



**MINISTRY OF
NATIONAL PLANNING
AND ECONOMIC DEVELOPMENT**



INTEGRATED HOUSEHOLD LIVING CONDITIONS SURVEY IN MYANMAR

QUALITATIVE STUDY ON HOUSEHOLD LIVING CONDITIONS IN MYANMAR



**INTEGRATED HOUSEHOLD LIVING CONDITIONS
SURVEY IN MYANMAR:**

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CONDITIONS IN MYANMAR**

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EXECUTIVE SUMMARY

1. DIMENSIONS OF LIVING CONDITIONS

Dimensions of household living conditions refer to both well-being and poverty. Perceptions of participants to FGD of dimensions of well-being and poverty are very much alike (although their importance may differ), but there are also some dimensions specific to well-being, while others apply mostly to poverty.

Dimensions of well-being and poverty were usually perceived similarly by both rural and urban participants to FGD. However, some were perceived as more important by rural participants and others by urban participants. Perceptions of living conditions do not differ between gender and age group enough to justify treating these two groups differently in terms of analysis of living conditions.

While perceptions of dimensions of well-being vary between States/Divisions, there are fewer differences in the perceptions of participants to FGD of dimensions of poverty. In fact, for ten out of 14 States/Divisions, participants' perceptions of poverty are significantly (1% level) correlated with the results aggregated at Union level.

Dimensions of well-being and poverty are presented in the following table:

Category of indicators	Indicators of well-being	Indicators of poverty
Satisfaction of basic needs	Housing (ownership, type of material, size) Food quality Spending on clothing Food quantity Living conditions	Food quantity Housing (ownership, type of material, size) Food quality Spending on clothing Living conditions
Access to health	Health status Type of treatment sought	Health status Type of treatment sought
Access to education	Enrolment rates (net and gross) Level of education Higher education Private education	Enrolment rates (net and gross) Level of education Literacy rate
Sources of income	Main economic activities Types of agricultural production (r) Employment status Regularity of work Business ownership Size of business (number of employees)	Main economic activities Types of agricultural production (r) Unemployment Casual labour (earning day-by-day) Small-scale economic activities
Access to production factors (inputs, capital, labour)	Investment capital Land (size and quality) (r) Equipment and machinery Work animals (r)	Landless (r) Renting of equipment and machinery Renting of work animals (r) Distance from market (r)
Household assets	Vehicle ownership (u) Electrical appliances Gold and jewellery Heritage Bicycle Home assets (furniture, plates, utensils, etc.) Breeding animals (r) Rice mill (r)	

Category of indicators	Indicators of well-being	Indicators of poverty
Income and spending	Regular income Consumption (spending) Savings	Dependency ratio (number of people working vs. number of dependents) Family size Unbalanced household budget Indebtness Income (low and irregular) Consumption (spending)
Others	Donations/contributions Participation to social activities Rice surplus (r) Remittances from abroad (u) Electricity	Harshness of work Female-headed households Aged people Orphans

Legend: r = mostly rural, u = mostly urban, otherwise indicators apply both to rural and urban areas.

2. CAUSES OF POVERTY

The 10 most important causes of poverty identified by participants to FGD at Union level are: (i) health; (ii) lack of investment capital; (iii) big family size/high dependency ratio; (iv) unbalanced household budget; (v) indebtiness; (vi) unemployment; (vii) low income/wages; (viii) education; (ix) earning day-by-day (casual labour); (x) bad weather

Main causes of poverty were perceived similarly by both rural and urban participants to FGD. Perceptions of main causes of poverty do not differ between gender and age group enough to justify treating these two groups differently in terms of analysis.

For a total of 9 out of 14 States/Divisions, participants' perceptions of causes of poverty are significantly (1% level) correlated with the results at Union level.

3. VULNERABILITY

Major economic activities of households based on results from interviews with key informants aggregated at Union level are: (i) farming; (ii) casual labour (earning day-by-day); (iii) business/trade; (iv) small vendors; (v) government employees; (vi) fishermen; (vii) trishaw pedalers; (viii) carpenters/masons; and (ix) fishery workers.

In almost all States/Divisions, farmers and casual labourers are the two main economic groups in rural areas studied, except for Tanintharyi where the two main economic groups are farmers and businessmen/traders, while casual labour is amongst the main economic groups in all State/Divisions in urban areas.

Economic groups most vulnerable to poverty as perceived by key informants at Union level are: (i) casual labour; (ii) carpenters/masons; (iii) fishermen; (iv) drivers; (v) fishery workers; (vi) tailors/weavers; (vii) small vendors; (viii) trishaw pedalers; (ix) farmers; and (x) government employees.

States/Divisions with the highest proportion (over 70%) of worse-off households in rural areas as perceived by key informants for villages/wards included in the study are: Kayin (86%); Kachin (84%); Rakhine (82%); Chin (82%); Magway (79%); Kayah (77%); Ayeyarwady (72%). While, States/Divisions with the lowest proportion (less than 60%) of worse-off households in rural areas as perceived by key informants for villages/wards included in the study are: Mon (53%); Yangon (53%); and Bago (57%).

States/Divisions with the highest proportion (over 70%) of worse-off households in urban areas as perceived by key informants for villages/wards included in the study are: Chin (93%); Magway (92%); Rakhine (91%); Ayeyarwady (90%); and Kachin (88%). While, States/Divisions with the lowest proportion (less than 60%) of worse-off households in urban areas as perceived by key informants for villages/wards included in the study are: Tanintharyi (43%); Mon (48%); Kayah (55%); and Mandalay (58%).

Perceptions in terms of economic groups contributing the most to poverty vary more importantly in urban areas than in rural areas between States/Division, although casual labour is amongst the economic groups contributing the most to poverty in most States/Divisions.

SEASONAL VULNERABILITY

Seasonal vulnerability is important in both rural and urban areas studied based on declarations of participants to FGD. The rainy season is usually the hardest for most economic groups; regardless of State/Division, summer and winter are usually the seasons when most people are better-off, whereas, most people are worse-off during the rainy season.

The decision to have at least two rounds for the IHLCA quantitative survey is well justified. It is important to make sure that the two rounds represent well seasonal variation, the first in winter (November to February) or summer (March to mid-May), and the second during the rainy season (mid-May to October).

SOURCES OF VULNERABILITY

Sources of vulnerability as perceived by participants to FGD aggregated at Union level can be grouped under eight categories:

- 1) Weather (floods, drought, rainfall, etc.);
- 2) Agricultural outputs (yields, losses due to diseases and pests, and to weather, rice stocks);
- 3) Price variations (price of goods, price of food, cost of production factors like inputs and labour, agricultural prices, inflation, etc.);
- 4) Health problems;
- 5) Income (unemployment, low wages);
- 6) Indebtness (debt, advanced payment, high interest rates);
- 7) Business opportunities (low demand, investment capital, competition);
- 8) Availability of resources (fishery stocks, forest fires, low quality of land, etc.).

Evaluating rice stocks might be important in rural areas to evaluate a household's vulnerability. The number of months a household can rely on its rice stock provides a good indicator of their ability to cope with difficulties.

Even though there are differences between perceptions at State/Division level, it is important to note that weather was identified as a primary source of vulnerability in 9 States/Divisions, and ranked as one of the four main sources of vulnerability in 13 States/Divisions. Only in Ayeyarwady was weather not in the priority sources of vulnerability, even though it was ranked 8.

COPING STRATEGIES OF COMMUNITIES, HOUSEHOLDS AND INDIVIDUALS

Main coping strategies of communities, households and individuals as perceived by participants to FGD are:

- Indebtness (pawning assets, advanced payment, advance on pay);
- Diversification of economic activities (change in economic activities, diversify economic activities, diversify types of crops, work as casual labour, work overtime);
- Selling of assets (animals, equipment and machinery, home assets);
- Reduction of consumption and spending (food and non-food);
- Migration (seasonal or definitive);
- Social safety nets (borrow from family, donations, financial help from family, etc.);
- Use of savings;
- More family members work (woman works, withdrawing older children from school so they can help their family, etc.).

It is important to note that going into debt is the first coping strategy across all States/Divisions, except for Kachin and Kayin where it was ranked 2nd, and Ayeyarwady where it was ranked 3rd.

4. ACCESS TO BASIC SERVICES AND FINANCIAL SERVICES

HEALTH

Main issues as perceived by participants to FGD concerning health can be grouped under three categories:

- Access to health services;
- Health problems (diseases);
- Causes of poor health.

Issues related to access to health services identified by participants to FGD at Union level are mostly related to (i) lack of or distance from health center; (ii) costs related to health treatment (including costs of medicine, medical fees and transportation costs); and (iii) availability of health personnel (mostly in rural areas).

Main health issues identified by participants to FGD at Union level are: (i) malaria; (ii) minor ailments; (iii) major diseases (including tuberculosis, and other respiratory diseases; (iv) cholera, diarrhoea and stomach problems; (v) dengue fever; and (vi) maternal health.

While medical fees are perceived as an important issue across all States/Divisions, some health issues seem more important in some States/Divisions than others, such as malaria. States/Divisions where malaria was identified as a priority health issue by participants to FGD are in the Coastal area (Mon, Tanintharyi and Rakhine). In some States in the Hilly area, such as Chin, Kayah and Kayin, malaria is also a priority problem. Participants in Sagaing also identified malaria as a main health issue. Other States\Divisions where malaria was stated as a health issue are: Yangon, Magway, Shan and Kachin. Malaria was not stated as a health issue in Ayeyarwady, Bago, and Mandalay. Along the same line, cholera, diarrhoea and stomach problems were identified as health issues by participants from Tanintharyi, Rakhine, Ayeyarwady, Magway, Mandalay, Chin, Kayah, Shan, Kachin and Kayin. In addition, States/Divisions where dengue fever was identified as a health issue are: Mon, Magway, Chin, and Kachin.

Some causes of poor health identified by participants to FGD at Union level are: quality of water, malnourishment or under nourishment, and poor sanitation.

EDUCATION

Difficulties identified by participants to FGD at Union level in terms of access to education are mostly related to financial difficulties due to school expenses, lack of schools or school buildings in villages/wards, and lack of teachers in the village/ward.

In terms of school expenses, problems identified by participants to FGD aggregated at Union level include: private fees, cost of books, cost of stationeries, cost of uniforms, lack/cost of transportation, donations to school, etc.

Reasons declared for not sending children to school by participants to FGD at Union level are: financial problems, withdrawing children from school so that they can help their family, some poor children suffering from complexes, lack of job opportunities for graduates, health reasons, etc.

WATER AND SANITATION

Specific issues related to access to water as perceived by participants to FGD aggregated at Union level are: (i) quality of drinking water; (ii) water shortages; (iii) distance to water source; (iv) cost of water (drinking water and for household use); and (v) type of water source (uncovered well/tank, tube well, river, etc.).

Specific issues related to sanitation perceived by participants to FGD at Union level are: (i) type of latrines (fly-proof latrines, no latrines, etc.); (ii) sanitary conditions; and (iii) quality of drainage (if area stays flooded for a long period of time).

Perceptions of participants to FGD vary greatly between States/Divisions. In fact, only for Mon, Rakhine, and Kayah are perceptions of participants significantly correlated to results aggregated at Union.

FINANCIAL SERVICES

Specific issues related to access to financial services identified by participants to FGD at Union level are:

- High interest rates;
- Access to credit;
- Lack of guarantees;
- Conditions of loans (size of loan, duration, time to process, etc.)

It is important to underline that high interest rates have been ranked as a priority issue (ranked in the first three issues) across all States/Divisions.

EQUIPMENT AND INPUTS

Main issues in terms of access to equipment and inputs identified by participants to FGD at Union level that are related to agriculture are: (i) price of inputs; (ii) lack of agricultural equipment and machinery; (iii) cost of hiring labour; and (iv) lack of work animals and cost of renting work animals.

Main issues for non agricultural activities identified by participants to FGD at Union level are: (i) price of equipment; (ii) lack of equipment; (iii) high cost of renting equipment; (iv) lack of fishing equipment; (v) lack of investment capital; (vi) low rate of return; (vii) low access to transportation; (viii) gas shortages; (ix) high cost of fuel; and (x) high cost of renting premises for business.

Perceptions of participants to FGD vary greatly between States/Divisions. In fact, only for Kachin State are perceptions of participants significantly correlated to results aggregated at Union Level.

5. PROJECTS AND PROGRAMS TO IMPROVE LIVING CONDITIONS

Although types of programs and projects needed to improve living conditions can depend on the region and the environment where interviews are undergone, some of the priorities identified by participants to FGD can be highlighted:

- 1) Income-generating projects (factories, employment opportunities, investment capital, development of livestock breeding, agricultural inputs, etc.);
- 2) Infrastructures (electricity, roads, self-help programs, irrigation, bridges, etc.);
- 3) Financial services (financial assistance, microfinance project, etc.);
- 4) Health facilities (hospitals, clinics, dispensaries in village/ward); and
- 5) Education (school in village/ward, school transportation, etc).

Some important results in terms of projects and programs to improve living conditions identified by participants to FGD and analyzed at State/Division level to point out are :

- 1) Access to lower interest rates were ranked as one of the five main interventions to improve access to financial services in all States/Divisions, except in Rakhine, Kayah and Shan.
- 2) More roads were identified as one of the five main interventions to improve infrastructures in all States/Divisions, while electricity was identified as one of the five main interventions in all States/Divisions, except Rakhine.
- 3) Construction of a health facility in the village/ward was ranked one of the main three interventions to improve access to health services in all States/Divisions.

6. GENERAL RECOMMENDATIONS

The qualitative study provided valuable information on main indicators of living conditions, vulnerability, and access to services, and projects and programs to improve living conditions. However, this information cannot be inferred to the whole population of Myanmar, since the information collected represents the perceptions of people who participated to the FGD.

The IHLCA will enable to verify most of the information from the qualitative study, except the information on specific programs and projects. Unless a specific qualitative module is added in one of the two rounds of to the IHLCA survey.

This qualitative module could ask respondents to prioritize specific programs and projects aiming at improving their living conditions. This information could then give accurate information on priority programs and projects that could be implemented for priority socio-economic groups, and in priority areas of Myanmar.

LIST OF ACRONYMS

CSO:	Central Statistical Organisation
FERD:	Foreign Economic Relations Department
FWBF:	Fundamental Well- being Function
FGD:	Focus Group Discussion
IHLCA:	Integrated Household Living Conditions Assessment
MIS:	Management Information System
MNPED:	Ministry of National Planning and Economic Development
PD:	Planning Department
UNDP:	United Nations Development Programme

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CONTEXT, OBJECTIVES AND METHODOLOGY

CONTEXT AND OBJECTIVES

In order to provide the Government and international funding agencies with a reliable and up to date integrated assessment of all major aspects of household living conditions in the Union of Myanmar, the United Nations Development Programme (UNDP) and the Government of the Union of Myanmar have agreed on the implementation of an Integrated Household Living Conditions Assessment (IHLCA) in 2003-2005¹.

The expected outputs of this project include:

- A nationwide survey-based integrated household living conditions assessment;
- A Management Information System (MIS) on household living conditions, to be utilised by the relevant line ministries and development partners;
- Consensus reached and awareness raised among policy-makers and other concerned stakeholders on the priorities for improving household living conditions and reducing poverty.

The first phase of the IHLCA is a qualitative study which aims to provide information on the perceptions of the people of Myanmar on living conditions, which will feed into the final selection of indicators to include in the questionnaire of the subsequent quantitative phase of this baseline survey.

¹ The Planning Department (PD) of the Ministry of National Planning and Economic Development (MNPED) is implementing the IHLCA in collaboration with the Central Statistical Office (CSO), with the financial assistance of UNDP and the technical assistance of the IDEA International Institute.

The objectives of the qualitative study on population perceptions on living conditions are:

- To identify dimensions of well-being and poverty in the context of Myanmar for various population groups (rural/urban; men/women, young/old);
- To know more about income-generating activities of the Myanmar population and the challenges they face;
- To better understand the causes of poverty and vulnerability in Myanmar;
- To better grasp the strategies communities, households and individuals use to face their difficulties and improve living conditions;
- To identify programs and projects that could help the population improve their living conditions.

Part I presents results of the qualitative study on population perceptions on living conditions at State/Division level.

Part II presents the results of the qualitative study on population perceptions on living conditions at the Union level. Analyses are thus presented at national level disaggregating by milieu (rural/urban), by gender (men/women) and by age group (young/old).

METHODOLOGY

FOCUS GROUP DISCUSSION METHOD

The method used for this qualitative study on population perceptions on living conditions is the focus group discussion (FGD) method. It is a qualitative social-research method which attempts to gather individual opinions without seeking a consensus. It is based on verbal communication and takes place in the participant's own language. FGD are usually recorded on tape and last 1h30 on average.

The FGD groups are comprised of 12 to 15 people who are chosen according to certain socio-demographic criteria in order to form a homogeneous group. Under the supervision of the animator, participants are invited to discuss on specific themes and sub-themes. The animator orients discussions on the themes with the help of a semi-structured interview grid.

For this study, the following criteria were used for the constitution of the groups of participants to the FGD: rural/urban, women/men and young/old. In each rural/urban area, 4 groups were interviewed:

- Young women;
- Older women;
- Young men;
- Older men.

To ensure homogeneity, the participants were invited to discuss on the 7 themes included in the interview grid²:

Theme 1: Dimensions of living conditions;

Theme 2: Dimensions of poverty;

Theme 3: Income-generating activities;

Theme 4: Causes of poverty;

Theme 5: Vulnerability;

Theme 6: Household strategies;

Theme 7: Programs and projects to reduce poverty

The interview grid was translated in Myanmar language and pre-tested to ensure it used proper local wording.

SAMPLING

The qualitative study was conducted in all 14 States/Divisions of the Union of Myanmar. Two townships were selected in each of these States/Divisions, one relatively poor and one relatively better off. Selection of the 28 townships was made according to township GDP per capita.

In each selected township, the study was conducted in a typical rural area (village) and a typical urban area (ward). The list of selected townships is presented in Appendix 2. Selection of villages and wards, and selection of participants was made following the sampling methodology presented in Appendix 3.

In each area, four FGD were organised to enable disaggregation by gender and by age group (18-35, 36-60 years). Thus, a total of 224 FGD have been completed (4 groups * 2 area types * 28 townships).

DATA ANALYSIS METHODOLOGY

Content Analysis

Content analysis enables to analyse population perceptions on the themes discussed during the FGD and to identify main key ideas or dimensions related to each theme. This exercise enables to assign a rank to each dimension depending on the number of times each key idea was quoted.

² The interview grid is presented in Appendix 1.

A number of steps were needed to translate the information from FGD into tables were the ranks for each key idea are presented by theme and sub-theme:

- 1) All FGD were recorded and transcribed in Myanmar language in notebooks, and translated to English.
- 2) An exhaustive inventory of key words or groups of key words was then prepared for each theme and sub-theme discussed³.
- 3) These key words were then grouped and associated to a key idea or dimension.
- 4) For each key idea, a score was determined by compiling the number of times each key idea was quoted under a given theme. The relative importance of each key idea was calculated by dividing the score of each key idea by the total score (or the sum of all scores) for a given FGD.
- 5) Results for each theme and sub-theme were then aggregated at State/Division level and at Union level by adding the average scores of each FGD and dividing by the total number of FGD aggregated.
- 6) For each theme and sub-theme, the key idea with the highest average score was ranked first and all subsequent key ideas were ranked according to their average scores in descending order.

Spearman Ranking Correlation Test

The Spearman Ranking Test makes it possible to measure the correlation between two ranking scales to determine their resemblance. If ρ_s is the coefficient of the Spearman rank for the population, one is able to test the following hypotheses:

$H_0: \rho_s = 0$ There is no correlation between the rankings;

$H_1: \rho_s \neq 0$ There is correlation between the rankings.

Not having data for the entire population, it is generally not possible to test using the Spearman coefficient (ρ_s). One must therefore test the hypothesis that there is no correlation between the rankings of the sample selected, in other words, the Spearman coefficient (r_s) for the sample:

$$r_s = \frac{SS_{uv}}{\sqrt{SS_{uu}SS_{vv}}}$$

Where:

$$SS_{uv} = \sum (u_i - \bar{u})(v_i - \bar{v}) = \sum u_i v_i - \frac{(\sum u_i)(\sum v_i)}{n}$$

$$SS_{uu} = \sum (u_i - \bar{u})^2$$

$$SS_{vv} = \sum (v_i - \bar{v})^2$$

u_i = Ranking of dimension i in group 1

v_i = Ranking of dimension i in group 1

n = Total number of dimensions

The value of r_s is situated between -1 and +1. A correlation of 0 indicates that there is no correlation between groups, a -1 value, a perfect negative correlation, and a 1 value, a perfect positive correlation. We reject H_0 and conclude that there are significant differences between rankings if the value of r_s is greater than the critical value given by the Spearman table. Here, perceptions are said to be correlated when correlation is significant at the 5% level and the Spearman coefficient (r) is greater than 0.7.

³ A list of key words and key ideas for main themes is presented in Appendix 4.

Determining fundamental well-being functions

Fundamental well-being functions (FWBF) have been established for each category (Union level, milieu, gender, age group). They include the ten most important fundamental dimensions of well-being (theme 1). The relative weights of the dimensions, which are in fact the average scores, are used as coefficients of the dimension variables. It should be mentioned that we are not talking about linear functions as such, but rather relationships weighted among the principal dimensions.

Interpretation of results

In any qualitative study, the objective is not to obtain the statistical precision of a traditional household census or sample survey, but to expose the point of view of key groups in the population. Therefore, results can not be inferred to the overall population but only represent the views and perceptions of individuals who participated to the FGD.

The purposive quota sample permits the selection of representative individuals in different categories of the population. Since open discussions with and close observation of survey participants may enable a more contextual and global understanding of well-being and poverty, the small size of the sample can be compensated by more in-depth analysis.

The information from this qualitative study is presented in the form of tables, where the key ideas identified by the participants to FGD are on the left-end side, and the rank attributed to each key idea is on the right-end side. A key idea ranked No. 1 would be the most important key idea in the eyes of the participants; a key idea ranked No. 2 would be the second most important key idea, and so on. This is called ordinal ranking. When two or more key ideas have the same score, a mean rank is attributed to them, i.e., different key ideas can be given the same rank.

The most important dimensions (i.e. the ones ranked the highest) should be included as indicators of living conditions and poverty in the quantitative survey. Interesting results that need to be studied more in depth could also be the object of a specific module. Finally, the information resulting from the qualitative study can also provide ideas of important development areas that would need to be supported through development programs in order to improve living conditions and reduce poverty.

For a better understanding of key ideas, a dictionary of key words and groups of key words related to each key idea for each theme and sub-theme is presented in Appendix 4.

1. PART I: RESULTS AGGREGATED AT STATE/ DIVISION LEVEL

1.1 DIMENSIONS OF LIVING CONDITIONS

This chapter presents the dimensions of living conditions, particularly well-being and poverty, as perceived by the participants to FGD at State/Division level.

DIMENSIONS OF WELL-BEING

Table 1.1 presents dimensions of well-being as perceived by participants to FGD aggregated at Union level and by State/Division.

Mon

The five most important dimensions of well-being as perceived by participants to FGD in Mon State are: (i) good housing; (ii) good food quality; (iii) optimal farm size; (iv) nice clothing; and (v) food quantity (plenty of food). Perceptions of participants from Mon State are significantly correlated (1% level) to perceptions of participants aggregated at Union level, although farm size and food quantity were given more priority by participants from Mon State than at Union level.

Tanintharyi

The five most important dimensions of well-being as perceived by participants to FGD in Tanintharyi Division are: (i) good housing; (ii) vehicle ownership; (iii) no worry for their living; (iv) own business ; (v)good food quality. Perceptions of participants from

Tanintharyi Division are not correlated to perceptions of participants aggregated at Union level. Dimensions of well-being that were given more priority by participants from Thanintharyi Division are: the absence of worries for living, live comfortably and garden owners.

Rakhine

The five most important dimensions of well-being as perceived by participants to FGD in Rakhine State are: (i) good housing; (ii) own business; (iii) good education; (iv) good food quality; (v) land ownership. Perceptions of participants from Rakhine State are not correlated to perceptions aggregated at Union level. Education was given more priority by participants from Rakhine State than at Union level.

Ayeyarwady

The five most important dimensions of well-being as perceived by participants to FGD in Ayeyarwady Division are: (i) regular income; (ii) good food quality; (iii) low dependency ratio; (iv) employment; (v) paddy producers. Perceptions of participants to FGD in Ayeyarwady division are not correlated to perceptions of participants aggregated at Union level. Some dimensions perceived as important at Union level were not identified by participants in Ayeyarwady, such as housing and clothing which were ranked first and fourth at Union level.

Table 1.1: Dimensions of well-being by State/Division and at Union level as perceived by the participants to FGD⁴

Key idea	Rank for study areas														
	Union ¹			Coastal			Delta			Dry			Hilly		
	Mon**	Tanintharyi	Rakhine	Ayeyarwady	Yangon**	Bago	Magway	Mandalay	Sagaing**	Chin	Kayah**	Shan	Kachin	Kayin	
Good housing	1	1	1	3	3	1	29	3	3	3	2	1	3	2	
Own business	7	4	2	6	2	22	4	6	1	21	14	27	5	10	
Good food quality	2	5	4	2	1	12	33	4	12	6	1	9		14	
Nice clothing	4	8	19	4	4	3		1	2	5	3	2		6	
Vehicle ownership	8	2	6	21	7	7	30	14	6	20	6	4	2	3	
Land ownership	6	11	5	10	20	6	11	10	7	4	5	16	1	4	
Investment capital	7	21	14	15	19	5	1	31	5	13	11	35	7	1	
Good education	8	9	3	19	18	4	15	24	27	2	18	3		23	
Regular income	19	13	28	1	9	18	6	34	21	22	29	6		9	
Plenty of food	10	30	7	29	6	10	16	9	10	12	13	5	14	21	
Good health	11	7	8	13	22	14	3	17	18	14	9	10		7	
Low dependency ratio	12	28	9	3	5	2	2	16	22	16	23	21		7	
Own work animals	13	37	9	34	40	2	19	11	14	25	17	22	4	17	
Employment	14	6	25	4	13	26	9	8	16	15	22	19		42	
Economically well	15	25	18	14	30	25	13	2	4	33	12	24		8	
Capacity to spend	16	13	23	20	11	15		7	9	7	24	13		13	
Own electrical appliances	17	18	10	11	10	8	28	26	35	19	7	11	12	27	
Own gold and jewellery	18	10	17	25	20	20	17	5	15	18	21	18	9	25	
Own equipment and machinery	19	9	16	25	19	19	17	27	17	40	4	37	8	38	
Optimal farm size	20	3	11	23	16	16	37	15	23	9	25	40	17	38	
Heritage	21	14	27	26	24	31	5	33	11	11	15	30	15	15	
Good living conditions	22	17	27	11	15	17	24	33	13	38	8	37	15	18	
Balanced household budget	23	20	20	8	38	31	12	13	20	38	28	33	29	29	
No worry for living	24	28	29	5	21	23	21	31	26	39	20	20	22	22	
Paddy producers	25	41	14	9	32	13	18	30	42	42	33	19	19	19	
Hard working	26	34	35	5	31	16	20	19	8	25	31	8	17	19	
Good occupation	27	23	33	24	14	35	14	18	34	35	31	14	20	12	
Optimal family size	28	32	26	32	12	21	8	23	25	24	34	17	5	5	
Own breeding animals	29	35	31	34	48	28	27	20	40	1	34	26	11	28	
Capacity to donate	30	17	31	39	39	31	31	20	28	36	19	7	11	33	
Bicycle ownership	31	26	13	22	36	9	7	25	33	43	19	16	16	40	
Moneylenders	32	12	15	25	25	9	7	36	36	43	19	13	13	35	
Savings	33	36	37	16	16	37	34	32	19	31	27	15	35	36	
Live comfortably	34	6	10	7	33	37	10	37	37	17	20	28	19	16	
Garden owners	35	33	27	45	46	8	22	31	31	29	37	23	6	31	
Participate to social activities	36	30	12	27	27	8	29	29	27	27	29	29	6	37	
Own rice mill	37	29	25	17	24	24	38	36	41	8	26	34	18	37	
Own home assets	38	22	26	34	27	27	38	29	24	33	26	25	18	11	
Good behaviour	39	32	30	27	34	34	35	12	38	10	16	12	18	11	
High social status	40	19	37	41	23	34	35	39	38	10	16	12	12	20	
Meet basic needs	41	41	29	48	48	17	36	36	39	30	16	31	10	40	
Rice surplus	42	31	24	31	48	17	26	26	39	37	31	39	10	40	
Higher education	43	37	33	18	29	37	26	29	37	37	31	39	10	26	
Sent children to private school	44	40	18	37	37	31	22	29	26	26	27	38	34	26	
Own granary	45	38	16	29	35	31	26	37	29	33	31	38	34	34	
Thrifty (economize)	46	38	22	35	43	43	32	32	32	33	36	32	30	30	
Harmony within household	47	21	22	43	43	43	38	38	32	36	36	32	32	32	
Diversification of economic	48	34	34	17	43	43	24	39	45	32	36	32	24	24	
Entertainment and travel	49	34	28	28	28	31	35	35	43	41	36	32	24	40	
Access to electricity	50	39	37	45	45	31	29	35	43	41	36	32	24	40	
Remittances from family	51			29	45	31				41	36				
Own tube well	52	41	33	33	33	33		45	45	23					

** Correlation significant at the 1% level between State/Division and Union. IHLCA qualitative study, MNPIED, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

¹ "Union" refers to the results of FGD aggregated for 56 wards/villages in 28 selected townships.

⁴ When participants to FGD did not identify a key idea, no score was attributed to this key idea for a give group. This explains why some cells were left blank in the tables.

Yangon

Perceptions of well-being in Yangon Division are correlated (significant at 1% level) with perceptions at Union level. The five most important dimensions of well-being as perceived by participants to FGD in Yangon Division are: (i) good food quality; (ii) own business; (iii) good housing; (iv) nice clothing; and (v) low dependency ratio.

Bago

The five most important dimensions of well-being as perceived by participants to FGD in Bago Division are: (i) good housing; (ii) own work animals; (iii) nice clothing; (iv) good education; and (v) investment capital. Perceptions of participants from Bago Division are not correlated to perceptions aggregated at Union level. Ownership of work animals was given higher priority by participants from Bago Division than at Union level, while business ownership was given much less priority by participants from Bago Division.

Magway

Priority dimensions of well-being as perceived by participants from Magway Division are: (i) investment capital; (ii) low dependency ratio; (iii) good health; (iv) business ownership; and (v) heritage. Perceptions of participants from Magway Division are not correlated to perceptions of participants aggregated at Union level. Dimensions of well-being that were given more priority by participants from Magway Division are: low dependency ratio, good health, and heritage. Some priority dimensions at Union level were given much less priority by participant from Magway, such as good food quality, vehicle ownership and good housing.

Mandalay

The five most important dimensions of well-being as perceived by participants from Mandalay Division are: (i) nice clothing; (ii) economic well-being; (iii) good housing; (iv) good food quality; and (v) own gold and jewellery. Perceptions of participants from Mandalay are not correlated with perceptions at Union level.

Sagaing

The five most important dimensions of well-being as perceived by participants to FGD in Sagaing Division are: (i) business ownership; (ii) nice clothing; (iii) good housing; (iv) economic well-being; and (v) investment capital. Perceptions of participants from Sagaing Division are significantly correlated (1% level) to perceptions of participants aggregated at Union level.

Chin

Priority dimensions of well-being as perceived by participants from Chin State are: (i) ownership of breeding animals; (ii) good education; (iii) good housing; (iv) land ownership; (v) nice clothing. Perceptions of participants from Chin are not correlated to perceptions of participants aggregated at Union level. Dimensions of well-being that were given more priority by participants from Chin State are: ownership of breeding animals, own home assets, optimal farm size, and high social status. Some priority dimensions at Union level were given much less priority by participants from Chin, such as business and vehicle ownership.

Kayah

Perceptions of well-being in Kayah State are correlated (significant at 1% level) with perceptions at Union level. The five most important dimensions of well-being as perceived by participants to FGD in Kayah State are: (i) good food quality; (ii) good housing; (iii) nice clothing; (iv) ownership of equipment and machinery; and (v) land ownership.

Shan

The five most important dimensions of well-being as perceived by participants to FGD in Shan State are: (i) good housing; (ii) nice clothing; (iii) good education; (iv) vehicle ownership; and (v) plenty of food. Perceptions of participants from Sagaing Division are not correlated to perceptions of participants aggregated at Union level. Some priority dimensions at Union level that were given much less priority by participants from Shan State are business ownership and investment capital.

Kachin

Priority dimensions of well-being as perceived by participants from Kachin State are: (i) land ownership; (ii) vehicle ownership; (iii) good housing; (iv) ownership of work animals; (v) business ownership. Perceptions of participants from Kachin State are not correlated to perceptions of participants aggregated at Union level. Dimensions of well-being that were given more priority by participants from Kachin State are: own rice mill and rice surplus. Some priority dimensions at Union level

were not mentioned at all by participants from Kachin, such as good food quality, nice clothing, good education, regular income, good health and low dependency ratio.

