to pay considerably more to private vendors for services and infrastructure that are not provided by the government. Statistics often mask the severity of conditions for the urban poor. While demographic indicators for quality of life of urban dwellers can be higher than for their rural counterparts, disaggregated data reveals differences within levels of access to services and stark inequalities, for example in child malnutrition and mortality rates. Highly visible disparities, spatial segregation, and exclusion create the breeding grounds for social tensions, crime and violence.

Global poverty has become an urban phenomenon. In the year 2002, 746 million people in urban areas were living on less than \$2.00 a day (Ravallion 2007, 16). The absolute number of urban poor has increased in the last fifteen to twenty years at a rate faster than in rural areas. Rapid urban growth has made Asia home to the largest share of the world's slum dwellers (Halfani, 2007).

If it is simply defined, poverty is about not having enough money to meet basic needs including food, clothing and shelter. However, poverty is more, much more than just not having enough money. Regarding poverty, there are various definitions The World Bank Organization describes poverty in this way:

*“Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time.*

*Poverty has many faces, changing from place to place and across time, and has been described in many ways. Most often, poverty is a situation people want to escape. So poverty is a call to action – for the poor and the wealthy alike – a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities.”*

In addition to a lack of money, poverty is about not being able to participate in recreational activities; not being able to send children on a day trip with their schoolmates or to a birthday party; not being able to pay for medications for an illness. These are all costs of being poor. Those people who are barely able to pay for food and shelter simply can't consider these other expenses. When people are excluded within a society, when they are not well educated and when they have a higher incidence of illness, there are negative consequences for society. We all pay the price for poverty. The increased cost on the health system, the justice system and other systems that provide supports to those living in poverty has an impact on our economy.

The poverty threshold, poverty limit or poverty line is the minimum level of income deemed adequate in a particular country. In practice, like the definition of poverty, the official or common understanding of the poverty line is significantly higher in developed countries than in developing countries.

People living below a poverty line don't have enough to meet their basic needs. Countries typically define national poverty lines, and we use the lines of a group of the poorest countries to define the international extreme poverty line of \$1.90 per day.

The poverty line defines the minimum welfare level needed to not be considered severely deprived. What is implied by a minimum need varies across countries and as a country develops. In countries where people have severe difficulty feeding themselves, this is often benchmarked around meeting calorie needs. In better off countries where food adequacy is no longer an issue but where worse off households may be excluded or deprived in other ways (e.g. inadequate health care,

limited education), poverty may be measured relative to the average or median household. In short, a poverty line defines the minimum standard of living that is needed for a household to live a reasonable life, meaning that they are able to feed themselves and to purchase basic non –food items. (World Bank, 2017)

### 2.2.1 Types of Poverty

Poverty can hit anyone at any time. While some instances of poverty are created by situations, others are trapped in poverty because of the generation before them. Poverty of this nature can just continue the vicious cycle and bring the entire family down into a deep hole. According to Eric Jensen’s study from *Teaching with Poverty in Mind* (2009), he lists six types of poverty as situational, generational, absolute, relative, urban, and rural. Brief description of each type of poverty can be seen as below:

- a. *Situational poverty*: This type of poverty is usually temporary as it involves a crisis or loss occurring. Events connected with situational poverty include environmental disasters, divorce, or severe health problems. A good example of situational poverty caused by an environmental disaster would be the destruction of New Orleans after Hurricane Katrina. Many people were homeless, lost their jobs, and had nothing to their name. The fall of the economy can also be considered an event that could cause situational poverty.
- b. *Generational poverty*: This type of poverty involves the birth of two generations into poverty. Because they were born into this situation, they usually don’t have the tools to help get themselves out of it.
- c. *Absolute poverty*: This particular type of poverty is actually rare in the developed countries but not in least developed. People in absolute poverty don’t even have basic necessities like a roof over their head, food, and water. Their only focus is on surviving each day as it comes.
- d. *Relative poverty*: This is known as relative because it is relative to the average standard of living in that person’s society. What is considered high income in one country could be considered middle or low income in another. If a family’s income isn’t enough to meet the average standard of living, they are considered to be in relative poverty.
- e. *Urban poverty*: This is the type of poverty only for metropolitan areas with populations over 50,000. Overcrowding, violence, noise, and poor community

help programs make it even more difficult for people suffering of this type of poverty to get out of it.

- f. *Rural poverty*: Like urban poverty above, rural poverty occurs only in specific area. These areas are nonmetropolitan with populations below 50,000. The low population limits services available for people struggling financially, and a lack of job opportunities only compounds the problem.

Despite six types of poverty, relative and absolute are the most common types of poverty to refer poverty in a specific country. (Natasha Quinonez, April 29, 2014)

### **2.2.2 The Determinants of Poverty**

Poverty may be due to national, sector-specific, community, household, or individual characteristics. The key causes of poverty can be categorized into three based on their characteristics. These are region-level characteristics, community-level characteristics, and household and individual characteristics.

**Regional-level characteristics:** At the regional (or countrywide) level, numerous characteristics might be associated with poverty. The relationship of these characteristics with poverty is country specific. In general, however, poverty is high in areas characterized by geographical isolation, a low resource base, low rainfall, and other inhospitable climatic conditions. Other important regional and national characteristics that affect poverty include good governance; a sound environmental policy; economic, political, and market stability; mass participation; global and regional security; intellectual expression; and a fair, functional, and effective judiciary. Inequality is also relevant to the analysis of poverty. Gender, ethnic, and racial inequality are both dimensions of—and causes—of poverty. Social, economic, and ethnic divisions in regions are often sources of weak or failed development. In the extreme, vicious cycles of social division and failed development erupt into internal conflict (within or across regions).

**Community-Level Characteristics:** As with regional characteristics, a variety of community-level characteristics may be associated with poverty for households in that community. At the community level, infrastructure is a major determinant of poverty. Indicators of infrastructure development often used in econometric exercises include proximity to paved roads, availability of electricity, proximity to large markets, availability of schools and medical clinics in the area, and distance to local administrative centers. Other indicators of community-level characteristics include

average human resource development, access to employment, social mobility and representation, and land distribution. Recently, there has been more emphasis on the importance of social networks and institutions, and “social capital,” which includes, for instance, the level of mutual trust in the community (Putnam 1995). In addition to removing social barriers, effective efforts to reduce poverty require complementary initiatives to build up and extend the social institutions of the poor. Social institutions refer to the kinship systems, local organizations, and networks of the poor and can be thought of as different dimensions of social capital.

Household and Individual-Level Characteristics: Some important household and individual characteristics would include the age structure of household members, education, gender of the household head, and the extent of participation in the labor force. In recent times, other components under this category have included domestic violence prevention and gender-based antidiscrimination policies. Again, these household and individual-level characteristics can be organized into three smaller groups: demographic, economic, and social characteristics.

- a. Demographic Characteristics - Indicators of household size and structure are important in that they show a possible correlation between the level of poverty and household composition. Household composition—the size of the household and characteristics of its members (such as age)—is often quite different for poor and non-poor households.
- b. Economic Characteristics - Apart from income or consumption—which are typically used to define whether a household is poor—there are a number of other economic characteristics that correlate with poverty, most notably household employment and the property and other assets owned by the household.
- c. Social Characteristics - Aside from the demographic and economic indicators, several social indicators are correlated with poverty and household living standards. The most widely used are measures of health, education, and shelter. (Poverty Manual, All, JH Revision of August 8, 2005)

## **2.3 Poverty Reduction in the Context of Social Graduation**

### **2.3.1 The Challenges / Problems of the Poor People**

The problems of poor peoples are scarce job/difficulty in obtaining income, laid-off / lost job-factory closure , poor environmental sanitation/lack of drainage and latrine, frequent flooding of neighborhood, lack of capital to run trade / own business, lack of fishing Equipment, expensive daily necessities (income less than expenses), inadequate amount of cheap rice distributed/ poor family diet / Malnourished, can't afford children's schooling - drop outs, forced to sell woven cloth/fish caught at, increased crime in neighborhood / youth crime, low agricultural yield, government aid leakage / not reaching the needy drinking, Inadequate water supply, Lack of capital, lack of transportation, difficult to access market, no midwife/doctor in or near Village, Difficult to find income opportunity, family health unsatisfactorily/can't afford medicines

#### **The top 9 causes of global poverty**

1. *Inadequate access to clean water and nutritious food:* Currently, more than 2 billion people don't have access to clean water at home, while over 800 million suffer from hunger. People might think that poverty causes hunger and prevents people from accessing clean water, but hunger and water insecurity are also big reasons why people struggle to escape extreme poverty. If a person doesn't get enough food, they simply don't have the strength and energy needed to work, while lack of access to food and clean water can also lead to preventable illnesses like diarrhea. And when people must travel far distances to clinics or spend what little money remains on medicine, it drains already vulnerable populations of money and assets, and can knock a family from poverty into extreme poverty. Even if clean water sources are available, they're often located far from poor, rural communities. This means that women and girls collectively spend some 200 million hours every day walking long distances to fetch water. That's precious time that could be used working, or getting an education to help secure a job later in life.
2. *Little or no access to livelihoods or jobs:* This might seem a bit like a "no brainer." Without a job or a way to make money, people will face poverty. But it's easy to assume that if someone wants a job, they could have one. That just isn't true, particularly in developing and rural parts of the world. Dwindling

access to productive land (often due to conflict, overpopulation, or climate change), and overexploitation of resources like fish or minerals is putting increasing pressure on many traditional livelihoods. In the Democratic Republic of Congo (DRC) for example, most of the population lives in rural communities where natural resources have been plundered over centuries of colonialism — while conflict over land disputes has forced people from the land they relied upon for food and money. Now, more than half of the country lives in extreme poverty. While inconsistent work and low paying jobs can land a family in poverty, absolutely no work means that a family can't get by without assistance.

3. *Conflict*: Conflict can cause poverty in several ways. Large scale, protracted violence that we see in places like Syria can grind society to a halt, destroy infrastructure, and cause people to flee, forcing families to sell or leave behind all their assets. In Syria, around 70% of the entire population now lives below the poverty line — this in a country where extreme poverty was once very rare. Women often bear the brunt of conflict: during periods of violence, female-headed households become very common. And because women often have difficulty getting well-paying work and are typically excluded from community decision-making, their families are particularly vulnerable. But even small bouts of violence can have huge impacts on communities that are already struggling. For example, if farmers are worried about their crops being stolen, they won't invest in planting. Women are particularly vulnerable in these kinds of conflicts, too, as they often become the targets of sexual violence while fetching water or working alone in the fields
4. *Inequality*: There are many different types of inequality in the world, from economic to social inequalities like gender, caste systems, or tribal affiliations. But no matter the inequality, it generally means the same thing: unequal or no access to the resources needed to keep or lift a family out of poverty.

Sometimes inequalities are obvious, but in other situations, it can be subtle — for example, the voices of certain people or groups might not be heard in community meetings, meaning they don't get a say in important decisions. Regardless, these inequalities mean that the people affected don't have the tools they desperately need to get ahead, and for already vulnerable

families, this can mean the difference between being poor or living in extreme poverty.

5. *Poor education*: Not every person without an education is living in extreme poverty. But most of the extremely poor don't have an education. And why is that? There's a lot of barriers stopping children from going to school. Many families can't afford to send their children to school and need them to work. More still don't see a benefit in educating girls. Education is often referred to as the great equalizer, and that's because education can open the door to jobs and other resources and skills that a family needs to not just survive, but thrive. UNESCO estimates that 171 million people could be lifted out of extreme poverty if they left school with basic reading skills. And, with even more education, world poverty could be cut in half.
6. *Climate change*: You might be stunned to learn that the World Bank estimates that climate change has the power to push more than 100 million people into poverty over the next ten years. As it is, climate events like drought, flooding, and severe storms disproportionately impact communities already living in poverty. Why? Because many of the world's poorest populations rely on farming or hunting and gathering to eat and earn a living. They often have only just enough food and assets to last through the next season, and not enough reserves to fall back on in the event of a poor harvest. So when natural disasters (including the widespread droughts caused by El Niño) leave millions of people without food, it pushes them further into poverty, and can make recovery even more difficult.
7. *Lack of infrastructure*: Imagine that you have to go to work, or to the store, but there are no roads to get you there. Or heavy rains have flooded your route and made it impassable. What would you do then? A lack of infrastructure — from roads, bridges, and wells to cables for light, cell phones, and internet — can isolate communities living in rural areas. Living “off the grid” means the inability to go to school, work, or market to buy and sell goods. Traveling farther distances to access basic services not only takes time, it costs money, keeping families in poverty. Isolation limits opportunity, and without opportunity, many find it difficult, if not impossible, to escape extreme poverty.

8. *Limited capacity of the government:* Many people living in the United States are familiar with social welfare programs that people can access if they need healthcare or food assistance. But not every government can provide this type of help to its citizens — and without that safety net, there’s nothing to stop vulnerable families from backsliding further into extreme poverty if something goes wrong. Ineffective governments also contribute to several of the other causes of extreme poverty mentioned above, as they are unable to provide necessary infrastructure or ensure the safety and security of their citizens in the event of conflict.
9. *Lack of reserves:* People living in poverty don’t have the means to weather the storms of life. So when there is a drought, or conflict, or illness, there is little money saved or assets on hand to help. In Ethiopia for example, repeated cycles of drought have caused harvest after harvest to fail, causing a widespread hunger crisis. To cope, families will pull their children from school, and sell off everything they own to eat. That can help a family make it through one bad season, but not another. For communities constantly facing climate extremes or prolonged conflict, the repeated shocks can send a family reeling into extreme poverty and prevent them from ever recovering.

### **2.3.2 The need for poverty reduction and alleviation**

In late September, the UN General Assembly ratified the Sustainable Development Goals. These are a new set of global goals established to replace the Millennium Development Goals, which were brought in by world leaders 15 years ago to drive an agenda of poverty reduction across the world. The Millennium Development Goals were a success, helping to halve extreme poverty globally. The new goals are pledging to end extreme poverty by 2030, and this challenge is going to be much tougher than halving it was, and here is why.

1. Extreme poverty is increasingly concentrated in complex and difficult contexts
2. Global trends have masked big national differences:
3. National trends have masked sub-national differences:
4. Need to change behaviour in how aid is allocated to make it much more about the poorest people:

5. And finally, need much better data to be able to measure the progress and get poverty to zero:

This requires a change in how decisions are made about targeting resources and much more detailed and transparent data on people in poverty and how they are progressing. (Development initiatives, investment to End poverty 2015 report)

### **2.3.3 Models and Approaches of Socioeconomic Graduation for Poor**

UNHCR- Graduation approach: The Livelihoods Unit in DPSM's Operational Solutions and Transitions Section (OSTS) has launched a new initiative based upon the Graduation Approach to building food security and sustainable livelihoods. The Graduation Approach is anchored in UNHCR Global Strategy for Livelihoods 2014 2018, which aims to bring innovative, market-based methods for building refugee self-reliance to UNHCR operations. The Graduation approach components are Identify the most vulnerable households within community, provide a regular and time-bound cash transfer to enable them to meet basic needs, help families plan their livelihoods and transfer their productive assets, develop their ability to save money as a tool to build resilience, enhance their technical and entrepreneurial skills, through livelihood training; ensure the close mentorship of participants, throughout the process in a way that develops their self-confidence.