Kayin

The five most important dimensions of well-being as perceived by participants to FGD in Kayin State are: (i) investment capital; (ii) good housing; (iii) vehicle ownership; (iv) land ownership; and (v) good occupation. Perceptions of participants from Kayin State are not correlated to perceptions of participants aggregated at Union level.

FUNDAMENTAL WELL-BEING

FUNCTIONS

Fundamental well-being functions (FWBF) have been established from results of FGD aggregated at Union and at State/Division levels.

Fundamental well-being function at Union level

The following function presents the 10 main dimensions of well-being aggregated at Union level identified by participants to FGD, as well as their relative weights.

$$\text{FWBF}_{\text{Union}} = 0.078 \text{ Good housing} + 0.059 \text{ Own business} + 0.052 \text{ Good food quality} + 0.048 \text{ Nice clothing} + 0.047 \text{ Vehicle ownership} + 0.046 \text{ Land ownership} + 0.036 \text{ Investment capital} + 0.034 \text{ Good education} + 0.033 \text{ Regular income} + 0.031 \text{ Plenty of food}$$

Principal dimensions of well-being at Union level are linked to satisfaction of basic needs such as housing, food, clothing and education. Other dimensions are linked to ways to achieve satisfaction of basic needs such as owning a business or land, and having a regular income. Ownership of a vehicle is mostly a way to identify wealthier households or individuals.

Fundamental well-being functions at State/Division level

FWBF by State/Division are presented below. Dimensions in “Bold” are part of the 10 most important dimensions at Union level, and consequently part of the FWBF at Union level.

Dimensions of well-being that are part of FWBF in most States/Divisions are:

- 1) **Good housing** (12 States/Divisions out of 14, except Magway and Ayeryarwady);
- 2) **Business ownership** (10 States/Divisions out of 14, except Bago, Chin, Kayah and Shan);
- 3) **Nice clothing** (10 States/Divisions out of 14, except Rakhine, Ayeyarwady, Magway and Kachin);
- 4) **Good food quality** (9 States/Divisions out of 14, except Bago, Magway, Sagaing, Kachin, and Kayin);
- 5) **Land ownership** (9 States/Divisions out of 14, except Mon, Tanintharyi, Yangon, Magway and Shan);
- 6) **Vehicle ownership** (9 States/Divisions out of 14, except Ayeyarwady, Magway, Mandalay, Chin and Kachin).

FUNDAMENTAL WELL-BEING FUNCTIONS AT STATE/DIVISION LEVEL

FWBF_{Mon}	= 0.089 Good housing + 0.074 Good food quality + 0.057 Optimal farm size + 0,055 Nice clothing + 0.047 Plenty of food + 0.045 Employment + 0.045 Own business + 0.044 Vehicle ownership + 0.039 Own equipment and machinery + 0.039 Own gold and jewellery
FWBF_{Tanintharyi}	= 0.100 Good housing + 0.093 Vehicle ownership + 0.071 No worry for living + 0.060 Own business + 0.045 Good food quality + 0.044 Live comfortably + 0.044 Good health + 0.043 Nice clothing + 0.041 Good education + 0.040 Garden owners
FWBF_{Rakhine}	= 0.121 Good housing + 0.111 Own business + 0.090 Good education + 0.062 Good food quality + 0.060 Land ownership + 0.057 Vehicle ownership + 0.052 Plenty of food + 0,040 Good health + 0.039 Own work animals + 0.036 Own electrical appliances
FWBF_{Ayeyarwady}	= 0.134 Regular income + 0.102 Good food quality + 0.096 Low dependency ratio + 0.095 Employment + 0.074 Paddy producers + 0.065 Own business + 0.054 Garden owners + 0.041 Balanced household budget + 0.038 Hard working + 0.037 Land ownership
FWBF_{Yangon}	= 0.098 Good food quality + 0.087 Own business + 0.079 Good housing + 0.079 Nice clothing + 0.075 Low dependency ratio + 0.049 Plenty of food + 0.041 Vehicle ownership + 0.038 Own gold and jewellery + 0.037 Regular income + 0.036 Own bicycle
FWBF_{Bago}	= 0.116 Good housing + 0.075 Own work animals + 0.065 Nice clothing + 0.062 Good education + 0.051 Investment capital + 0.050 Land ownership + 0.049 Vehicle ownership + 0.040 Participate to social activities + 0.038 Own bicycle + 0.037 Plenty of food
FWBF_{Magway}	= 0.109 Investment capital + 0.079 Low dependency ratio + 0.064 Good health + 0.063 Own business + 0.054 Heritage + 0.051 Regular income + 0.047 Moneylenders + 0.044 Optimal family size + 0.043 Employment + 0.033 Live comfortably
FWBF_{Mandalay}	= 0.102 Nice clothing + 0.097 Economically well + 0.093 Good housing + 0.048 Good food quality + 0.041 Own gold and jewellery + 0.038 Own business + 0.038 Capacity to spend + 0.038 Employment + 0.037 Plenty of food + 0.035 Land ownership
FWBF_{Sagaing}	= 0.116 Own business + 0.063 Nice clothing + 0.058 Good housing + 0.054 Economically well + 0.048 Investment capital + 0.043 Vehicle ownership + 0.041 Land ownership + 0.040 Hard working + 0.033 Capacity to spend + 0.031 Plenty of food
FWBF_{Chin}	= 0.119 Breeding animals + 0.101 Good education + 0.078 Good housing + 0.072 Land ownership + 0.053 Nice clothing + 0.042 Good food quality + 0.041 Capacity to spend + 0.039 Own home assets + 0.030 Optimal farm size + 0.029 High social status
FWBF_{Kayah}	= 0.110 Good food quality + 0,086 Good housing + 0.086 Nice clothing + 0.065 Own equipment and machinery + 0.055 Land ownership + 0.045 Vehicle ownership + 0.043 Own electrical appliances + 0.042 Living conditions + 0.036 Good health + 0.033 No worry for living
FWBF_{Shan}	= 0.096 Good housing + 0.077 Nice clothing + 0.068 Good education + 0.055 Vehicle ownership + 0.052 Plenty of food + 0.051 Regular income + 0.045 Donations + 0.040 Hard working + 0.040 Good food quality + 0,038 Good health
FWBF_{Kachin}	= 0.162 Land ownership + 0.146 Vehicle ownership + 0.125 Good housing + 0.103 Own work animals + 0.097 Own business + 0.076 Rice mill + 0.066 Investment capital + 0.052 Own equipment and machinery + 0.036 Own gold and jewellery + 0.034 Rice surplus
FWBF_{Kayin}	= 0.081 Investment capital + 0.068 Good housing + 0.055 Vehicle ownership + 0.049 Land ownership + 0.045 Good occupation + 0.044 Nice clothing + 0.043 Good health + 0.037 Economically well + 0.035 Regular income + 0.033 Own business

DIMENSIONS OF POVERTY

Table 1.2 presents dimensions of poverty as perceived by participants to FGD aggregated at Union level and State/Division level.

In terms of dimensions of poverty, there are fewer differences in the perceptions of participants to FGD by State/Division than for dimensions of well-being. In fact, for ten out of 14 States/Divisions, participants' perceptions of poverty are significantly (1% level) correlated with the results at Union level. States/Divisions for which perceptions of poverty are not correlated are: Ayeyarwady, Chin, Shan and Kachin.

The five most important dimensions of poverty at Union level are: (i) earning day-by-day (casual labour); (ii) low food quantity; (iii) high dependency ratio; (iv) big family size; and (v) type of housing.

Mon

Most important dimensions of poverty as perceived by participants to FGD in Mon State are: (i) food quantity; (ii) type of housing; (iii) indebtedness; (iv) unemployment; (v) low food quality.

Tanintharyi

Priority dimensions of poverty as perceived by participants to FGD in Tanintharyi Division are: (i) earning day-by-day (casual labour); (ii) low food quantity; (iii) indebtedness; (iv) low education; (v) big family size.

Rakhine

The five most important dimensions of poverty as perceived by participants to FGD in Rakhine State are: (i) low food quantity; (ii) type of housing; (iii) low education; (iv) earning day-by-day (casual labour); and (v) low food quality.

Ayeyarwady

Perceptions of poverty of participants to FGD in Ayeyarwady Division are not correlated with perceptions aggregated at Union level. Main dimensions of poverty are: (i) high dependency ratio; (ii) earning day-by-day (casual labour); (iii) unbalanced household budget; (iv) big family size; and (v) low/irregular income. Whereas low food quantity was ranked second at Union level, it was only ranked 23rd by participants from Ayeyarwady.

Yangon

Main five dimensions of poverty as perceived by participants to FGD from Yangon Division are very much the same than at Union level, except for the dimension clothing which was ranked 4th in Yangon and 13th at Union level.

Bago

The five most important dimensions of poverty as perceived by participants to FGD in Bago Division are: (i) low food quantity; (ii) type of housing; (iii) low education; (iv) low food quality; and (v) big family size.

Magway

Main dimensions of poverty in Magway Division are: (i) earning day-by-day (casual labour); (ii) high dependency ratio; (iii) unbalanced household budget; (iv) indebtedness; and (v) low education.

Sagaing

The five most important dimensions of poverty as perceived by FGD participants from Sagaing Division are: (i) earning day-by-day (casual labour); (ii) unbalanced household budget; (iii) low education; (iv) low spending; and (v) low food quantity.

Chin

Perceptions of poverty in Chin State are not correlated to perceptions aggregated at Union level. Main dimensions of poverty identified by participants to FGD are: (i) low food quality; (ii) poor health; (iii) low food quantity; (iv) poor clothing; and (v) type of housing. Some dimensions which are ranked high at Union level, such as dependency ratio and family size (respectively rank 3 and 4), were ranked much lower by participants in Chin State (respectively 21st and 20th).

Kayah

Main five dimensions of poverty as perceived by participants to FGD from Kayah State are: (i) low food quantity; (ii) low food quality; (iii) type of housing; (iv) poor clothing; and (v) earning day-by-day (casual labour).

Shan

Perceptions of poverty of participants to FGD in Shan State are not correlated with perceptions aggregated at Union level. Main dimensions of poverty are: (i) low food quantity; (ii) poor clothing; (iii) low education; (iv) poor health; and (v) type of housing.

Kachin

Perceptions of poverty of participants to FGD in Kachin State are not correlated with perceptions aggregated at Union level. Main dimensions of poverty as perceived by participant to FGD in Kachin are: (i) landless; (ii) earning day-by-day (casual labour); (iii) type of housing; (iv) no work animals; and (v) no investment capital.

Kayin

The five most important dimensions of poverty as perceived by participants to FGD in Kayin State are: (i) big family size; (ii) earning day-by-day (casual labour); (iii) low education; (iv) poor health; (v) low food quality. Whereas dependency ratio was ranked third at Union level, it was only ranked 21st by participants from Kayin State.

Table 1.2: Dimensions of poverty by State/Division and at Union level as perceived by the participants to FGD

Key idea	Rank for study areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon**	Tanintharyi**	Rakhine**	Ayeyarwady	Yangon**	Bago**	Magway**	Mandalay**	Sagaing**	Chin	Kayah**	Shan	Kachin	Kayin**	
Casual labour (earning day-by-day)	6	1	4	2	2	10	1	6	1	8	5	12	2	2	
Low food quantity	1	2	1	23	3	1	7	2	5	3	1	1	12	14	
High dependency ratio	12	18	9	1	18	13	2	7	18	21	10	14	1	21	
Big family size	10	5	8	4	5	5	6	3	11	20	8	6	14	1	
Type of housing	2	6	2	2	6	2	1	1	15	5	3	5	3	7	
Unbalanced household budget	6	11	14	3	12	6	3	8	2	7	16	21	9	6	
Low education	7	4	3	8	9	3	5	14	3	6	19	3	18	3	
Low food quality	5	9	5	12	7	4	10	4	14	1	2	7	21	5	
Unemployment	4	20	7	6	11	20	9	10	9	18	7	9	25	23	
Indebtedness	10	3	12	11	13	22	4	11	10	2	11	29	20	9	
Poor health	11	7	6	7	10	12	11	12	8	2	6	4	7	4	
Low/irregular income	12	8	15	5	8	16	8	9	13	23	17	16	23	12	
Poor clothing	13	7	11	22	4	7	24	5	7	4	4	2	6	16	
Low spending	15	13	29	22	17	26	13	18	4	31	20	10	13	13	
Bad living conditions	18	15	26	10	14	17	22	18	16	13	18	18	25	25	
Landless	21	21	11	17	34	11	14	13	20	9	9	26	1	20	
Behaviour	17	28	21	16	21	35	18	16	6	16	25	15	8	8	
Lack of money	18	22	17	26	22	18	15	31	17	15	14	28	8	11	
Difficult working conditions	16	14	13	19	19	25	17	20	28	10	12	19	17	17	
No investment capital	20	35	18	13	23	30	12	25	26	24	15	24	5	10	
No own business	21	24	25	15	18	29	29	15	19	36	24	31	17	18	
No work animals	22	23	20	37	37	9	20	22	33	34	21	33	4	19	
Lazyness	23	25	44	44	44	31	27	17	12	31	21	31	24	28	
Worry for their living	24	20	30	27	30	33	25	19	30	34	26	18	35	35	
Female-headed households	25	28	19	24	29	28	16	30	24	25	28	34	24	24	
Few home assets	26	31	16	21	28	14	31	30	24	11	24	35	10	32	
No savings	36	38	22	9	41	33	26	28	29	14	13	23	11	35	
Cannot meet basic needs	28	29	10	19	33	32	31	28	23	29	29	13	27	27	
No bicycle	29	30	33	40	40	8	31	32	25	14	13	23	11	35	
Cannot participate to social activities	30	30	29	21	35	24	31	24	24	29	24	11	27	27	
Do not own a house	31	27	23	26	26	15	19	32	22	22	22	20	27	27	
No heritage	32	34	29	22	25	23	32	21	21	37	28	26	26	33	
Low hygiene	33	33	33	7	27	37	32	21	28	26	23	8	19	29	
Low social status	34	24	27	14	27	37	32	21	28	37	28	26	13	31	
Household problems	35	38	27	15	15	37	32	21	24	26	23	17	22	22	
Cannot donate	36	13	33	33	43	27	21	28	28	23	23	8	16	33	
Small fishermen	37	37	31	18	38	21	23	28	31	29	27	23	22	29	
No electrical appliances	38	36	30	25	16	21	23	28	33	17	27	27	13	31	
Aged people	39	39	25	25	36	37	23	28	33	29	27	23	22	31	
No gold and jewelry	40	26	27	27	24	35	28	26	33	17	29	16	32	36	
Small-scale economic activities	41	25	27	40	40	35	28	26	33	36	29	16	36	26	
No breeding animals	42	32	37	37	43	32	28	26	33	36	29	16	36	26	
No electricity	43	37	23	37	43	32	28	26	33	36	29	16	36	26	
Orphans	44	23	21	43	43	32	28	26	33	36	29	16	36	26	
Nobody to look after children	45	23	21	43	43	32	28	26	33	36	29	16	36	26	
No equipment and machinery	46	39	21	32	32	19	33	29	33	29	22	31	15	26	
No market/bazaar in village/ward	47	33	39	32	32	19	33	29	33	29	22	31	15	26	

** Correlation significant at the 1% level between State/Division and Union. * Correlation significant at the 5% level between State/Division and Union.

IHLCA qualitative study, MNPED, Union of Myanmar (2003-2004).

1.2 CAUSES OF POVERTY

This chapter aims at understanding what the causes of poverty are. It presents perceptions of participants to FGD aggregated at Union and State/Division levels on specific issues related to health, education, water and sanitation, financial services and equipment and inputs.

MAIN CAUSES OF POVERTY

Table 1.3 presents main causes of poverty as perceived by participants to FGD in each State/Division and at Union level.

For a total of 9 out of 14 States/Divisions, participants' perceptions of causes of poverty are significantly (1% level) correlated with the results at Union level. States/Divisions for which perceptions of causes of poverty are not correlated are: Tanintharyi, Ayeyarwady, Sagaing, Kayah, and Kachin.

The five most important causes of poverty identified by participants to FGD at Union level are: (i) health related; (ii) lack of investment capital; (iii) big family size/high dependency ratio; (iv) unbalanced household budget; and (v) indebtness.

Mon

Main causes of poverty identified by participants to FGD from Mon State are: (i) health related; (ii) unemployment; (iii) lack of investment capital; (iv) indebtness; and (v) unbalanced household budget.

Tanintharyi

Perceptions of participants in Tanintharyi Division regarding causes of poverty are not correlated with perceptions at Union level. Main causes of poverty identified by participants in Tanintharyi Division are: (i) big family size/high dependency ratio; (ii) health related; (iii) unbalanced household budget; (iv) indebtness; and (v) low income/wages. One cause of poverty that was given more importance in Tanintharyi compared to Union level is landlessness.

Rakhine

Main causes of poverty identified by participants in Rakhine State are: (i) big family size/high dependency ratio; (ii) lack of investment capital; (iii) low income/wages; (iv) unemployment; and (v) indebtness. A cause that was given higher priority in Rakhine than in all other States/Divisions is private fees.

Ayeyarwady

Causes of poverty identified by participants to FGD from Ayeyarwady Division are not correlated with perceptions at Union level. The five most important causes of poverty identified by Ayeyarwady participants are: (i) unbalanced household budget; (ii) lack of investment capital; (iii) unemployment; (iv) indebtness; and (v) earning day-by-day (casual labour). Big family size/high dependency ratio as a cause of poverty was given less importance in Ayeyarwady region than at Union level.

Yangon

Four out of five main causes of poverty identified by FGD participants in Yangon are the same than the ones identified at Union level, except for low income/wages which was ranked third by Yangon participants.

Bago

Main causes of poverty identified by participants to FGD in Bago are: (i) lack of investment capital; (ii) unbalanced household budget; (iii) health related; (iv) indebtness; and (v) high cost of production factors (inputs, labour, processing).

Magway

The first cause of poverty identified by participants to FGD in Magway is the bad weather, while this dimension is ranked 10th at Union level. It is followed by health related, high price of commodities/goods, big family size/high dependency ratio, and unbalanced household budget.

Mandalay

The five main causes of poverty identified by participants to FGD in Mandalay Division are: (i) health related; (ii) bad weather; (iii) lack of investment capital; (iv) big family size/high dependency ratio; and (v) education related.

Sagaing

Perceptions of participants in Sagaing Division regarding causes of poverty are not

correlated with perceptions at Union level. Main causes of poverty identified by participants in Sagaing Division are: (i) education related; (ii) health related; (iii) big family size/high dependency ratio; (iv) indebtness; and (v) lack of investment capital.

Chin

Main causes of poverty identified by participants to FGD in Chin State are: (i) health related; (ii) low yields; (iii) low land quality; (iv) lack of investment capital; and (v) unemployment.

Kayah

Causes of poverty identified by participants to FGD from Kayah State are not correlated with perceptions at Union level. The five most important causes of poverty identified by participants from Kayah are: (i) lack of investment capital; (ii) health related; (iii) bad weather; (iv) lack of self-sufficiency; and (v) education related.

Shan

Four out of five main causes of poverty identified by FGD participants in Shan State are the same than the ones identified at Union level, except for unemployment which was ranked second by participants from Shan State.

Table 1.3: Main causes of poverty by State/Division and at Union level as perceived by the participants to FGD

Key idea	Rank for study areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mont**	Tamintharyi	Rakhine**	Ayeyarwady	Yangon**	Bago**	Magway**	Mandalay**	Sagaing	Chin**	Kayah	Shan**	Kachin	Kayin**	
Health	1	2	8	2	1	3	2	1	2	1	2	1	2	1	
Lack of investment capital	2	14	2	6	2	1	6	3	1	4	1	6	5	4	
Big family size/High dependency ratio	3	1	2	22	4	10	4	4	3	8	7	4	19	13	
Unbalanced household budget	4	3	6	1	5	2	5	6	7	6	22	3	34	12	
Indebtness	4	4	5	4	9	4	8	17	4	10	6	8	3	3	
Unemployment	6	13	4	3	3	8	9	11	6	5	8	2	26	11	
Low income/wages	7	5	3	8	3	9	11	8	8	9	11	7	9	20	
Education	8	8	20	7	12	16	10	5	1	7	5	10	6	2	
Earning day-by-day (casual labour)	9	6	10	5	7	6	12	10	10	14	13	11	1	9	
Bad weather	10	10	14	17	14	25	1	2	10	3	3	5	11	7	
High price of commodities/goods	11	7	25	19	31	7	3	16	14	11	29	12	21	6	
Low yields	12	19	13	13	18	19	13	21	21	2	14	13	4	5	
High price of inputs/labour/processing	13	26	16	9	23	5	29	9	28	18	32	29	15	17	
High price of food	14	24	18	28	13	28	7	7	35.5	15	35	28	36	14	
Advanced payment	15	15	9	30	16	34.5	20	12	15	15	12	14	7	31.5	
Lack of equipment and machinery	16	15	23	34	21	13	21	13	15	15	12	14	7	31.5	
Not self-sufficient	17	9	17	40	10	17	23	23	11	16	4	14	7	31.5	
No work animals	18	21	12	31	11	12	31	20	20	12	18	18	8	38.5	
Low quality of land	19	33.5	19	23	35	31	17	23	18	3	37	19	24	23.5	
Lack of business opportunities	20	16	30	41	33	11	28	25	22	21	20	27	10	27	
Crop losses	21	11	35	12	22	22	27	22	26	23	9	18	25	16	
No electricity	22	13	11	32	19	14	25	12	32	15	15	16	16	41	
Low demand	23	41.5	27	15	15	15	16	34	35.5	26	19	16	18	8	
Landless	24	23	24	38	29	21	34	34	29	26	30	23	18	33	
Small farm size	25	29	26	20	24	21	18	19	30	17	24	15	13	26	
Irregular rainfall	26	31	31	33	28	28	14	19	27.5	33	27.5	9	28	22	
Low prices of trading/crop products	27	27	28	18	32	29	15	27	24	28	27.5	22	27	18	
High travel costs	28	39	32	10	19	32	30	30	32	28	27.5	30.5	29	19	
Selling on credit	29	35	39	16	17	24	24	14	19	34	34	30.5	29	21	
Bad behaviour	30	33.5	21	21	8	28	24	28	24	13	16	21	34	23.5	
Agricultural diseases and pests	31	32	29	34	34	24	31	18	35.5	29	20	21	20	15	
High interest rates	32	23	25	27	25	27	22	26	38	29	21	22	22	25	
High cost of maintenance	33	25	27	26	38	22	37.5	15	16	10	10	16	16	25	
Drought	34	36	27	11	36	26	27	26	38	29	26	20	22	25	
Low fish catches	35	11	11	14	36	26	37.5	24	16	26	26	20	16	25	
Lack of irrigation	36	19	11	36.5	36	26	26	24	20	25	25	24.5	12	29	
Old age	37	20	39	29	37	18	26	24	20	22	31	30	30	41	
Floods	38	18	32	25	25	20	35	35.5	35.5	31	33	23	23	35	
Contributions	39	24	22	36.5	22	20	36.5	35.5	35.5	25	25	35	35	35	
Death of household head	40	38	11	11	35	30	11	27	38	27	27	37	37	37	
Private fees	41	16	7	39	39	30	35	30	38	19	21	24.5	14	36	
Low knowledge of agricultural techniques	42	31	7	39	39	30	31	17	17	19	21	24.5	14	36	
Lack of inputs (fertilizers, pesticides, etc.)	43	17	23	26	26	23	31	12	12	23	23	33	34	30	
Lack of skills	44	41.5	33	12	37	33	36	13	13	30	33	26	34	43	
Don't own business	45	17	33	26	37	33	36	27	27	24	32	33	34	38.5	
Animal diseases	46	37	34	37	37	33	33	24	24	24	32	26	31.5	41	
Inaccessibility (roads)	47	37	34	37	37	33	33	24	24	24	32	33	34	41	
No heritage	48	39.5	37	37	37	33	33	24	24	24	32	33	34	41	
Sesame production	49	39.5	37	37	37	33	33	24	24	24	32	33	34	41	
Distance to market	50	39.5	37	37	37	33	33	24	24	24	32	33	34	41	
Goods damaged in transport	51	39.5	37	37	37	33	33	24	24	24	32	33	34	41	
Loss of equipment	52	39.5	37	37	37	33	33	24	24	24	32	33	34	41	
Intermediate dealer (broker)	53	39.5	37	37	37	33	33	24	24	24	32	33	34	41	
Forest fires	54	39.5	37	37	37	33	33	24	24	24	32	33	34	41	

** Correlation significant at the 1% level between State/Division and Union. HILCA qualitative study, MINSPEID, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

Kachin

Causes of poverty identified by participants to FGD from Kachin State are not correlated with perceptions at Union level. The five most important causes of poverty identified by participants from Kachin are: (i) earning day-by-day (casual labour); (ii) health related; (iii) indebtedness; (iv) low yields; and (v) lack of investment capital.

Kayin

Main causes of poverty identified by participants to FGD from Kayin State are: (i) health related; (ii) lack of education related; (iii) indebtedness; (iv) lack of investment capital; and (v) low yields.

ISSUES RELATED TO HEALTH

Health was identified as the first cause of poverty by participants to FGD at Union level and as one of the three main causes of poverty across States/Divisions. Specific issues related to health for each State/Division are presented in table 1.4.

Main issues related to health as perceived by participants to FGD if results are aggregated at Union level are: (i) medical fees; (ii) malaria; (iii) minor ailments; (iv) no health center in village/ward; and (v) distance from health center; (vi) cost of medicine; (vii) chronic diseases; (viii) quality of water; (ix) malnourishment/undernourishment; and (x) cholera and other stomach problems.

While medical fees are perceived as an important issue across all States/Divisions,

some health issues seem more important in some States/Divisions than others, such as malaria. States/Divisions where malaria was identified as a priority health issue by participants to FGD are in the Coastal area (Mon, Tanintharyi and Rakhine). In some States in the Hilly area, such as Chin, Kayah and Kayin, malaria is also a priority problem. Participants in Sagaing also identified malaria as a main health issue. Other States\ Divisions where malaria was stated as a health issue are: Yangon, Magway, Shan and Kachin. Malaria was not stated as a health issue in Ayeyarwady, Bago, and Mandalay.

Along the same line, cholera, diarrhoea and stomach problems were identified as health issues by participants from Tanintharyi, Rakhine, Ayeyarwady, Magway, Mandalay, Chin, Kayah, Shan, Kachin and Kayin.

States/Divisions where dengue fever was identified as a health issue are: Mon, Magway, Chin, and Kachin.

Mon

Main issues related to health as perceived by participants in Mon State are significantly correlated (1% level) to perceptions at Union level. Main issues are: (i) medical fees; (ii) malaria; (iii) no health center in village/ward; (iv) malnourishment/undernourishment; and (v) minor ailments. It is important to underline that malnourishment/undernourishment was given more priority by participants in Mon State than at Union level (respectively rank 4 and rank 9).

Tanintharyi

Perceptions of participants to FGD in Tanintharyi Division in terms of issues related to health are not correlated to perceptions of participants at Union level. Main issues related to health in Tanintharyi Division are: (i) malaria; (ii) medical fees; (iii) cholera; (iv) distance from health center; and (v) minor ailments.

Rakhine

Perceptions of participants to FGD in Rakhine State of main issues related to health are significantly correlated (1% level) with perceptions aggregated at State/Division level. Main issues perceived by participants are: (i) medical fees; (ii) malaria; (iii) distance from health center; (iv) no health center in village/ward; and (v) diarrhoea/stomach problems. This last issue was given more priority by participants to FGD in Rakhine than by participants at Union level.

Ayeyarwady

Perceptions of participants in Ayeyarwady Division in terms of issues related to health are not correlated to perceptions aggregated at Union level. Main issues related to health as perceived by participants to FGD in Ayeyarwady Division are: (i) medical fees; (ii) diarrhoea/stomach problems; (iii) distance from health center; (iv) cholera; (v) no health center in village/ward. It is in Ayeyarwady Division that diarrhoea was given the highest priority compared to other States/Divisions.

Yangon

Perceptions of participants to FGD in Yangon Division in terms of health issues are not correlated to perceptions at Union level. Main issues related to health in Yangon Division are: (i) cost of medicine; (ii) no health center in village/ward; (iii) medical fees; (iv) malaria; and (v) malnourishment/undernourishment.

Bago

Issues related to health as perceived by participants to FGD in Bago Division are not correlated with perceptions of participants aggregated at Union level. Main issues related to health as perceived by participants in Bago Division are: (i) medical fees; (ii) minor ailments; (iii) distance from health center; (iv) inaccessibility due to state of roads; and (v) cost of medicine.

Magway

Perceptions of participants from Magway Division in terms of health issues are not correlated with perceptions of participants aggregated at Union level. Main issues related to health identified by participants in Magway Division are: (i) minor ailments; (ii) medical fees; (iii) cost of medicine; (iv) malnourishment/undernourishment; and (v) malaria.

Table 1.4: Issues related to health by State/Division and at Union level as perceived by the participants to FGD⁵

Key idea	Rank for study areas																	
	Union			Coastal			Delta			Dry			Hilly					
	Mon**	Tamintharyi	Rakhine**	Ayeyarwady	Yangon	Bago	Magway	Mandalay**	Sagaing**	Chin	Kayah	Shan	Kachin	Kayin				
1	1	2	1	1	3	1	2	1	3	1	1	3	2					
2	2	1	2	1	4	1	5	2	2	6	2	6	2					
3	5	5	8	8	11	2	1	3	5	5	2	5	2					
4	3	8	5	5	2	4	10	4	6	10	4	11	5					
5	6	4	3	3	10	4	10	7	6	4	4	11	5					
6	8	6	7	7	1	5	3	5	8	1	3	5	8					
7	7	9	6	4	7	5	6	8	1	6	3	8	8					
8	4	10	7	4	5	4	13	8	7	11	1	1	8					
9	4	3	5	4	5	4	4	8	7	11	9	9	8					
10		7	2	2	10	6	12	10	10	8	5	7	3					
11	11	7	9	9	6	6		8	4	7								
12	11		2	2	10			6	4	8		2						
13	11		9	7	6		8	8										
14			7	7	8		8	6										
15		11		7	4		7	8										
16	13		7	7	8		11	6		9								
17	9						9		10		7							
18	12		8	8								12	8					
19													6					
20																		

** Correlation significant at the 1% level between State/Division and Union.
HILCA qualitative study, MNPPED, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

⁵ A specific question was asked to FGD participants when these had not underlined health as a cause of poverty. When the answer was already answered in question 4a, or when health was not a problem, this question was not answered. List of FGD where question 4b was not answered is presented in Appendix 6.

Mandalay

Perceptions of issues related to health in Mandalay Division are significantly correlated with perceptions of participants at Union level. Main issues related to health identified by participants to FGD in Mandalay Division are: (i) medical fees; (ii) no health center in village/ward; (iii) distance from health center; (iv) quality of water; and (v) chronic diseases.

Sagaing

Health issues identified by participants to FGD in Sagaing Division are significantly correlated to perceptions at Union level. Only chronic diseases were ranked higher as a health issue than at Union level by FGD participants in Sagaing (rank 5 in Sagaing against rank 7 at Union level).

Chin

Perceptions of participants to FGD in Chin State in terms of issues related to health are not correlated with perceptions at Union level. Main health issues identified by participants in Chin are: (i) chronic diseases; (ii) malaria; (iii) medical fees; (iv) diarrhoea/stomach problems; and (v) minor ailments.

Kayah

Perceptions of issues related to health in Kayah State are not correlated with perceptions aggregated at Union level. Main issues related to health in Kayah State are: (i) cost of medicine; (ii) malaria; (iii) medical fees; (iv) distance from health center; and (v) minor ailments.

Shan

Perceptions of participants to FGD in Shan State in terms of health issues are not correlated with perceptions aggregated at Union level. Main issues related to health as identified by participants to FGD are: (i) medical fees; (ii) minor ailments; (iii) chronic diseases; (iv) no health center in village/ward; (v) diarrhoea/stomach problems.

Kachin

Health issues identified by participants to FGD in Kachin State are not correlated with results aggregated at Union level. Main health issues as perceived by participants in Kachin are: (i) quality of water; (ii) sanitation; (iii) medical fees; (iv) minor ailments; and (v) cost of medicine.

Kayin

Perceptions of health issues of participants from Kayin State are not correlated with perceptions aggregated at Union level. Main health issues identified by participants are: (i) medical fees; (ii) malaria; (iii) cholera; (iv) no health center in village/ward; and (v) distance from health center.

ISSUES RELATED TO EDUCATION

Education was ranked 8th as a cause of poverty by participants to FGD at Union level. Perceptions of participants at State/Division level of issues related to education are presented in table 1.5, as well as perceptions aggregated at Union level.

Mon State

Perceptions of participants to FGD in Mon State in terms of issues related to education are not correlated with perceptions of participants aggregated at Union level. Main issues related to education are: (i) school expenses; (ii) private fees; (iii) lack/cost of transportation; (iv) cost of books and stationeries; and (v) financial difficulties (money).

Tanintharyi

Perceptions of participants to FGD in Tanintharyi Division are significantly correlate (1% level) to perceptions aggregated at Union level. Main issues related to education as perceived by participants in Tanintharyi are: (i) financial difficulties; (ii) school expenses; (iii) private fees; (iv) big family size; and (v) distance from school. Only family size was given more importance by participants in Tanintharyi than at Union level.

Rakhine

Perceptions of issues related to education in Rakhine State are not correlated with perceptions of participants aggregated at union level. Main issues related to education identified by participants to FGd in Rakhine are: (i) school expenses; (ii) cost of books and stationeries; (iii) financial difficulties; (iv) donations to the school; and (v) no middle school in village/ ward.

Ayeyarwady

Perceptions of participants to FGD in Ayeyarwady Division are correlated with perceptions aggregated at Union level (significant at 1% level). Main issues related to education as identified by Ayeyarwady participants are: (i) access to higher education; (ii) private fees; (iii) school expenses; (iv) financial difficulties; and (v) no high school in village/ward.

Yangon

Perceptions of participants to FGD in Yangon Division are not correlated with perceptions aggregated at Union level. Main issues related to education identified by participants from Yangon Division are: (i) financial difficulties; (ii) school expenses; (iii) no high school in village/ward; (iv) big family size; and (v) lack of access to higher education and the fact that some poor children can have complexes and may not want to go to school.

Bago

Perceptions of issues related to education as perceived by participants to FGD in Bago Division are significantly correlated (5% level) to perceptions aggregated at Union level. Main issues identified in Bago are: (i) school expenses; (ii) private fees; (iii) low education of parents; (iv) distance from school; and (v) the fact that some poor children can have complexes and may not want to go to school.

Table 1.5: Issues related to education by State/Division and at Union level as perceived by the participants to FGD⁶

Key idea	Rank for study areas													
	Union		Coastal			Delta		Dry			Hilly			Kayin**
	Mon	Tamintharyi	Rakhine*	Ayeyarwady**	Yangon	Bago	Magway**	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin*	
School expenses	1	2	1	3	2	1	1	3	1	2	3	1	3	1
Financial difficulties (money)	5	1	3.5	4	1	6	4	2	2.5	15	9	9.5	2	3
Private fees	2	3	6	2	8	2.5	2	7	11.5	6	1	4	1	5
Low education of parents	4			8	10.5	2.5	3		5	1	6		1	5
Higher education	5			1	5.5		10	1	6	5		15		2
Cost of books and stationaries	6	6	2	13	16		8	4	11.5	13.5	2	2	6	11.5
Distance from school	7	5		9.5	10.5	4	5	4	10	4	4	13		
No middle school in village/ward	8		5	6	14.5	8.5	9	5	7	3		11		
No high school in village/ward	14		8	5	3			6	4	11		13		11.5
Lack of teachers	10		11	15				8.5	8.5	12	5	3	5	4
Elder children have to help their family	11	9.5	9	9.5	14.5		11.5	12.5	2.5	11	11		7	6.5
Lack/cost of transportation	12		10	7	10.5		11.5	10.5		9.5	10	13		
Inadequate school buildings	13			11.5	4		6		8.5	13.5	7			8
Big family size	14	4			7		17				12	7		10
Donations to the school	15		3.5		7		13.5		13.5			5		9
Some children are complexed	16			14	5.5	5	13.5	8.5		7		9.5		
Lack of job opportunities for graduates	17			11.5	10.5		7		13.5		8			6.5
Cost of school uniform	18	9.5	7	16	13	7		12.5		8		6		
Bad health of child	19	7.5											4	
Lack of pocket money	20	7.5												
No primary school in village/ward	21													
No electricity to study	22	13												
Flash floods	23						17	10.5		9.5		8	8	

** Correlation significant at the 1% level between State/Division and Union.

* Correlation significant at the 5% level between State/Division and Union.

IHLCA qualitative study, MNPEd, Union of Myanmar (2003-2004).

⁶ A specific question was asked to FGD participants when these had not underlined education as a cause of poverty. When the answer was already answered in question 4a, or when education was not a problem, this question was not answered. List of FGD where question 4c was not answered is presented in Appendix 6.

Magway

Perceptions of participants to FGD in Magway Division in terms of issues related to education are significantly correlated to perceptions aggregated at Union level. Main issues identified by participants from Magway are: (i) school expenses; (ii) private fees; (iii) low education of parents; (iv) financial difficulties; and (v) distance from school.

Mandalay

Perceptions of issues related to education as perceived by participants to FGD in Mandalay Division are significantly correlated (1% level) to perceptions aggregated at Union level. Main issues identified in Mandalay are: (i) lack of access to higher education; (ii) financial difficulties; (iii) school expenses; (iv) distance from school; and (v) no middle school in the village/ward.

Sagaing

Perceptions of participants to FGD in Sagaing Division in terms of issues related to education are not correlated with perceptions of participants aggregated at Union level. Main issues related to education are: (i) school expenses; (ii) financial difficulties; (iii) older children have to help their family; (iv) no high school in the village/ward; and (v) low education of parents.

Chin

Issues related to education as perceived by participants to FGD in Chin State are not correlated with perceptions at Union level. Main issues related to education are: (i) low education of parents; (ii) school expenses; (iii) no middle school in the village/ward; (iv) distance from school; and (v) lack of access to higher education.

Kayah

Perceptions of participants to FGD in Kayah State are not correlated with perceptions of participants aggregated at Union level. Main issues related to education identified by Kayah participants are: (i) private fees; (ii) cost of books and stationeries; (iii) school expenses; (iv) distance from school; and (v) lack of teachers in the village/ward.

Shan

Issues related to education as perceived by participants to FGD in Shan State are not correlated with perceptions at Union level. Main issues related to education are: (i) school expenses; (ii) books and stationeries; (iii) lack of teachers in the village/ward; (iv) private fees; and (v) donations to the school.

Kachin

Perceptions of participants to FGD in Kachin State in terms of issues related to education are significantly correlated (5% level) with perceptions of participants aggregated at Union level. Main issues related to education are: (i) low education of parents; (ii) financial difficulties; (iii) school expenses; (iv) poor health of child; and (v) lack of teachers in the village/ward.

Kayin

Issues related to education as perceived by participants to FGD in Kayin State are not correlated with perceptions at Union level. Main issues related to education are: (i) school expenses; (ii) lack of access to higher education; (iii) financial difficulties; (iv) lack of teachers in the village/ward; and (v) low education of parents.

ISSUES RELATED TO WATER AND SANITATION

Water and sanitation was not identified primarily as a cause of poverty by participants to FGD unless asked. Perceptions of participants at State/Division level of issues related to water and sanitation are presented in table 1.6, as well as perceptions aggregated at Union level.

Mon

Perceptions of participants to FGD in Mon State in terms of issues related to water and sanitation are significantly correlated (1% level) with perceptions aggregated at Union level. Main issues related to water and sanitation in Mon State are: (i) low access to safe water; (ii) lack of fly-proof latrines; (iii) low quality of latrines; (iv) water shortages; and (v) high cost of water for household use.

Tanintharyi

Perceptions of issues related to water and sanitation by participants to FGD from Tanintharyi are not correlated with perceptions aggregated at Union level. Main issues are: (i) low access to safe water; (ii) high cost of drinking water; (iii) high cost of water for household use; and (iv) lack of wells.

Rakhine

Four of the five main issues identified by participants to FGD in Rakhine are the same than the ones identified at Union level. Only lack of wells was ranked fifth by participants in Rakhine, while it was ranked seventh at Union level.

Ayeyarwady

Perceptions of participants to FGD in Ayeyarwady Division in terms of issues related to water and sanitation are significantly correlated (5% level) with perceptions aggregated at Union level. Main issues related to water and sanitation in Ayeyarwady Division are: (i) low access to safe water; (ii) distance from water source; (iii) water shortages; (iv) high cost to build well; and (v) flooded areas (stagnant waters).

Table 1.6: Issues related to water and sanitation by State/Division and at Union level as perceived by the participants to FGD⁷

Key idea	Rank for study areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon**	Tanintharyi	Rakhine**	Ayeyarwady*	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah**	Shan	Kachin	Kayin	
Low access to safe water/quality	1	2	1	1	2	1	1	2	6	5	2	5	1	2	
Water shortage	4		2	3	3	10	3	1	2	1	1	3	2	1	
Distance to water source	6		3	2	9	10	7	6	1	8	3	1		6	
No fly-proof latrines	2		4		7	4	8			4	4	2	4	4	
High cost of water (household)	5	4	6		1		4			6				3	
Poor sanitary conditions					8	2	10	6	4	3	5		6		
No well	7	4	5		6	5	11	3	5			8	7		
Low quality of latrines	3		8			11	6	6				10	3		
High cost of drinking water	10	2			5		2							6	
High cost to build latrines						6	10	4		3	10	4			
No garbage disposal system					4	3	6	4	4	8	8		8		
Inadequate wells in village/ward						8	13	8	7			9	8		
Uncovered well/tank	8						12					7	5		
High cost to build well	10			4	10	7					9	6			
Flooded areas (stagnant waters)			7	5											

** Correlation significant at the 1% level between State/Division and Union.

*** Correlation significant at the 5% level between State/Division and Union.

IHLCA qualitative study, MNPED, Union of Myanmar (2003-2004).

⁷ A specific question was asked to FGD participants when these had not underlined water and sanitation as a cause of poverty. When the answer was already answered in question 4a, or when water and sanitation was not a problem, this question was not answered. List of FGD where question 4d was not answered is presented in Appendix 6.

Yangon

Perceptions of issues related to water and sanitation by participants to FGD from Yangon Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) high cost of water for household use; (ii) low access to safe water; (iii) water shortages; (iv) inadequate wells in the village/ward; and (v) high cost of drinking water.

Bago

Perceptions of issues related to water and sanitation by participants to FGD from Bago Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) low access to safe water; (ii) poor sanitary conditions; (iii) inadequate wells in the village/ward; (iv) lack of fly-proof latrines; and (v) lack of wells.

Magway

Perceptions of issues related to water and sanitation are not correlated with perceptions of participants aggregated at union level. Main issues related to water and sanitation identified by participants to FGD in Magway Division are: (i) low access to safe water; (ii) high cost of drinking water; (iii) water shortages; (iv) high cost of water for household use; and (v) low quality of latrines and lack of a garbage disposal system.

Mandalay

Perceptions of issues related to water and sanitation by participants to FGD from

Mandalay Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) water shortages; (ii) low access to safe water; (iii) lack of wells; (iv) lack of a garbage disposal system; and (v) distance to water source and low quality of latrines.

Sagaing

Perceptions of issues related to water and sanitation by participants to FGD from Sagaing Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) distance to water source; (ii) water shortages; (iii) poor sanitary conditions; (iv) lack of a garbage disposal system; (v) lack of wells.

Chin

Perceptions of issues related to water and sanitation by participants to FGD from Chin State are not correlated with perceptions aggregated at Union level. Main issues are: (i) water shortages; (ii) poor sanitary conditions; (iii) high cost of latrines; (iv) lack of fly-proof latrines; and (v) low access to safe water.

Kayah

Perceptions of participants to FGD in Kayah State in terms of issues related to water and sanitation are significantly correlated (1% level) with perceptions aggregated at Union level. Main four issues identified by participants from Kayah are the same as the ones identified at Union level. Only poor sanitary conditions was ranked fifth in Kayah, while it was ranked sixth at Union level.

Shan

Perceptions of issues related to water and sanitation by participants to FGD from Shan State are not correlated with perceptions aggregated at Union level. Main issues are: (i) distance to water source; (ii) lack of fly-proof latrines; (iii) water shortages; (iv) high cost to build latrines; and (v) low access to safe water.

Kachin

Perceptions of issues related to water and sanitation by participants to FGD from Kachin State are not correlated with perceptions aggregated at Union level. Main issues are: (i) low access to safe water; (ii) water shortages; (iii) low quality of latrines; (iv) lack of fly-proof latrines; and (v) the fact that the wells/water tanks in the village/ward are not covered.

Kayin

Perceptions of issues related to water and sanitation by participants to FGD from Kayin State are not correlated with perceptions aggregated at Union level. Main issues are: (i) water shortages; (ii) low access to safe water; (iii) high cost of water for household use; (iv) lack of fly-proof latrines; and (v) distance to water source and high cost of drinking water.

ISSUES RELATED TO FINANCIAL SERVICES

Perceptions of participants at State/Division level of issues related to financial services are presented in table 1.7, as well as perceptions aggregated at Union level.

It is important to note that participants to FGD in Tanintharyi Division did not identify any issues related to financial services. Consequently, perceptions aggregated at Union level only represent perceptions of 13 States/Divisions.

Another point that is important to underline is that high interest rates have been ranked as a priority issue (ranked in the first three issues) across all 13 States/Divisions.

Mon

Perceptions of participants to FGD in Mon State are correlated (1% level) with perceptions aggregated at Union level. Main three issues are the same than at Union level, only small size of loans and lack of guarantees were ranked respectively fourth and fifth. On the other hand, low access to agricultural credit was not identified as an issue by participants from Mon State.

Rakhine

Only three issues were identified by participants to FGD in Rakhine State in terms of financial services, thus perceptions are not correlated with results at Union level. These issues are: (i) high interest rates; (ii) low access to credit; and (iii) low access to agricultural credit.

Table 1.7: Issues related to access to financial services by State/Division and at Union level as perceived by the participants to FGD⁸

Key idea	Rank for study areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon*	Tanintharyi	Rakhine	Ayeyarwady	Yangon**	Bago	Magway*	Mandalay	Sagaing	Chin*	Kayah	Shan	Kachin	Kayin*	
High interest rates	1		1	1	1	1	1	2	1	1	1	3	1		
Low access to credit	3		3		2		2	1	4	2		3	2		
No microcredit project	2			2	5		4	4	7	3		3			
Low access to agricultural			3	3	3		5	4	4	4		3	4		
No guarantees (properties)	5				4		3	4	4	5					
Small size of loans	4				6	2	6	7	7	5	3		5		
Long time to process loan					8		8	4	4	5			4		
Short duration of loan	6				8		6	5	4	3	3		6		

** Correlation significant at the 1% level between State/Division and Union.

* Correlation significant at the 5% level between State/Division and Union.

IHLCA qualitative study, MNPED, Union of Myanmar (2003-2004).

⁸ A specific question was asked to FGD participants when these had not underlined access to financial services as a cause of poverty. When the answer was already answered in question 4a, or when access to financial services was not perceived as a problem, this question was not answered. List of FGD where question 4e was not answered is presented in Appendix 6.

Ayeyarwady

Only three issues were identified by participants to FGD in Ayeyarwady Division in terms of financial services, thus perceptions are not correlated with results at Union level. These issues are: (i) high interest rates; (ii) absence of a microcredit project; and (iii) low access to agricultural credit.

Yangon

Perceptions of participants to FGD in Yangon Division in terms of issues related to access to financial services are significantly correlated (1% level) to perceptions aggregated at Union level. Main five issues identified by participants from Yangon are the same as the ones identified at Union level.

Bago

Only two issues were identified by participants to FGD in Ayeyarwady Division in terms of financial services, thus perceptions are not correlated with results at Union level. These issues are: (i) high interest rates; and (ii) small size of loans.

Magway

Perceptions of participants to FGD in Magway Division in terms of issues related to access to financial services are significantly correlated (5% level) to perceptions aggregated at Union level. Main five issues identified by participants from Yangon are the same as the ones identified at Union level.

Mandalay

Perceptions of issues related to access to financial services by participants to FGD from Mandalay Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) low access to credit; (ii) high interest rates; (iii) absence of a microcredit project; (iv) low access to agricultural credit; and (v) short duration of loan.

Sagaing

Perceptions of issues related to access to financial services by participants to FGD from Sagaing Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) high interest rates; (ii) low access to credit, low access to agricultural credit, lack of guarantees, and long time to process loan.

Chin

Perceptions of participants to FGD in Chin State in terms of issues related to access to financial services are significantly correlated (5% level) to perceptions aggregated at Union level. Main issues identified by participants from Chin State are: (i) low access to credit; (ii) high interest rates; (iii) absence of a microcredit project; (iv) low access to agricultural credit, lack of guarantees, and long time to process loan.

Kayah

Only four issues were identified by participants to FGD in Kayah State in terms of financial services, thus perceptions are not correlated with results at Union level. These issues are: (i) high interest rates; (ii) low access to credit; (iii) short duration of loan; and (iv) low access to agricultural credit.

Shan

Only three issues were identified by participants to FGD in Shan State in terms of financial services, thus perceptions are not correlated with results at Union level. These issues are: (i) high interest rates; and (ii) small size and short duration of loans.

Kachin

Only four issues were identified by participants to FGD in Kachin State in terms of financial services, thus perceptions are not correlated with results at Union level. These issues all have the same rank, they are: high interest rates, low access to credit, absence of a microcredit project, and low access to agricultural credit.

Kayin

Perceptions of issues related to access to financial services by participants to FGD from Sagaing Division are not correlated with perceptions aggregated at Union level. Main issues are: (i) high interest rates; (ii) low access to credit; (iii) low access to agricultural credit; (iv) long time to process loan; and (v) small size of loans.

ISSUES RELATED TO EQUIPMENT AND INPUTS

Access to equipment and inputs was ranked 16th as a primary cause of poverty by participants at Union level. Table 1.8 presents specific issues related to access to equipment and inputs aggregated at State/Division level.

Perceptions of participants to FGD vary greatly between States/Divisions. In fact, only for Kachin State are perceptions of participants significantly correlated to results aggregated at Union level (1% level).

Mon

Main issues related to access to equipment and inputs as perceived by participants to FGD from Mon State are: (i) High price of agricultural inputs; (ii) lack of agricultural equipment; (iii) high cost of hiring labourers; (iv) high cost of renting work animals; and (v) low access to transportation.

Tanintharyi

Main issues related to access to equipment and inputs as perceived by participants to FGD from Tanintharyi Division are: (i) lack of non-agricultural equipment; (ii) high price of equipment; (iii) lack of agricultural equipment; (iv) high price of agricultural inputs; and (v) lack of agricultural machinery.

Table 1.8: Issues related to access equipment and inputs by State/Division and at Union level as perceived by the participants to FGD⁹

Key idea	Rank for study areas																
	Union			Coastal			Delta			Dry			Hilly				
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin*	Kayin			
1	1	5	4	1	6	3	6	1	3	6	4	5	1	5			
2	3	3		3		2	1			5	1	1	3	3			
3	10	2		5	1	1	2	8	8	2	9	7					
4	7	5			4	6	5	4	1	5	2		6				
5	3	7	2	2	8	11	8	6	9	10	6	12	2	5			
6	12	1	5	4		6				3		2	4				
7	4		6	4	9		7	7	6	1	5	4	10				
8	4		1	6		10	9	2		12	7	9		7			
9	12		4		5	10	3			3	3	6					
10	8				2	8	12		2	12		9	7	1			
11	12				8	13	4	3	4	9	9	3	9	7			
12	14	5	7		8	12	10	5	5	8	10		6	2			
13	5																
14			8		3	14	11		8			12	8				
15	9					7		9									
16						4											
17								9				9					

** Correlation significant at the 1% level between State/Division and Union.

* Correlation significant at the 5% level between State/Division and Union.

IHLCA qualitative study, MINPHD, Union of Myanmar (2003-2004).

⁹ A specific question was asked to FGD participants when these had not underlined access to equipment and machinery as a cause of poverty. When the answer was already answered in question 4a, or when access to equipment and inputs was not perceived as a problem, this question was not answered. List of FGD where question 4f was not answered is presented in Appendix 6.

Rakhine

Main issues related to access to equipment and inputs as perceived by participants to FGD from Rakhine State are: (i) high cost of renting work animals; (ii) high cost of hiring labourers; (iii) high price of agricultural inputs; (iv) lack of fishing equipment; (v) lack of non-agricultural equipment.

Ayeyarwady

Main issues related to access to equipment and inputs as perceived by participants to FGD from Ayeyarwady Division are: (i) high price of agricultural inputs; (ii) high cost of hiring labourers; (iii) lack of agricultural equipment; (iv) high cost of renting equipment; (v) high price of equipment.

Yangon

Main issues related to access to equipment and inputs as perceived by participants to FGD from Yangon Division are: (i) high price of equipment; (ii) lack of investment capital; (iii) high price of work animals; (iv) lack of agricultural machinery; and (v) lack of fishing equipment.

Bago

Main issues related to access to equipment and inputs as perceived by participants to FGD from Bago Division are: (i) high price of equipment; (ii) lack of agricultural equipment; (iii) high price of agricultural inputs; (iv) high cost of fuel; and (v) lack of non-agricultural equipment.

Magway

Main issues related to access to equipment and inputs as perceived by participants to FGD from Magway Division are: (i) lack of agricultural equipment; (ii) high price of equipment; (iii) lack of fishing equipment; (iv) low rate of return on investment; and (v) lack of agricultural machinery.

Mandalay

Main issues related to access to equipment and inputs as perceived by participants to FGD from Mandalay Division are: (i) high price of agricultural inputs; (ii) high cost of renting work animals; (iii) low rate of return on investment; (iv) lack of agricultural machinery; and (v) lack of work animals.

Sagaing

Main issues related to access to equipment and inputs as perceived by participants to FGD from Sagaing Division are: (i) lack of agricultural machinery; (ii) lack of investment capital; (iii) high price of agricultural inputs; (iv) low rate of return on investment; and (v) lack of work animals.

Chin

Main issues related to access to equipment and inputs as perceived by participants to FGD from Chin State are: (i) high cost of renting equipment; (ii) high price of equipment; (iii) lack of non-agricultural equipment; (iv) lack of agricultural equipment; and (v) lack of agricultural machinery.

Kayah

Main issues related to access to equipment and inputs as perceived by participants to FGD from Kayah State are: (i) lack of agricultural equipment; (ii) lack of agricultural machinery; (iii) lack of fishing equipment; (iv) high price of agricultural inputs; and (v) high cost of renting equipment.

Shan

Main issues related to access to equipment and inputs as perceived by participants to FGD from Shan State are: (i) lack of agricultural equipment; (ii) lack of non-agricultural equipment; (iii) low rate of return on investment; (iv) high cost of renting equipment; and (v) high price of agricultural inputs.

Kachin

Main issues related to access to equipment and inputs as perceived by participants to FGD from Kachin State are: (i) high price of agricultural inputs; (ii) high cost of hiring labourers; (iii) lack of agricultural equipment; (iv) lack of non-agricultural equipment; and (v) lack of agricultural machinery and lack of work animals.

Kayin

Main issues related to access to equipment and inputs as perceived by participants to FGD from Kayin State are: (i) lack of investment capital; (ii) low access to transportation; (iii) lack of agricultural equipment; (iv) high price of agricultural inputs; (v) high cost of hiring labourers.

1.3 VULNERABILITY

This chapter aims at providing a better understanding of vulnerability in Myanmar, using data from FGD and from interviews with key informants in villages/wards where FGD took place. The importance of main economic activities from results aggregated at Union and State/Division levels, the vulnerability of households working in each economic activity, seasonal vulnerability by economic activity, sources of vulnerability, and coping strategies of communities, households and individuals aggregated at State/Division level are presented in this section.

MAIN ECONOMIC ACTIVITIES AND VULNERABILITY

Main economic activities

Tables 1.9a and b present the proportion of households working in each economic activity for rural and urban areas at State/Division level, as perceived by key informants interviewed during the qualitative study **in each of the 28 villages and 28 wards** included in the study. Thus, results are just indicative and should not be inferred to the overall population.

Rural areas

In almost all States/Divisions, farmers and casual labourers are the two main economic groups in rural areas, except for Tanintharyi where the two main economic groups are farmers and businessmen/traders.

States/Divisions where farmers were said to represent more than 70% of the population in rural areas are, in descending order, Chin, Kayah, Kayin and Sagaing. While, the proportion of farmers is lower than 50% in Rakhine, Yangon and Bago.

The biggest proportion of businessmen in rural areas was identified by key informants in Tanintharyi, while it is in Rakhine and Mon where the proportion of tailors/weavers is the highest.

Fishermen and fishery workers were identified by key informants in rural areas in Ayeyarwady, Yangon, Rakhine, Kayah and Shan.

Economic activities in rural areas are most diversified in Yangon, Bago, Mandalay and Shan, while they are the least diversified in Chin State.

Urban areas

Economic activities are more diversified in urban areas than in rural areas. There are also more differences between States/Divisions, so results will be presented by State/Division, although casual labour is amongst the main economic groups in all State/Divisions.

Mon

Main economic activities in Mon State as perceived by the key informants are: (i) casual labour; (ii) farmers; (iii) business/trade.

Tanintharyi

Main economic activities in Tanintharyi Division as perceived by the key informants are: (i) business/trade; (ii) farmers; (iii) casual labour.

Rakhine

Main economic activities in Rakhine State as perceived by the key informants are: (i) casual labour; (ii) fishermen; (iii) farmers.

Ayeyarwady

Main economic activities in Ayeyarwady Division as perceived by the key informants are: (i) casual labour; (ii) fishery workers; (iii) farmers.

Yangon

Main economic activities in Yangon Division as perceived by the key informants are: (i) government employees; (ii) small vendors; (iii) casual labour.

Bago

Main economic activities in Bago Division as perceived by the key informants are: (i) casual labour; (ii) farmers; (iii) trishaw pedalers.

Table 1.9a: Proportion of household working in each economic activity for rural areas at State/Division level as perceived by key informants (%)¹⁰

Key idea	Results for Study Areas														
	Union					Coastal					Delta				
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin	
Farmers ¹	53.46	52.94	33.16	50.79	26.86	26.67	51.05	52.77	70.11	95.02	80.73	65.63	55.27	72.14	
Casual labour ²	27.52	8.82	42.01	25.37	26.70	41.58	48.36	30.70	23.86	4.98	9.06	20.83	38.18	23.78	
Business/trade	4.72	35.29	1.02	6.40	2.90	3.25	0.00	4.55	1.65	0.00	0.00	0.63	0.00	2.04	
Small vendors	3.08	0.00	0.00	0.00	15.94	2.42	0.59	9.08	0.00	0.00	2.81	0.00	2.99	0.00	
Government employees	2.26	0.00	0.00	0.00	17.75	8.60	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.19	
Fishermen	1.99	0.00	2.38	17.44	3.61	0.00	0.00	0.00	0.00	0.00	0.00	0.83	0.00	0.00	
Trishaw pedalers	0.11	1.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Tailors/weavers	3.14	11.41	0.00	0.00	0.00	0.00	0.00	2.58	0.00	0.00	0.00	3.75	0.00	0.00	
Carpenter/mason	0.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.82	0.00	0.00	1.46	0.00	0.00	
Fishery worker	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.41	0.00	0.00	0.00	
Drivers	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.32	0.00	0.00	0.00	0.00	0.00	0.00	
Others	3.18	1.12	2.94	0.00	6.24	17.47	0.00	0.00	3.55	0.00	0.00	6.88	3.57	0.85	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

¹ Farmers in general (type of production not specified)

² May include seasonal workers

Table 1.9b: Proportion of household working in each economic activity for urban areas at State/Division level as perceived by key informants (%)²

Key idea	Results for Study Areas														
	Union					Coastal					Delta				
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin	
Farmers ¹	19.84	20.31	33.64	15.26	0.00	26.29	9.80	24.41	2.20	27.24	61.27	0.00	33.17	31.33	
Casual labour ²	32.81	34.85	10.00	34.95	18.33	34.79	53.84	27.06	42.81	17.70	12.93	39.12	49.35	25.88	
Business/trade	11.11	17.28	35.17	1.12	7.63	9.28	1.80	12.70	26.43	0.00	9.97	4.29	1.25	16.39	
Small vendors	9.50	13.13	0.00	12.57	21.88	4.05	30.39	11.46	4.12	0.00	15.82	3.57	4.65	0.00	
Government employees	6.36	13.73	2.73	0.00	22.99	5.95	0.00	15.02	0.00	9.97	0.00	0.00	0.00	16.49	
Fishermen	2.59	0.00	9.02	7.13	0.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Trishaw pedalers	4.39	0.00	0.00	8.33	12.25	19.64	0.00	0.00	3.57	0.00	0.00	1.47	0.00	1.27	
Tailors/weavers	0.95	0.00	0.00	0.40	1.58	0.00	0.00	0.00	8.27	0.00	0.00	1.47	0.20	0.33	
Carpenter/mason	2.64	0.00	0.00	3.57	0.00	0.00	0.00	0.00	6.32	0.00	0.00	25.19	8.85	1.45	
Fishery worker	1.81	0.00	3.01	16.27	0.49	0.00	1.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Drivers	2.03	0.00	0.00	0.00	9.80	0.00	1.40	0.00	3.54	0.00	0.00	13.27	0.41	2.37	
Others	5.97	0.69	6.43	8.47	4.73	0.00	0.82	9.36	2.75	45.09	0.00	11.62	2.12	4.49	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

¹ Farmers in general (type of production not specified)

² May include seasonal workers

¹⁰ Others: Cart drivers, painters, professional artists, boat transportation, tinsmith/blacksmith, hair cutter, company employees, welder, stone carver, handicrafts, wood cutter, repair, charcoal makers, livestock breeders, sugarcane farmers, rubber workers, mine workers, brick makers, mats makers, religious leaders.

Magway

Main economic activities in Magway Division as perceived by the key informants are: (i) casual labour; (ii) small vendors.

Mandalay

Main economic activities in Mandalay Division as perceived by the key informants are: (i) casual labour; (ii) farmers; (iii) government employees.

Sagaing

Main economic activities in Sagaing Division as perceived by the key informants are: (i) casual labour; (ii) business/trade; (iii) tailors/weavers.

Chin

Main economic activities in Chin State as perceived by the key informants are: (i) cart drivers; (ii) farmers; (iii) casual labour.

Kayah

Main economic activities in Kayah State as perceived by the key informants are: (i) farmers; (ii) small vendors; (iii) casual labour.

Shan

Main economic activities in Shan State as perceived by the key informants are: (i) casual labour; (ii) carpenter/mason; (iii) drivers.

Kachin

Main economic activities in Kachin State as perceived by the key informants are: (i) casual labour; (ii) farmers; (iii) carpenter/mason.

Kayin

Main economic activities in Kayin State as perceived by the key informants are: (i) farmers; (ii) casual labour; (iii) government employees and business/trade.

Vulnerability by economic activity

Key informants were also asked the number of better-off and worse-off households in the village/ward for each economic activity. From this information, the proportion of worse-off households for each economic activity was calculated for each State/Division (tables 1.10a and b). This provides information about most vulnerable economic groups in the areas studied.

Rural areas

In rural areas, economic activities with the highest proportion of worse-off households differ across States/Divisions, although casual labour is amongst the poorest economic groups in all State/Divisions, except in Bago, Mandalay and Sagaing.

Mon

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Mon State are: (i) tailors/weavers; (ii) casual labour.

Tanintharyi

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Tanintharyi Division are: (i) casual labour; (ii) business/trade.

Rakhine

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Rakhine State are: (i) casual labour, fishermen and businessmen/traders; and (ii) tailors/weavers.

Ayeryawady

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Ayeyarwady Division are: (i) fishermen and businessmen/traders; and (ii) casual labour.

Yangon

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Yangon Division are: (i) casual labour; (ii) government employees; and (iii) farmers.

Bago

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Bago Division are: (i) small vendors; (ii) farmers.

Magway

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Magway Division are, equally, casual labour and small vendors.

Mandalay

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Mandalay Division are: (i) drivers; and (ii) farmers.

Sagaing

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Sagaing Division are: (i) carpenter/mason; and (ii) livestock breeders.

Chin

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Chin State are: (i) casual labour; and (ii) farmers.

Kayah

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Kayah State are: (i) fishery workers; and (ii) casual labour.