BRAC pioneered the Targeting the Ultra Poor programme (TUP) in 2002 in response to extreme poverty. The programme has served 1.77 million extreme poor households in Bangladesh since its inception, instilling socioeconomic resilience, as well as promoting sustainable livelihoods. BRAC apply a two-year time-bound 'Graduation' approach that blends together elements of livelihoods, social safety nets, financial inclusion and social integration - each of which tackles separate aspects of ultra-poverty. It combines multidimensional support to address immediate needs of participants using stipends and asset transfers, as well as long-term investments in life skills and technical skills training, enterprise development, positive behavior change, savings and financial planning. (BRAC\_TUP-brief note, June 2017)

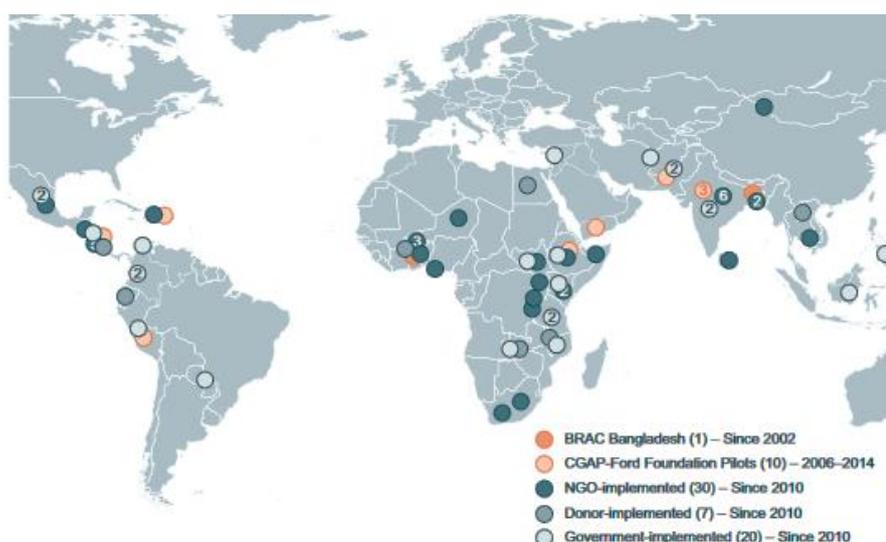
Governments, donors and non-governmental organizations (NGOs) attempting to reduce extreme poverty are increasingly implementing graduation-type interventions as part of their social protection strategies, to create sustainable livelihoods for many of the world's poorest and most vulnerable people. The global commitment to Sustainable Development Goal (SDG) 1 "End poverty in all its forms

everywhere” by 2030, the rigorous evidence-based proof of concept,(3) the adoption in varied regional contexts, the successful scale-up in many countries, the adaptation to different vulnerable groups, and the extensive coverage in academic literature and the popular press have all contributed to the heightened interest of policymakers and donors in graduation approaches. These are growing fast, with 57 graduation programs now implemented in nearly 40 countries,(4) of which a third are being led by national governments. Figure 2.1 shows the time-lapsed proliferation of graduation programs and the diversification of different implementers since 2002. (Aude de Montesquiou and Syed M. Hashemi the Graduation Approach within social protection, July 2017)

This approach has been pilot tested and evaluated by CGAP (Consultative Group to Assist the Poorest) and the Ford Foundation in eight countries. Over 15 country governments have integrated the Graduation Approach into their social protection and poverty alleviation policies and programs.

The graduation approach focuses on helping the poorest and most vulnerable households develop sustainable livelihoods, increase incomes, and move out of extreme poverty (Figure 2.2). It consists of a carefully sequenced, multi-sectoral intervention comprising social assistance to ensure basic consumption, skills training, seed capital, and employment opportunities to jump-start an economic activity, financial education and access to savings, and mentoring to build confidence and reinforce skills. The interventions are time bound (generally 24-36 months) to preclude long-term dependence. The participating household’s trajectory, however, continues beyond the phase of the program interventions. Sustained progress rests on continued income earning and asset building and effective social protection systems to cushion against shocks. Given the Sustainable Development Goals’ (SDG) global focus on eradicating extreme poverty by 2030, the graduation approach should form an integral component of national social protection and poverty reduction strategies, along with social transfers, guaranteed employment, social insurance, and labor market support. (CGAP-Graduation Pathways, December 2016)

**Figure (2.1) World-wide Scaling up the Graduation Approach**



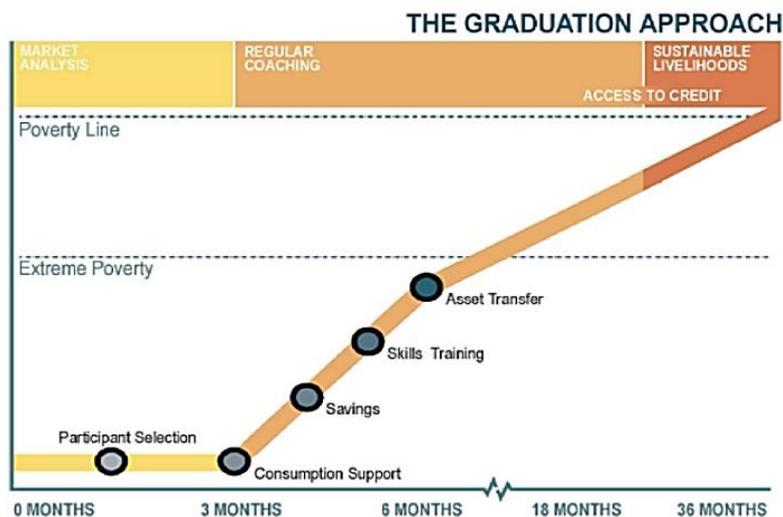
Source: CGAP, 2016

The background of Graduation Model is in 1985, BRAC (Bangladesh Rural Advancement Committee) partnered with the Government of Bangladesh and the World Food Program to add a graduation ladder to an existing national safety net program that was providing the poorest households with a monthly allocation of food-grain for a two-year period. BRAC worked with these beneficiaries and added skills training, mandatory savings, and small loans to accelerate livelihoods development. In less than 20 years, the program reached 2.2 million households. In 2002, BRAC fine-tuned its approach both through better identification of the ultra-poor (defined as people who spend 80 percent of their total expenditure on food and cannot attain 80 percent of their standard calorie needs) and through a more intensive sequenced set of inputs. By 2010, BRAC had reached around 300,000 ultra-poor households with this new approach termed “Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor (CFPR/TUP). BRAC estimates that over 75 percent of these households are currently food secure and managing sustainable economic activities. (CGAP-Reaching the poorest, March 2011)

At the heart of the Graduation Approach is strong coaching that enables a personalized response to individual needs. Graduation focuses on the extreme poor—those with no assets and who are chronically food insecure—and seeks to move them out of extreme poverty with a combination of social protection, livelihoods and microfinance.

The Graduation Approach provides safety nets, capacity building and financial support in sequences to help the poorest *graduate out* of extreme poverty. The graph below explains the evolution of the Graduation Approach over time (Andrea Khouri, The Graduation Approach, 2017):

**Figure (2.2) The Graduation Approach**



Source: The Graduation Approach / Consultative Group to Assist the Poor

### 2.3.3.1 Consumption Support

A major premise of the graduation model is that food insecurity causes significant stress that reduces poor people’s ability to take advantage of opportunities and plan for the future. Consumption support, either as cash or directly as food, is thus meant to create some peace of mind for participants as they are selected into the program. This support helps participants and their families stabilize their food consumption levels until they start earning income from the productive asset they receive as part of the program. The design of consumption support requires decisions on a range of issues—the form of support (cash or in-kind), the amount, frequency, and duration. In Ethiopia and Yemen, consumption support is offered to all participants through a pre-existing government safety net program. At Bandhan in West Bengal, the duration of consumption support is linked to the participant’s livelihood selection. Participants working in agriculture receive support for a longer period than those with small shops because their agricultural activities take more time to generate income. In Honduras and at Trickle Up in West Bengal, consumption support is needed only during the lean season as participants have sufficient caloric intake otherwise.

### **2.3.3.2 Savings**

Savings are at the core of the graduation model. Savings help poor people manage risks, build resilience, and reduce the likelihood of having to sell assets when faced with a shock. Although many poor people save informally, saving regularly in a formal way helps program participants build financial discipline and become familiar with financial service providers. Pilot participants represent a new client segment for most financial service providers, so they also benefit from this introduction. Ensuring that deposit services are safe, accessible, and flexible is a priority, especially because participants are particularly poor and vulnerable.

### **2.3.3.3 Asset transfer**

Transferring an asset to help participants jump-start a sustainable economic activity is a critical element of the graduation model. Options for viable livelihoods are developed through market studies that analyze demand constraints, infrastructure availability, value chains, and upstream and downstream linkages. Program staff then discuss the menu of livelihood options and corresponding assets with participants. The goal is to match the right activity to the interest and skills sets of participants. The most common asset transferred across all pilots is livestock. Pilots have also offered seedlings and other agricultural inputs, sewing machines, and a stock of commodities to start small shops.

### **2.3.3.4 Skills Training and Regular Coaching**

Consumption support, savings, and the transfer of an asset are all tangible contributions that participants receive from the pilot programs.

However, the regular monitoring and coaching provided by program staff are equally important. In most pilots, staff make weekly visits to participating households. During the visits, they monitor progress and address problems.

More importantly, they develop strong bonds with participants and become their mentors, providing informal coaching over the 18 to 24 months of the program. Staff check if participants are on track to reach their goals by the end of the program and offer guidance on how to do so. They also often offer business planning advice, provide social support, promote health and nutrition, and encourage positive attitudinal changes along the way. Program staff need a mix of skills and qualities,

ranging from technical expertise in specific livelihoods to listening skills and empathy for participants.

Skills training, centered on managing assets and running a business, is part of all pilots. The most effective trainings are practical, short, and hands on. Pilots also serve as an information clearinghouse, pointing participants to services they can leverage from government health clinics to extension workers. Almost all pilots include some social messaging on personal hygiene, safe drinking water, immunizations, contraception, and the importance of schooling for children.

## **2.4 Review on Previous Studies**

A review of UNHCR's graduation program research paper, which was published on October 2016 it stated that the result of a pilot project based on the Graduation Approach in Santo Domingo de las Tsáchilas, Ecuador. This paper revealed that pilot primarily focuses on Colombian refugees and the poorest Ecuadorians in a peri-urban context, to draw lessons of best practice on sustainable livelihoods interventions in urban areas with large refugee populations. This report presents an overview of the particular context in which the Graduation Approach is being implemented for the first time. Second, it presents the results from the Midline Evaluation Survey conducted in February 2016, nearly one year after project launch, and eight months after program services were rolled out. The findings of this report are;

- a. Sustainable livelihoods: the data demonstrates an increase in average household income, average income per capita, and livelihoods security, as measured by average number of income sources when compared to the Baseline-Jan 2017.
- b. Average income per capita. The average household income per capita increased by more than 16 US Dollars, from 66 US Dollars in 2015 to approximately 80 US Dollars, in 2016, thus bringing program beneficiaries close to the national poverty line average of 82 US Dollars per capita income.
- c. Average number of income sources. The percentage of households with 1 regular source of income increased from 49% in 2015 to 57% in 2016. This is a significant improvement towards livelihoods security for participant households.

- d. Food security and smoothing consumption. The Ecuador pilot also allowed more participant households to access three meals a day and improve their dietary diversity at statistically significant levels.
- e. Building of financial assets and improved coping strategies. Regular financial trainings produced transformative changes in participant households' access to formal financial institutions.
- f. Access to formal financial institutions. Participant households' access to formal financial institutions increased 60% from Baseline-Jan 2017, significant at the 1% level. The financial crisis did incur significant damage however, as households' reported ability to save decreased from 29% in 2015 to 22% in 2016.
- g. Improved self-esteem and community participation. Measurements positively show that the pilot empowered participants to further integrate themselves into the community and help them feel greater well-being and safety in Ecuador compared to their country of origin.

## **CHAPTER 3**

### **OVERVIEW ON SOCIOECONOMIC DEVELOPMENT IN MYANMAR**

#### **3.1 An Overview of Poverty of Myanmar over the Last Decade**

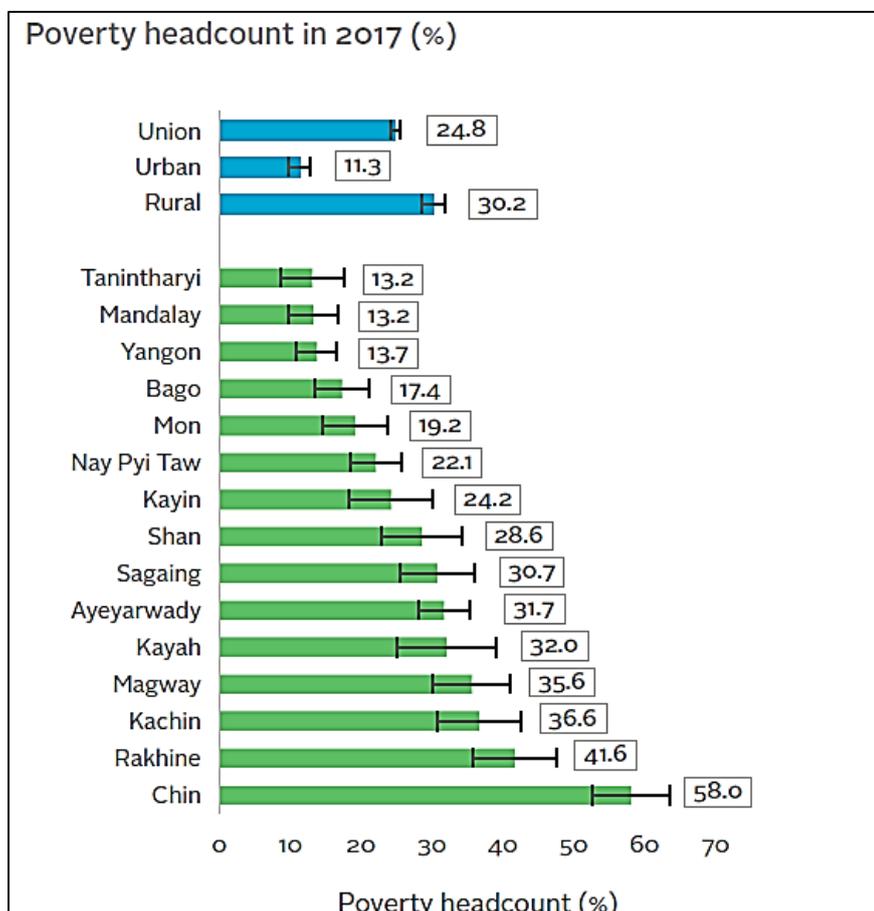
The latest Poverty Report, produced by the Central Statistical Organization with support from the World Bank (WB) and the United Nations Development Programme (UNDP), uses the 2017 Myanmar Living Conditions Survey (MLCS) to estimate and examine poverty in Myanmar, highlighting disparities across states and regions. The Poverty Report follows the Key Indicators Report, released in 2018, which assesses living standards in Myanmar by looking at non-monetary indicators of household well-being and precedes the forthcoming Socio-economic Report. The poverty was launched in Nay Pyi Taw on June 27, 2019, the Poverty Report finds that there has been a notable decline in poverty between 2005 and 2017, but poverty and vulnerability to poverty still remain important issues in Myanmar. It stated that bellows;

Between 2005 and 2017, the share of the population living in poverty declined substantially. The proportion of people living below the national poverty line declined from 48.2 percent in 2005 to 24.8 percent in 2017. Despite population growth, there was a decline in the number of poor people from 18.7 million in 2005 to 11.8 million in 2017. Strong poverty reduction over this period is reflective of Myanmar's robust economic growth: between 2005 and 2017, Myanmar's annual growth rate in gross domestic product (GDP) per capita was 7.8 percent – the highest among Southeast Asian countries (World Bank, 2019). Improvement was also substantial on non-monetary dimensions of well-being (CSO, UNDP and World Bank, 2018a).

Poverty has a strong geographic dimension in Myanmar. The incidence of poverty is highest in Chin State, where close to six out of 10 persons (58 percent) are poor. With a poverty headcount of 41.6 percent, Rakhine State has the second highest poverty incidence. At the other end of the distribution, three Regions – Tanintharyi,

Mandalay and Yangon – have the lowest poverty headcounts of 13.2, 13.2 and 13.7 percent respectively. The differences among these three are not statistically significant.

**Figure (3.1) An Overview of Poverty of Myanmar over the Last Decade**



Source: Myanmar living conditions survey 2017 report

There are significant differences in the number of poor inhabitants by state/region. This is explained primarily by differences in population size, but also state/region-specific poverty headcounts. With about 1.8 million poor people, Ayeyarwady Region has the highest number of poor inhabitants, followed closely by Shan State and Sagaing Region. Despite having a relatively high poverty rate, Kayah State, with 91,000 poor people, has by far the lowest number of poor people among all states/regions.

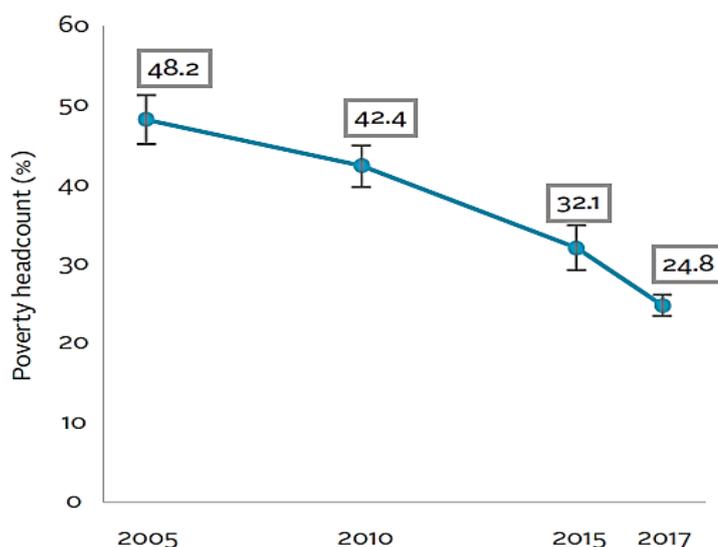
Much of the population remains vulnerable to falling into poverty, particularly in the face of an unanticipated negative shock. Although classified as non-poor, many people may have consumption levels very close to the poverty line, which makes them vulnerable to falling into poverty. Between 2005 and 2017, there was overall

upwards mobility, from poor to non-poor insecure (i.e. vulnerable) and from non-poor insecure to non-poor secure. As poverty declined, both the non-poor insecure and non-poor secure groups expanded, with the proportion of non-poor secure growing slightly faster than that of non-poor insecure/vulnerable. In 2005, 24.0 percent of the population was classified as non-poor secure; this increased to 42.3 percent in 2017.

The poor and vulnerable are more likely to be affected by negative shocks. The most commonly experienced shock is high prices for food (12.5 percent of households report being affected by this), followed by serious illnesses/injuries, low prices for agricultural output, floods, and very heavy rain/hail. Overall, the incidence of negative shocks is higher for those living in rural areas. Close to half (46 percent) of the rural population experienced a negative shock in the last 12 months, compared with 32 percent of those living in urban areas. At the agro-ecological zone (agro-zone) level,<sup>4</sup> occurrence of negative shocks is highest (58 percent) in the Delta zone, followed by the Dry zone (42 percent). At the opposite end of the spectrum, those living in the Coastal zone seem to be less exposed, with only one in five people (21 percent) affected.

The key findings are about one in four people in Myanmar is poor. Estimations from the 2017 Myanmar Living Conditions Survey (MLCS) reveals that 24.8 percent of the population is poor. The poverty line in 2017 was 1,590 kyat per adult equivalent per day (in 2017 quarter 1 kyat). Those with consumption levels at or below 1,590 kyat per day are considered poor. Poverty has a strong geographic dimension. The poverty headcount is 2.7 times higher in rural areas (30.2 percent) than in urban areas (11.3 percent). The number of poor people is 6.7 times higher in rural areas than in urban areas. Poverty rates differ significantly by state/region: poverty is the most prevalent in Chin State, where almost six out of ten people are poor, and in Rakhine State, where about four out of ten are poor. At the other end of the spectrum, Tanintharyi, Mandalay, and Yangon Regions have the lowest poverty rates, in all cases between 13 and 14 percent.

**Figure (3.2) Trend in Poverty Headcount-Union Level**



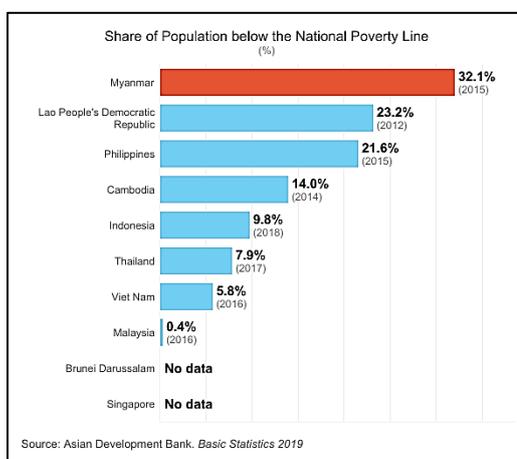
Source: undp-mm-mlcs-poverty-report, 2017

The share of the population that is poor halved between 2005 and 2017. The Poverty Report shows that the proportion of the population living under the national poverty line halved from 48.2 percent in 2005 to 24.8 percent in 2017. The reduction in poverty is visible in both rural and urban areas, but has been faster in urban areas. Poverty depth and severity have also decreased substantially since 2005.

Despite strong performance on poverty reduction, vulnerability to poverty remains an issue. A third of the population is highly vulnerable to falling into poverty in the future, despite not being poor in 2017. As the poverty rate declined since 2005, the share of the population that is non-poor has increased, but the share of those classified as vulnerable has also grown by 18 percent. The poor differ from the non-poor on a number of key socioeconomic and demographic characteristics. The poor are more likely to live in larger households with more children: on average, poor households have almost two times more children than non-poor households. Poor households are more likely to have a head with little or no education. Households that own land or have diversified from agricultural work have higher welfare.

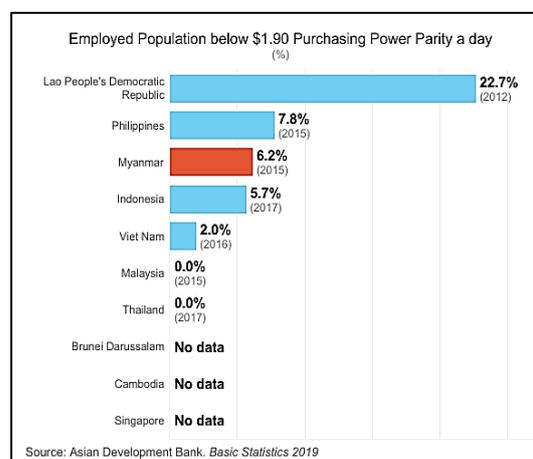
According the latest statistical data on poverty and socioeconomic development in Myanmar and compare poverty indicators among countries in Southeast Asia.

**Figure (3.3) Share of Population below the National Poverty Line**



Source: Asian Development Bank 2019

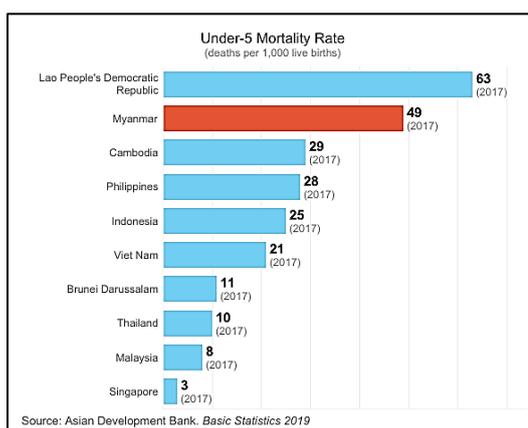
**Figure (3.4) Employed Population below \$1.90 Purchasing Power Parity a Day**



Source: Asian Development Bank 2019

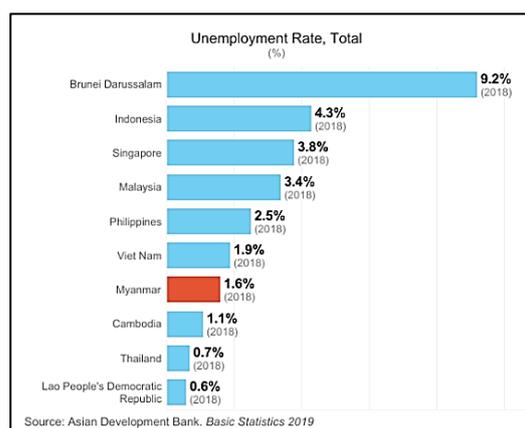
Figures showed that 32.1% of the population of Myanmar lives below the national poverty line in 2015. And the indicators of proportion of employed population below \$1.90 purchasing power parity a day in 2015 is 6.2%. The below figure (3.3), (3.4), (3.5) and (3.6) indicated that for every 1,000 babies born in Myanmar in 2017, 49 die before their fifth birthday.

**Figure (3.5) Under-5 Mortality Rate**



Source: Asian Development Bank 2019

**Figure (3.6) Unemployment Rate, Total**



Source: Asian Development Bank 2019

### 3.2 Socioeconomic Development in Myanmar

Myanmar has emerged as one of the fastest growing economies in Asia with a GDP growth rate of 6.4% in 2017 underpinned by strong industrial performance, especially in garment manufacturing. The Rakhine crisis and stalling reforms have

however led to an economic downturn in 2018 that is projected to extend into 2019. Myanmar's development trajectory thus depends on how earnestly reforms will be implemented to liberalise the economy and create an enabling business environment. Despite a lowering of poverty levels from 48% in 2005 to 32% in 2015, Myanmar continues to grapple with multiple social and environmental challenges. The country still trails behind its Southeast Asian neighbours significantly in terms of social development indicators. Life expectancy at birth is 67 years, the lowest in Southeast Asia; mean years of schooling is only 5 years, indicating huge gaps in basic health care and education services. Meanwhile, Myanmar is among the most vulnerable countries in the world to climate change, with regular extreme weather events such as cyclones, floods and droughts.

Myanmar's social economy is still in its nascence but has shown signs of growth, albeit from a low base. While institutional philanthropy is practised on an ad hoc basis, the impact investing market is becoming increasingly vibrant with the presence of many private impact funds and development finance institutions (DFIs). There exists a spectrum of incubators and accelerators that support social ventures from start-up through to mature stages. Large local corporates are also moving towards more strategic social investment in alignment with community needs.

Myanmar is a lower-middle income economy with a GNI per capita of US\$1,210 in 2017. Strong economic growth translated into a reduction in poverty from 48 to 32 percent between 2005 and 2015. However, stark variations in the overall degree and types of disadvantages among states and regions in Myanmar remain, according to the Multidimensional Welfare in Myanmar report, which constructed a multidimensional index of disadvantage consisting of 14 non-monetary indicators related to education, employment, health, water and sanitation, housing and assets. Overall, rural populations are more than twice as likely as urban populations to experience multiple disadvantages. Households in Rakhine, Ayeyarwady and Kayin are much more likely than in other states and regions to suffer from severe multiple disadvantages. Sixty percent of households in Rakhine and 36 percent in Kayin are disadvantaged in at least five different areas, and Rakhine State is by far the most disadvantaged state or region.

Economic growth remains strong by regional and global standards but is slowing. Myanmar's economy grew at 6.8 percent in 2017/18, driven by strong performance in domestic trade and telecommunications, but offset by slowing growth

in manufacturing, construction and transport sectors. Real GDP growth is projected to moderate to 6.2 percent in 2018/19.

The medium-term macroeconomic outlook nevertheless remains positive. Economic growth is set to recover to 6.6 percent by 2020/21, driven by an expected pickup in foreign and domestic investment responding to recent government policy measures. Building on the continuing implementation of the Myanmar Sustainable Development Plan, the government's policy intent was reflected in recent reforms including implementation of the new Myanmar Companies Law, opening of the insurance sector and wholesale and retail markets to foreign players, services sector liberalization, and loosening restrictions on foreign bank lending.

Myanmar is one of the world's most disaster-prone countries, exposed to multiple hazards, including floods, cyclones, earthquakes, landslides and droughts. Along with Puerto Rico and Honduras, Myanmar is one of the countries most affected by climate change in the last 20 years, ranking third out of 184 countries in the 2019 Global Climate Risk Index and 12<sup>th</sup> out of 191 countries on the INFORM Index for Risk Management.

### **3.2.1 Definition of Socioeconomic and its Factors**

The prefix socio- refers to "the study of the behaviors of people," including the ways they interact with one another or their family structures. The word economic refers to the economy, such as people's income and finances. Socioeconomic links financial and social issues together.

The socioeconomic factors that determine health include: employment, education, and income. Socioeconomic refers to society related economic factors. These factors relate to and influence one another.

### **3.3 Poverty Alleviation Programs in Myanmar**

United Nation Agencies, International /National Government Organizations and Civil Society Organizations and Government have done a lot of work related to poverty alleviation in the country.

Microfinance for Poverty Alleviation in Myanmar: Microfinance has become a significant global phenomenon, as an effective means of providing financial services to poor and low-income people who don't generally have access to these services from formal financial institutions. In recent years the concept of Financial Inclusion

has become increasingly widespread in the realization that the underserved population requires a broad range of such services, not merely savings and credit, to enable them to conduct their financial lives more efficiently.