Table 1.10 a: Proportion of worse-off households for each economic activity for rural areas at Union level and by State/Division as perceived by key informants¹¹

Key idea	Results for Study Areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin	
Farmers	57.56	36.39	58.33	53.95	60.00	59.72	59.66	71.42	61.68	80.70	73.98	47.98	71.79	86.85	
Casual labour ²	83.53	81.11	86.67	100.00	66.67	47.92	100.00	66.04	75.00	100.00	91.67	100.00	100.00	92.46	
Business/trade	37.45	0.00	80.00	100.00	0.00	29.41	0.00	0.00	0.00	0.00	0.00	33.33	0.00	0.00	
Small vendors	58.64	27.38	0.00	0.00	34.09	66.67	100.00	53.57	0.00	0.00	60.00	0.00	100.00	0.00	
Government employees	51.42	0.00	0.00	0.00	61.22	44.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	
Fishermen	83.33	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	
Trishaw pedalers	42.86	42.86	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Tailors/weavers	79.03	83.33	0.00	88.10	0.00	0.00	0.00	62.50	0.00	0.00	0.00	88.89	0.00	0.00	
Carpenter/mason	71.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	42.86	0.00	0.00	
Fishery worker	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	
Drivers	100.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	
Others	60.53	50.00	60.00	0.00	50.00	85.00	0.00	0.00	87.50	0.00	0.00	70.31	100.00	100.00	

¹ Farmers in general (type of production not specified)

² May include seasonal workers

Table 1.10 b: Proportion of worse-off households for each economic activity for urban areas at Union level and by State/Division as perceived by key informants³

Key idea	Results for Study Areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin	
Farmers	69.46	33.33	42.95	86.67	0.00	31.37	85.23	74.68	75.00	94.84	62.30	0.00	79.93	78.42	
Casual labour ²	88.87	70.89	100.00	97.85	72.22	91.23	99.35	88.01	81.82	100.00	81.50	82.14	100.00	91.15	
Business/trade	27.89	36.65	26.25	0.00	16.67	0.00	33.33	30.58	60.32	0.00	47.71	0.00	0.00	41.31	
Small vendors	73.21	36.67	0.00	100.00	87.08	91.18	86.17	48.65	100.00	0.00	10.00	75.00	85.00	0.00	
Government employees	67.15	37.50	48.72	0.00	86.25	70.00	0.00	0.00	0.00	94.87	0.00	0.00	0.00	65.54	
Fishermen	82.19	0.00	38.76	90.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Trishaw pedalers	86.28	0.00	0.00	79.71	68.00	84.85	0.00	0.00	100.00	0.00	0.00	100.00	0.00	70.59	
Tailors/weavers	62.58	0.00	0.00	0.00	85.00	0.00	0.00	0.00	61.90	0.00	0.00	0.00	0.00	100.00	
Carpenter/mason	97.08	0.00	0.00	100.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	90.00	95.00	80.00	
Fishery worker	47.63	0.00	25.58	0.00	0.00	0.00	87.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Drivers	49.61	0.00	0.00	0.00	30.00	0.00	100.00	0.00	44.44	0.00	0.00	86.51	0.00	53.33	
Others	62.56	28.57	59.78	98.91	59.38	0.00	50.00	70.00	88.89	88.78	0.00	68.81	0.00	84.93	

¹ Farmers in general (type of production not specified)

² May include seasonal workers

¹¹ Others: Cart drivers, painters, professional artists, boat transportation, tinsmith/blacksmith, hair cutter, company employees, welder, stone carver, handicrafts, wood cutter, repair, charcoal makers, livestock breeders, sugarcane farmers, rubber workers, mine workers, brick making, mats makers, religious leaders.

Shan

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Shan State are: (i) casual labour and fishermen; and (ii) tailors/weavers.

Kachin

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Kachin State are, equally, casual labour, small vendors and mine workers.

Kayin

Economic activities where there is the highest proportion of worse-off as perceived by key informants in rural areas in Mon State are: (i) religious leaders; (ii) casual labour; and (iii) farmers.

Urban areas

In urban areas, economic activities with the highest proportion of worse-off households differ across States/Divisions, although casual labour is amongst the poorest economic groups in all State/Divisions, except in Yangon and Shan.

Mon

The economic activity where there is the highest proportion of worse-off as perceived by key informants in urban areas in Mon State is casual labour.

Tanintharyi

The economic activity where there is the highest proportion of worse-off as perceived by key informants in urban areas in Tanintharyi Division is casual labour.

Rakhine

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Rakhine State are: (i) small vendors and carpenters/masons; and (ii) casual labour.

Ayeyarwady

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Ayeyarwady Division are: (i) fishermen, carpenters/masons, tailors/weavers and hair cutters; (ii) fishery workers; (iii) casual labour; and (iv) small vendors.

Yangon

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Yangon Division are: (i) fishermen; and (ii) small vendors.

Bago

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Bago Division are casual labour and small vendors.

Magway

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Magway Division are: (i) drivers; (ii) casual labour; (iii) fishery workers; and (iv) small vendors.

Mandalay

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Mandalay Division are: (i) casual labour; and (ii) farmers.

Sagaing

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Sagaing Division are: (i) carpenters/masons, trishaw pedalers and small vendors; (ii) livestock breeders; and (iii) casual labour.

Chin

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Chin State are: (i) casual labour; (ii) government employees; (iii) farmers.

Kayah

The economic activity where there is the highest proportion of worse-off as perceived by key informants in urban areas in Kayah State is casual labour.

Shan

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Shan State are: (i) trishaw pedalers; (ii) carpenters/masons; (iii) drivers; and (iv) casual labour.

Kachin

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Kachin State are: (i) casual labour; (ii) carpenters/masons; and (iii) small vendors.

Kayin

Economic activities where there is the highest proportion of worse-off as perceived by key informants in urban areas in Kayin State are: (i) tailors/weavers; (ii) casual labour; (iii) wood cutters; and (iv) carpenters/masons.

Contribution to poverty by economic activity

By multiplying the proportion of worse-off in each economic activity by the proportion of people working in each of these activities, one can estimate the contribution of each economic group to poverty for rural and urban areas included in the study (tables 1.11a and b). The total of these proportions give you the proportion of worse-off households as perceived by the key informants for the villages/wards included in the study by State/Division.

Table 1.11a: Contribution to poverty by economic activity for rural areas at Union level and by State/Division as perceived by key informants¹²

Key idea	Results for Study Areas																			
	Union				Coastal				Delta				Dry				Hilly			
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin						
Farmers ¹	30.78	30.88	17.89	26.05	16.12	15.93	30.46	37.69	43.25	76.69	59.72	31.49	39.68	62.65						
Casual labour ²	22.99	7.65	42.01	22.44	17.80	19.93	48.36	20.28	17.90	4.98	8.30	20.83	38.18	21.99						
Business/trade	1.77	0.00	28.24	6.40	0.00	0.96	0.00	0.00	0.00	0.00	0.00	0.21	0.00	0.00						
Small vendors	1.81	1.49	0.00	0.00	5.43	1.61	0.59	4.86	0.00	0.00	1.69	0.00	2.99	0.00						
Government employees	1.16	0.00	0.00	0.00	10.87	3.82	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60						
Fishermen	1.66	0.00	2.38	17.44	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.83	0.00	0.00						
Trishaw peddlers	0.05	0.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Tailors/weavers	2.48	9.51	0.00	18.88	0.00	0.00	0.00	1.61	0.00	0.00	0.00	3.33	0.00	0.00						
Carpenter/mason	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.82	0.00	0.00	0.63	0.00	0.00						
Fishery worker	0.37	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.41	0.00	0.00	0.00						
Drivers	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.32	0.00	0.00	0.00	0.00	0.00	0.00						
Others	1.92	0.56	1.76	0.00	3.12	14.85	0.00	0.00	3.11	0.00	0.00	4.83	3.57	0.85						
Total	65.11	52.57	68.53	72.33	53.34	57.10	79.40	64.77	65.08	81.66	77.12	62.15	84.41	86.08						

¹ Farmers in general (type of production not specified)

² May include seasonal workers

Table 1.11b: Contribution to poverty by economic activity for urban areas at Union level and by State/Division as perceived by key informants

Key idea	Results for Study Areas																			
	Union				Coastal				Delta				Dry				Hilly			
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin						
Farmers ¹	13.78	6.77	14.45	12.43	0.00	8.25	8.35	18.23	1.65	25.83	38.17	0.00	26.51	24.57						
Casual labour ²	29.16	24.71	10.00	48.97	13.24	31.74	53.49	23.82	35.02	17.70	10.54	32.13	49.35	23.59						
Business/trade	3.10	6.33	9.23	0.00	2.84	0.00	0.60	3.88	15.94	0.00	4.76	0.00	0.00	6.77						
Small vendors	6.96	4.82	0.00	2.03	19.05	3.69	26.18	5.57	4.12	0.00	1.58	2.68	3.95	0.00						
Government employees	4.27	5.15	1.33	0.00	19.83	4.17	0.00	0.00	0.00	9.46	0.00	0.00	0.00	10.80						
Fishermen	2.13	0.00	3.50	13.17	8.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Trishaw peddlers	3.79	0.00	0.00	5.76	7.29	16.67	0.00	0.00	3.57	0.00	0.00	1.47	0.00	0.90						
Tailors/weavers	0.60	0.00	0.00	0.00	1.34	0.00	0.00	0.00	5.12	0.00	0.00	0.00	0.00	0.33						
Carpenter/mason	2.57	0.00	0.00	0.56	0.00	0.00	0.00	0.00	6.32	0.00	0.00	22.67	8.41	1.16						
Fishery worker	0.86	0.00	0.77	0.00	0.00	0.00	1.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Drivers	1.01	0.00	0.00	0.00	2.94	0.00	1.40	0.00	1.57	0.00	0.00	11.48	0.00	1.27						
Others	3.73	0.20	3.85	8.38	2.81	0.00	0.41	6.55	2.44	40.03	0.00	8.00	0.00	3.81						
Total	71.95	47.98	43.12	91.29	70.69	64.51	92.15	58.05	75.76	93.02	55.05	78.43	88.23	73.20						

¹ Farmers in general (type of production not specified)

² May include seasonal workers

¹² Others: Cart drivers, painters, professional artists, boat transportation, tinsmith/blacksmith, hair cutter, company employees, welder, stone carver, handicrafts, wood cutter, repair, charcoal makers, livestock breeders, sugarcane farmers, rubber workers, mine workers, brick makers, mats makers, religious leaders.

Rural

States/Divisions with the highest proportion (over 70%) of worse-off households in rural areas as perceived by key informants for villages/wards included in the study are: Kayin (86%); Kachin (84%); Rakhine (82%); Chin (82%); Magway (79%); Kayah (77%); Ayeyarwady (72%).

States/Divisions with the lowest proportion (less than 60%) of worse-off households in rural areas as perceived by key informants for villages/wards included in the study are: Mon (53%); Yangon (53%); and Bago (57%).

In almost all States/Division in rural areas farmers and casual labour are perceived as contributing more to poverty than other economic groups, except in Tanintharyi Division, where farmers and businessmen/traders were perceived as contributing more to poverty, and in Ayeyarwady where fishermen also contributed to poverty in an important proportion (17%).

Urban

States/Divisions with the highest proportion (over 70%) of worse-off households in urban areas as perceived by key informants for villages/wards included in the study are: Chin (93%); Magway (92%); Rakhine (91%); Ayeyarwady (90%); and Kachin (88%).

States/Divisions with the lowest proportion (less than 60%) of worse-off households in urban areas as perceived by key informants for villages/wards included in the study are: Tanintharyi (43%); Mon (48%); Kayah (55%); and Mandalay (58%).

Perceptions in terms of economic groups contributing the most to poverty vary more importantly in urban areas than in rural areas between States/Division. Results are thus presented hereunder by State/Division, although casual labour is amongst the economic groups contributing the most to poverty in all States/Divisions.

Mon

The economic activity contributing the most to poverty as perceived by key informants in urban areas in Mon State is casual labour.

Tanintharyi

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Tanintharyi Division are: (i) farmers; and (ii) casual labour.

Rakhine

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Rakhine State are: (i) casual labour; (ii) fishermen; and (iii) farmers.

Ayeyarwady

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Ayeyarwady Division are: (i) casual labour; (ii) fishery workers; (iii) farmers; and (iv) small vendors.

Yangon

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Yangon Division are: (i) government employees; (ii) small vendors; and (iii) casual labour.

Bago

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Bago Division are: (i) casual labour; and (ii) trishaw pedalers.

Magway

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Magway Division are: (i) casual labour; and (ii) small vendors.

Mandalay

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Mandalay Division are: (i) casual labour; and (ii) farmers.

Sagaing

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Sagaing Division are: (i) casual labour; and (ii) businessmen/traders.

Chin

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Chin State are: (i) charcoal makers; (ii) farmers; and (iii) casual labour.

Kayah

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Kayah State are: (i) farmers; and (ii) casual labour.

Shan

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Shan State are: (i) casual labour; (ii) carpenters/masons; and (iii) drivers.

Kachin

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Kachin State are: (i) casual labour; and (ii) farmers.

Kayin

Economic activities contributing the most to poverty as perceived by key informants in urban areas in Magway Division are: (i) farmers; (ii) casual labour; and (iii) government employees.

SEASONAL VULNERABILITY

Table 1.12 presents seasonal variations in the well-being of people for each State/Division as perceived by participants to FGD. A score of 1 was given when people declared to be worse-off, a score of 2 when people declared to be okay, and a score of 3 when people declared to be better-off. The closer the score is to 3, the better-off people are.

Regardless of State/Division and of milieu, summer and winter are usually the seasons when most people are better-off, whereas, most people are worse-off during the rainy season. Only exceptions are Rakhine, Magway, Kayah and Kayin where

participants perceived they were worse-off in rural areas even in the summer season. For urban areas, participants perceived they were worse-off even in the summer season in Magway, Sagaing, Chin, Kayah and Kayin.

Table 1.12: Seasonal Vulnerability by State/Division as perceived by participants to FGD IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

States / Division	Results for Study Areas					
	Rural			Urban		
	Summer March to Mid-May	Rainy Season June to Oct.	Winter Nov. to Feb.	Summer March to Mid-May	Rainy Season June to Oct.	Winter Nov. to Feb.
Mon	2.1	1.4	2.8	2.3	1.5	2.5
Tanintharyi	2.3	1.5	2.5	2.5	1.1	2.6
Rakhine	1.8	1.0	2.3	2.5	1.6	2.4
Ayeyarwady	2.1	1.2	2.3	2.5	1.4	2.9
Yangon	2.7	1.5	2.7	2.6	1.4	2.5
Bago	2.1	1.2	2.3	2.9	1.0	2.9
Magway	1.3	1.6	2.2	1.5	1.6	2.2
Mandalay	2.7	1.5	2	2.4	1.4	3
Sagaing	2.3	1.1	2.1	1.8	1.3	1.8
Chin	3	1.0	2.9	1.9	1.1	2.4
Kayah	1.7	1.6	2.4	1.1	1.4	2.3
Shan	2	1.1	2.8	2.1	1.0	2.1
Kachin	3	1.0	3	2.8	1.4	2.9
Kayin	1.8	1.6	2.4	1.9	1.5	2.4
Union	2.2	1.3	2.3	2.2	1.3	2.3

Legend: 1 = Worse-off
2 = Okay
3 = Better-off

SOURCES OF VULNERABILITY

Main sources of vulnerability as perceived by participants to FGD are presented in table 1.13.

Perceptions of participants to FGD at State/Division level are significantly correlated (1% level) to perceptions aggregated at Union level only for Tanintharyi, Yangon and Shan.

Even though there are differences between perceptions at State/Division level, it is

important to note that bad weather was identified as a primary source of vulnerability in 9 States/Divisions, and ranked as one of the four main sources of vulnerability in 13 States/Divisions. Only in Ayeyarwady was bad weather not in the priority sources of vulnerability, even though it was ranked 8.

Mon

Main five sources of vulnerability as perceived by participants to FGD from Mon State are: (i) bad weather; (ii) high price of food; (iii) low agricultural outputs (yields); (iv) poor health; and (v) floods. Bad road conditions were given a much higher rank by participants from Mon than at Union level (rank 9 compared to 26).

Tanintharyi

Main five sources of vulnerability as perceived by participants to FGD from Tanintharyi Division are: (i) bad weather; (ii) low agricultural outputs (yields); (iii) lack of employment opportunities; (iv) high price of goods; and (v) high price of food.

Rakhine

Main five sources of vulnerability as perceived by participants to FGD from Rakhine State are: (i) lack of employment opportunities; (ii) high price of food; (iii) low fishery stocks; (iv) bad weather; and (v) high price of goods. Land erosion was given a much higher rank by participants from Rakhine than at Union level (rank 6 compared to 25).

Ayeyarwady

Main five sources of vulnerability as perceived by participants to FGD from Ayeyarwady Division are: (i) fishery stocks; (ii) high price of food; (iii) high price of goods; (iv) lack of employment opportunities; and (v) low price of agricultural products.

Yangon

Main five sources of vulnerability as perceived by participants to FGD from Yangon Division are: (i) lack of employment opportunities; (ii) bad weather; (iii) decrease in demand; (iv) high price of goods.

Bago

Main five sources of vulnerability as perceived by participants to FGD from Bago Division are: (i) high price of goods; (ii) price of inputs; (iii) bad weather; (iv) low agricultural outputs (yields); and (v) decrease in demand.

Magway

Main five sources of vulnerability as perceived by participants to FGD from Magway Division are: (i) bad weather; (ii) low agricultural outputs (yields); (iii) low price of agricultural products; (iv) lack of investment capital; and (v) high price of goods. Surplus of labour was given much higher priority by participants from Magway than at Union level (rank 6 compared to 24), while deforestation was ranked 12th in Magway compared to 30th at Union level.

Mandalay

Main five sources of vulnerability as perceived by participants to FGD from Mandalay Division are: (i) bad weather; (ii) high price of goods; (iii) low agricultural outputs (yields); (iv) low price of sold goods; and (v) high cost of hired labour (wages).

Table 1.13: Main sources of vulnerability by State/Division as perceived by participants to FGD¹³

Key idea	Rank for study areas																													
	Union						Coastal						Delta						Dry						Hilly					
	Mon**	Tanintharyi**	Rakhine	Ayeyarwady**	Yangon**	Bago	Magway**	Mandalay	Sagaing**	Chin**	Kayah	Shan*	Kachin	Kayin	Mon**	Tanintharyi**	Rakhine	Ayeyarwady**	Yangon**	Bago	Magway**	Mandalay	Sagaing**	Chin**	Kayah	Shan*	Kachin	Kayin		
Bad weather	1	1	4	8	2	3	1	1	1	1	1	1	1	4																
Low agricultural outputs (yields)	3	2	10.5	10	8	4	2	3	5	2	2	2	2	1																
High price of goods	6	4	5	3	4	1	4	4	6	3	4	4	13	2																
Lack of employment opportunities		3	1	4	1	14	8	15	2	6	5	5	18																	
High price of food	5	5	2	2	5	11	9	12	4	10	3	15	6	6																
Poor health	4	6	7.5	13	6	15	10	11	5	7	3.5	3	17	17																
Decrease in demand	7	8		6	3	5	6	7	9.5	9	2	17	8	8																
Floods	8	16	12.5	11	21	8	3	10	11.5	13	7	16	3	3																
Low price of agricultural products	9	7	9	5	9	10	3	12	7	14		16	7	7																
Low fishery stocks	10	12.5	3	1	10	6	5	10		15		13	16	16																
Lack of investment capital	11	7			12	2	5	10		14	6	10	13	7																
High price of inputs	12	17		12	13	6		9	7	15	6	10	14.5																	
Drought	13	16	14	18	16.5	13	12.5	6	13	3		4	10																	
Low price of sold goods	14	15.5	10.5	16	7	9	12.5	4	8	8		11	11																	
Agricultural diseases and pests	15	14	7.5	9	16.5	7	8	8	11.5	5	7	18	11																	
High cost of hired labour (wages)	16	11.5	15	15	14	7	5	5	8	5	8.5	6	14.5																	
Low wages/salary	17	15.5	12.5	7	17.5	17.5	15	12	15	11	8.5	12	5																	
High competition	18			20.5	18	12	14	14	4	9	8.5	9																		
High cost of higher education	19	10.5	11.5	20.5	15	16	16	14	12	16	8.5	19	16																	
Low age of children	20	9			11	16	11	9																						
No bridge in village/ward	21	14					11			16																				
Surplus of labour	22	10.5		17			7																							
Land erosion	23			14																										
Bad road conditions	24	9	6	19	19.5				6			8																		
Selling on credit	25				19.5							20																		
Forest fires	26																													

** Correlation significant at the 1% level between State/Division and Union.
 IHLCA qualitative study, MINPED, Union of Myanmar (2003-2004).
 * Correlation significant at the 5% level between State/Division and Union.

13 This question was answered only when participants to FGD declared there was seasonal variation. FGD for which there was no answer are:
 Bago, Tharawady Township (village, young men);
 Tanintharyi, Myeik Township (village, old men);
 Ayeyarwady, Hintada Township (village, young women);
 Magway, Minbu Township (ward, old women);
 Sagaing, Sagaing Township (ward, young women);
 Sagaing, Kalay Township (ward, old men);
 Chin, Haka Township (ward, young men);
 Shan, Nyaik Shwe Township (village, young men);
 Shan, Nyaik Shwe Township (ward, old women);
 Kayah, Dimosoe Township (village, young men).

Sagaing

Main five sources of vulnerability as perceived by participants to FGD from Sagaing Division are: (i) bad weather; (ii) lack of employment opportunities; (iii) decrease in demand; (iv) high competition; (v) low agricultural outputs (yields).

Chin

Main five sources of vulnerability as perceived by participants to FGD from Chin State are: (i) bad weather; (ii) low agricultural outputs (yields); (iii) high price of goods; (iv) high price of food; and (v) poor health. Bad road conditions were given much higher priority by participants from Chin than at Union level (rank 6 compared to 26).

Kayah

Main five sources of vulnerability as perceived by participants to FGD from Kayah State are: (i) bad weather; (ii) low agricultural outputs (yields); (iii) drought; (iv) high price of goods; and (v) agricultural diseases and pests.

Shan

Main five sources of vulnerability as perceived by participants to FGD from Shan State are: (i) bad weather; (ii) floods; (iii) high price of goods; (iv) poor health; and (v) low agricultural outputs (yields).

Kachin

Main five sources of vulnerability as perceived by participants to FGD from Shan

State are: (i) bad weather; (ii) low agricultural outputs (yields); (iii) poor health; (iv) drought; and (v) lack of employment opportunities.

Kayin

Main five sources of vulnerability as perceived by participants to FGD from Kayah State are: (i) low agricultural outputs (yields); (ii) high price of goods; (iii) floods; (iv) bad weather; and (v) low wages/salary. Forest fires were given much higher priority by participants from Kayin than at Union level (rank 8 compared to 29).

COMMUNITY, HOUSEHOLD, AND INDIVIDUAL COPING STRATEGIES

Coping strategies of communities, households and individuals as perceived by participants to FGD are presented in table 1.14.

Perceptions of participants to FGD at State/Division level are significantly correlated (1% level) to perceptions aggregated at Union level for Tanintharyi, Bago, Magway, Mandalay, Sagaing, and Kayah.

It is important to note that going into debt is the first coping strategy across all States/Divisions, except for Kachin and Kayin where it was ranked 2nd, and Ayeyarwady where it was ranked 3rd.

Table 1.14: Community, household and individual coping strategies by State/Division as perceived by participants to FGD¹⁴

Key idea	Rank for study areas													
	Union		Coastal			Delta		Dry			Hilly			Kayin
	Mon	Tanintharyi**	Rakhine**	Ayeyarwady**	Yangon**	Bago**	Magway**	Mandalay**	Sagaing**	Chin	Kayah**	Shan	Kachin	
Borrow money with interests	1	1	1	3	1	1	1	1	1	1	1	1	2	2
Diversification of economic activities	2	4	5	1	4	4	1	2	3	3	6	6	1	10
Casual work	5	2	2	7	7	6	6	4	2	2	2	2	3	1
Advanced payment	4	7	8	4	16	5	4	7	4	4	4	12	15	5
Other family members work	5	19	3	2	3	3	3	8	9	6	6	14	10	11
Sell assets	6	3	7	5	6	2	2	9	7	10	10	3	6	7
Reduce spending	7	13	6	10	9	3	5	16	11	4	5	21.5	6	6
Advance on pay	8	24	5	10	8	9	10	3	6	9	4	4	13	15
Sell breeding animals	9	14	17	14	22.5	8	14	12	5	10	5	5	4	3
Reduce food consumption	10	8	4	14	14	17	17	13	14	9	8	17.5	17	20
Migration	11	25	19	17	7	18	10	10	3	8	26	26	9	16
Help each other	12	2	17	11	7	18	11	14	20	7	14.5	23.5	9	18
Borrow from family	13	20	20.5	9	11	10	9	28	20	13.5	9	19	18	18
Use savings	14	19	6	5	5	15	15	6	18	7	14.5	19	7	4
Financial help from family	15	6	2	2	2	16	16	6	16	6	13	16	12	13
Donations/contributions (by the community)	16	4	12	21.5	15	7	21.5	3	13	3	7	19	19	14
Work overtime	17	17	20.5	10	10	7	12	23	12	18	5	25	22	14
Withdraw older children from school to help their family	18	9	13	12	12	7	8	17	8	20	7	8	5	8
Sell agricultural products	19	16	9	13	17	17	13	17	20	11	17.5	13	14	17
Diversification of crops	20	11	9	6	21	13	6	5	18	11	11	27	14	8
Sell gold or jewellery	21	12	16	13	13	13	13	24	3	12	8	7	8	9
Send children to monastic school	22	11	11	8	20	20	8	20	18	16	19.5	20	16	19
Livestock breeding	23	23	10	16	16	14	16	18	18	16	16	20	16	9
Small-scale trading	24	21	17	21.5	18	11	21.5	19	15	18	12	9	11	9
Use traditional medicine	25	21	17	19	19	19	19	11	15	18	12	9	11	9
Change to distance education	26	15	17	19	19	19	19	15	15	18	12	9	11	9
Rent work animals	27	18	15	20	20	13	20	26.5	15	13.5	17.5	11	11	9
Reduce the price of sold products	28	18	14	18	18	13	18	21	15	16.5	21.5	23.5	11	9
Get help from monastery	29	30	14	18	22.5	18	18	21	15	16.5	21.5	17.5	11	9
Sell clothes	30	18	22	18	18	18	18	22	15	16.5	21.5	21.5	21	21
Select best children for school	31	32	18	18	18	18	18	22	15	16.5	21.5	21.5	21	21
Sell seeds	32	33	18	18	18	18	18	26.5	15	16.5	21.5	21.5	21	21
Old people help at home	34.5	34.5	18	15	18	13	15	26.5	18	16.5	19.5	15	11	12
Go to midwife	34.5	34.5	18	15	18	13	15	26.5	18	16.5	19.5	15	11	12
Go to public health center	34.5	34.5	18	15	18	13	15	26.5	18	16.5	19.5	15	11	12
Sell hair	36	37	22	15	18	13	15	26.5	18	16.5	19.5	15	11	12
Saving group (pool)	37	38	22	15	18	13	15	26.5	18	16.5	19.5	15	11	12
Reduce firewood consumption	38	38	22	15	18	13	15	26.5	18	16.5	19.5	15	11	12

** Correlation significant at the 1% level between State/Division and Union. IHLCA qualitative study, MNPEP, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

¹⁴ This question was not answered for two FGD: Tanintharyi State/Division, Tanintharyi Township, Village, Young men and Mandalay State Division, Kyaukpadang Township, Village, Young men.

Mon

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Mon State are: (i) borrow with interests; (ii) helping each other; (iii) selling of assets; (iv) donations/contributions (by the community); and (v) casual work.

Tanintharyi

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Tanintharyi Division are: (i) borrow with interests; (ii) casual work; (iii) migration; (iv) diversification of economic activities; and (v) advance on pay.

Yangon

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Yangon Division are: (i) borrow with interests; (ii) financial help from the family; (iii) diversification of economic activities; (iv) use of savings; and (v) selling of assets.

Bago

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Bago Division are: (i) borrow with interests; (ii) selling of assets; (iii) reduce spending; (iv) diversification of economic activities; and (v) advanced payment.

Magway

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Magway Division are: (i) borrow with interests; (ii) diversification of economic activities; (iii) advance on pay; (iv) casual work; and (v) diversification of crops.

Mandalay

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Mandalay Division are: (i) borrow with interests; (ii) diversification of economic activities; (iii) migration; (iv) advanced payment; and (v) selling of breeding animals.

Sagaing

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Sagaing Division are: (i) borrow with interests; (ii) casual work; (iii) diversification of economic activities; (iv) reduce spending; and (v) advanced payment.

Chin

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Chin State are: (i) borrow with interests; (ii) casual work; (iii) donations/contributions (by the community); (iv) other family members work; and (v) work overtime.

Kayah

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Kayah State are: (i) borrow with interests; (ii) casual work; (iii) diversification of economic activities; (iv) advanced payment; and (v) reduce spending.

Shan

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Shan State are: (i) borrow with interests; (ii) casual work; (iii) selling of assets; (iv) advance on pay; and (v) selling of breeding animals.

Kachin

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Kachin State are: (i) diversification of economic activities; (ii) borrow with interests; (iii) casual work; (iv) selling of breeding animals; and (v) selling agricultural products.

Kayin

Main coping strategies of communities, households and individuals as perceived by participants to FGD in Kayin State are: (i) casual work; (ii) borrow with interests; (iii) selling of breeding animals; (iv) use of savings; and (v) advanced payment.

1.4 PROGRAMS AND PROJECTS TO REDUCE POVERTY

In order to identify means to reduce poverty, participants to FGD were asked what types of programs and projects they would need to see in their village/ward to improve their living conditions. Table 1.15 presents main programs and projects identified by participants to FGD aggregated at Union level and at State/Division level.

Perceptions of participants in terms of projects that could be implemented to improve their living conditions vary between States/Divisions. Perceptions at State/Division level are significantly correlated to perceptions aggregated at Union level (1% level) only for Mandalay Division and Chin State.

Mon

Main types of interventions needed to improve living conditions as identified by participants to FGD in Mon State are: (i) factories; (ii) job opportunities; (iii) electricity; (iv) investment capital; and (v) microfinance project.

Tanintharyi

Main types of interventions needed to improve living conditions as identified by participants to FGD in Tanintharyi Division are: (i) factories; (ii) market/bazaar in the village/ward; (iii) job opportunities; (iv) irrigation project; and (v) investment capital.

Table 1.15: Programs and projects to reduce poverty and improve living conditions by State/Division as perceived by participants to FGD¹⁵

Key idea	Rank for study areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay**	Sagaing	Chin**	Kayah	Shan	Kachin	Kayin	
1	1	1	6	2	1	1	14	6	3	2	7	11	9		
2	3	9	13	5	2	4	3	1	3	1	2	1	3		
3	2	3	3	1	3	2	4	7	11	5	14		22		
4	4	5	2	6	11	12	1	3	6	17	17	20	15		
5	15	4	1	4	4	6	17	5	4	6	3	2	1		
6	18	16	5	13	8	8	6	16	2	2	4	4	2		
7	6	16	4	18	25	7	11	2	8	3	1	22	8		
8	9	10	10	7	15		20	4	1	10	11	12	6		
9	11	7	14	3	3	13	21	19	9	19	13	17	16		
10	16	13	7	19	10	5	5	4	12	22	9	15	19		
11	12	13	13	15	3	3	13	16	13	7	8	29	29		
12	8	7	9	12	5		12	17	7	4	5		27		
13			9				16	14	5	11	10	19	23		
14		4		23	20		9	14		22	6	7	25		
15	17	2		25	6		24			19	19	16	28		
16	5	12	8	21	14	14	15			22	16	14	19		
17			11	21	24	12	10	11		9	16	3	20		
18	7			8	20		8			22	6	7	25		
19							2			9	16	5	28		
20		6		11	18		24	8	12	25	19	9	19		
21	10	8		23	7	16	7	10	11	7	16	5	20		
22	14			17	18		22	10	14	22	19	13	7		
23	19			10	9	15	17	22	14	12	19	6	17		
24	13			14	20		18	12		22	17	10	4		
25	20	11		16	20		25	9	15	22	12	12	12		
26				9	13		12	21	16	15	19	16	24		
27								18	16	15	13	8	21		
28				16	22	10		14	16	25	13	22	5		
29				9	7	9		14	16	8	19				
30					22			20	16	13					
31					7			14	16	13					
32				24	24			20	22	8					
33		16		23	16			20	16				26		
34					12										
35		16		21	17								10		
36															

** Correlation significant at the 1% level between State/Division and Union.
IHLECA qualitative study, MNPED, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

¹⁵ FGD for which there was no answer to this question are:
Bago, Tharawady Township (ward, old women);
Tanintharyi, Myeik Township (ward, old women);
Tanintharyi, Myeik Township (ward, young women).

Rakhine

Main types of interventions needed to improve living conditions as identified by participants to FGD in Rakhine State are: (i) more roads; (ii) investment capital; (iii) job opportunities; (iv) financial assistance; and (v) livestock breeding.

Ayeyarwady

Main types of interventions needed to improve living conditions as identified by participants to FGD in Ayeyarwady Division are: (i) job opportunities; (ii) factories; (iii) hospital/clinic/dispensary in the village/ward; (iv) more roads; and (v) electricity.

Yangon

Main types of interventions needed to improve living conditions as identified by participants to FGD in Yangon Division are: (i) factories; (ii) electricity; (iii) job opportunities; (iv) more roads; and (v) development projects.

Bago

Main types of interventions needed to improve living conditions as identified by participants to FGD in Bago Division are: (i) factories; (ii) job opportunities; (iii) self-help programs; (iv) electricity; and (v) middle school in the village/ward.