In Myanmar the microfinance sector has developed rapidly since the government enacted a Microfinance Law in November 2011, but MFIs still play a very minor role in the provision of financial services in the country. The overall level of financial inclusion remains very low, with only 30% of adults using regulated financial services. The rural usage of financial services (53%) exceeds the urban usage (45%), which is a reversal of the normal global pattern.

The Microfinance Law provides for MFEIs to extend microcredit to the poor, to accept deposits from them, and to provide remittance and insurance services. The new law gives a district legal status to MFIs, regulates the interest rate and enables them to provide a wide range of financial services: credit, saving, insurance and transfer services.

**Table (3.1) Licensed MFIs in Myanmar**

International NGOs	6
Local NGOs	19
Cooperatives	75
Foreign Companies	5
Local Companies	189

Source: MMSE

Based on data from MMSE, microfinance outreach of licensed MFIs as of December 2013 was over 800,000 clients nationwide, with a total portfolio loans outstanding of 68.6billion kyats. That data did not include UNDP supported microfinance project clients of about 425,000 meaning that a total of 1.23 million clients at least were receiving loans 144 billion kyats.

Poverty reduction in rural and border area: United Nation Agencies, International /National Government Organizations and Civil Society Organizations and Government Officials have been implementing the poverty reduction projects in rural and border area through promoting agriculture, fishery, decent work, social inclusion, health, education, water and sanitation and so on. The interventions approaches are integrated between these sectors for well-being of poor families,

access to services, and increase income and increase knowledge with the coordination and collaborations of related ministries.

Economist and presidential adviser Dr. U Myint presented a paper at the government's 'Forum on Poverty on May 20-21, 2011. This paper mentioned that to reduce poverty in Myanmar, it may be useful to give consideration five issues. **First**, in order to go forward with poverty reduction, or more generally to go anywhere, we must know where we are at present. Hence, to improve the lot of the poor people in Myanmar we should start by having a clearer idea of who these poor people are, to find out what is their situation at present, and to listen to them about their needs and desires and what they feel should be done to help reduce their state of poverty. In addition, to get a better understanding of the situation of the poor people and to improve their well-being we must draw upon the vast experience of many of our compatriots in civil society organizations and NGOs, government officials, business people, scholars, academics and foreign experts and organizations that have done a lot of work related to poverty alleviation in the country, especially in rural and border areas and also with respect to meeting special needs of disadvantaged ethnic nationalities and other distressed communities in our society.

Second, after finding out where we are at present and where we want to go, the next step will be to think of how to get there. This means we must have a strategy to get us to where we want to go. In other words, to reduce poverty in a systematic and effective way we should have a Poverty Alleviation Strategy. Naturally, such a Strategy will be based on what the poor people tell us and insights gained from those that have dealt with poverty related issues in the country. Moreover, useful inputs for the strategy can be obtained from the experience of Myanmar's neighbours, and other countries both developed and developing throughout the world, that have embarked on poverty alleviation measures and programmes for many years. Likewise, we can benefit from the vast literature and store of knowledge on the subject available at the United Nations and other international organizations. As we all know, the United Nations has embarked on a major international initiative on poverty alleviation through its Millennium Development Goals (MDGs)<sup>2</sup> and to which Myanmar has given support and commitment. In light of all these, it is appropriate that we are now drawing up a new Poverty Alleviation Strategy for Myanmar, that will take advantage of new opportunities and respond to new challenges that are now emerging in

Myanmar as well as in the world around us – a new Strategy that we believe will make a significant contribution to lift the poor people in the country out of poverty.

Third, after finding out where we want to go, and how to get there, the next step is to come up with what must be done to get to where we want to go. That is, the Poverty Alleviation Strategy will need to be put into operation by drawing up an implementation programme for the Strategy. Usually, such an implementation programme is referred to as an Action Programme. The Action Programme will have numerous projects that deal with specific issues and recommendations set out in the Strategy. The projects should have clearly defined objectives and targets, will be time bound, and must deliver outputs that are measurable or give clear indication that the poor people are indeed made better off. Time bound means the targets will have to be met within a specified time period. For example, a target can be set up such as the number of school age children not attending school in a certain village must be reduced by half within a certain period, say three years.

Fourth, there has to be Monitoring and Review of the implementation of the Action Programme. This is to make sure that the Programme is achieving its objectives, and if not, then why not, and what must be done so that the objectives are achieved. Hence, the implementation of the Action Programme will be monitored and kept under constant review.

Finally, there is the question of what arrangements or mechanisms should be set up to take care of the four tasks outlined above. At present, a small Unit composed of a team of economists attached to the President's office, in close consultation with the relevant authorities of the Government of the Republic of the Union of Myanmar, will undertake these tasks. However, for a more comprehensive and effective response to the poverty issue, as well as to undertake economic reforms to get Myanmar back onto the mainstream of regional development, it is proposed that an independent, non-political, and legal institute of excellence – we can call it the Myanmar Development Resource Institute (MDRI) – be established. Like in other countries in the Asia and Pacific region, MDRI will have a Board of Directors and a Management and Executive Team headed by an Executive Director. We envisage MDRI to undertake policy research and to help plan and implement programmes and projects that will spearhead the economic and social reform process in Myanmar aimed at broad-based economic development, fueled primarily by the private sector, with the state playing a facilitating and support role, that makes efficient and

sustainable use of the country's resources to substantially improve the standard of living and quality of life of all the people in the country.

### **3.3.1 Definition of Social Protection and its Key Dimensions in Myanmar**

Myanmar social protection includes policies, legal instruments and programmes for individuals and households that prevent and alleviate economic and social vulnerabilities, promote access to essential services and infrastructure and economic opportunity, and facilitate the ability to better manage and cope with shocks that arise from humanitarian emergencies and/or sudden loss of income. The Myanmar Social Protection Strategic Plan addresses four key dimensions:

- (a) Protective social protection: The Strategic Plan focuses on programmes that offer vulnerable groups relief from economic and social deprivation, and that reduce poverty and vulnerability. These programmes include ones that offer access to basic social services, the provision of social assistance, social insurance and public employment programmes;
- (b) Preventive social protection: The Strategic Plan incorporates a focus on preventing risks and shocks, as well as measures to mitigate loss of income after a shock. Preventive social protection includes access to basic social services, income security and diversification, employment opportunities, and health security;
- (c) Promotive social protection: The Strategic Plan promotes human capital development and adaptive capacity, allowing households to invest more in human capital development and productivity; and
- (d) Transformative social protection: The Strategic Plan includes a focus on equity and social cohesion along with socio-economic development.

### **3.3.2 Social Protection in Myanmar**

Social Protection received greater attention in Myanmar at 2012. The Myanmar National Social Protection Strategic Plan (MNSPSP) was developed under the oversight of a Social Protection Working Committee (SPWC) that was formed at the direction of the Office of the President of Myanmar (Order No. 57/ 2014), and that is chaired by the Union Minister for Social Welfare, Relief and Resettlement. The Committee include a broad range of Government sector ministries as well as non-governmental organisations, and was tasked with developing a universal social

protection system based on the needs of all people and that is supportive of the country's poverty alleviation and rural development programs.

Social protection programmes steadily on the rise in Myanmar. The Vice President mentioned that it is important development for the reduction of poverty and development of human resources, which was among the priority tasks of the State. According to worldwide research findings, social protection projects were most effective for poverty reduction and human resources development. The President's Office formed an 11-member National Level Social Protection Committee, led by the Vice President, on 17 May 2018, and established 11 main projects to allow the government to conduct social protection programmes throughout the country.

With the government's approval of the *National Social Protection Strategic Plan* in December 2014, eight flagship programmes regarding social assistance were prioritised by the Ministry of Social Welfare, Relief, and Resettlement (MSWRR).

The NSPSP comprises eight flagship programmes :

- a. Cash allowance for pregnant mothers and mother of children up to the age of two: The Myanmar National Social Protection Strategic Plan – NSPSP was validated on 30 December 2014 to implement social protection programmes in the country. Of the eight programmes included in NSPSP, the maternity and child to age 2 financial support programme is conducted throughout the states and regions while giving priority based on average nutritional levels and least development statistics. This programme was initiated in Chin State, Rakhine State, and Naga Self-Administered Zone in 2017-2018 FY, expanded into Kayin and Kayah states in 2018-2019 FY, and it have drafted plans to expand into Ayeyawady Region and Shan State in 2019-2020 FY.
- b. Cash allowance for children aged 3-15
- c. Disability allowance (until age 65)
- d. School feeding programme for all school children
- e. Public employment, vocational education and training
- f. Social pension for individuals aged 65 and above: The social pension programme was launched in 2017-2018 FY and offered to senior citizens of age 90 and older. The age standard was reduced to 85 in 2018-2019 FY and continued to be offered nationwide. The integrated social protection services

programme is also ongoing in 37 townships that have opted for it and social affairs managers are positioned in each township. The Medium-term Costed Sector Plan (2018-2023) has been drafted and will support the social protection programmes.

- g. Older people’s Self-Help Groups
- h. Integrated social protection services

The NSPSP was endorsed at the end of 2014, with a view to promote human and socio-economic development, strengthen resilience to cope with disasters, enable productive investments and improve social cohesion. Rooted in Myanmar’s context, the NSPSP endorses the principles of universality (i.e., everyone is entitled to social protection) and integrated approach (i.e., addressing multiple vulnerabilities in a coordinated manner that maximizes linkages with other services).

**Table (3.2) Matrix of Social Protection Services in Myanmar**

Early childhood (equity and opportunity)	School-age children (equity and opportunity)	Working-age population (equity and resilience)	Old age (equity and resilience)	All age groups (opportunity, equity and resilience)
<ul style="list-style-type: none"> <li>* Institutional care for orphans (MSWRR)</li> <li>* Support for triplet and greater sets of newborns (MSWRR)</li> <li>* Early childhood development programs (MOE)</li> <li>* Maternal and child health vouchers (MOH)</li> <li>* Provision of food and micronutrient supplements for pregnant and lactating mothers, fortified food for children (MOH/WFP)</li> <li>* Community case management of illness (UNICEF)</li> <li>* Cash transfers (SC)</li> </ul>	<ul style="list-style-type: none"> <li>* Stipends, scholarships, supply of textbooks (MOE)</li> <li>* School supplies and access to education for vulnerable children (UNICEF)</li> <li>* School-feeding (WFP)</li> </ul>	<ul style="list-style-type: none"> <li>* Social security for formal workers and government employees (MOLESS)</li> <li>* Employment services for migrant workers (MOLESS)</li> <li>* Voluntary homes for women (MSWRR)</li> <li>* Food and cash for work (WFP)</li> <li>* Cash for work and other livelihood programs for vulnerable communities (LIFT and partners, ILO)</li> <li>* Migration centers (MOLESS/IOM, ILO)</li> </ul>	<ul style="list-style-type: none"> <li>* Pensions for formal workers and government employees (MOLESS, MOF)</li> <li>* Voluntary homes for the elderly (MSWRR)</li> <li>* Pensions for over 100 year olds (President’s Office)</li> <li>* Support to old people self-help groups (MSWRR/HAI)</li> </ul>	<ul style="list-style-type: none"> <li>* Care for people with disabilities (MSWRR)</li> <li>* Welfare services for people with leprosy (MSWRR)</li> <li>* Rice donations to homes (MSWRR)</li> <li>* Cash and in-kind emergency support after disasters (MOBA, MSWRR, WFP, SC, others)</li> <li>* Cash and in-kind support to internally displaced people (WFP and partners, HAI)</li> </ul>

Source: World Bank, 2014

### **3.3.3 Social Protection as a Priority in Myanmar's Socio-economic Reform Programme**

Myanmar Rural Development and Poverty Alleviation Strategy acknowledges the high prevalence of poverty in rural areas, and seeks substantial reductions in poverty (from 26% to 15%) through 2015 and beyond. The Strategy focuses on enhancing agricultural production through a comprehensive array of activities ranging from support to livestock and fisheries industries to rural cooperatives and credit enterprises. The Strategy aims to increase incomes for 1 million poor people earning between 200,000 to 300,000 Kyats by 50 percent by 2015/2016 to reduce directly the number of those living below poverty line. The program is targeted to 28 districts and will operate through a decentralised funding mechanism. This strategy will complement Social Protection Strategy as a matter of fact that the implementation of Rural Development Strategy increases productive activities and engages in universal programmes for vulnerable groups.

## **CHAPTER 4**

### **SURVERY ANALYSIS**

#### **4.1 Survey Profile**

Shwe Pyi Thar township locality in the north of Yangon is the site of four industrial estates and is home to large numbers of migrants seeking employment opportunities. According to information of General Administration Department, the population was 292,259, including 137,796 males and 154,463 females. There were 61,272 households. According to the 2014 Census, the average household size was 4.66. A total of 23 percent of households were female-headed. There are 23 Wards, 4 village tracts and 6 villages.

Based on quantitative/qualitative assessments conducted in 2015 and 2016 in three townships of Yangon – Shwe Pyi Thar, North Okkalapa, Seikgyi Kanaungto by Yangon City Development Committee and Save the Children, the socioeconomic program in Shwe Pyi Thar has been implementing since 2017 in Shwe Pyi Thar, it aims to promote the socioeconomic ‘graduation’ of 502 very poor/vulnerable urban households. The survey identified four key issued faced by the urban poor:

- a. Low-income and unstable employment/income-generating activities
- b. High levels of indebtedness, often for daily consumption
- c. High cost of emergency health expenditures leading to long-term indebtedness as well as untreated chronic and/or severe illness
- d. High proportion of children not attending school

The objectives of socioeconomic graduation program in Shwe Pyi Thar implemented by Save the Children is to promote the socioeconomic improvement of very poor and vulnerable urban households in Yangon to:

- a. increase income
- b. consolidate assets
- c. strengthen the capacity to deal with shocks.

The socioeconomic graduation comprises a combination of interventions that lead participants to a point where they are better able to ensure and improve their

well-being in a sustainable manner. SC is providing the following package to all 500 households:

- a. Cash transfer (*consumption smoothing*) – A monthly cash transfer (for first 12 months of the project) is provided to each household to ensure they can buy food and cover basic needs.
- b. Productive asset transfer – One-off grant provided to each household to buy an asset for productive means – e.g. an asset for their economic activities.
- c. Financial literacy (youth and adults) and first 1,000 days nutrition training for adolescents, pregnant and breastfeeding mothers, and other key stakeholders.
- d. Promotion of savings and loans groups

## **4.2 Survey Design**

The design of survey used descriptive method and primary data and it used also secondary data. Some data, facts and figures are got from respective township general administration department office and Save the Children International. The interview questions are designed to know the impact of socio economic graduation program in Shwe Pyi Thar.