Magway

Main types of interventions needed to improve living conditions as identified by

participants to FGD in Magway Division are: (i) investment capital; (ii) reduce price of goods; (iii) electricity; (iv) job opportunities; and (v) middle school in the village/ward.

Mandalay

Main types of interventions needed to improve living conditions as identified by participants to FGD in Mandalay Division are: (i) investment capital; (ii) hospital/clinic/dispensary in the village/ward; (iii) electricity; (iv) livestock breeding; and (v) job opportunities.

Sagaing

Main types of interventions needed to improve living conditions as identified by participants to FGD in Sagaing Division are: (i) electricity; (ii) financial assistance; (iii) investment capital; (iv) middle school in the village/ward; and (v) more roads.

Chin

Main types of interventions needed to improve living conditions as identified by participants to FGD in Chin State are: (i) agricultural inputs (fertilizers, pesticides, seeds, etc.); (ii) livestock breeding; (iii) electricity; (iv) more roads; and (v) development of farming.

Kayah

Main types of interventions needed to improve living conditions as identified by participants to FGD in Kayah State are: (i) electricity; (ii) factories; (iii) financial assistance; (iv) development of farming; and (v) job opportunities.

Shan

Main types of interventions needed to improve living conditions as identified by participants to FGD in Shan State are: (i) financial assistance; (ii) electricity; (iii) more roads; (iv) livestock breeding; and (v) development of farming.

Kachin

Main types of interventions needed to improve living conditions as identified by participants to FGD in Kachin State are: (i) electricity; (ii) more roads; (iii) bridge in the village/ward; (iv) livestock breeding; (v) agricultural equipment.

Kayin

Main types of interventions needed to improve living conditions as identified by participants to FGD in Kayin State are: (i) more roads; (ii) livestock breeding; (iii) electricity; (iv) access to more farmland; and (v) development of handicrafts.

INCOME-GENERATING PROJECTS

Specific income-generating projects and programs identified by FGD participants aggregated at Union level and State/Division level to improve living conditions are presented in Table 1.16.

Perceptions of participants to FGD at State/Division level are significantly correlated to perceptions aggregated at Union level at the 1% level for Mon and Kayah, and at the 5% level for Mandalay, Chin and Shan.

Mon

Main income-generating projects identified by participants to FGD from Mon State are: (i) development of small-scale livestock breeding; (ii) cultivate more land; (iii) more business opportunities; (iv) factories; and (v) development of small-scale economic activities.

Tanintharyi

Main income-generating projects identified by participants to FGD from Tanintharyi Division are: (i) more business opportunities; (ii) agricultural equipment and machinery; (iii) transformation of raw products; (iv) cultivate more land; and (v) license for a pawnshop in the village/ward.

Rakhine

Main income-generating projects identified by participants to FGD from Rakhine State are: (i) more business opportunities; (ii) development of small-scale economic activities; (iii) factories; (iv) rice mill in the village/ward; (v) employment opportunities.

Ayeyarwady

Main income-generating projects identified by participants to FGD from Ayeyarwady Division are: (i) development of small-scale economic activities; (ii) rice mill in the village/ward; (iii) factories; (iv) cooperative shop; (v) employment opportunities.

Table 1.16: Income-generating projects and programs identified by participants to FGD at Union level and by State/Division¹⁶

Key idea	Rank for study areas													
	Union		Coastal			Delta			Dry			Hilly		
	Mon**	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago	Magway	Mandalay*	Sagaing	Chin*	Kayal**	Shan*	Kachin	Kayin
1 More business opportunities	3	1	1	8	6	1	3	2	8	1	2	3	1	2
2 Factory	4	7	3	3	1	2	7	1	5	6	3	5	5	1
3 Development of small-scale livestock	1	7	7	8	8	6	1	1	7	3	4	2	2	5
4 Development of small-scale economic	5	4	2	1	2	6	4	4	4	4	5	1	7	9
5 Cultivate more land	2	4	10	5	7	3	2	2	3	2	1	4	4	5
6 Employment opportunities	6	4	5	5	7	3	5	5	1	6	6	5	8	8
7 Rice mill in village/ward	7	3	4	2	4	4	8	5	3	5	8	8	10	10
8 Transformation of raw products	7	3	8	6	3	4	7	4	11	7	7	6	3	3
9 Access to credit	11	2	6	4	6	5	4	6	10	9	7	9	6	6
10 Agricultural equipment and machinery	10	7	8	4	8	5	6	6	9	8	9	3	7	7
11 Cooperative shop	8	5	9	6	8	4	7	7	7	8	8	6	6	6
12 License for pawnshop in village/ward	9	7	9	6	8	5	4	7	9	9	9	7	3	7
13 Fishing equipment	9	7	9	6	8	5	4	7	7	8	9	6	3	7
14 Fruit preservation facility									7			7		6

** Correlation significant at the 1% level between State/Division and Union. IHLCA qualitative study, MNPEID, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

¹⁶ A specific question was asked to FGD participants when these had not underlined income-generating projects and programs to reduce poverty. When the answer was already answered in question 7a, or when income-generating projects were not necessary, this question was not answered. List of FGD where question 7b was not answered is presented in Appendix 6.

Yangon

Main income-generating projects identified by participants to FGD from Yangon Division are: (i) factories; (ii) development of small-scale economic activities; (iii) transformation of raw products; (iv) rice mill in the village/ward; and (v) more business opportunities and access to credit.

Bago

Main income-generating projects identified by participants to FGD from Bago Division are: (i) more business opportunities; (ii) factories; (iii) employment opportunities; (iv) rice mill in the village/ward; and (v) cooperative shop.

Magway

Main income-generating projects identified by participants to FGD from Magway Division are: (i) development of small-scale livestock breeding; (ii) cultivate more land; (iii) more business opportunities; (iv) development of small-scale economic activities; and (v) employment opportunities.

Mandalay

Main income-generating projects identified by participants to FGD from Mandalay Division are: (i) development of small-scale livestock breeding; (ii) more business opportunities; (iii) development of small-scale economic activities; (iv) access to credit; and (v) transformation of raw products.

Sagaing

Main income-generating projects identified by participants to FGD from Sagaing Division are: (i) employment opportunities; (ii) cultivate more land; (iii) rice mill in the village/ward; (iv) development of small-scale economic activities; and (v) factories.

Chin

Main income-generating projects identified by participants to FGD from Chin State are: (i) more business opportunities; (ii) cultivate more land; (iii) development of small-scale livestock breeding; (iv) development of small-scale economic activities; and (v) rice mill in the village/ward.

Kayah

Main income-generating projects identified by participants to FGD from Kayah State are: (i) cultivate more land; (ii) more business opportunities; (iii) factories; (iv) development of small-scale livestock breeding; and (v) development of small-scale economic activities.

Shan

Main income-generating projects identified by participants to FGD from Shan State are: (i) development of small-scale economic activities; (ii) development of small-scale livestock breeding; (iii) more business opportunities; (iv) cultivate more land; and (v) employment opportunities.

Kachin

Main income-generating projects identified by participants to FGD from Kachin State are: (i) more business opportunities; (ii) development of small-scale livestock breeding; (iii) agricultural equipment and machinery; (iv) cultivate more land; and (v) factories.

Kayin

Main income-generating projects identified by participants to FGD from Kayin State are: (i) factories; (ii) more business opportunities; (iii) transformation of raw products; (iv) development of small-scale livestock breeding; and (v) cultivate more land.

FINANCIAL SERVICES

Types of programs and projects to improve access to financial services identified by participants to FGD at State/Division level are presented in Table 1.17.

Perceptions of participants to FGD at State/Division level are significantly correlated at the 1% level to perceptions aggregated at Union level for Mon, and at the 5% level for Bago, Sagaing and Kachin.

Access to lower interest rates was ranked as one of the five main interventions to improve access to financial services in all States/Divisions, except in Rakhine, Kayah and Shan.

Mon

Main projects or interventions to improve access to financial services identified by participants to FGD from Mon State are: (i) access to lower interest rates; (ii) opening of a small loan center; (iii) access to investment loans; (iv) microcredit project; and (v) access to bigger loans.

Tanintharyi

Main projects or interventions to improve access to financial services identified by participants to FGD from Tanintharyi Division are: (i) access to investment loans; (ii) access to lower interest rates; (iii) access to long term loans; (iv) agricultural credit; and (v) less guarantees required.

Rakhine

Main projects or interventions to improve access to financial services identified by participants to FGD from Rakhine State are: (i) opening of a small loan center; (ii) microcredit project; (iii) access to investment loans; and (iv) loans for health and education.

Ayeyarwady

Main projects or interventions to improve access to financial services identified by participants to FGD from Ayeyarwady Division are: (i) opening of a small loan center; (ii) access to lower interest rates; (iii) agricultural credit; and (iv) loans for livestock breeding.

Table 1.17: Projects and programs to improve access to financial services identified by participants to FGD at Union and State/Division level¹⁷

Key idea	Rank for study areas													
	Union		Coastal			Delta			Dry			Hilly		
	Mon**	Tanintharyi	Rakhine	Ayeyarwady	Yangon	Bago*	Magway	Mandalay	Sagaing*	Chin	Kayah	Shan	Kachin*	Kayin
Access to lower interest rates	1	2		2	1	2	4	5	2	1	7	8	1	1
Microcredit project	4		2		2	1	1		1	1	1	1	2	8
Investment loans	3	1	3		8		2	2	3	2	6	3	4	4
Small loan center/Credit association)	2		1	2	7	3	6	1	8	2	2	6	5	6
Agricultural credit	6	4		3	5	5	3	3	4	4	4	3	6	4
Loans for livestock breeding	9			4		5	7	4		9	5	5	3	2
Access to bigger loans	5				3		10		5	6	3	8	8	
Pawnshop in village/ward	7				7		8		6			10	10	
Less guarantees required	10	5	4		4	7	9	6		8	5	10	8	6
Loans for health and education			4		9		5		7				5	
Timely credit (available when														
Bank in village/ward	8									3			5	
Access to long term loans		3			10	5				10	7			8
Savings group (pool)														

** Correlation significant at the 1% level between State/Division and Union.

IHLCA qualitative study, MNPEU, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

¹⁷ A specific question was asked to FGD participants when these had not underlined access to financial services as programs to reduce poverty. When the answer was already answered in question 7a, or when projects aiming at improving financial services were not necessary, this question was not answered. List of FGD where question 7c was not answered is presented in Appendix 6.

Yangon

Main projects or interventions to improve access to financial services identified by participants to FGD from Yangon Division are: (i) access to lower interest rates; (ii) microcredit project; (iii) access to bigger loans; (iv) less guarantees required; and (v) agricultural credit.

Bago

Main projects or interventions to improve access to financial services identified by participants to FGD from Bago Division are: (i) microcredit project; (ii) access to lower interest rates; (iii) opening of a small loan center; (iv) loans for livestock breeding; and (v) savings groups.

Magway

Main projects or interventions to improve access to financial services identified by participants to FGD from Magway Division are: (i) microcredit project; (ii) access to investment loans; (iii) agricultural credit; (iv) access to lower interest rates; and (v) timely credit (available when necessary).

Mandalay

Main projects or interventions to improve access to financial services identified by participants to FGD from Mandalay Division are: (i) opening of a small loan center; (ii) access to investment loans; (iii) agricultural credit; (iv) loans for livestock breeding; and (v) access to lower interest rates.

Sagaing

Main projects or interventions to improve access to financial services identified by participants to FGD from Sagaing Division are: (i) microcredit project; (ii) access to lower interest rates; (iii) access to investment loans; (iv) agricultural credit; and (v) access to bigger loans.

Chin

Main projects or interventions to improve access to financial services identified by participants to FGD from Chin State are: (i) access to lower interest rates; (ii) opening of a small loan center; (iii) access to bigger loans; (iv) agricultural credit; and (v) loans for livestock breeding.

Kayah

Main projects or interventions to improve access to financial services identified by participants to FGD from Kayah State are: (i) microcredit project; (ii) access to investment loans; (iii) opening of a bank in the village/ward; (iv) agricultural credit; and (v) opening of a small loan center.

Shan

Main projects or interventions to improve access to financial services identified by participants to FGD from Shan State are: (i) microcredit project; (ii) access to investment loans; (iii) agricultural credit; (iv) loans for livestock breeding and loans for health and education.

Kachin

Main projects or interventions to improve access to financial services identified by participants to FGD from Kachin State are: (i) access to lower interest rates; (ii) microcredit project; (iii) loans for livestock breeding; (iv) access to investment loans; and (v) opening of a bank in the village/ward.

Kayin

Main projects or interventions to improve access to financial services identified by participants to FGD from Kayin State are: (i) access to lower interest rates; (ii) loans for livestock breeding; (iii) access to investment loans and agricultural credit; and (v) opening of a small loan center and loans for health and education.

INFRASTRUCTURES

Types of interventions identified by participants to FGD to improve infrastructures in their village/wards, and consequently, improve their living conditions are presented in Table 1.18 at State/Division level.

Perceptions of participants to FGD at State/Division level are significantly correlated (1% level) with perceptions at Union level for Yangon, Mandalay, Kayah, and Kayin.

Roads were identified as one of the five main interventions to improve infrastructures in all States/Divisions, while electricity was identified as one of the five main interventions in all States/Divisions, except Rakhine.

Mon

Main interventions to improve infrastructures as perceived by participants to FGD in Mon State are: (i) electricity; (ii) roads; (iii) street lights; (iv) water storage; and (v) fly-proof latrines.

Tanintharyi

Main interventions to improve infrastructures as perceived by participants to FGD in Tanintharyi Division are: (i) electricity; (ii) roads; and (iii) safe drinking water.

Rakhine

Main interventions to improve infrastructures as perceived by participants to FGD in Rakhine State are: (i) roads; (ii) water supply; (iii) safe drinking water; (iv) fly-proof latrines; and (v) wells.

Ayeyarwady

Main interventions to improve infrastructures as perceived by participants to FGD in Ayeyarwady Division are: (i) roads; (ii) street lights; (iii) telephone; (iv) electricity; and (v) water supply.

Table 1.18: Projects and programs related to infrastructures identified by participants to FGD at Union and State/Division levels¹⁸

Key idea	Rank for study areas															
	Union			Coastal			Delta			Dry			Hilly			
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon**	Bago	Magway	Mandalay**	Sagaing**	Chin	Kayah**	Shan	Kachin	Kayah**		
1 Electricity	1	1	4	2	1	1	1	2	1	3	1	3	2	1	3	
2 Roads	2	2	1	3	2	2	4	3	3	2	2	2	1	2	2	
3 Water supply	7		5	4	4	4	2	1	5	2	3	1	9	1	1	
4 Well			5	1	7	7	3	6	4		7	7	7	9	9	
5 Street lights	3		2	5	6	6	9	6	2		5	5	6	6	6	
6 Safe drinking water		3	7	10	10	10	6	9	12		4	9	6	5	5	
7 Bridge	8			6	3	3	7	8	8		7	6	3	7	7	
8 Fly-proof latrines	5			8	8	8	5	7	7		7	10	8	7	4	
9 Water storage	4		6	7	7	7		12	6	6		6	8	7	7	
10 Telephone			3	12	6	6		13	5	5		5		4	4	
11 Apartment buildings								12	4	4		5		9	11	
12 Irrigation	7							6				9		8	10	
13 Drainage system				9			9					9		4	13	
14 Embankment														5	5	
15 Railway station							9	12				10				
16 Playground									7							
17 Car repair																
18 Bus stop																
19 Video hall																
20 Monastery				11						7					12	

** Correlation significant at the 1% level between State/Division and Union.

IHLCA qualitative study, MNPEP, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

¹⁸ A specific question was asked to FGD participants when these had not underlined infrastructures as a mean to reduce poverty. When the answer was already answered in question 7a, or when projects aiming at improving infrastructures were not necessary, this question was not answered. List of FGD where question 7d was not answered is presented in Appendix 6.

Yangon

Main interventions to improve infrastructures as perceived by participants to FGD in Yangon Division are: (i) wells; (ii) electricity; (iii) roads; (iv) water supply; and (v) street lights.

Bago

Main interventions to improve infrastructures as perceived by participants to FGD in Bago Division are: (i) electricity; (ii) roads; (iii) bridge; (iv) water supply; and (v) street lights and telephone.

Magway

Main interventions to improve infrastructures as perceived by participants to FGD in Magway Division are: (i) electricity; (ii) water supply; (iii) wells; (iv) roads; and (v) water storage.

Mandalay

Main interventions to improve infrastructures as perceived by participants to FGD in Mandalay Division are: (i) water supply; (ii) electricity; (iii) roads; (iv) safe drinking water; and (v) wells and street lights.

Sagaing

Main interventions to improve infrastructures as perceived by participants to FGD in Sagaing Division are: (i) electricity; (ii) street lights; (iii) roads; (iv) wells; and (v) water supply.

Chin

Main interventions to improve infrastructures as perceived by participants to FGD in Chin State are: (i) roads; (ii) water supply; (iii) electricity; (iv) apartment buildings; and (v) telephone.

Kayah

Main interventions to improve infrastructures as perceived by participants to FGD in Kayah State are: (i) electricity; (ii) roads; (iii) water supply; (iv) safe drinking water; and (v) street lights.

Shan

Main interventions to improve infrastructures as perceived by participants to FGD in Shan State are: (i) water supply; (ii) roads; (iii) electricity; (iv) street lights and apartment buildings.

Kachin

Main interventions to improve infrastructures as perceived by participants to FGD in Kachin State are: (i) roads; (ii) electricity; (iii) bridge; (iv) drainage system; and (v) embankments.

Kayin

Main interventions to improve infrastructures as perceived by participants to FGD in Kayin State are: (i) water supply; (ii) roads; (iii) electricity; (iv) water storage; and (v) bridge.

EDUCATION

Table 1.19 presents programs and projects identified by participants to FGD to improve access to education at Union level and at State/Division level.

Perceptions vary between States/Divisions, only results from Rakhine State are correlated (1% level) with results at Union level.

Mon

Main programs and projects identified by participants to FGD in Mon State to improve access to education are: (i) construction of a middle school in the village/ward; (ii) school transportation; (iii) assistance for books; (iv) financial assistance; and (v) reduction of private fees.

Tanintharyi

Main programs and projects identified by participants to FGD in Tanintharyi Division to improve access to education are: (i) assistance for stationeries; (ii) assistance for books; (iii) financial assistance; (iv) assistance for school uniforms; (v) school transportation.

Rakhine

Main programs and projects identified by participants to FGD in Rakhine State to improve access to education are: (i) financial assistance; (ii) construction of a middle school in the village/ward; (iii) more school buildings; (iv) construction of a high school in the village/ward; and (v) assistance for books and for stationeries.

Ayeyarwady

Main programs and projects identified by participants to FGD in Ayeyarwady Division to improve access to education are: (i) construction of a high school in the village/ward; (ii) financial assistance; (iii) construction of a middle school in the village/ward; (iv) assistance for books and for stationeries.

Yangon

Main programs and projects identified by participants to FGD in Yangon Division to improve access to education are: (i) school transportation; (ii) construction of a high school in the village/ward; (iii) more school buildings; (iv) construction of a monastic school in the village/ward; and (v) more teachers in the village/ward.

Bago

Main programs and projects identified by participants to FGD in Bago Division to improve access to education are: (i) construction of a library in the village/ward; (ii) construction of a middle school in the village/ward; (iii) more school buildings; (iv) construction of a primary school in the village/ward; and (v) school transportation.

Table 1.19: Projects and programs identified by participants to FGD to improve access to education at Union and State/Division levels¹⁹

Key idea	Rank for study areas																	
	Union			Coastal			Delta			Dry			Hilly					
	Mon	Tamintharyi	Rakhine**	Ayeyarwady	Yangon	Bago	Magway	Mandalay	Sagaing	Chin	Kayah	Shan	Kachin	Kayin				
1 Middle school in village/ward	1	6	2	3	7	2	1	1	1	1	3			7				
2 More teachers	9	7			5		6	5	7		1	1	1	10				
3 Financial assistance	4	3	1	2			4				3	1	7	10				
4 More school buildings	14		4	12	3	3	5	10	5	5	3	2	2	4				
5 School transportation	2	5		7	1	5	8			12		4	4	5				
6 Library in village/ward	8	9		9	9	1		8	9	4				9				
7 High school in village/ward	12	12	4	1	2			6	2	7	10			15				
8 Assistance for books	3	2	6	5		6		5			14			13				
9 Assistance for stationaries	7	1	6	5			7	10	9	11	14			13				
10 Education fund	6	8		7				10	9	11	2							
11 Reduction of private fees	5	11		10			9	4	5	9								
12 Pre-school/nursery in village/ward				7	8	7		3	3		5	7		6				
13 Development of vocational training				10	7	7	3	10	3					2				
14 Evening school							3											
15 Loans for higher education							3											
16 Assistance for school uniforms							3							8				
17 Development of agricultural skills	11	4	6					8										
18 Primary school in village/ward						4			5	7	12	5	3	3				
19 Public boarding school		10			4		11		5		7	3	3	11				
20 Monastic school in village/ward	14						10			6								
21 Furniture for school	10			12	10			8		8				13				
22 Computera for school																		
23 Hygiene education																		

** Correlation significant at the 1% level between State/Division and Union.

* Correlation significant at the 5% level between State/Division and Union.

IHLCA qualitative study, MINPED, Union of Myanmar (2003-2004).

¹⁹ A specific question was asked to FGD participants when these had not underlined programs to improve access to education. When the answer was already answered in question 7a, or when projects aiming at improving infrastructures were not necessary, this question was not answered. List of FGD where question 7c was not answered is presented in Appendix 6.

Magway

Main programs and projects identified by participants to FGD in Magway Division to improve access to education are: (i) construction of a middle school in the village/ward; (ii) evening school; (iii) loans for higher education; (iv) financial assistance; and (v) more school buildings.

Mandalay

Main programs and projects identified by participants to FGD in Mandalay Division to improve access to education are: (i) construction of a middle school in the village/ward; (ii) assistance for books; (iii) construction of a pre-school/nursery in the village/ward; (iv) reduction of private fees; and (v) more teachers in the village/ward.

Sagaing

Main programs and projects identified by participants to FGD in Sagaing Division to improve access to education are: (i) construction of a middle school in the village/ward; (ii) more teachers in the village/ward; (iii) school buildings, school transportation and evening school.

Chin

Main programs and projects identified by participants to FGD in Chin State to improve access to education are: (i) construction of a middle school in the village/ward; (ii) construction of a high school in the village/ward; (iii) development of vocational training; (iv) pre-school/nursery in the village/ward, development of agricultural skills and access to a public boarding school.

Kayah

Main programs and projects identified by participants to FGD in Kayah State to improve access to education are: (i) more teachers in the village/ward; (ii) construction of a middle school in the village/ward; (iii) financial assistance; (iv) construction of a library in the village/ward; and (v) more school buildings.

Shan

Main programs and projects identified by participants to FGD in Shan State to improve access to education are: (i) financial assistance; (ii) education fund; (iii) more school buildings; (iv) access to a public boarding school; and (v) development of vocational training.

Kachin

Main programs and projects identified by participants to FGD in Kachin State to improve access to education are: (i) more teachers in the village/ward; (ii) more school buildings; (iii) construction of a primary school in the village/ward; (iv) school transportation; and (v) development of agricultural skills.

Kayin

Main programs and projects identified by participants to FGD in Kayin State to improve access to education are: (i) more teachers in the village/ward; (ii) development of vocational training; (iii) development of agricultural skills; (iv) more school buildings; and (v) school transportation.

HEALTH

Table 1.20 presents programs and projects identified by participants to FGD to improve access to health services at Union level and at State/Division level.

Perceptions vary between States/Divisions, only results from Yangon (5% level) and Mandalay (1% level) Divisions are correlated with results at Union level, although construction of a health facility was ranked one of the main three interventions to improve access to health services in all States/Divisions.

Mon

Main programs and projects identified by participants to FGD in Mon State to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) lower price of medicines; (iii) access to medicine; (iv) free health services and access to mosquito nets.

Tanintharyi

Main programs and projects identified by participants to FGD in Tanintharyi Division to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) free health services; (iii) traditional medicine clinic in the village/ward; (iv) more health personnel; and (v) midwife in the village/ward.

Rakhine

Only one project was identified by participants to FGD in Rakhine State, which is the construction of a health facility in the village/ward.

Ayeyarwady

Main programs and projects identified by participants to FGD in Ayeyarwady Division to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) more health personnel; (iii) free health services; and (iv) more opening hours in health centers.

Yangon

Main programs and projects identified by participants to FGD in Yangon Division to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) traditional medicine clinic/hospital in the village/ward; (iii) more health personnel; (iv) access to medicines; (v) free health services.

Bago

Main programs and projects identified by participants to FGD in Bago Division to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) free health services; and (iii) lower price of medicines.

Table 1.20: Programs and projects identified by participants to FGD to improve access to health services at Union and State/Division levels²⁰

Key idea	Rank for study areas														
	Union			Coastal			Delta			Dry			Hilly		
	Mon	Tanintharyi	Rakhine	Ayeyarwady	Yangon*	Bago	Magway	Mandalay**	Sagaing	Chin	Kayah	Shan	Kachin	Kayin	
Construction of a health facility in village/ward	1	1	1	1	1	1	3	1	1	1	1	1	1	3	
More health personnel	2	4	1	2	3	2	2	2	4	2	2	2	3	5	
Free health services	3	2	1	3	5	3	1	4	4	2	4	3	7	7	
Lower price of medicines	4	8	2	4	4	4	2	2	2	2	2	2	1	1	
Access to medicine	5	6	3	4	2	2	5	4	5	5	4	4	2	2	
Traditional medicine clinic/hospital in village/ward	6	3	5	2	2	6	6	6	6	3	6	4	2	4	
Maternal and child welfare services	7	5	4	4	8	5	5	3	3	3	3	3	2	4	
More opening hours in health centers	8	7	6	4	6	6	5	6	3	3	3	3	2	4	
Assistance for mosquito nets	9	7	7	4	6	6	5	6	3	3	3	3	2	4	
Assistance for mosquito nets	10	5	8	8	8	8	8	8	8	8	8	8	8	8	

** Correlation significant at the 1% level between State/Division and Union. IHLCA qualitative study, MNPEP, Union of Myanmar (2003-2004).

* Correlation significant at the 5% level between State/Division and Union.

²⁰ A specific question was asked to FGD participants when these had not underlined programs to improve access to health services. When the answer was already answered in question 7a, or when projects aiming at improving infrastructures were not necessary, this question was not answered. List of FGD where question 7f was not answered is presented in Appendix 6.

Magway

Main programs and projects identified by participants to FGD in Magway Division to improve access to health services are: (i) free health services; (ii) lower price of medicines; (iii) construction of a health facility in the village/ward; and (iv) midwife in the village/ward, and maternal and child care.

Mandalay

Main programs and projects identified by participants to FGD in Mandalay Division to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) more health personnel; (iii) free health services; (iv) access to medicines; and (v) traditional medicine clinic/hospital in the village/ward, and maternal and child care.

Sagaing

Main programs and projects identified by participants to FGD in Sagaing Division to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) lower price of medicines; (iii) maternal and child care; (iv) more health personnel; and (v) access to medicines.

Chin

Main programs and projects identified by participants to FGD in Chin State to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) access to medicines.

Kayah

Main programs and projects identified by participants to FGD in Kayah State to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) more health personnel; and (iii) midwife in the village/ward.

Shan

Main programs and projects identified by participants to FGD in Shan State to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) more health personnel; (iii) maternal and child care; and (iv) traditional medicine clinic/hospital in the village/ward.

Kachin

Main programs and projects identified by participants to FGD in Kachin State to improve access to health services are: (i) construction of a health facility in the village/ward; (ii) midwife in the village/ward; and (iii) more health personnel.

Kayin

Main programs and projects identified by participants to FGD in Kayin State to improve access to health services are: (i) lower price of medicines; (ii) access to medicines; (iii) construction of a health facility in the village/ward; (iv) midwife in the village/ward; and (v) more health personnel.

2. PART II: RESULTS AGGREGATED AT UNION LEVEL

2.1 DIMENSIONS OF LIVING CONDITIONS

This chapter presents the dimensions of living conditions, particularly well-being and poverty, as perceived by the participants to Focus Group Discussions (FGD) at Union level.

DIMENSIONS OF WELL-BEING

Table 2.1 presents main dimensions of well-being²¹ as perceived by participants to the FGD; results aggregated at Union level and presented by milieu, by gender, and by age group.

²¹ This table presents the main 20 dimensions of well-being at the Union level. A table of all dimensions is presented in Appendix 5.

Table 2.1: Dimensions of well-being at Union level by category of participants to FGD

Key idea	Rank for Study Areas						
	Union ²²	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Good housing	1	1	1	1	1	1	1
Own business	2	6	2	2	4	2	2
Good food quality	3	3	4	9	2	4	3
Nice clothing	4	5	5	6	3	3	6
Vehicle ownership	5	9	3	3	6	5	5
Land ownership	6	2	15	4	5	6	4
Investment capital	7	8	8	10	7	8	7
Good education	8	7	13	5	14	10	8
Regular income	9	25	6	8	11	7	15
Plenty of food	10	10	11	12	8	11	11
Good health	11	11	10	7	16	12	12
Low dependency ratio	12	19	7	14	10	15	10
Own work animals	13	4	25	16	9	14	13
Employment	14	15	9	15	12	18	9
Economically well	15	17	12	11	18	17	14
Capacity to spend	16	22	14	13	21	9	27
Own electrical appliances	17	16	16	22	13	16	16
Own gold and jewellery	18	18	17	24	15	13	25
Own equipment and machinery	19	12	35	25	17	20	19
Optimal farm size	20	13	27	18	23	22	17

** Correlation significant at the 1% level:

- by milieu ($r=0.802$);

- by gender ($r=0.883$);

- by age group ($r=0.922$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

²² "Union" refers to the results of FGD aggregated for 56 wards/villages in 28 selected townships.

Union level

Main dimensions of well-being at Union level as perceived by participants to FGD are: (i) good housing; (ii) business ownership; (iii) good food quality; (iv) nice clothing; (v) vehicle ownership; (vi) land ownership; (vii) investment capital; (viii) good education; (ix) regular income; (x) plenty of food; and (xi) good health.

Good housing is mostly related to ownership and the quality of the construction material people can use to build their house (corrugated iron sheet roof, pucca buildings, brick or wooden house, etc.).

It is perceived that people owning a medium to large size business are better-off, since they have enough capital to start a business and do not rely on employment for their income. They can also generate enough income to have good living conditions.

Food is an important dimension of well-being. Even more than quantity, quality of food, such as being able to eat meat or fish, is an indicator of living conditions of a household.

Participants to FGD discussions declared that you can know people's living conditions by looking at their clothes. Better-off people dress well and can wear expensive clothes. They have nice, clean, and colourful clothes.

Ownership of a vehicle is an indicator of good living conditions. People having enough money to own a car or a motorcycle are usually considered as well-off. It also means that they can satisfy their most basic needs if they can buy a vehicle.

Land ownership is also an important indicator of well-being. Possessing good quality land is important, especially in rural areas where farming is the principal economic activity of the population and where land is often scarce.

People having enough capital to invest are usually well-off. They can satisfy their basic needs and still save enough to be able to invest in a business or in their economic activity.

Education is an important dimension of well-being. People who have the capacity to send their children to school and give them a good education are usually better-off. They can also hope to have better living conditions in the future, since their children will have more chance to have good jobs and provide for them.

People having regular income are perceived as well-off. They have a regular job or a business big enough to provide them with a regular income. Regularity of income seems very important since many people work as casual labour where everyday is a struggle for earning a living.

Being in good health and having access to good health services is also an important dimension of well-being. Poverty can often be an indirect cause of poor health, while health problems are often identified as a cause of poverty. People who are able to stay in good health and pay for treatment are often considered as better-off.

By milieu

Perceptions of participants to FGD on dimensions of well-being are correlated (significant at 1% level) between rural and urban areas, although some differences can be highlighted:

- Since rural populations mostly rely on agriculture for their living, it is well founded that land ownership be the second most important dimension of living conditions in the rural milieu. Possession of good quality land is a way for rural populations to improve their living conditions. In the same way that the possession of work animals such as draft cattle was ranked fourth as a dimension of living conditions in rural areas at the Union level. Along the same lines, ownership of equipment and machinery, farm size and production of paddy were identified as important dimensions of living conditions in rural areas (respectively ranked 12th, 13th and 14th).
- Participants in rural areas ranked education higher than urban participants (7th against 13th). This may be due to the fact that education opportunities are higher in urban settings than in rural settings and that it is usually harder for rural children to have access to higher education, since they have to travel to town or go to a boarding school which is costly for the parents.
- Business ownership was ranked higher in urban settings (2nd) than in rural settings (6th) where there are fewer business opportunities.
- The ownership of a vehicle (car, motorcycle, etc.) is also perceived as an important dimension of good living conditions, especially in the urban milieu where it was ranked third.