### **4.2.1 Sampling Design**

The survey was conducted to study the impact of the program on 502 participating households in Shwe Pyi Thar Township – 252 in ward 10 (areas 3, 4, 7, 8, 9, 13, 15, 21, 22) and 250 in ward 14 (areas 13, 15, 16, 17, 25, 26, 28). The survey participants are the beneficiaries of socioeconomic program in Shwe Pyi Thar in order to ensure an accurate comparison between the Baseline-Jan 2017 data and this survey and to accurately capture the program's impact on beneficiaries. However, as some households migrated out of Shwe Pyi Thar or were not available at the time of survey data collection, only 429 households were included in the survey.

The criteria of targeted survey households, must have at least one child/youth under 18 years of age, or a pregnant woman and have lived in the area for a minimum of 2 years. These households were chosen on the following vulnerability criteria;

- Female or child headed households
- Poor housing situation (poor quality materials, size of habitation etc.)

- Low per capita income
- Households with disabled adults or children
- Households with pregnant women and children under 1
- Low asset base (e.g. motorbike, trishaw, gold)
- Limited access to official electricity channels
- Consumption (frequency of meals per day)
- Access to a hygienic latrine

#### **4.2.2 Questionnaire Design**

The survey questions are divided into six parts. The first group is concerned about the demographic factors of respondents. The second group is incomes and expenses of respondent to capture the sources of household's income and casual employment to compare total income of households, household expenditure to analysis the expense and spending for. The third one concerned with debt and savings to capture the debts and saving sources of households and the fourth group is financial knowledge to know the coping strategies, the fifth group is livelihoods and property status of respondents. And final part is household assets and property of respondents to compare the households' type of livelihoods and property.

The primary data was collected through administration of questionnaires and through observation. Secondary data was collected from relevant sources which included, reports from challenging urban poverty project related socioeconomic graduation. Quantitative data technique is used in analysis of data and descriptive method. Once data was collected, it was entry in excel spreadsheet, after checking the missing data and inconsistencies, data creating categories coded by using numeric values.

### 4.3 Survey Data Analysis

The socioeconomic conditions of program' households in Shwe Pyi Thar may be now presented.

#### Household Profiles

As shown in the table (4.1) below 429 households participated in the survey and the average number of members in each household was 4.9. During the survey collection period, 73 households were not available to participate in the survey and were not replaced. Breakdown of young and female household members is also displayed in the table (4.1) below.

**Table (4.1) Household Profiles in Baseline-Jan 2017 and Current Year Survey**

<b>Characteristics</b>	<b>Baseline</b>	<b>Current Year</b>
Total households	502	429
Males	1,178	998
Females	1,271	1,107
Number of children with age		
0 - 5 months	27	8
6 - 23 months	80	46
2 - 5 years	227	162
5 - 18 years	819	652
Number of women with age		
15 - 19 years	120	119
20 - 49 years	605	475
Pregnant	27	19
Education		
Primary	955	794
Middle	619	626
High	305	290
University	32	26

Source: Survey data

Majority of the survey respondents were female (89.0%). Among the female respondents, (81.7%) described themselves as the spouse of the household head, and (13.6% self-described as the head of the household.

#### **4.3.1 Incomes and Expenses**

In table (4.2) showed that household respondents reported a total of 835 working adults, or an average of 1.9 per household (max=6), an increase from 1.6 per household at Baseline-Jan 2017, and described income information for these working adults. Of these working adults, 55.9% (n=467) were getting paid daily and 43.7% (n=365) were getting paid monthly.

##### **4.3.1.1 Daily Wage and Monthly Income**

In table (4.2), among daily wage earners, the average daily wage reported by respondent households was 8,197 MMK (max=80,000 MMK). Compared to the Baseline-Jan 2017 data, the average daily wage increased by 40.3%. However, the average daily wage was 7,561 MMK (MMK=30,000), 32.4% increase compared to the Baseline-Jan 2017 data average daily wage. The average number of days worked per month by daily wage earners was 21.5 (max=30) whereas the Baseline-Jan 2017 was 19.9.

##### **4.3.1.2 Monthly Income**

In table (4.2) showed that the average monthly income among income-earning adults in the respondent households was 198,198 MMK (max=1,500,000 MMK). Compared to the average monthly income during the Baseline-Jan 2017 period (117,504 MMK), the average monthly income per working adult was increased by 64.9%. Average household monthly income, calculated by combining the monthly incomes for all adults in each household, was 366,784 MMK, 85.5% increase from the Baseline-Jan 2017 of 193,343 MMK. Three households reported not having any income.

**Table (4.2) Average Income**

<b>Average Income</b>	<b>Baseline* MMK</b>	<b>Current Year MMK</b>	<b>% Change</b>
Daily wage per working adult	5,841	8,197	40.3
Monthly income per working adult	120,186	198,198	64.9
Monthly income per household	197,755	366784	85.5

Source: Survey data

Due to the nature of casual work, there was no guarantee for the working adults to have a steady job and income. The average number of non-worked months during the past 12 months was 1.6 months; Baseline was 2.5. In 62.5% (n=268) of households, respondents reported that there were no months during the past 12 months in which an income-earning adult did not work, an increase of 26.5% from Baseline (36%).

The respondents were also asked to describe the total income and availability work during the past 12 months compared with the previous year (table 4.3), about half of the respondents reported the total income and work availability were the same as the previous year. However, compared to the Baseline, higher proportion of respondents reported an increase in total income during the current year survey.

**Table (4.3) Income and Work Availability Compared to Baseline**

<b>Income and work availability compared to baseline</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>	<b>% Change</b>
<b><i>Total income:</i></b>			
Increasing	16.3 (82)	35.2 (151)	18.9
Same	51.2 (257)	48.5 (208)	-2.7
Decreasing	32.5 (163)	16.1 (69)	-16.4
<b><i>Availability of work:</i></b>			
Increasing	16.3 (82)	36.6 (157)	20.3
Same	55.0 (276)	49.4 (212)	-5.6
Decreasing	28.7 (144)	14.0 (60)	-14.7

Source: Survey data

### 4.3.1.3 Expenses

In table (4.4) showed that the expenses were categorized into two groups: job related and household expenses. About 45.3% (n=378) of adults reported having no monthly job expenses. The average reported monthly job expenses was 36,533 MMK (max=1,800,000 MMK, n=1), with the median amount of 15,000 MMK.

**Table (4.4) Monthly Job Expenses per Working Adult**

<b>Monthly job expenses per working adult (MMK)</b>	<b>Baseline - Before (MMK)</b>	<b>Current Year - After (MMK)</b>
Mean	18,507	36,533
Median	1,534	15,000
Maximum	460,270	1,800,000

Source: Survey data

In table (4.5) showed that reported mean of the total monthly household expenses was 505,241 MMK (max = 4,883,800 MMK), while the median was 318,000 MMK. The mean of total monthly household expenses became 407,587 MMK.

**Table (4.5) Average of Monthly Household Expense**

<b>Average of Monthly Household Expense</b>	<b>Baseline -Before (MMK)</b>	<b>Current Year After (MMK)</b>	<b>% Change</b>
Mean of total monthly household expense	294,525	505,241	71.5

Source: Survey data

The expenses were further broken down into different categories and the largest monthly expenditures were food, debt repayment, house construction/repair, and rent, similar to the Baseline.

**Table (4.6) Respondents' Household Expenses Ranked by Monthly Average Cost**

<b>Respondents' household expenses ranked by monthly average cost</b>	<b>Baseline MMK</b>	<b>Current year (MMK)</b>
Other food (vegetables, cereals, fruits, eggs, fish, meat, oil, and other staples)	64,393	80,475
Debt repayment	75,554	74,538
House construction/maintenance/repair	43,573	51,571
Rent	50,459	48,071
Staple food (rice)	32,873	41,901
Farming or fishing costs (seeds, livestock, etc.)	7,684	32,727
Education (school fees, books, uniforms)	32,232	31,548
Sending remittances to relatives or friends	21,434	26,623
Transportation	33,333	23,681
Health for adults and children > 5 years	26,261	22,465
Betel nut/Cigarettes/Alcohol	21,370	20,259
Celebrations/social events/donations	8,639	16,232
Firewood / cooking fuel	12,509	13,167
Household items (cleaning supplies, soap, candles, etc.)	14,261	11,635
Health for children <5 years	21,434	9,498
Lottery / gambling	5,925	6,378
Electricity and TV	6,750	6,352
Mobile phone (including top-ups)	6,771	6,101
Drinking water	4,057	4,011

Source: Survey data

The most frequently mentioned categories of household expenses were food and household supplies (reported by all the household respondents), celebrations/donations, and mobile phone.

**Table (4.7) Respondents' Household Expenses Ranked by Number of Respondents**

<b>Respondents' household expenses ranked by number of respondents</b>	<b>Monthly average expenses (MMK)</b>	<b>n</b>
Staple food (rice)	41,901	428
Household items (cleaning supplies, soap, candles, etc.)	11,635	428
Other food (vegetables, cereals, fruits, eggs, fish, meat, oil, and other staples)	80,475	427
Celebrations / social events / donations	16,232	407
Mobile phone (including top-ups)	6,101	381
Education (school fees, books, uniforms)	31,548	333
Betel nut / Cigarettes / Alcohol	20,259	326
Health for adults and children > 5 years	22,465	323
Drinking water	4,011	302
Electricity and TV	6,352	299
Debt repayment	74,538	210
Firewood / cooking fuel	13,167	182
Rent	48,071	106
Lottery / gambling	6,378	97
Health for children <5 years	9,498	94
House construction / maintenance / repair	51,571	83
Transportation	23,681	74
Farming or fishing costs (seeds, livestock, etc.)	32,727	58
Sending remittances to relatives or friends	26,623	23

Source: Survey data

The above two tables (4.6) and (4.7) indicate that rent, house construction/maintenance/repair, and farming or fishing costs were large average expenses that are incurred by a relatively small share of respondents. By contrast, celebrations/social events/donations and mobile phone costs are small average expenses incurred by a relatively large share of respondents. Food and debt repayment were the largest expenditures and make up 53.4% of all respondents' total household expenses (127,180,161 MMK).

### 4.3.2 Debt and Savings

#### Loan Sources

During the survey period, 70.4% (n=302) of household respondents reported taking out a loan in the past 12 months, a slight decrease from 78% (n=392) at Baseline. Table 4.8 indicate that voluntary savings groups were the largest provider of these loans and followed by money lender and family or friend. During the Baseline, only 1 household reported taking out loan from voluntary savings group, but number of households taking out loan from voluntary savings group increased largely during the current year period. Money lender was the largest provider of loans during the Baseline period with 251 households reported taking out loan from such source. Even though money lender was not the largest provider of loans during current year period, it closely followed behind voluntary savings group with 155 household respondents reported taking out loans from money lender source.

**Table (4.8) Loan Sources**

<b>Loan Sources</b>	<b>Baseline % HH (n)</b>	<b>Current year % HH (n)</b>
Voluntary savings group	0.3 (1)	42.4 (182)
Money lender	64.4 (251)	36.1 (155)
Family or friend	48.7 (191)	12.8 (55)
Micro-credit provider	14.8 (58)	8.2 (35)
Shop-keeper	1.5 (6)	0.5 (2)

Source: Survey data

There was no household respondent reported taking any loans from formal financial institutions during the current year period. When asked about the challenges prohibiting people to take loans from formal financial institutions, high interest rates was cited as the biggest challenge. A few household respondents also cited being asked to provide documents such as government issued identification cards as another challenge and some others cited feeling embarrassed as their challenge.

## Loan Uses

When asked about the most important uses of the loans taken in the past 12 months, health and food were cited as the two most important uses of the loans and followed by business investment, education, and repayment of loans. When asked to rank the first choice for most important uses, both food and health were ranked the highest with 27.8% (n=84) of the household respondents choosing them. For the second choice for most important uses, health was ranked the highest again with 27.7% (n=33) and education was ranked second with 25.2% (n=30), and followed by food with 17.7% (n=21). For the third choice, food was ranked the highest with 25% (n=7) and health was ranked third with 14.3% (n=4). Looking at the rankings, the reasons behind these priorities are complex. Similarly, food and health were ranked the highest during the Baseline period.

**Table (4.9) Loan Uses**

<b>Loan Uses</b>	<b>%</b>	<b>n</b>
Health	28.4	122
Food purchases	26.1	112
Business investment	15.2	65
School/education fees/costs	11.9	51
Repayment of loans	5.6	24
House purchase or construction	4.0	17
Other including legal fees, donations, etc.	2.8	12
Land purchase / rent	3.5	15
Dowry / wedding	1.9	8
Home improvement including water supply	1.6	7
Purchase of working tools or equipment	1.4	6
Construction other than house	0.9	4
Funeral	0.9	4
Purchase of animals/medicine for animals	0.7	3
Purchase of other assets	0.5	2

Source: Survey data

## Total Debt

Average amount of total household in current year debt from all sources of 75.3% (n=323) of surveyed households was 320,350 MMK (max=4,000,000). The median was 200,000 MMK. About 24.7% (n=106) of household respondents reported having zero debt.

**Table (4.10) Current Year Household Debt**

<b>Current year Household Debt</b>	<b>Baseline (MMK)</b>	<b>Current year (MMK)</b>
Mean	357,858	320,350
Median	204,564	200,200
Max	7,159,751	4,000,000
Households with debt	429	323
Households with zero debt	73	106

Source: Survey data

Regarding change in outstanding debt over the past 12 months, only 19.4% (n=83) of households reported an increase in outstanding debt over the past 12 months. About 28.2% (n=121) of households reported that the amount of the debt had stayed the same over the past 12 months and 36.8% (158) reported a decrease in the amount of outstanding debt. Compared to the Baseline, the number of households reported a decrease in debt and having no debt over the past 12 months increased during the Current year survey.

**Table (4.11) Change in Outstanding Debt over the Past 12 Months**

<b>Change in outstanding debt over the past 12 months</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
Increasing	28.5 (143)	19.4 (83)
Same	33.9 (170)	28.2 (121)
Decreasing	30.1 (151)	36.8 (158)
No debt now or before	7.4 (37)	15.6 (67)

Source: Survey data

## Savings

Among the surveyed households, 72.3% (310) reported that they had saved some money during the previous 12 months, a large increase from 15% in Baseline. Reported average value of savings, including the 74 households with recorded value of zero, was 141,046 MMK (max=3,000,000 MMK), an increase from 10,167 MMK of Baseline.

**Table (4.12) Total Saving**

Total Savings	Baseline MMK	Current year MMK
Mean	10,167	141,045
Median	0	80,000
Max	306,846	3,000,000

Source: Survey data

In terms of saving method, voluntary savings groups were the most mentioned with 49.9% (n=214) of household respondents and followed by micro-finance institution (MFI) with 16.6% (n=71) and home with 14.7% (n=63). During the Baseline, the most cited method was home with 29 household respondents and only 3 respondents mentioned voluntary savings groups. Additionally, the number of households utilizing micro-finance institution (MFI) as a saving method increased to 71 at Current year from 8 at Baseline.

**Table (4.13) Saving Place**

Saving place:	Baseline n	Current year n
Voluntary savings groups	3	214
Micro-finance institution (MFI)	8	71
At home	29	63
Private bank	4	19
Family or friend	12	19
Other (Factory)	0	2
Paid producer/seller before receiving purchased goods	0	1
Government	1	0

Source: Survey data

Additionally, table (4.13) show that the number of household respondents that reported an increase in savings over the past 12 months increased largely during the Current year period compared to the Baseline period. Compared to the Baseline, the number of households with decreased savings decreased during the Current year period.

**Table (4.14) Change in Savings over the Past 12 Months**

<b>Change in savings over the past 12 months</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
Increasing	6.2 (31)	55.9 (240)
Same	71.1 (357)	34.0 (146)
Decreasing	21.3 (107)	9.1 (39)
Don't know	1.4 (7)	0.9 (4)

Source: Survey data

### 4.3.3 Livelihoods

In table (4.15) show that, at the time of Current year survey, five most mentioned sources of household income over the past 12 months were:

- a. Agriculture, fishery – 78.1%
- b. Petty trading (including uncooked food) – 55.2%
- c. Car repair, mechanical, etc. – 52.7%
- d. Factory work – 51.7%
- e. Transportation (trishaw, motorcycle, etc.) – 39.9%

At Baseline, agriculture/fishery was the least mentioned source of household income; however, at Current year it was the most reported source of income. Car repair/mechanical was the second least mentioned source of income at Baseline, but it became the third most mentioned source of income at Current year. Even though factory work was not the most mentioned source as in Baseline, the number of households that listed factory work as their source of income increased 222 from 188. Similarly, both number of households that listed petty trading and transportation work as their source of income increased.

**Table (4.15) Top Five Sources of Household Income over the Past 12 Years**

<b>Top five sources of household income over the past 12 years:</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
Agriculture, fishery	11.8 (59)	78.1 (335)
Petty trading (incl. uncooked food)	30.7 (154)	55.2 (237)
Car repair, mechanical, etc.	11.8 (59)	52.7 (226)
Factory work	37.5 (188)	51.7 (222)
Transportation work (trishaw, motorcycle)	24.3 (122)	39.9 (171)

Source: Survey data

When the household respondents were asked to identify the highest source of income, factory work was ranked the highest with 27.3% (n=117) of the respondents and followed by petty trading with 21.2% (n=91). Even though the factory was not the most mentioned source of income, it was the most commonly mentioned as the highest income source. Agriculture/fishery was the most mentioned source of income, but only 0.5% of households reported it as the highest income source. This could imply that many households were working on agriculture/fishery on a smaller scale – the income was being generated, but the amount being generated was not large enough to be named the highest source of income for the households.

#### **4.3.4 Financial Knowledge**

One of the main objectives of the socioeconomic program was increasing the literacy of the community members in the areas of managing day-to-day expenses, and life-cycle needs. Financial education focused on money management, budgeting, saving, and borrowing.

At the time of Current year survey, the number of households who reported having kept up with all financial expenditures and loans without any problems increased to 57.1% (n=245) compared to the Baseline survey. Similarly, the number of households reporting always having money left over increased to 43.6% (n=187) at the time of Current year survey. Additionally, in the case of when the main source of income were lost, the number of days that households could over living expenditures increased greatly from the Baseline survey. At the time of Baseline survey, no household reported being able to cover living expenditures for six months or more,

but at the time of Current year survey, 6 households reported being able to cover living expenditures for six months or more.

**Table (4.16) Financial Situation**

<b>Financial Situation</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
<i>How well has your household kept up with its financial expenditures in the past 12 months?</i>		
We have had big financial problems - we have fallen behind with many expenditures or loan repayments	21.3 (107)	2.1 (9)
We have fallen behind with some expenditures or loan repayments	24.7 (124)	4.2 (18)
We have kept up with all expenditures and loans but it has been difficult	43.8 (220)	36.6 (157)
We have kept up with all expenditures and loans with no problems	9.6 (48)	57.1 (245)
<i>Does your household have any money left after all expenditures are paid at the end of the week?</i>		
We always run out, never have money left over	58.7 (295)	16.6 (71)
We sometimes run out, sometimes we have money left over	32.1 (161)	28.0 (120)
We never run out, but we never have money left over	2.6 (13)	11.9 (51)
We never run out, we always have money left over	6.4 (32)	43.6 (187)
<i>When you lose your main source of income, how long can you cover living expenditures?</i>		
Less than three days	59.2 (297)	23.8 (102)
More than three days but less than one week	27.1 (136)	33.3 (143)
More than one week but less than one month	10.4 (52)	23.5 (101)
More than one month but less than three months	1.8 (9)	8.6 (37)
More than three months but less than six months	0.6 (3)	3.0 (13)
Six months or more	0	1.4 (6)
Don't know	1.0 (5)	4.7 (20)
No answer	0	1.6 (7)

Source: Survey data

### **Shocks**

Table (4.17) show that the number of households with reported unexpected major expenditure in the past three years was lower during the Current year survey than the Baseline. Additionally, the number of households that paid for such shock

with their savings increased largely at the Current year compared to the Baseline, indicating the overall savings strength among households. The respondents were also asked how would they pay for unexpected major expenditure if they were to experience one. Majority of the respondents, 38.2% (n=164) reported that they would pay for such shock with their savings, a large jump from 4.6% (n=23) of households at the time of the Baseline survey. Even though there were still 23.8% (n=102) of households reported that they would not be able to pay for such shock, this percentage was much lower than that of Baseline (67.3%, n=338).

**Table (4.17) Unexpected Expense**

<b>Unexpected Expenses</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
<i>Have you had an unexpected major expenditure in the past three years?</i>		
Yes	61.0 (306)	25.6 (110)
No	39.0 (196)	74.4 (319)
<i>How did you pay for it?</i>		
Savings	23.5 (72)	51.8 (57)
Loan(s)	63.7 (195)	37.3 (41)
Family/friends/neighbors' assistance	34.6 (106)	29.1 (32)
Sold assets/gold	6.5 (20)	11.8 (13)
<i>Imagine that you will have an unexpected large expenditure this week. Will you be able to pay for it?</i>		
Yes, with my savings	4.6 (23)	38.2 (164)
Yes, will get a loan to pay for it	21.7 (109)	35.2 (151)
Yes, but I don't know how now	6.0 (30)	2.6 (11)
No, I won't be able to pay for it	67.3 (338)	23.8 (102)
Don't know	0	0.2 (1)

Source: Survey data

### 4.3.5 Household Assets

Table (4.18) indicated that the three most commonly reported assets owned were cell phones, wood/charcoal stoves, and wristwatch or wall clock. Of the households owning cell phones, 60.1% (n=236) reported owning more than one. This was an increase from 38.4% (n=155) at the Baseline.

Generator and car, truck, or van were the two least reported assets owned with only five households reported owning a generator and two households owning a car, truck, or van. More information on reported assets ownership, including the percentage of owners reporting multiple items, is displayed in the table below.

**Table (4.18) Assets Ownership**

Item	% reporting ownership (n)		Of owners, n reporting owning multiple items	
	Baseline	Current year	Baseline	Current year
Cell phone	80.5 (404)	91.6 (393)	38.4 (155)	60.1 (236)
Stove (wood or charcoal)	77.7 (390)	74.4 (319)	2.1 (8)	1.6 (5)
Wristwatch or wall clock	57.8 (290)	63.4 (272)	16.3 (47)	19.9 (54)
Bicycle	48.4 (243)	61.3 (263)	11.1 (27)	21.3 (56)
Table	37.9 (190)	61.1 (262)	5.8 (11)	7.3 (19)
Clothing iron	39.6 (199)	54.1 (232)	0 (0)	3.9 (9)
TV / satellite dish	32.9 (165)	53.8 (231)	0.6 (1)	1.7 (4)
Stove (gas or electric)	37.9 (190)	51.5 (221)	37.4 (71)	34.8 (77)
Electric fan	27.1 (136)	47.1 (202)	5.2 (7)	15.8 (32)
Chair	27.1 (136)	44.1 (189)	42.7 (58)	51.9 (98)
DVD player	25.5 (128)	40.8 (175)	1.6 (2)	0.0 (0)
Gold / jewelry	6.4 (32)	38.5 (165)		
Household savings	16.1 (81)	28.7 (123)		
Motorcycle	5.6 (28)	23.1 (99)	0.0 (0)	2.0 (2)
Mattress	5.8 (29)	13.3 (57)	6.9 (2)	29.8 (17)
Sewing machine	3.0 (15)	11.2 (48)	20.0 (3)	29.2 (14)
Refrigerator	3.2 (16)	8.6 (37)	0.0 (0)	5.4 (2)
Trishaw	1.2 (6)	6.3 (27)	0.0 (0)	0.0 (0)
Solar panel	2.2 (11)	4.0 (17)	0.0 (0)	5.9 (1)
Beds (wooden or steel)	1.6 (8)	3.3 (14)	12.5 (1)	7.1 (1)
Generator	0.2 (1)	1.2 (5)	0.0 (0)	0.0 (0)
Car, truck, or van	0.0	0.5 (2)	0.0 (0)	0.0 (0)

Source: Survey data

Table (4.18) indicate that, of the 38.5% (n=165) of households that reported having gold or jewelry, the average amount of value was 493,030 MMK (max=2,500,000 MMK) and the median value was 300,000 MMK, or about 196.08 USD. Of the 28.7% (n=123) of households that reported saving extra money in the house, the average amount of savings was 141,378 MMK (max=3,500,000 MMK), and the median amount was 60,000 MMK. About 56.6% (n=243) reported owning multiple asset types, 7 and above; however, 1 household reported not owning any asset and 9 households reported owning only 1 asset type.

The number of households with house ownership was higher at the time of Current year survey with 61.5% (n=264) compared to the Baseline (53.2%, n=267). Similarly, the number of households with land ownership also increased at the time of Current year survey. During the Baseline survey, only 4 households reported having both land and house property titles, but the number of such households increased to 36 at the time of Current year survey. However, the number of households without any formal property title was still high at 90.2% (n=387) at the Current year and only six households reported having either one or the other.

**Table (4.19) Property Ownership**

<b>Property ownership</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
House ownership	53.2 (267)	61.5 (264)
Land ownership	2.8 (14)	11.7 (50)
Property titles		
House title	-	0.9 (4)
Land title	-	0.5 (2)
Both land and house property titles	0.8 (4)	8.4 (36)
No property title	98.6 (495)	90.2 (387)

Source: Survey data

About one third (33.8%, n=145) of households reported paying for the use of their house. Among rent paying households, the average monthly rent was 45,572 MMK (max=130,000), or about 29.79 USD, and the median was 45,000 MMK.

The main materials used in respondents' housing are summarized in the table (4.20) below:

**Table (4.20) House Main Materials**

<b>House Main Materials</b>		
Roofing	Zinc sheets or corrugated iron	96.0%
	Tarpaulin or plastic sheet	0.5%
	Palm frond or thatch	3.3%
	Other (bricks)	0.2%
Walls	Bamboo, palm frond or thatch	59.0%
	Bricks, cement, cement block, or stone	15.2%
	Timber	10.3%
	Zinc sheets or corrugated iron	10.0%
	Tarpaulin or plastic sheet	5.6%
Floor	Timber	64.6%
	Bamboo	22.6%
	Cement	12.6%
	Other (stone)	0.2%

Source: Survey data

Table (4.21) indicated that at the time of Current year survey, 42.4% (n=182) of households reported an increase in their household's total assets and wealth over the past year compared to 14.9% (n=75) during the Baseline survey. Reported number of households with a decrease in household's total assets and wealth decreased to 26 (6.1%) survey from 112 (22.3%) of Baseline-Jan 2017.

**Table (4.21) Household's Total Assets and Wealth**

<b>Looking back over the past year, do you think that your household's total assets and wealth are:</b>	<b>Baseline % (n)</b>	<b>Current year % (n)</b>
Increasing	14.9 (75)	42.4 (182)
Staying much the same	62.8 (315)	51.5 (221)
Decreasing	22.3 (112)	6.1 (26)

Source: Survey data

## **CHAPTER 5**

### **CONCLUSION**

#### **5.1 Findings**

This study was conducted in order to review the effectiveness of socioeconomic graduation program on the urban poor households in Shwe Pyi Thar Township. Findings from this study, despite steady decline in poverty from 2004 to 2015, one third of Myanmar people still live near or below the poverty line, indicating high vulnerability to poverty. Poverty has declined in both rural and urban areas, albeit at a faster pace for urban dwellers. Disparities between individuals or households within urban areas still remain substantially higher than disparities within rural areas.

In Current Myanmar, traditional projects in Myanmar primarily focused on increasing income and rural areas. Urban areas, Yangon in particular, are attractive poles for poor rural population. Rising costs within city centers also push poor people towards the less developed, overcrowded, areas. In current year situation of Social Protection in Myanmar rapidly growth across state and region. However, urban area such as Yangon and Mandalay both are not included yet in the Social Protection expansion plan.

According to the findings from this study, the socioeconomic program is an integrated interventions that lead to strong outcomes at the household level including increased or improved assets, food security, savings and financial inclusion, health outcomes, social integration and productive skills. Findings from this survey highlight the impact of the socioeconomic graduation program on Shwe Pyi Thar's households. The survey findings support that many program participants experience improved quality of life and resilience because of the socioeconomic graduation program's interventions.

Results from the current year survey show an increase in the average number of working adults per household and working days per month from the baseline. An increase in number of working adults per household resulted in an increase in the average monthly income per household, which went up by 85.5% among participating

households. Additionally, as more working adults had full-time or part-time livelihood activities, the average number of non-worked months during the past 12 months decreased to 1.6 months from 2.5 in baseline, indicating an increase in job stability and availability for the participants.

Even though the average total monthly household expenses increased, the overall financial resilience of participating households displayed an improvement. At baseline, reported average of total monthly household expenses was about 1.5 times reported average total household incomes; however, the expenses to income ratio dropped slightly to 1.4 at current year. Another indicator, debt to income ratio, also dropped at current year indicating increased balance between debt and income for households. At baseline, households were allocating 40% of their monthly income to debts; however, debts repayment only made up 20% households' total monthly income at current year. The number of household with zero debt also increased to 106 households from 73, further supporting the overall reduction in debt among households.

The current year survey findings also supported an increase in the saving to income ratio for participating households. Households were able to save up 40% of their gross monthly income at current year. Not only there was an increase in average amount of savings for households, but more households also started adopting secure and rewarding saving method. Half of the respondents reported participating in voluntary savings groups, which foster a sense of community among members and allow the members to improve their individual economic well-being on the basis of a collective effort and learn from each other. Various studies have supported a positive correlation between access to social capital and poverty reduction. If the level of participation in voluntary savings groups stays an upward trend, the possibility of getting out of poverty will increase for the participants.

Furthermore, the number of households that reported an increase in total households' assets and wealth increased to 42.4% (n=182) at current year from 14.9% (75) at baseline. Asset ownership is often positively correlated with an increase in households' capacity to manage their vulnerability to shocks as assets can be pawned or sold, constituting an important buffer during emergencies. At current year, the number of reported households that were able to keep with all expenditures and loans with no problem increased to 245 households from 48 at baseline. Respondents also reported an increase in the number of households that had money left over without

running out after paying for all the expenditures; 32 households at baseline to 187 at current year . Among the surveyed respondents, about a quarter of them reported having unexpected major expenditures in the past years and more than half of these households were able to pay for these expenditures with their savings.