- To be able to get a regular income or salary is an important dimension of good living conditions mostly in urban settings (rank 6 in urban areas compared to rank 25 in rural areas). This reflects the greater importance of employment or the availability of jobs in urban settings in order to enable households to have good living conditions.
- A low dependency ratio, meaning the number of working individuals compared to the number of dependants in a household, is an important determinant of living conditions, primarily in urban settings where income relies mostly on employment (ranked 7th in urban settings and 19th in rural settings). Along the same lines, employment was ranked 9th as a dimension of living conditions in urban settings, while it was ranked 15th in rural settings.
- Capacity to spend seems to be more important in urban areas than rural areas. It is ranked 14th in urban areas and 22nd in rural areas. This is probably due to the fact that there are more spending opportunities in urban areas than in rural areas and that the economy in urban areas is often more monetarized than in rural areas.

Even if they are correlated at Union level, perceptions of dimensions of well-being between rural and urban participants differ importantly enough to justify identifying different indicators of living conditions, especially in matters related to economic activities and assets.

By gender

Perceptions of dimensions of well-being are correlated between men and women at Union level (significant at the 1% level). However, a few differences can be pointed out:

- In relation to social dimensions of well-being, women gave a little more importance than men to food quality, clothing, food quantity, and family size. Whereas, men gave more importance to education and health.
- In relation to economic dimensions of well-being, men gave more importance than women to ownership of a vehicle, economic well-being (economically well), capacity to spend, balanced household budget, farm size, and having inherited from family (heritage). On the other hand, women gave a little more importance than men to investment capital, and ownership of work animals, electrical appliances, gold and jewellery, and equipment and machinery, as well as production of paddy.

As a whole, even if the importance of dimensions can vary between men and women, gender does not seem to have a big influence on perceptions of dimensions of well-being. In fact, men as much as women are preoccupied by social aspects of well-being as much as by its economic aspects.

By age group

Perceptions of dimensions of well-being by age group are highly correlated ($r=0,922$), which means perceptions of young participants and older participants are similar, except for a few exceptions.

- Young participants to FGD at Union level ranked the following dimensions of well-being a little higher than older participants: nice clothing, regular income, capacity to spend, owning gold and jewellery, and the idea that well-off people have no worries for their living.
- Older participants to FGD at Union level gave a little more importance than younger participants to the following dimensions of well-being: low dependency ratio, employment, and good living conditions (living standards).

Even though there are differences in the perceptions of the importance of several dimensions of well-being by young and old participants to FGD when aggregated at Union level, there does not seem to have enough discrepancies to justify treating these two socio-economic groups differently in terms of indicators of living conditions.

FUNDAMENTAL WELL-BEING FUNCTIONS

Fundamental well-being functions (FWBF) have been established and present results from FGD aggregated at Union level, for rural and urban areas, and for each socio-economic category based on FGD data.

Fundamental well-being function at Union level

The following function presents the 10 main dimensions of well-being identified by participants to FGD, as well as their relative weights.

$$\text{FWBF}_{\text{Union}} = 0.078 \text{ Good housing} + 0.059 \text{ Business ownership} + 0.052 \text{ Good food quality} + 0.048 \text{ Clothing} + 0.047 \text{ Vehicle ownership} + 0.046 \text{ Land ownership} + 0.036 \text{ Investment capital} + 0.034 \text{ Good education} + 0.033 \text{ Regular income} + 0.031 \text{ Plenty of food}$$

Principal dimensions of well-being at Union level are linked to satisfaction of basic needs such as housing, food, clothing and education. Other dimensions are linked to ways to achieve satisfaction of basic needs such as owning a business or land, and having a regular income. Ownership of a vehicle is mostly a way to identify wealthier households or individuals.

Fundamental well-being functions by milieu

$$\text{FWBF}_{\text{Rural}} = 0.075 \text{ Good housing} + 0.069 \text{ Land ownership} + 0.047 \text{ Good food quality} + 0.044 \text{ Ownership of work animals} + 0.043 \text{ Nice clothing} + 0.042 \text{ Business ownership} + 0.039 \text{ Good education} + 0.035 \text{ Investment capital} + 0.034 \text{ Vehicle ownership} + 0.033 \text{ Plenty of food}$$

The fundamental well-being function for rural areas is different from the function for urban areas. Dimensions included in the rural function but not in the urban function are: land ownership, ownership of work animals, good education and food quantity (plenty of food).

$$\text{FWBF}_{\text{Urban}} = 0.081 \text{ Good housing} + 0.076 \text{ Business ownership} + 0.060 \text{ Vehicle ownership} + 0.058 \text{ Good food quality} + 0.053 \text{ Nice clothing} + 0.051 \text{ Regular income} + 0.041 \text{ Low dependency ratio} + 0.036 \text{ Investment capital} + 0.032 \text{ Employment} + 0.030 \text{ Good health}$$

Dimensions that are included in the fundamental well-being function for urban areas, but not in the function for urban areas are: low dependency ratio, employment and good health.

Fundamental well-being functions by gender

$$\text{FWBF}_{\text{Men}} = 0.074 \text{ Good housing} + 0.063 \text{ Business ownership} + 0.047 \text{ Vehicle ownership} + 0.044 \text{ Land ownership} + 0.042 \text{ Good education} + 0.040 \text{ Nice clothing} + 0.038 \text{ Good health} + 0.037 \text{ Regular income} + 0.036 \text{ Good food quality} + 0.036 \text{ Investment capital}$$

The fundamental well-being function for men differs also from the function for women in that some dimensions are included in the function for men and not in the function for women. These dimensions are: good education, good health and regular income.

$$\text{FWBF}_{\text{Women}} = 0.082 \text{ Good housing} + 0.068 \text{ Good food quality} + 0.057 \text{ Nice clothing} + 0.056 \text{ Business ownership} + 0.048 \text{ Land ownership} + 0.047 \text{ Vehicle ownership} + 0.035 \text{ Investment capital} + 0.032 \text{ Plenty of food} + 0.031 \text{ Work animals} + 0.031 \text{ Low dependency ratio}$$

Dimensions included in the function for women but not in the function for men are: food quantity (plenty of food), ownership of work animals and low dependency ratio.

Fundamental well-being functions by age group

$$\text{FWBF}_{\text{Young}} = 0.081 \text{ Good housing} + 0.063 \text{ Business ownership} + 0.056 \text{ Nice clothing} + 0.054 \text{ Good food quality} + 0.050 \text{ Vehicle ownership} + 0.045 \text{ Land ownership} + 0.039 \text{ Regular income} + 0.033 \text{ Investment capital} + 0.032 \text{ Capacity to spend} + 0.031 \text{ Good education}$$

Fundamental well-being functions by age group differ only for two dimensions. Dimensions that are included in the function for young participants to FGD are regular income, and spending. While, dimensions included in the function for old participants and not for young participants are employment and dependency ratio.

$$\text{FWBF}_{\text{Old}} = 0.75 \text{ Good housing} + 0.056 \text{ Business ownership} + 0.050 \text{ Good food quality} + 0.048 \text{ Land ownership} + 0.044 \text{ Vehicle ownership} + 0.041 \text{ Nice clothing} + 0.038 \text{ Investment capital} + 0.037 \text{ Good education} + 0.036 \text{ Employment} + 0.036 \text{ Low dependency ratio}$$

DIMENSIONS OF POVERTY

Table 2.2 presents main dimensions of poverty²³ as perceived by participants to the FGD aggregated at Union level, by milieu, by gender and by age group.

²³ This table presents the main 20 dimensions of living conditions at the Union level. A table of all dimensions is presented in Appendix 5.

Table 2.2: Dimensions of poverty at the Union level by category of participants to FGD

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Earning day-by-day (casual labour)	1	1	1	1	1	1	1
Low food quantity	2	2	2	2	2	2	2
High dependency ratio	3	6	3	3	5	7	3
Big family size	4	8	4	5	4	4	4
Type of housing	5	3	5	6	3	3	6
Unbalanced household budget	6	5	6	4	8	5	8
Low education	7	4	8	7	6	6	5
Low food quality	8	7	9	8	7	8	7
Unemployment	9	13	7	9	9	10	11
Indebtness	10	10	11	10	10	13	9
Poor health	11	9	12	11	12	11	10
Low/Irregular income	12	12	10	12	11	9	13
Poor clothing	13	11	13	13	13	12	12
Low spending	14	16	14	14	15	15	14
Bad living conditions	15	15	16	15	16	14	18
Landless	16	14	22	18	14	16	15
Behaviour	17	17	17	17	17	17	16
Lack of money	18	19	19	21	18	18	20
Difficult working conditions	19	24	15	16	25	19	23
No investment capital	20	22	18	19	20	23	17

** Correlation significant at the 1% level:

- By milieu ($r=0.955$);
- By gender ($r=0.931$);
- By age group ($r=0.941$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

Union level

Main dimensions of poverty as perceived by the participants to FGD aggregated at Union level are: (i) earning day-by-day (casual labour); (ii) low food quantity; (iii) high dependency ratio; (iv) big family size; (v) type of housing; (vi) unbalanced household budget; (vii) low education; (viii) low food quality; (ix) unemployment; (x) indebttness; (xi) and poor health.

Earning day-by-day “working from hand-to-mouth” or not having regular work, is ranked as the most important dimension of poverty. People who work as casual labour are usually worse-off and cannot sustain their livelihood. Everyday is a struggle to earn enough to buy food.

“Most households that are in difficulties have large families. They do not have their own business. They are casual labourers and they live from hand-to-mouth. They cannot send their children to school or provide them with clothes or feed them well. Two out of seven in the family are working and if one of the two gets sick, they cannot feed the whole family. Things get more difficult day-by-day and it becomes a problem”.

Old men, Ward
Yangon, Hlegu Township

As dimensions of well-being, good quality of food was ranked higher than quantity of food (plenty of). On the other hand, as dimensions of poverty, low food quantity is ranked higher than low food quality (rank 2 against rank 8).

More than family size, the dependency ratio is very important to determine household living conditions. Families with young children are usually poorer since only parents can work and they have to pay for education. Once children grow up and have a job, they help their family financially. This is one of the reasons why poorer households will sometimes take older children out of school in order to help their family. Dependency ratio and family size were ranked much lower as dimensions of well-being (respectively rank 12 and rank 28).

Type of housing is also a way to know if a household is poor. Worse-off households will live in small houses with thatched roof, and with walls and floors made of bamboo. They are often unable to repair their house, so it looks shabby and in bad condition. Housing was ranked as the most important dimension of well-being, whereas it was ranked 5th as a dimension of poverty.

Being unable to balance household budget (income versus expenditures) is also an important dimension of poverty. Often, households' income is not sufficient to cover their most basic needs such as food, clothing and shelter. Households will often go in debt in order to be able to cover expenses. Balanced household budget was ranked much lower as a dimension of well-being, rank 23, while it is ranked 6th as a dimension of poverty.

Worse-off people are often unable to send all their children to school. Education is very important for Myanmar people and they know it is important for their children to be educated in order to improve their living conditions. Unfortunately, many worse-off households do not have the financial capacity to send all their children to school. Education was ranked almost equally as a dimension of poverty than as a dimension of well-being.

Unemployment is also an important dimension of poverty. Unemployed people are perceived as worse-off since they don't have any income. Casual labourers who cannot find small jobs often will not be able to provide food for their family. They will have to sell assets or go in debt to be able to buy some food until they find a job to do. This explains in part why indebtedness comes next as an important dimension of poverty. Worse-off people are often highly in debt. They borrow to cover their basic needs and are most of the time unable to repay their debts, going deeper into poverty.

Health is an important dimension of poverty. Poverty will often cause poor health and, inversely, poor health can cause poverty. Worse-off people often do not have access to clinics and to medicine. They will thus stay sick for longer periods of time, and consequently, will not be able to work.

Other important dimensions of poverty at Union level are low/irregular income, poor clothing, low spending, bad living conditions, landlessness, behaviour (drinking alcohol, playing cards, etc.), lack of money, difficult working conditions (harshness of work), and no investment capital.

By milieu

Perceptions of rural and urban participants aggregated at Union level are strongly correlated with a Spearman coefficient of 0.955, which means that perceptions of populations aggregated at the national level are very similar between urban and rural settings.

Dimensions having greater importance in rural settings than in urban settings are low education, poor health, landlessness, and no work animals.

Dimensions which were more important for urban participants than rural participants are high dependency ratio, big family size, unemployment, harshness of work, and no investment capital.

Differences in the perceptions of dimensions of poverty between rural and urban participants at Union level are less important than differences in perceptions of dimensions of well-being.

By gender

Perceptions of dimensions of poverty by women and men who participated to the FGD are highly correlated ($r=0,931$). Main dimensions of poverty are highly similar, although a few dimensions have been ranked higher by men and by women.

Men gave a little more importance than women to unbalanced household budget and harshness of work, while women gave a little more importance than men to type of housing and the fact that female-headed households are often worse-off.

As a whole, men and women at Union level agree more on main dimensions of poverty than on dimensions of well-being.

By age group

Perceptions of dimensions of poverty by age group are highly correlated ($r=0,941$). Some differences can however be observed in terms of rankings of poverty dimensions by younger participants and older participants.

Younger participants gave a little more importance to type of housing, unbalanced household budget, bad living conditions, harshness of work, and not owning a bicycle. While, older participants gave a little more importance to high dependency ratio, and lack of investment capital than younger ones.

Although, there are some differences in the rankings of dimensions of poverty, perceptions between younger and older participants are highly similar.

2.2 CAUSES OF POVERTY

This chapter aims at understanding better why people are poor. It also presents the perceptions of participants to FGD aggregated at Union level for specific issues related to health, education, water and sanitation, financial services, and equipment and inputs.

MAIN CAUSES OF POVERTY

Table 2.3: Main causes of poverty as perceived by the participants to FGD at Union level by category²⁴

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Health	1	1	1	1	1	1	1
Lack of investment capital	2	2	4	4	2	4	2
Big family size/High dependancy ratio	3	4	3	3	3	2	5
Unbalanced household budget	4	6	2	2	5	3	4
Indebtness	5	3	7	5	4	5	3
Unemployment	6	9	6	6	6	7	6
Low income/wages	7	11	5	7	7	6	8
Education	8	7	9	8	8	8	7
Earning day-by-day (casual labour)	9	10	8	9	9	9	9
Bad weather	10	5	11	10	11	10	10
High price of commodities/goods	11	16	10	11	10	11	11
Low yields	12	8	21	12	12	12	12
High price of inputs/labour/processing	13	15	14	15	14	13	14
High price of food	14	26	12	14	16	16	13
Advanced payment	15	14	19	16	15	14	16
Lack of equipment and machinery	16	17	16	13	22	15	18
Not self-sufficient	17	18	18	18	13	22	15
No work animals	18	12	39	17	20	21	17
Low quality of land	19	13	40	21	17	17	19
Lack of business opportunities	20	29	15	20	24	20	23

** Correlation significant at the 1% level:

- by milieu ($r=0.767$);

- by gender ($r=0.908$);

- by age group ($r=0.926$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

²⁴ This table presents the main 20 main causes of poverty at the Union level. A table of all dimensions is presented in Appendix 5.

Union level

Participants to FGD identified more than 50 different causes of poverty. The 10 most important causes identified at Union level are: (i) health; (ii) lack of investment capital; (iii) big family size/high dependency ratio; (iv) unbalanced household budget; (v) indebtedness; (vi) unemployment; (vii) low income/wages; (viii) education; (ix) earning day-by-day (casual labour); (x) high price of commodities/goods.

Health is related especially to health problems and to lack of access to health services. People often become poor or cannot come out of poverty because of health problems. In fact, health problems result in an increase in expenses while household income decreases since the sick person cannot work. Poorer villages or wards will often be located far from town and at a far distance from any hospital or clinic. Transportation costs are often too high for people in these areas to get to a clinic in order to be treated.

Lack of investment capital is another important cause of poverty identified by FGD participants. Lack of investment capital will often prevent a household from buying enough inputs to increase agricultural yields or to be able to sow all their fields. It also prevents households from starting their

own business or to increase the size of their business in order to improve their living conditions.

Big family size is also an important cause of poverty. Large families are usually poorer since expenses are higher. It is also highly linked to the dependency ratio, whereas, families where more people can generate income and where there are fewer dependents are usually better-off than families with young children.

The fact that many households cannot cover their expenses, and thus have an unbalanced household budget, is also a cause of poverty. These households will often go into debt (which is the next cause of poverty at Union level) in order to cover their most basic needs. Interest rates are so high that most often households will not be able to repay and will lose the assets they had pawned or mortgaged, hence, falling deeper into poverty.

Unemployment is a factor that can lead a household directly into poverty. Lack of job opportunities is an important cause of poverty, especially in areas where economic activity is low. Along with unemployment, low income and low wages are also a cause of poverty identified by participants to FGD.

“Our family is big. Consisting of six members, i.e., husband and wife with three school-going children and a brother who is carpenter. My husband is a watch repairer with irregular income. Someday without any client. My income is also not regular; I am selling Myanmar fried snacks. So out of six, three are working daily, earning 1,500 kyats per day... We can hardly make both ends meet”.

Young women, Ward
Sagaing, Kalay Township

Education is also a cause of poverty, but at the same time, lack of education can be a result of poverty. Parents try the best they can to pay for school expenses for their children. Families with young children who are going to school can be poorer because of school expenses and because their children cannot work while they go to school. At the same time, people with low education cannot find good jobs and will become unemployed or will have to work as casual

labour. Thus, they have more chances to become poor.

As was said earlier, working as casual labour (earning day-by-day) is an important cause of poverty. Daily earnings are most often very low and work is irregular. Casual labourers are struggling daily to bring enough food at home at night. Participants declared that daily wages for a casual labourer were between about 500 and 1000 kyats per day depending on the region.

“Labourers living from hand-to-mouth earn only 800 kyats per day. Having large families with children, they have to spend sparingly. Some have to eat poorly, and some eat only one meal instead of two”.

Young men, Ward
Yangon, Thanlyin Township

Bad weather is also a cause of poverty in many areas. In some areas, drought is the main problem, while in others, floods are the main problem. It is interesting that even if weather is more important in rural areas (rank 5), urban participants ranked it 11th as an important cause of poverty. Even in urban areas, weather is an important determinant of poverty.

Other causes of poverty that were identified at Union level are related to high prices of commodities and goods, and price of food, especially rice which is the basis of alimentation. Low yields, advanced payment (where the producer receives money on future productions and have to repay in kind), lack of equipment and machinery, and not being self-sufficient in food are other causes of poverty identified by participants to FGD at Union level.

By milieu

Perceptions of causes of poverty are significantly correlated between rural and urban areas, although correlation is not very strong ($r=0,767$). Main 10 causes of poverty perceived by rural and urban participants are the same except for low income which was ranked 5th for urban areas and 11th for rural areas, low yields which was ranked 8th for rural areas and 21st for urban areas, and high price of commodities/goods which was ranked 10th for urban areas and 16th for rural areas.

Other causes of poverty ranked higher for rural areas than urban areas are indebtedness, lack of work animals (mostly draft cattle), low quality of land, advanced payment, crop losses, and irregular rainfall. Except for indebtedness, other causes of poverty are directly related to agriculture which is the main economic activity in rural areas.

Causes of poverty that were ranked higher by urban participants to FGD than rural participants are: unbalanced household budget; unemployment; high price of food; low demand; lack of business opportunities; bad behaviour; and no electricity. Urban population relies more on employment and business for their income than the rural population. Also, since they usually don't grow any agricultural products, they need to buy most of their food and goods which can explain why high price of food is ranked higher in urban areas. Along the same line, cost of living is usually higher in urban areas which can explain why unbalanced household budget arrives second as a cause of poverty in urban areas and 6th in rural areas. Finally, opportunities to go out and spend money are greater in cities than in rural areas which can explain why bad behaviour is a more important cause of poverty in urban areas.

By gender

Perceptions of causes of poverty by men and women at Union level are correlated (significant at 1% level and $r=0,908$), although a few differences exist.

Causes of poverty that were ranked higher for men than women are: lack of equipment and machinery (rank 13 against rank 22); crop losses (rank 19 against rank 29); and lack of business opportunities (rank 20 against rank 24).

Causes of poverty that were ranked higher by women than men are: not self-sufficient in food, low quality of land; selling on credit; and no electricity.

By age group

Perceptions of young and old FGD participants are highly correlated ($r=0,926$). Very few differences can be highlighted:

- Causes ranked higher for young participants are: no electricity, low demand, and lack of business opportunities;
- Causes ranked higher for older participants are: not being self-sufficient in food, having no work animals, and small farm size.

ISSUES RELATED TO HEALTH

It is important to underline that health was identified as the first cause of poverty by participants to FGD when aggregated at Union level. Specific issues related to health are presented in table 2.4.

Table 2.4: Issues related to health at Union level by category of participants to FGD²⁵

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Medical fees	1	1	1	1	1	1	1
Malaria	2	2	3	2	2	2	2
Minor ailments	3	5	4	5	3	6	3
No health center in village/ward	4	4	6	6	4	3	5
Distance from health center	5	3	10	4	5	4	4
Cost of medicine	6	8	2	3	6	5	6
Chronic diseases	7	9	5	8	7	7	7
Quality of water	8	7	8	7	10	8	11
Malnourished/undernourished	9	13	7	10	9	9	8
Cholera	10	6	11	9	11	10	10
Diarrhoea /stomach problems	11	14	9	13	8	11	9
Lack of health personnel ²⁶	12	10		12	15	15	13
No traditional medicine clinic	13	15	13	18	12	13	15
Sanitation	14	16	12	14	14	14	14
Inaccessibility (roads)	15	11		16	13	12	17
Health education	16	12	17	11	16	18,5	12
Clinic opening hours	17	18	15	15		16	18,5
Dengue fever	18	17	16	17	19	17	18,5
Maternal health	19		14	19	18		16
Birth spacing	20	19			17	18,5	

** Correlation significant at the 1% level:

- by milieu ($r=0.676$);

- by gender ($r=0.868$);

- by age group ($r=0.902$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

²⁵ A specific question was asked to FGD participants when these had not underlined health as a cause of poverty. When the answer was already answered in question 4a, or when health was not a problem, this question was not answered. List of FGD where question 4b was not answered is presented in Appendix 6.

²⁶ When participants to FGD did not identify a key idea, no score was attributed to this key idea for a give group. This explains why some cells were left blank in the tables.

Union level

Main problems related to health highlighted in the FGD and aggregated at Union level are: (i) medical fees; (ii) malaria; (iii) minor ailments; (iv) no health center in village/ward; (v) distance from health center; (vi) cost of medicine; (vii) chronic diseases; (viii) quality of water; (ix) under nourishment or malnourishment; (x) cholera; and (xi) diarrhoea (stomach problems).

It is important to note that these problems can vary depending on the area where the FGD was undergone, especially for types of ailments and access to a clinic. Although, analysis at Union level can provide good information about important health issues.

By category

While perceptions between participants by gender and by age group are highly correlated, perceptions differ depending on the milieu.

Problems related to access to health services are more important in rural areas than in urban areas. Issues like distance from health center, no health center in village/ward have been given more importance in rural areas. Also, lack of health personnel and inaccessibility due to bad roads have been identified only in rural areas. Another health problem given a little more priority in rural areas is cholera.

In urban areas problems of access are mostly due to the high costs of medicine and medical fees. Chronic diseases, malnourishment and diarrhoea (stomach problems) have been given a little more importance by urban participants.

ISSUES RELATED TO EDUCATION

Education was ranked 8th as a cause of poverty by participants to FGD when aggregated at Union level. Specific issues related to education are presented in table 2.5.

Table 2.5: Issues related to education at Union level by category of participants to FGD²⁷

Key idea	Rank for Study Areas						
	Union	Milieu		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
School expenses	1	1	1	1	1	1	1
Financial difficulties (money)	2	2	3	2	2	2	2
Private fees	3	9	2	3	3	3	3
Low education of parents	4	3	4	5	4	4	4
Higher education	5	11	5	4	7	8	5
Cost of books and stationnaries	6	6	6	6	8	6	6
Distance from school	7	4	9	9	5	5	7
No middle school in village/ward	8	8	10	11	6	7	9
No high school in village/ward	9	5	14	8	9	12	8
Lack of teachers	10	7	19	7	16	11	11
Elder children have to help their family	11	13	12	12	13	9	17
Lack of/cost transportation	12	12	18	13	15	13	13
Inadequate school buildings	13	10	20	10	18	14	14
Big family size	14	14	13	15	12	17	10
Donations to the school	15	18	8	21	10	10	20
Some children are complexed	16	22	7	14	17	15	18
Lack of job opportunities for graduates	17	17	11	18	11	16	15
Cost of school uniform	18	15	15	20	14	18	12
Poor health of child	19	19	17	16	19	21	16
Lack of pocket money	20	21	16	17	21	20	19

** Correlation significant at the 1% level:

- by gender ($r=0.687$);

- by age group ($r=0.768$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

²⁷ A specific question was asked to FGD participants when these had not underlined education as a cause of poverty. When the answer was already answered in question 4a, or when education was not a problem, this question was not answered. List of FGD where question 4c was not answered is presented in Appendix 6.

Union level

The three main problems related to education as perceived by participants to FGD at Union level are linked to economic reasons: school expenses, financial difficulties (lack of money); and private fees. In fact, out of the 20 main education issues, 11 are explained by economic factors.

Other problems related to education are: distance from school, no middle school in village/ward, no high school in village/ward, lack of teachers, lack and cost of transportation, inadequate school buildings.

By category

Perceptions between participants by gender and by age group are correlated, while perceptions differ greatly depending on the milieu.

Some problems related to education especially highlighted by rural participants are: distance from the school, no high

school in the village, lack of teachers, inadequate school buildings, lack/cost of transportation, and no primary school in village. While problems especially identified in urban areas are: private fees, access to higher education, some children suffer from complexes (because of their clothes or because other children will know they don't have enough money to pay for schooling), donations to the school, and the fact that there are few job opportunities for graduates. Problems of access to education are thus quite different between rural and urban settings.

ISSUES RELATED TO WATER AND SANITATION

Water and sanitation were not identified primarily as a cause of poverty by participants to FGD unless asked. Specific issues related to water and sanitation as perceived by participants to the FGD aggregated at Union level are presented in table 2.6.

Table 2.6: Issues related to water and sanitation at Union level by category of participants to FGD²⁸

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Low access to safe water/quality of water	1	1	1	1	1	1	1
Water shortage	2	2	2	2	2	2	2
Distance to water source	3	4	5	3	5	3	8
No fly-proof latrines	4	3	8	4	4	4	5
High cost of water (household use)	5	5	4	6	3	6	4
Poor sanitary conditions	6	7	3	5	6	8	3
No well	7	6	9	10	7	7	6
Low quality of latrines	8	8	7	8	9	5	13
High cost of drinking water	9	10	6	7	10	12	7
High cost to build latrines	10	11	11	9	15	10	9
No garbage disposal system	11	13	10		8	9	10
Inadequate wells in village/ward	12	9	12	11	11	11	11
Uncovered well/tank	13	14	14	14	12	15	12
High cost to build well	14	12	15	12	13	13	14
Flooded areas (stagnant waters)	15	15	13	13	14	14	15

** Correlation significant at the 1% level:

- by milieu ($r=0.821$);
- by gender ($r=0.779$);
- by age group ($r=0.718$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

²⁸ A specific question was asked to FGD participants when these had not underlined water and sanitation as a cause of poverty. When the answer was already answered in question 4a, or when water and sanitation was not a problem, this question was not answered. List of FGD where question 4d was not answered is presented in Appendix 6.

Union level

The main problems related to water and sanitation when results are aggregated at Union level are linked to the low quality of water or access to safe water, distance to water source, lack of fly-proof latrines, cost of water for household use and for drinking, poor sanitary conditions, lack of wells in village/ward and construction costs of latrines.

Problems related to water and sanitation can vary depending on location. Even though the analysis of results aggregated at Union level provides information about some of main priorities regarding water and sanitation, results must be analysed carefully, keeping in mind that it does not apply necessarily to all villages and wards.

By category

Perceptions between participants are correlated by milieu, by gender and by age group. Although, it is important to underline that the lack of fly-proof latrines was ranked higher by rural participants, as well as the lack of adequate wells. On the other hand, poor sanitary conditions, high cost of drinking water, and lack of garbage disposal systems have been ranked a little higher in urban areas.

ISSUES RELATED TO FINANCIAL SERVICES

Access to financial services was identified indirectly as a cause of poverty through causes like indebtedness and high interest rates.

Table 2.7 presents specific issues related to access to financial services perceived by participants to FGD aggregated at Union level.

Table 2.7: Issues related to access to financial services at Union level by category of participants to FGD²⁹

Key idea	Rank for Study Areas						
	Union	Milieu		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
High interest rates	1	1	1	1	1	1	1
Low access to credit	2	3	2	2	2	2	2
No microcredit project	3	2	4	3	4	3	4
Low access to agricultural credit	4	4	6	5	3	6	3
No guarantees (properties)	5	7	3	4	7	4	6
Small size of loans	6	6	5	6	6	7	5
Long time to process loan	7	5	8	8	5	5	
Short duration of loan	8	8	7	7	8	8	7

** Correlation significant at the 1% level:

- by gender ($r=0.714$);

- by age group ($r=0.667$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

²⁹ A specific question was asked to FGD participants when these had not underlined access to financial services as a cause of poverty. When the answer was already answered in question 4a, or when access to financial services was not perceived as a problem, this question was not answered. List of FGD where question 4e was not answered is presented in Appendix 6.

Union level

High interest rates is the main issue in terms of access to financial services (more than 50% of declarations), followed by low access to credit and lack of microcredit projects. Low access to agricultural credit is also an issue since access is often based on a minimum acreage and on type of cultivation (paddy rice most often). With interest rates as high as 35% at pawnshops for less than a month (even higher from moneylenders), and sometimes for just a few days, people can only go deeper into poverty when they borrow money. It is a cycle in which they are trapped and getting out of indebtedness becomes very difficult. This is probably the reason why people would like to have access to microcredit at reasonable interest rates.

By category

Perceptions between rural and urban participants when aggregated at Union level are not correlated, as well as between age groups. Rankings of issues related to access to financial services are correlated between genders.

Although, both rural and urban participants identified the same eight issues, their ranking differs (except for the first two main issues which are the same). Rural participants ranked higher issues such as lack of access to agricultural credit, and long time to process loan, whereas urban participants ranked higher lack of guarantees as an issue regarding access to financial services.

Only young participants to FGD identified time to process a loan as an issue related to financial services, while older participants gave a little more importance to access to agricultural credit than younger participants.

ISSUES RELATED TO EQUIPMENT AND INPUTS

Access to equipment and machinery was ranked 16th as a primary cause of poverty for results aggregated at Union level. Table 2.8 presents specific issues related to access to equipment and inputs at Union level and by category of participants.

Table 2.8: Issues related to access to equipment and inputs at Union level and by category of participants to FGD³⁰

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
High price of agricultural inputs	1	1	7	1	2	2	2
Lack of agricultural equipment	2	2	1	3	1	3	1
High price of equipment	3	3	2	2	3	1	3
Lack of agricultural machinery	4	5	4	5	5	4	5
High cost of hiring labourers	5	4	9	4	6	7	4
Lack of non-agricultural equipment	6	7	3	7	4	5	7
High cost of renting equipment	7	9	5	9	7	6	10
High cost of renting work animals	8	6	11	6	8	8	8
Lack of fishing equipment (nets/boats)	9	11	8	10	9	11	9
Lack of investment capital	10	13	6	8	11	13	6
Low rate of return	11	12	10	12	10	9	11
No work animals	12	8	15	11	13	10	12
High cost of transportation	13	16	12	16	12	12	16
High price of work animals	14	10	16	13	14	14	13
Gas shortage	15	15	13	14		15	15
High cost of fuel	16	14	14	15	15	16	14
High cost of rent (shop)	17		17	17		17	

** Correlation significant at the 1% level:

- by milieu ($r=0.647$);

- by gender ($r=0.916$);

- by age group ($r=0.853$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

³⁰ A specific question was asked to FGD participants when these had not underlined access to equipment and machinery as a cause of poverty. When the answer was already answered in question 4a, or when access to equipment and inputs was not perceived as a problem, this question was not answered. List of FGD where question 4f was not answered is presented in Appendix 6.

Union level

Most important problems concerning access to equipment and inputs are: (i) the high price of agricultural inputs (seeds, fertilizers, and pesticides); (ii) lack of agricultural equipment; (iii) high price of equipment; (iv) lack of agricultural machinery; (v) cost of hiring labourers; (vi) lack of non-agricultural equipment; (vii) and costs of renting when you don't have equipment or work animals.

The lack of agricultural inputs is one of the main reasons (apart from weather) for low agricultural yields and low production. Farmers sometimes don't have enough inputs to be able to sow all their fields, so they only produce on a portion of their land. Another reason for low yields is lack of agricultural equipments and machinery. Most cultivation is done traditionally without the equipment necessary to increase production. Sometimes, some farmers will not sow all their land because they don't have enough family members to work the land and the cost of hiring labourers is too high.