## **5.2 Recommendations**

There are some recommendations on this survey findings. Firstly, socioeconomic program is an effective program for poor households in urban area through the integrated combinations of interventions such as cash transfer (consumption smoothing), productive asset transfer, financial literacy (youth and adults) and first 1,000 days nutrition promotion, promotion of savings and loans groups and linking households to primary quality healthcare service providers. UN and I/NGO should give attention also to support the urban poor households as parallel with rural area.

Secondly, according to this study, saving and loan association is the one of strong interventions for poor households, who can't access to Micro finance institutions without documents, which need to provide for getting financial services. The results of this intervention for poor households are the proportion of income increased, the proportion of debt decreased, reduced vulnerabilities to shocks and increased women's participation in household decisions. On the other hand, financial literacy education interventions support these poor families for managing family' income and expense. For the sustainable long term development, accessibility to microfinance is critical. Therefore, government should support for them easy to access to microfinance.

Thirdly, according to this study, socioeconomic graduation program support to increase the number of working adults per household resulted and additionally more working adults had full-time or part-time livelihood activities, an increase in job stability and availability for the participants. However, as mentioned above not only government but also UN/INGO should support job creating and skills development with the coordination of private sector for the poor families.

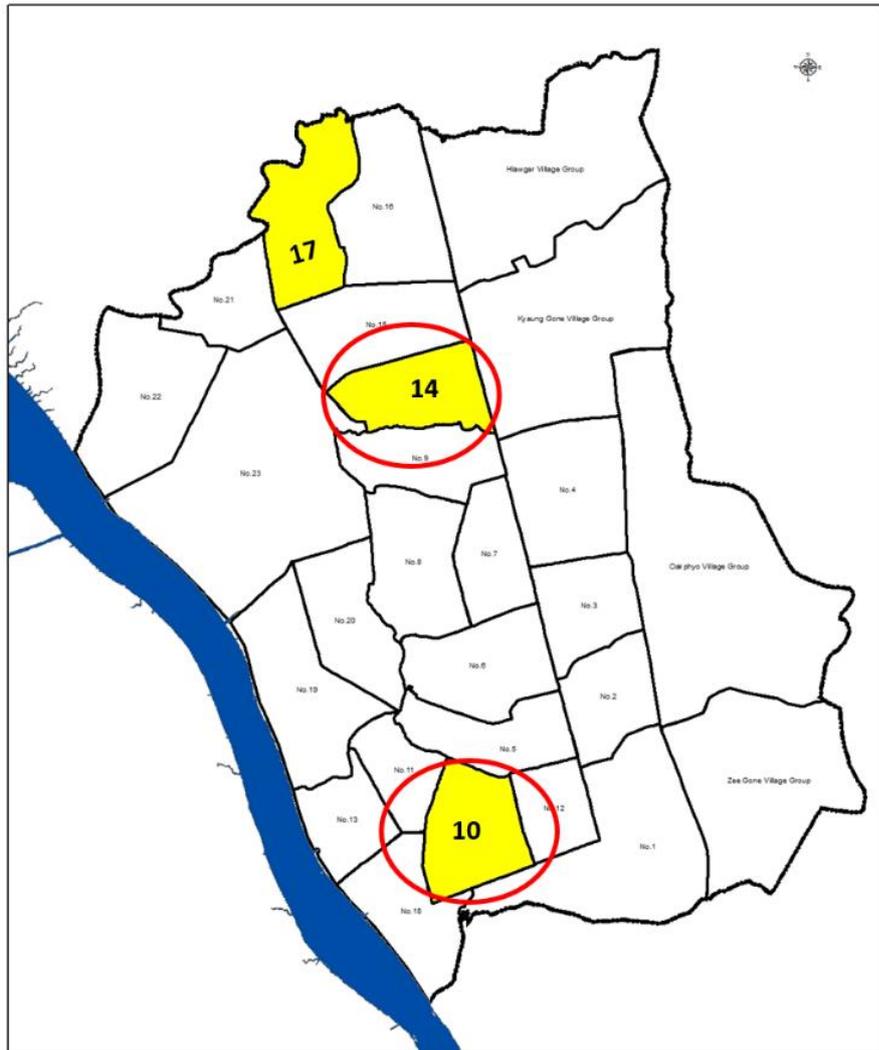
Forty, overall the socioeconomic graduation program improved the financial capacity and resilience of poor households through the integrated interventions of financial educations, productive transfer, food consumption transfer, promotion nutrition social behavior changes and linking to basic health services. However, there are still some areas that need further investigation and assistance. Even income increase, not enough to cover monthly household's expenses as living cost are still high. Government should subsidies such as free health system and stipend for children to attend school.

Lastly, education level and overall well-being of individuals are crucial for strengthening human capital to challenge poverty. Therefore it is crucial to provide strengthen human capital of participating households to ensure improved resilience among participants. Therefore, to reduce the poverty of poor people and sustainable development, sound integrated socioeconomic graduation program strategies and policies are essentials. The pilot socioeconomic graduation programs should be expended with the lesson learnt in urban areas and as well as rural area to improve the well-being of poor people.

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## Appendix: Shwe Pyi Thar map



Source: Zoning & Land use planning Section, Urban Planning Division,  
City Planning & Land Administration Department,  
Yangon City Development Committee

Project Area-ward 10 and 14

## Survey Questions

SECTION 1: GENERAL INFORMATION			
1.1	Township name	Shwe Pyi Thar .....1 Other .....0	_____
1.2	Ward number	Ward 10.....1 Ward 14.....2 Other .....0	_____
1.3	Household name from ward list	_____	
1.4	Household number from ward list	_ _ _ _	
1.5	Respondent's name	_____	
	Criteria for the respondent	<i>The head of household (HH) must be a living member of the HH and determined by the HH members themselves. The head of HH can be female. If the head of household or spouse cannot provide information the interviewer can ask another HH member; for example, the member who earns the main income.</i>	
1.6	Position in the household	Head of household	1  _____
		Spouse	2  _____
		Other adult member of the household	3  _____
1.7	Sex	Male	1  _____
		Female	2  _____
1.8	Age	Write age in years. If specific age is not known put DK-98.	_____  years
1.9	Interview date	__DD__/_MM__/_2019	____/____/_2019
1.10	Interview start time (24h)	_ _ _ _ : _ _ _ _	
		Name	Code
1.11	Enumerator	_____	_____

**SECTION 2: DEMOGRAPHY**

2.0	What is the total number of household members?					
2.1	2.2	2.3	2.4	2.5	2.6	
	<b>Name of household member</b>  (After the row containing the head of household, list other household members)	<b>Relationship of (Name's) with the Head of Household</b>  Head of HH: ..... 1 Spouse: ..... 2 Son, daughter, son/daughter-in-law: 3 Parent/parent-in-law: 4 Grandchild: ..... 5 Child of a relative: . 6 Child of non-relative: ..... 7 Other adult relative. 8 Non-relative adult... 9	<b>What is (Name's) Sex</b>  Male: 1 Female: 2	<b>What is (NAME's) age, in completed years?</b>  Specify age in years (last b'day). If not known: 98	<b>Highest education level attended of (Name's)</b>  No (formal) education: 0 Primary (grades <5): 1 Middle (grades 5-8): 2 High (grades 9-11): 3 Vocational education: 4 Tertiary (university): 5 Don't know: 98 No answer: 99	<b>If yes, main sector / type of work:</b>  If yes, main work: Casual (varying) labour...1 Petty trading (incl. uncooked food)...2 Vendor (cooked food)...3 Factory...4 Masonry / Bricklayer...5 Carpentry...6 Painting...7 Other construction...8 Company staff...9 Sales person...10 Transport (trishaw, motorcycle)...11 Tailor...12 Maid/laundry...13 Car service worker...14 Other (write in Section 5)...15 Does not know...98 No answer...99
<b>All Household members</b>						
1	Head of the household:	_ _	_ _	_ _ _	_ _	_ _
2		_ _	_ _	_ _ _	_ _	_ _
3		_ _	_ _	_ _ _	_ _	_ _
4		_ _	_ _	_ _ _	_ _	_ _
5		_ _	_ _	_ _ _	_ _	_ _
6		_ _	_ _	_ _ _	_ _	_ _
7		_ _	_ _	_ _ _	_ _	_ _
8		_ _	_ _	_ _ _	_ _	_ _
9		_ _	_ _	_ _ _	_ _	_ _

Survey Questions

**SECTION 3: SOURCES OF HOUSEHOLD INCOME AND CASUAL EMPLOYMENT**

	<b>What were the sources of income for your household during the previous 12 months?</b> Write both casual labour (varying, inconsistent, neither long-term nor predictable) or full/part-time income sources.	Yes—1 No—0
--	--	---------------

		Casual	Full-time or part-time
3.1	Petty trading and buying (including uncooked food)	<input type="checkbox"/>	<input type="checkbox"/>
3.2	Cooked food - preparing and selling	<input type="checkbox"/>	<input type="checkbox"/>
3.3	Factory work	<input type="checkbox"/>	<input type="checkbox"/>
3.4	Masonry / Bricklaying work	<input type="checkbox"/>	<input type="checkbox"/>
3.5	Carrying / loading / digging work	<input type="checkbox"/>	<input type="checkbox"/>
3.6	Carpentry work	<input type="checkbox"/>	<input type="checkbox"/>
3.7	Painting work	<input type="checkbox"/>	<input type="checkbox"/>
3.8	Other construction work	<input type="checkbox"/>	<input type="checkbox"/>
3.9	Company, government, or local institution staff	<input type="checkbox"/>	<input type="checkbox"/>
3.10	Sales person	<input type="checkbox"/>	<input type="checkbox"/>
3.11	Transportation work (full-time trishaw, motorcycle taxi, driver)	<input type="checkbox"/>	<input type="checkbox"/>
3.12	Tailor	<input type="checkbox"/>	<input type="checkbox"/>
3.13	Domestic (maid, laundry, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
3.14	Car repair, mechanical, etc.	<input type="checkbox"/>	<input type="checkbox"/>
3.15	Agriculture, fishery	<input type="checkbox"/>	<input type="checkbox"/>
3.16	Other employment INDICATE NATURE OF THIS BUSINESS .....	<input type="checkbox"/>	<input type="checkbox"/>
3.17	Other employment INDICATE NATURE OF THIS BUSINESS .....	<input type="checkbox"/>	<input type="checkbox"/>

	<b>In your household, were there any other sources of income?</b> (Don't read the rest of the list; mark answers mentioned; prompt for "anything else?")	Yes—1 No—0
4.18	Food for work / Cash for work social schemes	<input type="checkbox"/>
3.19	Interest from lending	<input type="checkbox"/>
3.20	Remittances from relatives or friends	<input type="checkbox"/>
3.21	Pensions	<input type="checkbox"/>
3.22	Government/NGO assistance (cash vouchers)	<input type="checkbox"/>
3.23	Re-sale of food aid	<input type="checkbox"/>
3.24	Gifts of money	<input type="checkbox"/>
3.25	Sale of own production crops and agricultural products (e.g., paddy, vegetables, fruit) INDICATE NATURE OF THIS BUSINESS .....	<input type="checkbox"/>
3.26	Sale of toddy products (including sap, alcoholic beverage and jaggery)	<input type="checkbox"/>
3.27	Sale of own production fishery products (e.g., fresh wild catch of fish, shellfish, etc.)	<input type="checkbox"/>
3.28	Sale of firewood, timber/poles, bamboo, charcoal, rattan, palm leaves, etc.	<input type="checkbox"/>
3.29	Sale of livestock or livestock products (whole animals, meat, milk, eggs etc.)	<input type="checkbox"/>
3.30	Any other source of income 1 (specify) _____	<input type="checkbox"/>
3.31	Any other source of income 2 (specify) _____	<input type="checkbox"/>
3.32	If no source of income in the past 12 months answer 99	<input type="checkbox"/>

	For questions No 5.32 to 5.34, answer using the line numbers above for highest income sources during <i>the previous 12 months</i>	
3.33	<b>What was the <i>highest</i> source of income for your household during the previous 12 months?</b>	<input type="checkbox"/>   <input type="checkbox"/>   <input type="checkbox"/>
3.34	<b>What was the <i>second highest</i> source of income for your household during the previous 12 months?</b>	<input type="checkbox"/>   <input type="checkbox"/>   <input type="checkbox"/>
3.35	<b>What was the <i>third highest</i> source of income for your household during the previous 12 months?</b>	<input type="checkbox"/>   <input type="checkbox"/>   <input type="checkbox"/>

Survey Questions

3.36	<b>What is the average total income for your household from all sources in a normal month?</b>		
	Less than Ks 25,000	1	
	Ks 25,000 – Ks 50,000	2	
	> Ks 50,000 – Ks 75,000	3	
	> Ks 75,000 – Ks 100,000	3	
	> Ks 100,000 – Ks 150,000	5	
	> Ks 150,000 – Ks 200,000	6	
	> Ks 200,000 – Ks 250,000	7	
	> Ks 250,000 – Ks 300,000	8	
	> Ks 300,000 – Ks 350,000	9	
	> Ks 350,000 – Ks 300,000	10	
	Over Ks 400,000 (specify) _____	11	
	Don't know	98	
No answer	99		
3.37	<b>How much kyat does each income earning ADULT spend on their business/job during an average month (e.g. transportation to and from work, cost of equipment and/or produce/items sold) ONLY RECORD UP TO 5 MAIN INCOME EARNERS</b>		
	Adult 1	_____	
	Adult 2	_____	
	Adult 3	_____	
	Adult 4	_____	
	Adult 5	_____	
3.38	<b>How many days does each income earning ADULT work on average each month during rainy season? ONLY RECORD UP TO 5 MAIN INCOME EARNERS</b>		
	Adult 1	_____	
	Adult 2	_____	
	Adult 3	_____	
	Adult 4	_____	
	Adult 5	_____	
3.39	<b>How many days does each income earning ADULT work on average each month during dry season? ONLY RECORD UP TO 5 MAIN INCOME EARNERS</b>		
	Adult 1	_____	
	Adult 2	_____	
	Adult 3	_____	
	Adult 4	_____	
	Adult 5	_____	
3.30	<b>What was the <i>highest</i> total monthly income for your household from all sources during the <i>past 12 months</i>?</b>		
	Less than Ks 25,000	1	
	Ks 25,000 – Ks 50,000	2	
	> Ks 50,000 – Ks 75,000	3	
	> Ks 75,000 – Ks 100,000	3	
	> Ks 100,000 – Ks 150,000	5	
	> Ks 150,000 – Ks 200,000	6	
	> Ks 200,000 – Ks 250,000	7	
	> Ks 250,000 – Ks 300,000	8	
	> Ks 300,000 – Ks 350,000	9	
	> Ks 350,000 – Ks 400,000	10	
	Over Ks 400,000 (specify) _____	11	
	Don't know	98	
No answer	99		
3.31	<b>What was the <i>lowest</i> total monthly income for your household from all sources during the <i>past 12 months</i>?</b>		
	Less than Ks 25,000	1	
	Ks 25,000 – Ks 50,000	2	
	> Ks 50,000 – Ks 75,000	3	
	> Ks 75,000 – Ks 100,000	4	
	> Ks 100,000 – Ks 150,000	5	
	> Ks 150,000 – Ks 200,000	6	
	> Ks 200,000 – Ks 250,000	7	
> Ks 250,000 – Ks 300,000	8		

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	> Ks 250,000 – Ks 300,000	8	
	> Ks 300,000 – Ks 350,000	9	
	> Ks 350,000 – Ks 400,000	10	
	Over Ks 400,000 (specify) _____	11	
	Don't know	98	
	No answer	99	
3.42	<b>In the last 12 months, how many months in total did you or any other income earning adult not work?</b>		_____

3.43	<b>Did anyone from your household work for <i>in-kind</i> payment (e.g., payment in food, goods, or services but not in money) during the <i>past 12 months</i>?</b>		
	Yes	1	_____
No	0		

3.44	<b>For your household, how did the <i>availability of work</i> compare during these <i>past 12 months with the previous year</i>?</b>		
	Increased	1	_____
	Same as previous year	2	
	Decreased	3	
	Don't know	98	
No answer	99		

3.45	<b>For your household, how did the <i>total income</i> compare during these <i>past 12 months with the previous year</i>?</b>		
	Increased	1	_____
	Same as previous year	2	
	Decreased	3	
	Don't know	98	
No answer	99		

**SECTION 4: HOUSEHOLD EXPENDITURES**

4.1	<b>How much did your household spend on the following items?</b> For each list item, ask amount, then ask which frequency is most appropriate for that item. (Note: Pre-listed frequencies in middle column are expected frequencies. Ask respondents to confirm frequencies for each item.)			
	Item	MMK	Frequency (dropdown menu: <b>yesterday? last week? last month? last year?</b> )	(Calculation by enumerator or by tablet) Average monthly cost
	Staple food (rice)		yesterday?	
	Other food (vegetables, cereals, fruits, eggs, fish, meat, oil, and other staples)		yesterday?	
	Firewood /cooking fuel		yesterday?	
	Household items (charcoal, cleaning, soap, candles, etc.)		yesterday?	
	Betel nut/Cigarettes/Alcohol		last week?	
	Drinking water		last week?	
	Lottery / gambling		last week?	
	Transportation		last week?	
	Debt repayment		last week?	
	Electricity and TV		last month?	
	Mobile phone (including top-ups)		last month?	
	Trading expenses related to your business		last month?	
	Sending remittances to relatives for friends		last month?	
Rent		last month?		
Health for adults and children > 5 years		last year?		
Health for children < 5 years		last year?		

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	Celebrations / social events / donations		last year?	
	Education (school fees, books, uniforms)		last year?	
	House construction / maintenance / repair		last year?	
	Farming or fishing costs (seeds, livestock, etc.)		last year?	
	Other (specify)_____		last year?	
	Other (specify)_____		last year?	

4.2	<b>How well has your household kept up with its financial expenditures in the past 12 months?</b>			
	We have had big financial problems - we have fallen behind with <i>many</i> expenditures or loan repayments	1		
	We have fallen behind with <i>some</i> expenditures or loan repayments	2		
	We have kept up with all expenditures and loans but it has been <i>difficult</i>	3		
	We have kept up with all expenditures and loans <i>with no problems</i>	4		
	Don't know	98		
	No answer	99		
4.3	<b>Does your household have any money left over after all expenditures are paid at the end of the week?</b>			
	We always run out, never have money left over	1		
	We sometimes run out, sometimes we have money left over	2		
	We never run out, but we never have money left over	3		
	We never run out, we always have money left over	4		
	Don't know	98		
	No answer	99		
4.4	<b>When you lose your main source of income, how long can you cover living expenditures?</b>			
	Less than three days	1		
	More than three days but less than one week	2		
	More than one week but less than one month	3		
	More than one month but less than three months	4		
	More than three months but less than six months	5		
	Six months or more	4		
	Don't know	98		
	No answer	99		
4.5	<b>Have you had an unexpected major expenditure in the past 3 years?</b>			
	Yes	1		
	No	0	▶4.7	
4.6	<b>If yes, how did you pay for it? (multiple answers possible)</b>			
	Loan(s)	1		
	Savings	2		
	Family/friends/neighbours' assistance	3		
	Sold assets / gold	4		
	Don't know	98		
	No answer	99		
4.7	<b>Imagine that you will have an unexpected large expenditure this week. Will you be able to pay for it?</b>			
	Yes, with my savings	1		
	Yes, will get a loan to pay for it	2		
	Yes, but I don't know how now	3		
	No, I won't be able to pay for it	4		
	Don't know	98		
	No answer	99		

## SECTION 5: CREDIT AND SAVINGS

5.1	<b>Have you or any household member taken a loan in the past 12 months?</b>			
	Yes	1		_ _
	No	0	▶5.4	
5.2	<b>What were the most important <i>sources</i> of loans for your household during the past 12 months?</b> (multiple answers / ranking)		Three most important <i>sources</i>	
	Private bank	1	1.  _ _	
	Micro-credit provider	2		
	Voluntary savings group	3		
	Family or friend	4		
	Money lender	5		
	Shop-keeper	6		
	Private company	7		
	Temple	8		
	Received purchased goods from producer/seller before paying	9		
	Government	10		
	Other (specify) _____	11		
			3.  _ _	
5.3	<b>What were the most important <i>uses</i> of the loans taken in the past 12 months?</b> (multiple answers / ranking)		Three most important <i>uses</i>	
	Home improvement including water supply	1	1.  _ _	
	House purchase or construction	2		
	Construction other than house	3		
	Land purchase/rent	4		
	Purchase of working tools or equipment	5		
	Food purchases	6		
	Purchase of agricultural inputs	7		
	Purchase of animals/medicine for animals	8		
	Purchase of other assets	9		
	Dowry / Wedding	10		
	Health	11		
	Funeral	12		
	Business investment	13		
	Repayment of loans	14		
	School/education fees/costs	15		
	Lottery / gambling	16		
	Other (specify) _____	88	3.  _ _	
	NA: in case there is only 1 or 2 uses of the loans	99		
5.4	<b>What is the total value of your household's current debt from all sources of credit (including no-interest loans from family / friends / neighbours)?</b>			
	No debt	0	_ _ _	
	Less than Ks 25,000	1		
	Ks 25,001 – Ks 50,000	2		
	Ks 50,001 – Ks 75,000	3		
	Ks 75,001 – Ks 100,000	4		
	Ks 100,001 – Ks 150,000	5		
	Ks 150,001 – Ks 200,000	6		
	Ks 200,001 – Ks 300,000	7		
	Ks 300,001 – Ks 400,000	8		
	Ks 400,001 – Ks 500,000	9		
	Ks 500,001 – Ks 600,000	10		
	Ks 600,001 – Ks 700,000	11		
	Ks 700,001 – Ks 800,000	12		
	Ks 800,001 – Ks 900,000	13		
	Ks 900,001 – Ks 1,000,000	14		
	Over Ks 1,000,000	15		
	Do not know	98		
	No answer	99		

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5.5	<b>How has your total outstanding debt changed over the past 12 months?</b>		
	Increasing	1	_
	Staying much the same	2	
	Decreasing	3	
	No debt now or before	4	
	Don't know	98	
No answer	99		

5.6	<b>Regardless whether you have taken loans before or not, what do you think are the main challenges for people to take loans from formal financial institutions?</b> (Note: this question is not about loans from family friends, moneylenders, or shopkeepers.) (multiple answers)		
	Size of the loan is too small	1	1.  _
	Size of the loan is too big	2	
	Short grace period	3	
	High interest rates	4	2.  _
	Lack of technical support/knowledge to take loans	5	
	High fees for not repaying loan (instalments) on time	6	
	Slow process of disbursing a loan	5	3.  _
	Lack of collateral to access a loan	8	
	Irregular or infrequent income flow to pay back loans	9	
	Other (specify) _____	10	
	Don't know	98	
	No answer	99	

5.7	<b>How many members of your household have a bank account?</b>	_
5.8	<b>How many members of your household are members of a voluntary savings group?</b>	_

5.9	<b>Have you or any household member saved any money in the past 12 months?</b>		
	Yes	1	_
	No	0	

5.10	<b>Where did you save your money?</b> (multiple answers)		
	Private bank	1	1.  _
	Micro-finance institution (MFI)	2	
	Voluntary savings group	3	
	Family or friend	4	2.  _
	Money lender	5	
	Shop-keeper	6	
	Private company	5	3.  _
	Temple	8	
	Paid producer/seller before receiving purchased goods	9	
	Government	10	
	At home	11	
	Bought gold	12	
	Other (specify) _____	13	
	Don't know	98	
No answer	99		

5.11	<b>What is the total value of your household's current savings?</b>		
	No savings	0	_
	Less than Ks 25,000	1	
	Ks 25,001 – Ks 50,000	2	
	Ks 50,001 – Ks 75,000	3	
	Ks 75,001 – Ks 100,000	4	
	Ks 100,001 – Ks 150,000	5	
	Ks 150,001 – Ks 200,000	6	
	Ks 200,001 – Ks 300,000	5	
	Ks 300,001 – Ks 400,000	8	
	Ks 400,001 – Ks 500,000	9	
	Ks 500,001 – Ks 600,000	10	
	Ks 600,001 – Ks 700,000	11	

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	Ks 700,001 – Ks 800,000	12	
	Ks 800,001 – Ks 900,000	13	
	Ks 900,001 – Ks 1,000,000	14	
	Over Ks 1,000,000	15	
	Do not know	98	
	No answer	99	

5.12	<b>How has your total savings changed over the past 12 months?</b>		
	Increasing	1	_ _
	Staying much the same	2	
	Decreasing	3	
	Don't know	98	
	No answer	99	

5.13	<b>Has anyone in this household done any of the following during the past 12 months?</b> (multiple answers)		
	Recorded incomes somewhere	1	1.
	Recorded expenditures somewhere	2	_ _
	Recorded loan information somewhere	3	2.
	Calculated interest rates for loans and kept track of when it can be paid back	4	_ _
	Borrowed money for the purpose of paying back a previous loan	5	3.
	Don't know	98	_ _
	No answer	99	

<b>In your household, how do women participate in financial decision making?</b>		Never.....0
		Rarely or sometimes...1
		Often.....2
5.14	Decisions related to short-term income and expenditure	_ _
5.15	Decisions related to long-term investments	_ _
5.16	Decisions related to the overall wellbeing of the household (e.g., house construction, household assets, etc.)	_ _
5.17	Other decisions (specify) _____	_ _

## SECTION 6: HOUSEHOLD ASSETS

6.1	<b>What is the major source of cooking fuel in your household?</b>		
	Electricity	1	_ _
	Gas	2	
	Charcoal	3	
	Kerosene	4	
	Wood	5	
	Dung	6	
	Other (specify) _____	88	

6.2	<b>Does your household, including the head, spouse and all members, own any of the following items? If yes, how many do you own? Read the following list to respondents.</b>		
		Yes... 1 No... 0	If yes, write number owned
8.2.1	Cell phone	_ _	_ _
6.2.2	Solar panel	_ _	_ _
6.2.3	Wristwatch or wall clock	_ _	_ _
6.2.4	Stove (wood or charcoal)	_ _	_ _
6.2.5	Stove (gas or electric)	_ _	_ _
6.2.6	Electric fan	_ _	_ _
6.2.5	Bed (wooden or steel)	_ _	_ _
6.2.8	Mattress	_ _	_ _

## Survey Questions

6.2.9	Table	<input type="checkbox"/>	<input type="checkbox"/>
6.2.10	Chair	<input type="checkbox"/>	<input type="checkbox"/>
6.2.11	Generator	<input type="checkbox"/>	<input type="checkbox"/>
6.2.12	Clothing iron	<input type="checkbox"/>	<input type="checkbox"/>
6.2.13	TV / satellite dish	<input type="checkbox"/>	<input type="checkbox"/>
6.2.14	DVD player	<input type="checkbox"/>	<input type="checkbox"/>
6.2.15	Sewing machine	<input type="checkbox"/>	<input type="checkbox"/>
6.2.16	Bicycle	<input type="checkbox"/>	<input type="checkbox"/>
6.2.17	Motorcycle	<input type="checkbox"/>	<input type="checkbox"/>
6.2.18	Trishaw	<input type="checkbox"/>	<input type="checkbox"/>
6.2.19	Car, truck, or van	<input type="checkbox"/>	<input type="checkbox"/>
6.2.20	Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>
6.2.21	Gold / Jewellery	<input type="checkbox"/>	<input type="checkbox"/>
6.2.22	Household savings (extra money stored in the house)	<input type="checkbox"/>	<input type="checkbox"/>

6.3	<b>Does your household own the <i>house</i> you are living in?</b>		
	Yes	1	<input type="checkbox"/>
No	0		
6.4	<b>Who built the house you are living in?</b>		
	We built it ourselves	1	<input type="checkbox"/>
	We built it with unpaid help	2	
	We built it with paid labour	3	
	The landlord/owner built it	4	
Other _____	5		
6.5	<b>Does your household own the <i>land</i> you are living on?</b>		
	Yes	1	<input type="checkbox"/>
No	0		

6.6	<b>Does your household have a formal property title?</b>		
	Yes for house and land	1	<input type="checkbox"/>
	Yes for house, no for land	2	
	Yes for land, no for house	3	
No for both	4		
6.7	<b>Do you pay rent for use of this house and/or land?</b>		
	Yes	1	<input type="checkbox"/>
No	0 ▶ 8.8		
6.7.1	<b>If yes, how much per month?</b>	MMK	<input type="text"/>

6.8	<b>What is the <i>main</i> material of the house roof, walls and floors?</b> If possible answer based on observation; if more than one house, record for the house built of most permanent materials.			
6.8.1	Roofing material	Zinc sheets or corrugated iron	1	<input type="checkbox"/>
		Tarpaulin or plastic sheet	2	
		Palm frond or thatch	3	
		Other (specify) _____	88	
6.8.2	Wall material	Zinc sheets or corrugated iron	1	<input type="checkbox"/>
		Tarpaulin or plastic sheet	2	
		Bamboo, palm frond or thatch	3	
		Timber	4	
		Bricks, cement, cement block, or stone	5	
		Mud bricks/mud	6	
Other (specify) _____	88			
6.8.3	Floor material	Timber	1	<input type="checkbox"/>
		Bamboo	2	
		Earth	3	
		Cement	4	
		Other (specify) _____	88	

## Survey Questions

6.9	<b>Looking back over the <i>past year</i>, do you think that your household's total assets and wealth are:</b>		
	Increasing	1	_
	Staying much the same	2	
	Decreasing	3	
	Don't know	98	
No answer	99		