Other issues in terms of equipment and inputs not necessarily related to agriculture are: lack of fishing equipment (mostly nets and boats) for fishermen; lack of investment capital; lack of transportation means; gas shortages; high cost of fuel; and high cost of renting premises for a shop or business.

By category

Perceptions of issues related to access to inputs and equipment are not correlated between rural and urban areas. In fact, rural participants are in general more preoccupied

by access to agricultural inputs and equipment than urban participants.

Issues that were ranked higher by rural participants than urban participants are: high price of agricultural inputs; high cost of hiring labourers; lack of work animals; high cost of renting animals; and high price of work animals. While, issues ranked higher by urban participants are: lack of non-agricultural equipment; high cost of renting non-agricultural equipment; lack of investment capital; and high cost of renting business premises.

On the other hand, perceptions between gender and age group are highly correlated, which means difference in perceptions is determined mostly by the milieu.

2.3 VULNERABILITY

Vulnerability can be defined in several ways. It can be defined as the likelihood of falling into poverty, or falling into greater poverty. It is also sometimes referred to as 'downside risk'. Vulnerability depends on two main factors: exposure to downward pressures resulting in a deterioration of living conditions, and capacity to respond to the latter. Downward pressures can be either gradual and cumulative stresses, or sudden and unpredictable shocks. Responses to downward pressures are commonly referred to as coping strategies.

This section aims at providing a better understanding of vulnerability in Myanmar, using data from FGD and from interviews with key informants in villages/wards where FGD took place. More specifically, the

importance of main economic activities from results aggregated at Union level, the vulnerability of households working in each economic activity, seasonal vulnerability by economic activity, sources of vulnerability, and coping strategies of communities, households and individuals are presented in this section.

MAIN ECONOMIC ACTIVITIES AND VULNERABILITY

Main economic activities

Table 2.9 presents the proportion of the population working in each economic activity, as perceived by key informants interviewed during the qualitative study in each of the 28 villages and 28 wards included in the study. Although it does not provide us with exact figures, it still gives a good idea of main economic activities for the areas included in the study.

Table 2.9: Proportion of the population working in each economic activity aggregated at Union level and by milieu as perceived by key informants (%)

Key idea	Results for Study Areas		
	Union (%)	Rural (%)	Urban (%)
Farmers ³¹	36.7	53.5	19.8
Casual labour ³²	30.2	27.5	32.8
Business/trade	7.9	4.7	11.1
Small vendors	6.3	3.1	9.5
Government employees	4.3	2.3	6.4
Fishermen	2.3	2.0	2.6
Trishaw pedalers	2.3	0.1	4.4
Tailors/weavers	2.0	3.1	1.0
Carpenter/Mason	1.4	0.1	2.6
Fishery workers	1.1	0.4	1.8
Drivers	1.0	0.03	2.0
Others ³³	4.6	3.2	6.0
Total	100.0	100.0	100.0

IHLCA qualitative study, Interviews with key informants, MNPED, Union of Myanmar (2003-04).

³¹ Farmers in general, including paddy farmers and garden farmers and other types of productions which were not specified.

³² May include seasonal workers.

³³ Others: Cart drivers, painters, professional artists, boat transportation, tinsmith/blacksmith, hair cutter, company employees, welder, stone carver, handicrafts, wood cutter, repair, charcoal makers, livestock breeders, sugarcane farmers, rubber workers, mine workers, brick making, mats makers, religious leaders.

Main economic activities from results from interviews with key informants aggregated at Union level are related to agriculture. More than 35% of the population of villages/wards included in this study are working in agriculture. The second most important activity is casual labour, which occupies 30% of the population of studied areas. The third most important occupation is business and trade (8% of the population of studied areas), and small vendors (6%).

Main economic activities are quite different between rural and urban areas included in the study. Rural populations rely mostly on agriculture (53%) and casual labour (28%), whereas, urban populations rely mostly on casual labour (33%) and business and trade, including small vendors (21%). Even if agriculture is not the main economic activity

in urban areas, it is still important, with 20% of the population of studied areas working in agriculture. Finally, 6% of the population of wards studied work as government employees, against only 2% in rural areas.

Vulnerability by economic activity

Key informants were also asked the number of better-off and worse-off households in the ir respective village/ward for each economic activity. From this information, the proportion of worse-off households for each economic activity was calculated (table 2.10). This provides information about most vulnerable economic groups in the areas studied.

Table 2.10: Proportion of worse-off households for each economic activity at Union level and by milieu as perceived by key informants (%)

Key idea	Results for Study Areas		
	Union (%)	Rural (%)	Urban (%)
Casual labour ³⁴	86.2	83.5	88.9
Carpenter/Mason	84.3	71.4	97.1
Fishermen	82.8	83.3	82.2
Drivers	74.8	100.0	49.6
Fishery workers	73.8	100.0	47.6
Tailors/weavers	70.8	79.0	62.6
Small vendors	65.9	58.6	73.2
Trishaw pedalers	64.6	42.9	86.3
Farmers ³⁵	63.5	57.6	69.5
Government employees	59.3	51.4	67.1
Business/trade	32.7	37.5	27.9
Others ³⁶	56.3	54.5	58.9

IHLCA qualitative study, Interviews with key informants, MNPED, Union of Myanmar (2003-04).

³⁴ May include seasonal workers.

³⁵ Farmers in general (type of production not specified).

³⁶ Others: Cart drivers, painters, professional artists, boat transportation, tinsmith/blacksmith, hair cutter, company employees, welder, stone carver, handicrafts, wood cutter, repair, charcoal makers, livestock breeders, sugarcane farmers, rubber workers, mine workers, brick making, mats makers, religious leaders.

Casual labourers are perceived as the most vulnerable economic group by key informants interviewed in both rural and urban areas; more than 85% of casual labourers were identified as worse-off. Along with casual labourers, other workers like carpenters and mason, fishermen, drivers, fishery workers, and tailors/weavers are usually perceived as worse-off (between 70 and 84% of them).

A similar proportion of small vendors, trishaw pedalers and farmers were said to be worse-off (about 65%). Key informants also identified more than 50% of government employees in study areas as worse-off.

It seems that, within main economic activities, businessmen and traders are doing better than others, with 33% of them said to be worse-off.

Some economic groups are poorer in urban areas studied than in rural areas, especially,

carpenters/masons (97% worse-off in urban areas against 71% in rural areas), small vendors (73% against 59%), trishaw pedalers (86% against 43%), farmers (69% against 58%), and government employees (67% against 51%). This can be explained by the cost of living which is usually higher in urban areas, and also by the fact that competition is usually less in rural areas than in urban areas, although demand is also lower.

Economic groups doing better in urban areas than in rural areas are: drivers, fishery workers, tailors/weavers, and businessmen and traders. Probably because demand is greater in urban areas than in rural areas.

By multiplying the proportion of worse-off in each economic activity by the proportion of people working in each of these activities, one can estimate the contribution of each economic group to poverty in the villages/wards studied (table 2.11).

Table 2.11: Contribution to poverty by economic activity at Union level and by milieu as perceived by key informants (%)

Key idea	Results for Study Areas		
	Union (%)	Rural (%)	Urban (%)
Casual labour ³⁷	26.0	23.0	29.2
Farmers ³⁸	23.3	30.8	13.8
Small vendors	4.1	1.8	7.0
Business/trade	2.6	1.8	3.1
Government employees	2.6	1.2	4.3
Fishermen	1.9	1.7	2.1
Trishaw pedalers	1.5	0.0	3.8
Tailors/weavers	1.4	2.5	0.6
Carpenter/Mason	1.2	0.1	2.6
Fishery workers	0.8	0.4	0.9
Driver	0.8	0.0	1.0
Others ³⁹	2.6	1.7	3.5
Total	68.8	65.2	71.9

Calculations based on data from tables 9 and 10.

³⁷ May include seasonal workers.

³⁸ Farmers in general (type of production not specified).

³⁹ Others: Cart drivers, painters, professional artists, boat transportation, tinsmith/blacksmith, hair cutter, company employees, welder, stone carver, handicrafts, wood cutter, repair, charcoal makers, livestock breeders, sugarcane farmers, rubber workers, mine workers, brick making, mats makers, religious leaders.

The two economic groups perceived as contributing the most to poverty in the study areas if aggregated at Union level are casual labourers and farmers. This means, programs aimed at these two groups should have the most impact on poverty reduction in the areas studied.

Farmer's contribution to poverty in rural areas is greater than that of casual labour. On the other hand, in urban areas studied, casual labourers contribute the most to poverty, followed by farmers, small vendors, government employees, trishaw pedalers, and businessmen/traders.

As a whole, key informants perceive that a little less than 70% of the population of studied areas are worse-off. This proportion is about the same between rural and urban areas. It is important to note that this

proportion might be overestimated since major cities like Yangon and Mandalay were not included in the qualitative study and that it concerns only the 56 wards/villages included in the qualitative study in 28 selected townships. Thus, results cannot be inferred to the overall population of Myanmar.

SEASONAL VULNERABILITY BY ECONOMIC ACTIVITY

Table 2.12 presents seasonal variations in the well-being of people for main economic groups as perceived by participants to FGD. A score of 1 was given when people declared to be worse-off, a score of 2 when people declared to be okay, and a score of 3 when people declared to be better-off. The closer the score is to 3, the better-off people are.

Table 2.12: Seasonal variations for main economic activities by milieu as perceived by participants to FGD

Key idea	Results for Study Areas					
	Rural			Urban		
	Summer March to Mid-May	Rainy Season June to Oct.	Winter Nov. to Feb	Summer March to Mid-May	Rainy Season June to Oct.	Winter Nov. to Feb
Farmers ⁴⁰	2.3	1.3	2.7	1.6	1.3	2.6
Casual labour ⁴¹	2.1	1.3	2.5	2.1	1.2	2.3
Business/trade	2.6	1.7	2.3	2.5	1.3	2.5
Small vendors	1.5	1.1	1.8	2.3	1.5	2.5
Government employees	1.3	1.0	1.3	2.5	1.5	2.5
Fishermen	2.5	1.2	2.7	2.4	1.8	2.3
Trishaw pedalers	2	1.0	3	2.6	1.1	2.9
Carpenter/Mason	2.5	1.2	2.7	2.9	1.2	3
Tailors/weavers	2	1.1	2.3	2.1	1.5	2.6
Fishery workers	1	2.3	0.9	2	2.0	2
Driver				2.5	1.1	2.6
Average	2.2	1.3	2.3	2.2	1.3	2.3

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

Legend: 1 = Worse-off
2 = Okay
3 = Better-off

⁴⁰ Farmers in general (type of production not specified).

⁴¹ May include seasonal workers.

Regardless of milieu, summer and winter are usually the seasons when most people are better-off, whereas, most economic groups are worse-off during the rainy season. Except for fishery workers who were said to be better-off during the rainy season for rural areas.

Seasonal variation is definitely important to grasp in the quantitative survey both in rural and urban areas, since variations in living

conditions are definitely important depending on the season.

SOURCES OF VULNERABILITY

Main sources of vulnerability as perceived by participants to FGD are presented in table 2.13.

Table 2.13: Main sources of vulnerability⁴² at Union level by category of participants to FGD⁴³

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Bad weather	1	1	1	1	1	1	1
Low agricultural outputs (yields)	2	2	6	2	2	2	2
High price of goods	3	5	2	4	3	3	3
Lack of employment opportunities	4	3	4	5	4	5	4
High price of food	5	8	3	3	5	4	5
Poor health	6	4	8	7	6	7	6
Decrease in demand	7	14	5	6	7	6	8
Floods	8	10	7	8	10	10	7
Low price of agricultural products	9	7	10	9	11	9	11
Low fishery stocks	10	6	13	12	8	8	13
Lack of investment capital	11	11	12	17	9	13	10
High price of inputs	12	13	11	10	12	16	9
Drought	13	9	18	11	13	12	14
Low price of sold goods	14	16	9	13	14	11	20
Agricultural diseases and pests	15	12	22	15	16	18	12
High cost of hired labour (wages)	16	15	16	14	17	14	16
Low wages/salary	17	20	14	16	20	20	15
High competition	18	23	15	25	15	15	24
High cost of higher education	19	21	17	19	19	19	19
Low age of children	20	19	21	23	18	28	17

** Correlation significant at the 1% level:

- by milieu ($r=0.752$);

- by gender ($r=0.902$);

- by age group ($r=0.846$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁴² This table presents the main 20 sources of vulnerability at the Union level. A table of all key ideas is presented in Appendix 5.

⁴³ This question was answered only when participants to FGD declared there was seasonal variation. FGD for which there was no answer are:

- Bago, Tharawady Township (village, young men);
- Tanintharyi, Myeik Township (village, old men);
- Ayeyarwady, Hintada Township (village, young women);
- Magway, Minbu Township (ward, old women);
- Sagaing, Sagaing Township (ward, young women);
- Sagaing, Kalay Township (ward, old men);
- Chin, Haka Township (ward, young men);
- Shan, Nyauk Shwe Township (village, young men);
- Shan, Nyauk Shwe Township (ward, old women);
- Kayah, Dimosoe Township (village, young men).

Union level

Main sources of vulnerability as perceived by participants to FGD aggregated at Union level are: bad weather, low agricultural outputs (yields), high price of goods, lack of employment opportunities, high price of food (especially rice), poor health, floods, low price of agricultural products, low fishery stocks, and decrease in demand.

Other sources of vulnerability are related to lack of investment capital, high price of inputs, drought, and low price of sold goods.

By category

Perceptions of sources of vulnerability are correlated by milieu, by gender and by age group. Although they are correlated, important differences between rural and urban areas should be highlighted.

Sources of vulnerability that were ranked higher in rural areas than in urban areas are: low agricultural outputs, poor health, low

fishery stocks, low price of agricultural products, drought, agricultural diseases and pests, and high cost of hired labour.

Sources of vulnerability that were ranked higher in urban areas than in rural areas are: high price of goods, high price of food (especially rice), floods, decrease in demand, low price of sold products, low wages/salary, and high competition.

COMMUNITY, HOUSEHOLD, AND INDIVIDUAL COPING STRATEGIES

In order to face their difficulties, communities, households and individuals develop different strategies, called coping strategies. These strategies will be increasingly irreversible, as poverty deepens. Coping strategies as perceived by participants to FGD and aggregated at Union level are presented in Table 2.14.

Table 2.14: Community, household, and individual coping strategies⁴⁴ at Union level by category of participants to FGD⁴⁵

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Borrow money with interests	1	1	1	1	1	1	1
Diversification of economic activities	2	3	2	2	3	2	3
Casual work	3	2	3	3	2	3	2
Advanced payment	4	4	10	4	9	5	4
Other family members work	5	8	4	5	6	4	6
Sell assets	6	7	6	8	4	6	8
Reduce spending	7	12	5	6	10	9	5
Advance on pay	8	6	11	9	7	7	9
Sell breeding animals	9	5	18	7	13	11	7
Reduce food consumption	10	10	8	13	8	10	10
Migration	11	14	7	19	5	8	13
Help each other	12	9	15	12	11	14	11
Borrow from family	13	16	12	11	17	16	12
Use savings	14	19	9	17	12	12	20
Financial help from family	15	15	17	15	15	13	18
Donations/contributions (by the community)	16	17	14	14	16	17	14
Work overtime	17	20	13	10	24	15	19
Withdraw older children from school to help their family	18	18	16	21	14	19	15
Sell agricultural products	19	11	24	18	19	22	16
Diversification of crops	20	13	25	16	21	20	17

** Correlation significant at the 1% level:

- by milieu ($r=0.850$);

- by gender ($r=0.836$);

- by age group ($r=0.941$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁴⁴ This table presents the main 20 main coping strategies at the Union level. A table of all key ideas is presented in Appendix 5.

⁴⁵ This question was not answered for two FGD: Tanintharyi State/Division, Tanintharyi Township, Village, Young men and Mandalay State Division, Kyaukpadang Township, Village, Young men.

Union level

The most current strategy of households and individuals faced with difficulties is to borrow money. They borrow money from pawnbrokers, businessmen, and from family.

“When I am hard up, I borrow from others. I repay in early winter when jobs are plentiful. I borrow from my brothers and sisters and I don’t need to pay interest. I have to give property as mortgage and pay interest if I borrow from other people”.

Young men, Village
Yangon, Hlegu Township

Diversification of economic activities and casual work are also coping strategies of individuals and households. They diversify their activities when they see that their activity is too risky or that they are not doing well enough. It is also a way to cope with seasonal variations.

Advanced payment and advance on pay are important strategies. Advanced payment is

“Some farmers take advance money in paddy. Sometimes, there is no paddy left for own consumption. You have to buy rice. Some farmers get sick, then they sell draft cattle and things get worse. As they have no bullock or buffalos, they borrow with paddy payment”.

Yong women, Village
Yangon, Hlegu Township

“We take wages in advance while there is no work. When we work, wages are offered against advance payments. Then, we are hard up and again we have to take advance. It has become a cycle of advance payment and work.”

Young women, Village
Mandalay, Kyaukwe Township

Other important strategies are: selling of assets, reduction of spending, selling of breeding animals, other household members starting to work (women, older children), reduction of food consumption, and migration (seasonal or permanent).

For participants to FGD, the advantage of borrowing from family is that usually you don’t have to pay interest, whereas, interests when you borrow from other sources are very high and you usually need to provide guarantees.

mostly a strategy for farmers to get investment capital or to cover the periods when their stocks of rice are low (hungry season), while advance on pay is a strategy of casual labourers when there is no work for them. They have to borrow in order to be able to eat and have to repay back with their work.

By category

Although, perceptions between milieu, gender and age group are correlated, some differences in strategies identified by rural

and urban participants to FGD need to be highlighted.

Coping strategies ranked higher in rural areas than in urban areas are: advanced payment, selling breeding animals, advance on pay, helping each other in the community, selling of agricultural products, and diversification of crops.

Coping strategies ranked higher in urban areas than in rural areas are: reduction of spending, migration, use of savings, and working overtime.

2.4 PROGRAMS AND PROJECTS TO REDUCE POVERTY

In order to identify means to reduce poverty, participants to FGD were asked what types of programs and projects they would need to see in their village/ward to improve their living conditions. Table 2.15 presents main programs and projects identified by participants to FGD and aggregated at Union level and by category.

Table 2.15: Programs and projects to reduce poverty and improve living conditions⁴⁶ at Union level by category of participants to FGD⁴⁷

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Factories	1	5	1	3	1	2	1
Electricity	2	1	4	2	2	1	2
Job opportunities	3	4	2	1	5	3	4
Investment capital	4	3	3	4	4	5	3
More roads	5	2	5	5	3	4	5
Livestock breeding	6	7	6	6	6	6	6
Financial assistance	7	8	7	7	7	7	7
Agricultural inputs (fertilizers, pesticides, etc.)	8	6	16	8	10	11	8
Hospital/clinic/dispensary in village/ward	9	11	8	9	8	8	9
Middle school in village/ward	10	9	17	10	11	9	15
Self-help programs	11	16	11	13	13	12	11
Development projects	12	17	10	12	17	14	10
Development of farming	13	22	12	11	23	18	12
Irrigation project	14	10	30	19	12	13	18
Market/bazaar in village/ward	15	12	26	26	9	10	29
Microfinance project	16	23	13	15	19	19	14
Bridge in village/ward	17	15	15	16	16	20	13
Agricultural machinery	18	13	20	14	20	16	16
Reduce price of goods	19	30	9	23	14	15	20
Improvement of agricultural skills	20	14	25	17	21	21	17

** Correlation significant at the 1% level:

- by milieu ($r=0.649$);

- by gender ($r=0.817$);

- by age group ($r=0.864$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁴⁶ This table presents the main 20 programs and projects identified by participants at the Union level. A table of all key ideas is presented in Appendix 5.

⁴⁷ FGD for which there was no answer to this question are:

Bago, Tharawady Township (ward, old women);

Tanintharyi, Myeik Township (ward, old women);

Tanintharyi, Myeik Township (ward, young women).

Union level

When aggregated at Union level, main programs and projects identified by participants to FGD can be divided into five categories:

- 1) income-generating projects (factories, more job opportunities, investment capital, livestock breeding, agricultural inputs, etc.);
- 2) Infrastructures (electricity, more roads, self-help programs, irrigation projects, more bridges, etc.);
- 3) Financial services (financial assistance, microfinance, etc.);
- 4) Health facilities (more hospitals, clinics, dispensaries in the village/ward); and
- 5) Education (more schools, school transportation, etc).

By category

While perceptions of participants are correlated between gender and age group, perceptions between rural and urban areas are different.

Rural participants gave more priority than urban areas to: electricity, more roads, access to agricultural inputs, middle school in the village, irrigation project, market in the village, agricultural machinery, and improvement of agricultural skills.

Urban participants gave more priority than rural areas to: factories, reduction of commodity prices, development projects, self-help programs, development of farming, microfinance, and agricultural equipment. Urban areas are usually more exposed to increase in prices which can explain why some participants identified farming as a way to diversify their economic activities and to become less exposed to fluctuations in prices.

INCOME-GENERATING PROJECTS

Specific income-generating projects and programs identified by FGD participants and aggregated at Union level to improve living conditions are presented in Table 2.16.

Table 2.16: Income-generating projects and programs identified by participants to FGD at Union level and by category⁴⁸

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
More business opportunities	1	2	1	2	1	1	1
Factory	2	4	2	3	2	3	3
Development of small-scale livestock breeding	3	1	5	1	4	4	2
Development of small-scale economic activities	4	5	3	4	3	2	5
Cultivate more land	5	3	9	5	6	5	4
Employment opportunities	6	10	4	8	5	6	7
Rice mill in village/ward	7	6	8	6	7	8	6
Transformation of raw products	8	7	6	7	10	9	8
Access to credit	9	8	10	9	9	7	11
Agricultural equipment and machinery	10	9	12	10	8	10	10
Cooperative shop	11	12	7	11	11	13	9
License for pawnshop in village/ward	12	11	13	13	12	11	13
Fishing equipment	13	13	11	12	13	12	12
Fruit preservation facility	14		14		14		14

** Correlation significant at the 1% level:

- by milieu ($r=0.675$);
- by gender ($r=0.904$);
- by age group ($r=0.857$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁴⁸ A specific question was asked to FGD participants when these had not underlined income-generating projects and programs to reduce poverty. When the answer was already answered in question 7a, or when income-generating projects were not necessary, this question was not answered. List of FGD where question 7b was not answered is presented in Appendix 6.

Union level

Main income-generating projects identified by participants to FGD aggregated at Union level are: development of business opportunities, factories, development of small-scale livestock breeding, development of small-scale economic activities, cultivation of more land, more employment opportunities, rice mill in the village/ward, transformation of raw local products, access to credit, farm equipment and machinery, etc. Development of economic activities and job opportunities have been prioritized by participants.

By category

Income-generating projects and programs identified by participants to FGD aggregated at Union level are correlated between gender and age group, while they are quite different depending on the milieu.

Rural participants ranked higher development of small-scale livestock breeding, cultivation of more land and farm equipment and machinery, while urban participants ranked higher more employment opportunities and cooperative shop.

Income-generating activities prioritized by rural participants are related to the development of agriculture and increase in production, while urban participants prioritized development of businesses and jobs.

FINANCIAL SERVICES

Types of programs and projects to improve access to financial services identified by participants to FGD are presented in Table 2.17.

Table 2.17: Projects and programs identified to improve access to financial services at Union level by category of participants to FGD⁴⁹

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Access to lower interest rates	1	1	1	1	1	1	1
Microcredit project	2	2	2	2	4	2	2
Investment loans	3	3	4	4	2	3	4
Small loan center/credit association	4	5	3	3	3	4	3
Agricultural credit	5	4	5	5	5	5	5
Loans for livestock breeding	6	7	6	6	6	7	6
Access to bigger loans	7	6	10	7	7	6	8
Pawnshop in village/ward	8	9	8	8	8	12	7
Less guarantees required	9	13	7	10	9	8	9
Loans for health and education	10	11	9	9	11	9	10
Timely credit (available when necessary)	11	8	14	12	10	11	12
Bank in village/ward	12	10	12	13	12	10	13
Access to long term loans	13	12	11	11	14	13	11
Savings group (pool)	14		13		13	14	

** Correlation significant at the 1% level:

- by milieu ($r=0.767$);

- by gender ($r=0.938$);

- by age group ($r=0.895$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁴⁹ A specific question was asked to FGD participants when these had not underlined access to financial services as programs to reduce poverty. When the answer was already answered in question 7a, or when projects aiming at improving financial services were not necessary, this question was not answered. List of FGD where question 7c was not answered is presented in Appendix 6.

Union level

Main interventions, projects or programs identified by participants to FGD and aggregated at Union level to increase access to financial services are: lower interest rates, microcredit project, investment loans, small loan centers or credit associations, access to agricultural credit (including for livestock breeding, and bigger loans.

By category

Interventions identified by participants to FGD to increase access to financial services are correlated by milieu, gender and by age group. However, correlation between rural and urban areas is not as significant.

Interventions ranked higher in rural areas than in urban areas are access to bigger loans and timely credit (i.e., credit which takes into account the specific needs of farmers), while urban participants gave more importance to types of guarantees accepted.

INFRASTRUCTURES

Tables 2.18 presents types of interventions identified by participants to FGD to improve infrastructures in their village/ward, and consequently, to improve their living conditions.

Table 2.18: Projects and programs related to infrastructures identified by participants to FGD at Union level by category⁵⁰

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Electricity	1	1	1	1	1	1	1
Roads	2	2	2	2	2	2	2
Water supply	3	3	3	3	3	3	3
Well	4	4	6	6	4	4	5
Street lights	5	8	4	4	6	5	4
Safe drinking water	6	5	7	8	5	6	6
Bridge	7	6	5	5	8	7	9
Fly-proof latrines	8	9	9	11	7	10	7
Water storage	9	13	8	7	10	8	10
Telephone	10	7	12	9	9	13	8
Apartment buildings	11	11	11	10	11	9	11
Irrigation	12	10		12	12	11	13
Drainage system	13	15	10	14	13	14.5	12
Embankment	14	12		13	14	12	14
Railway station	15	14			15		15
Playground	16		13	15		17	16
Car repair	17		14		16	14.5	
Bus stop	18	16		16		16	
Video hall	19	17			17	18	
Monastery	20		15		18		17

** Correlation significant at the 1% level:

- by milieu ($r=0.774$);

- by gender ($r=0.919$);

- by age group ($r=0.910$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁵⁰ A specific question was asked to FGD participants when these had not underlined infrastructures as a mean to reduce poverty. When the answer was already answered in question 7a, or when projects aiming at improving infrastructures were not necessary, this question was not answered. List of FGD where question 7d was not answered is presented in Appendix 6.

Union level

Priority interventions in terms of infrastructures identified by participants to FGD aggregated at Union level are: (i) electricity; (ii) roads, (iii) increase in water supply; (iv) wells; (v) street lights; (vi) safe drinking water; (vii) bridges, etc.

Again, interventions may vary depending on the villages/wards where FGD were undertaken, so results should not be inferred to all areas.

By category

Needs in terms of infrastructures identified by participants are correlated between milieu, gender and age group. However, correlation between rural and urban areas is less important ($r=0.774$). Regardless of category, the three most important priorities are electricity, roads and water supply.

Some infrastructures were identified principally by rural participants: telephone, irrigation, embankment, railway station, bus stop, and video hall. While others were identified principally by urban participants: street lights, water storage, drainage system, playground, car repair, and monastery.

EDUCATION

Means to improve access to education as perceived by participants to FGD at Union level are presented in Table 2.19.

Table 2.19: Programs and projects identified by participants to FGD to improve access to education at Union level and by category⁵¹

Key idea	Rank for Study Areas						
	Union	Milieu**		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Middle school in village/ward	1	1	2	1	1	1	1
More teachers	2	2	13	2	2	4	2
Financial assistance	3	4	3	3	5	2	8
More school buildings	4	9	1	4	3	3	4
School transportation	5	5	5	6	4	6	3
Library in village/ward	6	6	7	5	9	5	7
High school in village/ward	7	3	12	7	6	8	5
Assistance for books	8	7	4	8	7	9	6
Assistance for stationnaries	9	8	6	9	10	7	9
Education fund	10	16	8	10	15	12	13.5
Reduction of private fees	11	15	10	11	16	13	13.5
Pre-school/nursery in village/ward	12	12	14		8	10	19
Development of vocational training	13	14	11	17	11	14	15
Evening school	14		9	12	18	11	20
Loans for higer education	15	17	15	15	14	16.5	10
Assistance for school uniforms	16	11	16	18	12	15	17
Development of agricultural skills	17	13	18	13	21	20	12
Primary school in village/ward	18	10	22	19	13	21	11
Public boarding school	19	21	17	22	17	22	16
Monastic school in village/ward	20		19	14			18

** Correlation significant at the 1% level:

- by milieu ($r=0.594$);

- by gender ($r=0.695$);

- by age group ($r=0.718$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁵¹ A specific question was asked to FGD participants when these had not underlined programs to improve access to education. When the answer was already answered in question 7a, or when projects aiming at improving infrastructures were not necessary, this question was not answered. List of FGD where question 7e was not answered is presented in Appendix 6.

Union level

Main programs and projects identified by participants to FGD to improve access to education aggregated at Union level are: construction of a middle school in the village/ward, more teachers, financial assistance for education, construction of more school buildings, school transportation, construction of a library in the village/ward, construction of a high school in the village/ward, as well as assistance for books, stationeries and uniforms.

These aim essentially at providing better access to school by building more schools or having better transportation, at helping parents financially to enable them send their children to school, and at providing more teachers.

By category

Programs and projects identified for a better access to education vary quite importantly between milieu, gender and age group. Although, perceptions are correlated between age groups ($r=0.718$).

Important differences can be highlighted between rural and urban areas. Needs prioritized more by rural participants are: more teachers, high school in the village, primary school in the village, assistance for uniforms, and development of agricultural skills. Not all villages have schools and enough teachers to teach children. Physical access to education is usually more difficult in rural areas than in urban areas.

Needs which were ranked higher by urban participants are: more school buildings, assistance for books, education fund, evening school, reduction of private fees, access to public boarding school, and monastic school in the ward. Problems in terms of access to education in urban areas are more related to financial reasons than to physical access.

Interventions emphasized mostly by men in terms of access to education are: library in the village/ward, education fund, reduction of private fees, evening school, development of agricultural skills, and monastic school in village/ward. Whereas, interventions emphasized mostly by women are: pre-school/nursery in the village/ward for small children, development of vocational training, assistance for uniforms, primary school in the village/ward, and access to public boarding school.

HEALTH

Table 2.20 presents programs and projects identified by participants to FGD to improve access to health services aggregated at Union level and by category of participants.

Table 2.20: Programs and projects identified by participants to FGD to improve access to health services at Union level and by category⁵²

Key idea	Rank for Study Areas						
	Union	Milieu*		Gender**		Age group**	
		Rural	Urban	Men	Women	Young	Old
Construction of a health facility in village/ward	1	1	1	1	1	1	1
More health personnel	2	2	4	3	2	2	2
Free health services	3	3	2	2	4	3	3
Lower price of medicines	4	6	3	5	3	6	4
Access to medicine	5	4	6	4	7	4	5
Traditional medicine clinic/hospital in village/ward	6	8	5	6	5	5	7
Midwife in village/ward	7	5		8	6	7	8
Maternal and child welfare services	8	7	7	7	8	8	6
More opening hours in health centers	9	10	8	9	9	10	9
Assistance for mosquito nets	10	9			10	9	10

** Correlation significant at the 1% level:

- by milieu ($r=0.687$);

- by gender ($r=0.855$);

- by age group ($r=0.903$).

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

⁵² A specific question was asked to FGD participants when these had not underlined programs to improve access to health services. When the answer was already answered in question 7a, or when projects aiming at improving infrastructures were not necessary, this question was not answered. List of FGD where question 7f was not answered is presented in Appendix 6.

Union level

The most important need identified by participants to improve access to health services is the need for health facilities like building of more hospitals, clinics, rural health centers, and dispensaries in villages/wards (more than 55% of declarations). Other needs in terms of health aggregated at Union level are: more health personnel (doctors, nurses, and health assistants), free health services, lower costs of medicine, and access to medicine.

By category

Interventions identified by participants are correlated by gender and age group, but not by milieu.

Though not correlated, health facilities were identified as the main priority in both rural and urban areas.

Only participants in rural areas identified the following needs: midwife in the village and assistance to have access to mosquito nets. While in urban areas, participants ranked higher the need for: lower prices of medicines, and construction of a traditional medicine clinic in the ward.

2.5 IMPLICATIONS FOR THE QUANTITATIVE SURVEY ON HOUSEHOLD LIVING CONDITIONS

This chapter aims at providing recommendations in terms of indicators that could be included in the questionnaire of the subsequent quantitative survey for the IHLCA in Myanmar, vulnerability and access to basic services like health and education, to financial services and infrastructures (including water and sanitation). More general recommendations for the IHLCA are also made.

ANALYSIS OF LIVING CONDITIONS

The analysis of household living conditions refers to both well-being and poverty. Some indicators of well-being and poverty are very much alike (although their importance may differ), but there are also some indicators that apply only for analysis of well-being, while others apply mostly for poverty.

While some indicators of well-being and poverty apply to both rural and urban areas, others apply mostly to rural areas, and others to urban areas according to preliminary results of the qualitative study. Perceptions of living conditions do not differ between gender and age group enough to justify treating these two groups differently in terms of analysis of living conditions.

Table 2.21 presents proposed indicators of well-being and poverty that have been grouped under eight categories:

1. Satisfaction of basic needs;
2. Health;
3. Education;
4. Sources of income;
5. Access to production factors;
6. Household assets;
7. Income and spending;
8. Others.

Table 2.21: Proposed indicators of well-being and poverty for the quantitative survey on household living conditions in Myanmar

Category of indicators	Indicators of well-being	Indicators of poverty
Satisfaction of basic needs	Housing (ownership, type of material, size) Food quality Spending on clothing Food quantity Good living conditions	Food quantity Housing (ownership, type of material, size) Food quality Spending on clothing Poor living conditions
Access to health	Health status Type of treatment sought	Health status Type of treatment sought
Access to education	Enrolment rates (net and gross) Level of education Higher education Private education	Enrolment rates (net and gross) Level of education Literacy rate

Category of indicators	Indicators of well-being	Indicators of poverty
Sources of income	Main economic activities Types of agricultural production (r) Employment status Regularity of work Size of business (number of employees)	Main economic activities Types of agricultural production (r) Unemployment Casual labour Small-scale economic activities
Access to production factors (inputs, capital, labour)	Investment capital Land (size and quality) (r) Equipment and machinery Work animals (r)	Landless (r) Renting of equipment and machinery Renting of work animals (r) Distance from market (r)
Household assets	Vehicle ownership (u) Electrical appliances Gold and jewellery Heritage Bicycle Home assets (furniture, plates, utensils, etc.) Breeding animals (r) Rice mill (r)	
Income and spending	Regular income Consumption (spending) Savings	Dependency ratio (number of people working vs. number of dependents) Family size Unbalanced household budget Indebtness Income (low and irregular) Consumption (spending)
Others	Donations/contributions Participation to social activities Rice surplus (r) Remittances from abroad (u) Electricity	Harshness of work Female-headed households Aged people Orphans

Legend: r = mostly rural, u = mostly urban, otherwise indicators apply both to rural and urban areas.

ANALYSIS OF VULNERABILITY OF HOUSEHOLDS

In terms of analysis of vulnerability of households to poverty, elements that should be emphasized in the quantitative survey are:

- Vulnerability of different socio-economic groups and their contribution to poverty;
- Seasonal vulnerability of different socio-economic groups;
- Sources of vulnerability;
- Coping strategies of communities, households and individuals.

Vulnerability of different socio-economic groups

The qualitative survey gave information about what are the main economic activities of the population of Myanmar and what could be the most vulnerable groups. But this information is cannot be inferred to the whole population and to the whole country. It is thus important to include questions in the quantitative survey to be able to estimate importance of different economic groups, their vulnerability to poverty, and their contribution to poverty in the country.

Questions about main economic activities of households will be included in the quantitative survey questionnaire which will enable to estimate main economic activities of the population. Estimating the poverty line using food and non-food consumption will determine the percentage of poor and non-poor by economic groups, and the proportion of people who could be vulnerable of falling into poverty. Contribution of each economic group to poverty could then be calculated. This information should then be compared to the information obtained from interviews with key informants about vulnerable groups.

Seasonal vulnerability

Seasonal vulnerability seems to be important in both rural and urban areas. The rainy season is usually the hardest for most economic groups. The decision to have at least two rounds for the survey is well justified. It is important to make sure that the two rounds represent well seasonal variation, the first in winter (November to February) or summer (March to mid-May), as well as the rainy season (mid-May to October).

Sources of vulnerability

Sources of vulnerability can be grouped under eight categories:

- 1) Bad weather (floods, drought, rainfall, etc.);
- 2) Low agricultural outputs (yields, losses due to diseases and pests, and to weather, rice stocks);
- 3) Price variations (price of goods, price of food, cost of production factors like inputs and labour, agricultural prices, inflation, etc.);
- 4) Health problems;
- 5) Income (unemployment, wages);
- 6) Indebtness (debt, advanced payment, high interest rates);

- 7) Business opportunities (low demand, lack of investment capital, high competition);
- 8) Availability of resources (low fishery stocks, deforestation, forest fires, low quality of land, etc.).

It is important that the IHLCA questionnaire includes questions to make sure these sources of vulnerability are taken into account, in order to evaluate vulnerability of different regions to poverty and of different economic groups.

Evaluating rice stocks is important in rural areas to evaluate a household's vulnerability. The number of months they can last with their rice stock provides a good indicator of their ability to cope with difficulties.

Coping strategies of communities, households and individuals

Coping strategies of communities, households and individuals will be increasingly irreversible as poverty deepens. Participants to the qualitative study had difficulty making a difference between community, household and individual coping strategies, so we had to analyse all three questions together. This means that most decisions are probably made at household level, rather than at the community or individual level. This is interesting for the IHLCA survey because it means that the survey questionnaire could be administered at household level (one person only) without losing too much information on household strategies.

Main coping strategies for which questions could be added to the IHLCA questionnaire can be grouped under different categories:

- Indebtness (pawning assets, advanced payment, advance on pay);
- Diversification of economic activities (change in economic activities, diversify economic activities, diversify types of crops, work as casual labour, work overtime);

- Selling of assets (animals, equipment and machinery, home assets);
- Reduction of consumption and spending (food and non-food);
- Migration (seasonal or definitive);
- Social safety nets (borrow from family, donations, financial help from family, etc.);
- Use of savings;
- More family members work (woman works, withdrawing older children from school so they can help their family, etc.).

ACCESS TO BASIC SERVICES, FINANCIAL SERVICES AND INFRASTRUCTURES

Specific issues in terms of health, education, water and sanitation, access to financial services and infrastructures are identified in this section.

Health

Issues that may be important to emphasize concerning health are:

- Access to health;
- Main health problems;
- Main causes of poor health.

Issues related to access to health are mostly related to (i) lack of health center in the village/ward or distance from health center; (ii) costs related to health treatment (including costs of medicine, medical fees and transportation costs); and (iii) availability of health personnel (mostly in rural areas).

Here, the absence of a health center in the village/ward or the distance from the health center will usually be included in the questionnaire at village level, since the distance from nearest health center will be more or less the same.

Main health problems that could be emphasized in the IHLCA questionnaire are: (i) malaria; (ii) minor ailments; (iii) major diseases (including tuberculosis, and other respiratory diseases; (iv) cholera, diarrhoea and stomach problems; (v) dengue fever; and (vi) maternal health.

Some causes of poor health for which questions could be added to the IHLCA questionnaire are quality of water, malnourishment or under nourishment, and sanitation. Here, quality of water and sanitation can also be included in access to water and sanitation.

Education

Difficulties in terms of access to education are related mostly to financial difficulties due to school expenses, lack of school in the village/ward or lack of school buildings, and lack of teachers.

In terms of school expenses (including costs of books, stationeries, uniforms, transportation, donations to school, etc.), questions should be included in the IHLCA survey questionnaire at household level, in order to evaluate education costs per school-going child for a household.

Also, reasons for not sending children to school should be studied like financial problems, withdrawing older children from school so that they can help their family, children suffering from complexes, lack of job opportunities for graduates, health reasons, etc.

To evaluate physical access to a primary, middle and high school and the number of teachers available (mostly for rural areas), questions could be added to the community-level IHLCA questionnaire.

Water and sanitation

Specific issues related to access to water that should be emphasized in the IHLCA questionnaire are: (i) quality of drinking water; (ii) water shortages; (iii) distance to water source; (iv) cost of water (drinking water and for household use); and (v) type of water source (uncovered well/tank, tube well, river, etc.).

Specific issues related to sanitation that could be emphasized in the IHLCA questionnaire are: (i) type of latrines (fly-proof latrines, no latrines, etc.); (ii) sanitary conditions; and (iii) quality of drainage (if area stays flooded for a long period of time).

Financial services

Specific issues related to access to financial services that should be especially emphasized are:

- 1) Sources of credit (government loans, microfinance institutions, pawnshops, traders, etc.);
- 2) Types of loans;
- 3) Interest rates by sources of credit and types of credit;
- 4) Conditions of loans (size of loans, guarantees, time to process loan, etc.).

A way to evaluate interest rates, especially for advanced payment, could be to ask the amount of money they borrowed, the duration of the loan, and the market value of products they paid back in kind. This way, it will be easier to compare between medium-term loans (a few months) and short-term loans (less than a month), and to calculate a nominal yearly interest rate.

Access to saving services was not identified as a specific need for people during the qualitative study, although people save, they don't seem to prioritize access to saving services⁵³.

⁵³ For a financial institution to be sustainable on the long term, it needs to be able to collect savings from people to be able to provide loans to others (what we

Infrastructures

Access to infrastructures is usually evaluated at the village/ward level. Some infrastructures that should be included in the IHLCA questionnaire are: (i) electricity; (ii) roads; (iii) irrigation; (iv) street lights; (v) bridge; (vi) telephone; (vii) river embankments; (viii) public transportation (bus, train, boats); and (ix) access to market.

GENERAL RECOMMENDATIONS

The qualitative study provided valuable information on main indicators of living conditions, vulnerability, and access to services, and projects and programs to improve living conditions. However, this information cannot be inferred to the whole population of Myanmar, since the information collected represents the perceptions of people who participated to the FGD.

The IHLCA will enable to verify most of the information from the qualitative study, except the information on specific programs and projects. Unless a specific qualitative module is added in one of the two rounds of to the IHLCA survey.

This qualitative module could ask respondents to prioritize specific programs and projects aiming at improving their living conditions. This information could then give accurate information on priority programs and projects that could be implemented for priority socio-economic groups, and in priority areas of Myanmar.

usually call financial intermediation). Financial institutions that would want to offer microfinance services in Myanmar would thus have to study carefully a strategy to collect enough savings to be sustainable on the long term.

APPENDIX 1
INTERVIEW GRID FOR FOCUS GROUP DISCUSSIONS

INTERVIEW GRID FOR FOCUS GROUP DISCUSSIONS

INTRODUCTION

- 1) Before starting, present yourself and your co-animator.
- 2) Begin the reunion by thanking participants for their participation and explain to them the objectives of the reunion.

« The qualitative study on population perceptions of living conditions is the first phase of the Integrated Household Survey on Living Conditions Assessment in Myanmar, the objective of which is to assess living conditions and poverty. The objectives of the qualitative study are (i) to identify and prioritize dimensions of well-being and poverty in the context of Myanmar as perceived by the population and (ii) to gain a better understanding of household living conditions. The information acquired during this study will inform the choice of the most relevant quantitative living conditions indicators to be used in the subsequent baseline quantitative survey. It will also provide a better grasp of the nature of poverty in Myanmar, its causes, and possible programs and projects to improve living conditions and reduce poverty ».

- 3) Precede with the focus group questions.

INTERVIEW

We want to know more about living conditions in your village/ward, so we will ask you some questions about living conditions and poverty. Please feel free to give your opinion.

Theme 1: Dimensions of living conditions (15 minutes)

- 1) In your village/ward, how do you see and know a household has reasonably good living conditions? (*Be specific*)

Theme 2: Dimensions of poverty (15 minutes)

- 2) In your village/ward, how do you see and know a household is worse off (poor)? (*Be specific*)

Theme 3: Income-generating activities (15 minutes)

- 3a) In your village/ward, what are the major sources of income and employment?
- 3b) What is the proportion of the population working in each of those activities (*in percentages, the total for all socio-economic categories should be 100%*)?
- 3c) For each given group of people, what is the percentage of poor people in this group? (*socio-economic category*)?

Theme 4: Causes of poverty (20 minutes)

4a) For each activity (*socio-economic category*) could you tell us the reasons why they are poor? (*Try to be as specific as possible and to begin with the most important causes first*).

(Ask the following questions only if the participants did not talk about it)

4b) What about health, do you think it is a problem? If yes, why?

4c) What about education, do you think it is a problem? If yes, why?

4d) What about water and sanitation, do you think it is a problem? If yes, why?

4e) What about access to financial services, do you think it is a problem? If yes, why?

4f) What about access to equipments and inputs, do you think it is a problem? If yes, why?

Theme 5: Vulnerability (20 minutes)

5a) Are living conditions different from year-to-year. Are some people poor some years and non poor other years? If yes, why? (*Ask if it depends on socio-economic category, if yes disaggregate by category*)

5b) Do living conditions change during a given year? Are some people poor some time of the year and non poor at other times in the same year? If yes, why? (*Ask if it depends on socio-economic category, if yes disaggregate by category*)

Theme 6: Community, household, and individual strategies (15 minutes)

6) In your village/ward, what do people (individuals, households, community) do to face their difficulties?

Theme 7: Programs and projects to reduce poverty (15 minutes)

7a) What kind of programs and projects do you think would help improve living conditions and reduce poverty in your village/ward? (Be specific)

(Ask the following questions only if the participants did not talk about it)

7b) What about income generating projects? How? (*Be specific*)

7c) What about financial services (microfinance)? How? (*Be specific*)

7d) What about infrastructures (water supply or roads) How? (*Be specific*)

7e) What about education? How? (*Be specific*)

7f) What about health? How? (*Be specific*)

APPENDIX 2
LIST OF SELECTED TOWNSHIPS

List of townships selected for the qualitative study

States/Divisions	Townships
Mon	Thaton
	Malawmaing
Rakhine	Myauk U
	Sittwe
Tanintharyi	Tanintharyi
	Myeik
Yangon	Hlegu
	Thanlyn
Bago	Taungoo
	Tharawady
Ayeyarwady	Hintada
	Phyarpon
Magway	Aunglang
	Minbu
Mandalay	Kyaukse
	Kyaukpadang
Sagaing	Sagaing
	Kalay
Chin	Haka
	Phalan
Kachin	Monyin
	Wine Maw
Shan	Lasho
	Nyaung Shwe
Kayah	Dimosoe
	Loikaw
Kayin	Than Daung
	Pa an

APPENDIX 3
GUIDELINES FOR THE SELECTION OF VILLAGES AND WARDS,
AND THE SELECTION OF PARTICIPANTS

**GUIDELINES FOR THE SELECTION OF THE VILLAGES AND WARDS
TO THE QUALITATIVE STUDY**

At the township level

Select village and ward with the help of the officers from the Township Peace and Development Council as well as Township Planning Office. Make sure the village/ward is not better-off, but rather worse-off.

Selection of the village:

- 1) List all villages in the township;
- 2) Select villages with population estimated between 60 and 100 households depending on the local situation;
- 3) Select one village using the following characteristics :
 - Typical village of the township;
 - Not too close to the city or an urban area;
 - Maximum 1 of the following 2 characteristics:
 - Accessibility to main road;
 - Accessibility to market.
- 4) Maximum 2 of the following 5 infrastructures:
 - Rural health center (RHC);
 - Primary school;
 - Secondary school;
 - Community center;
 - Electricity.

Selection of the ward:

- 1) List all wards in the township;
- 2) Select wards with population of more than 60 households depending on the local situation;
- 3) Select the ward depending on the following characteristics:
 - Peripheral area (center of the city not easily accessible);
 - Lack of infrastructures:
 - Roads not paved;
 - Does not have many pucca buildings.

GUIDELINES FOR THE SELECTION OF THE PARTICIPANTS TO THE QUALITATIVE STUDY

Interview with key informants

On the first 2 days of your stay in the village/ward you should organize a group discussion with key informants (5 to 8 people) to know more about the village/ward and help select participants to the focus groups.

- For villages: interview with village heads (leaders);
- For wards: interview with ward heads (leaders) and/or Peace and Development Council representatives;

This group discussion with key informants should also help you write a short note (1-2 pages) on the socio-economic situation of the village/ward, to justify why you selected this village/ward, and present selection criteria. This note should also be based on the information gathered at the Township level. The report should also include the names and designation of key informants.

Topics to discuss with the key informants and to include in the report

- 1) Total population of the village/ward and number of households;
- 2) Major economic activities in the village/ward;
- 3) Estimated number of households for each economic activity and estimated number of well-off, poor, and destitute;
- 4) Access to main road and markets;
- 5) Major infrastructures present in the village/ward;
- 6) Major issues (problems) for the village/ward;
- 7) Selection of participants.

Steps for the selection of participants

- 1) Ask the key informants to list all households in the village/ward;
- 2) Ask the key informants to categorize the households in the following categories:
 - Well-off
 - Worse-off
 - Destitute
- 3) Ask to select participants from the poor households only.
- 4) For these households, ask what their economic activities are and ask to categorize the households by economic activity (e.g. small farmers, landless, small traders, small fishermen, etc.).
- 5) Ask the key informants to choose 10 to 12 participants for each focus group (old/young women, old/young men):

- Make sure to select participants from all major economic activities of worse-off households in the village;
- Ask to select participants that are not afraid to speak in public or in a group;
- Explain well that we would prefer not to have people who are leaders in the community (trade association leader, village leader, farmers' association leaders, government employees, etc.).

Verify with the key informants what would be the best date and time for group discussions with young women, old women, young men and old men. Also check with them to select the best location to have the focus groups.

APPENDIX 4:
DICTIONARY OF KEY IDEAS

Dimensions of well-being – Examples of key words

Key idea	Key words
Meet basic needs	They can fulfill their needs - They have other essentials –
Good behaviour	Keeping the discipline – Who seem to be proud –
Bicycle ownership	Own a bicycle -
Own breeding animals	Livestock breeders are more well-off – Can raise poultry and pigs – Have cows and buffalos – Usually breed animals like chicken and pigs
Nice clothing	Dress well – What they wear – they wear expensive clothes – you know them by the way they dress -
Live comfortably	Go about comfortably – Everything is going well – Live quite comfortably -
Low dependency ratio	If 5 out of 7 members of a family are working
Diversification of economic activities	If you cultivate multiple crops –
Capacity to donate	Who offer many donations -
Economically well	They have money – They are wealthy – They do not worry about money
Own electrical appliances	Has TV and cassette – TV and video –Refrigerator – TV and VCR
Good education	Can send their children to school –
Electricity	Electricity -
Employment	Opportunity to work – They have regular work -
Entertainment and travel	Can go to the teashop and video center – Spend their time at teashop -
Own equipment and machinery	Has farm machineries – tractor -
Optimal family size	If there are few family members, the household can be well-off – Those persons of have a few children
Optimal farm size	They have at most 20 acres and at least 5 acres – They have large plots of land – Work many acres of land – Those with big poultry farm – Own farm more than 50 acres -
Good food quality	Can eat pork and beef – Buy freely whether fish or frog – Well-off people eat meat/fish everyday – they can afford good curries for meals -
Plenty of food	They can eat plenty – Eat quite sufficiently
Garden owners	Trading of garden farm products –Their own gardening work -
Own gold and jewellery	Wear gold and jewellery – they have jewellery - gold
Own granary	Who can collect paddy at the granary or barn -
Hard working	Perseverance and diligence of a person at work – They work diligently and industriously -
Harmony within household	No quarrelling among the family members -
Good health	Family have good health -
Heritage	Who got the inheritance from their ancestors – Those people who traditionally possessed can live comfortably -
Own home assets	Personal household goods – They buy furniture -
Good housing	Can afford a big house – Their house is brick of wooden with corrugated iron sheet roof – They live in a brick house – Who have pucca building or house -
Investment capital	Has sufficient investment – Who can do business because they have money to invest – Who has money to invest -
Land ownership	Own farm land – They have farm land – possession of gardening land – Having good land is good earning – Having large and good yar land -
Moneylenders	If you can have a pawnshop – They lend money with interest
No worry for living	Stay happy – No anxiety – The people who have peaceful and quiet living
Good occupation	By what they do for a living
Own business	Brick making business – own a bus transport service – well-off people make one business after another –These who do big business
Paddy producers	Have paddy farm – Paddy farms of about 50 acres – Paddy cultivators of this village have a comfortable life -
Regular income	They have income – Get regular salary
Own rice mill	Rice mill – Rice mill owners – Can set up a rice mill
Rice surplus	They have enough rice for consumption –
Participate to social activities	According to Buddhist religion, some heads of household initiate their boys into Buddhist order – Celebrate birthday party -
High social status	Who have privilege among the public – By looking at the position of the parents -

Key idea	Key words
Capacity to spend	Can go about and spend freely – Can spend freely – The more you have the more you have the light to spend – Spending depends on how well they earn – Well-off people go to Hlegu for shopping everyday -
Thrifty (economize)	They live frugally is main factor why they live well -
Vehicle ownership	Own a car – have a motorcycle – you go by car to the market in Hlegu – Convenience of traveling by car – They own motorcar -
Own work animals	Things are going right if you have draft cattle – bullock cart – Ownership of elephant -
Balanced household budget	Their income can cover expenses
Savings	They can save
Send children to private school	They can send their children to private school
Higher education	They can send their children to higher education – They have at least one university student
Good living conditions	They have good living conditions – You can see by their living standard
Own tube well	They have a tube well – Can afford to buy a tube well
Remittances from family members	Their children send them remittances from abroad

Dimensions of poverty – Examples of key words

Key idea	Key words
Aged people	Those who are old -
Bad living conditions	They have bad living conditions – Low living standards
Behaviour	When the husband plays cards – Drinks alcohol – Gets drunk – Spend the money carelessly
Big family size	If a family has many members – Big families
Cannot donate	They cannot donate to the monks – Don't make donations
Cannot meet basic needs	Livelihood is different for me – Living conditions are different for them – You know them by their living standards – The way they live – You cannot manage your livelihood – living conditions below standard -
Cannot participate to social activities	They cannot participate to social matters – They cannot get involved in social activities
Difficult working conditions	You struggle for a living with you physical strength – You got out and work the whole day – You work in the sun all day
Do not own a house	They live in a temporary shed by the side of other people's house
Earning day-by-day (casual labour)	Things are not going well if you have to live from hand-to-mouth – casual labourers have no regular income -
Female-headed households	When the husband is dead – When the woman only can work -
Few home assets	Household articles are poor
High dependency ratio	Only the parents can work because the children are too young – When 2 out of 5 people are working
Household problems	If family members don't get along – The husband and wife fight
Indebtness	They are in debt – They must borrow to eat -
Lack of money	They have no money
Landless	No farm land – Landless – They rent the land
Laziness	Sometimes they are lazy – They don't want to work
Low education	They cannot send their children to school – no opportunity for education – you cannot send the children to school and no one look after them, so they lose character – They have very low standard education -
Low food quality	They cannot afford to eat meat or fish – They can only eat vegetables – They cannot afford to eat well -
Low food quantity	There is no rice in the house – They are undernourished – Thin – They can't afford to buy one bag of rice – They ear 1 pyi for lunch and 1 pyi for dinner – They cannot eat regular meals
Low hygiene	Their clothes are dirty – They smell bad - The streets where they live are dirty
Low social status	Do not participate to decisions concerning the community – They feel inferior
Low spending	They cannot spend freely -
Low/irregular income	Low income – They cannot get regular income
No bicycle	No bicycle
No breeding animals	They cannot breed pigs and chicken – They do not have cows -
No electrical appliances	No TV or cassette -
No electricity	No light – No electricity
No equipment and machinery	Who is the trishaw man who does not have a trishaw
No gold and jewellery	No jewellery – They don't have gold
No heritage	Their parents did not leave them inheritance -
No investment capital	They have no capital – No capital to invest
No market/bazaar in village/ward	No bazaar in village, only street vendors – No bazaar
No own business	The poor have only one job. Their living depends on the business of the well-off people – They don't own a business
No savings	They cannot save
No work animals	No draft cattle – No buffaloes –
Nobody to look after children	The children are left alone all day – The teacher has to look after children – They ask a neighbour to look after children
Orphans	If the parents are dead – Children who don't have an adult to look after them
Poor clothing	They have no draft clothes. They are shabby, colorless, showing their living conditions – You know them by their clothes – Children are without clothes
Poor health	You cannot work if you have no physical strength – Living conditions are

Key idea	Key words
	difficult because you are ill and sickly – of ill health – Their complexion is not fresh, it is dry and grey -
Small fishermen	Fishermen are poor
Small-scale economic activities	Small vendors – Their business is very small -
Type of housing	Can afford to build only a small house – the house is shabby – the house is in bad condition – the house is very small – if a family lives in a hut with fallen bamboo mating wall – you live in a hut – Bamboo house – Roof is not well covered - floor in bamboo – the roof has leaks – the mats have holes
Unbalanced household budget	Can barely cover expenses – They don't have enough to cover expenses
Unemployment	They cannot get a job like others
Worry for their living	When living condition are bad they get depressed

Causes of poverty – Examples of key words

Key idea	Key words
Advanced payment	Some farmers take advance money in paddy. Sometimes there is no left for our own consumption. You have to buy rice - You take advance money to work in the forest -
Agricultural diseases and pests	Things get difficult when pests fall on paddy fields -
Animal diseases	When animals die because of disease
Bad behaviour	Drinking alcohol – Laziness – Play cards – Spend money carelessly
Bad weather	Bad weather - When there are big storms you cannot go fishing - When it's cold
Big family size/High dependency ratio	Living conditions depend on number of family members – I earn K500 a day with 4 or 5 dependant – Only 2 are working and many dependants, including children – Only 1 in the family is working and there are dependants – A daily wage earner with school going children, you have to buy rice and other products after a days work – large family –In a large family, only one works for a living – A large family with many children and parents' income low -
Crop losses	When you lose part of your production – crop losses
Death of household head	If the husband dies –
Distance to market	You have to transport the goods and find market
Don't own business	We have no own business – no own business – no private property – if you run your own business you get the forest products on time
Drought	Drought - no rain
Earning day-by-day (casual labour)	A daily wage earner
Education	If there are many students and school expenses are high – Education is one of the reasons for having difficulty – They cannot send their children to school
Flood	When there are floods, fields are flooded
Goods damaged in transport	There are goods damaged in transport -
Health	Distance form health center – Things are not going well if you are sick – No indigeneous medicine health center – Some farmers get sick – A person goes out cutting bamboos, he comes back sick and gets no wages – Health is a problem when casual laborer gets sick – sickness – He gets K600 but he has to pay k700 for treatment of malaria - There are expenses for medicine when they get sick – Illness ten days within a month
High cost of maintenance	Car breaks down and you have to repair out of your own pocket – trishaw is broken and you have to repair
High interest rates	High interest rates – interest rates are too high
High price of commodities/goods	The main cause of difficult living conditions is increase in commodity prices. Income and expenses are not balanced – The fall in rice prices will not make things easier, other commodity prices need to fall -
High price of food	Food prices are high -
High price of inputs/labour/processing	Price of fertilizers and pesticide are too high, I could not plant all my land – Labour wages are too high and I don't have enough family labour – transformation costs
High travel costs	Costs of travel to go to mine is expensive
Inaccessibility (roads)	Roads are bad – Not accessible because of road
Indebtness	Financial difficulties – Sometimes a person is debt ridden and thing get difficult
Intermediate dealer (broker)	If you rely on others, forest produce get to the market late and business shows losses - hawker
Irregular rainfall	Paddy farmer don't fare well if their land do no get enough water – The weather can be irregular –Heavy rain -
Lack of business opportunities	Bad business make things difficult – When business is not good
Lack of equipment and machinery	If you have no agricultural implements and if you have to hire -
Lack of inputs (fertilizers, pesticides, etc.)	Cannot buy fertilizers and pesticides – Do not use fertilizers
Lack of investment capital	Although we have garden land, we have no working capital to work – No working capital to invest in trading of forest products – Farmers without working capital – lack of working capital for trading – No money – You need both physical labour and working capital -

Lack of irrigation	No irrigation
Lack of skills	We don't have skills to start small business
Landless	We have no garden farm – no farmland – without farmland - You need farmland
Loss of equipment	Sometimes fishing nets get hooked in the water and lost
Low demand	When demand is low – There are no clients
Low fish catches	When you don,t catch fish – fish stocks are low
Low income/wages	Casual labour only earns 500 kyats a day – wages are too low – income is too low to support the family
Low knowledge of agricultural techniques	We don't know modern techniques to increase production
Low price of trading/crop products	Farmers who grow beans and pulses make losses when prices fall - In trading business sometimes you don't get good prices -
Low quality of land	You need sufficient organic soil – you need good yar land
Low yields	Yields are low – production is bad
No electricity	We don't have electricity
No heritage	Thos who did not inherit land – No heritage
No work animals	No draft cattle, we have to rent from one another – Farmer owns land but has to borrow draft cattle and things get worse – As they have no bullocks or buffalo they borrow with paddy payment -
Not self-sufficient	Farmers who have no paddy left for own consumption
Old age	Old people – When you are old, you cannot work
Private fees	Private fees you pay when you arrive to the port are very high
Selling on credit	I sold on credit and went bankrupt
Sesame production	Selling sesame per basket at the time was 7000. Now the price of sesame is 5000 and farmers are suffering – Sesame is main crop and latter crop is not sure.
Small farm size	When farm is small – not a lot of land – less than 5 acres – only 1 or 2 acres of land
Unbalanced household budget	My income barely covers expenses – Our income barely covers expenses
Unemployment	There are few people in the village who can provide jobs -
Contributions	In novice initiation ceremonies people incur expenses according to their charitable moods – Contributions towards welfare
Animal diseases	Things get difficult when animals get sick for a livestock breeder

What about health? – Examples of key words

Key idea	Key words
Birth spacing	They don't know how to have less children
Cholera	Malaria and cholera are most affected diseases.
Chronic diseases	Tuberculosis – Heart disease – Kidney disease -
Clinic opening hours	Clinic only opens a few hours – Not opened everyday
Dengue fever	Hemorrhagic dengue fever occur during the rainy season
Diarrhoea/stomac problems	Use of unsafe water is a cause of diarrhoea
Distance from health center	You have to go to the town to get to the hospital – Clinic is far – Some people don't have time to get to a clinic and die
Health education	They don't know how to stay in good health – no health education
Lack of health personnel	No health assistant – no doctor –
Inaccessibility (roads)	We cannot get to the clinic because of bad road
Malaria	Malaria is prevalent in the forest – Malaria is the main problem – Most people get infected by malaria – We can prevent malaria using mosquito nets and drugs – When you have to go to work in the forest we cannot be bothered by mosquito bites – Malaria is a chronic disease -
Maternal health	No midwife – Need assisted birth
Medical fees	Treatment costs are too high – Cannot pay for treatment
Minor ailments	Other minor ailments like cold and fever -
No health center in village/ward	There is no health center – no hospital
Quality of water	Not safe - salted
Sanitation	No latrines, bad sanitary conditions
Typhoid	
No traditional medicine clinic	No indigenous medicine health center

What about education? – Examples of key words

Key idea	Key words
Cost of books and stationaries	No books – No pencils – No stationeries
Some children are complexed	They don't want to go to school because of their clothes – Other children will know their parents cannot pay for school fees – Poor children will be much depressed if they cannot pay contributions like others.
Elder children have to help their family	I had to take the eldest out of school to work - Have to look after younger children while I go to work
Donations to the school	Cannot pay school contribution
Distance from school	School is too far –
Big family size	Family is too big and school expenses are too high
Financial difficulties (money)	We have financial difficulties and cannot pay for school – No money to pay for school - Some cannot continue their studies because of financial difficulties – Some parents get older and they cannot send their children to school – The main problem is difficulties in living conditions
Flash floods	It is dangerous for children to cross the creek because of flash floods
Poor health of child	Child is sick and could not go to school – bad health
Higher education	Not a problem, all can study up to middle school although people are poor -
Inadequate school buildings	Not enough school buildings for children – Building is too old
Low education	We are not educated so we cannot help our children
No high school in village/ward	There is no high school
No job opportunities for graduates	Even if children are educated, they don't have jobs when they graduate
No electricity to study	There is no electricity so they cannot do their homework properly
No middle school in village/ward	We need a middle school
No pocket money	I cannot give them pocket money
No primary school in village	There is no primary school – we need a primary school
School expenses	Some cannot afford school expenses to continue studies -
Cost of school uniform	Cost of school uniform – no school uniform
Lack of teachers	We need more teachers – no teacher
Lack of/cost of transportation	There is no school bus –transportation costs are high
Private fees	Private fees are high – we cannot pay for tuition fees (private fees)

What about water and sanitation? – Examples of key words

Key idea	Key words
Low access to safe water	Water is not clean – muddy - Drinking water is not very clear
High cost of drinking water	Cost of drinking water is expensive
High cost to build latrines	It is costly to build fly-proof latrines – Cost of latrine
High cost of water (household use)	Water for household use is expensive – We need to pay for water
High cost to build well	Building a tube well is expensive
Distance to water source	Water source if far – you have to walk there everyday
Flooded areas (stagnant waters)	Some areas are flooded for a long period of time – There is water around the house
Inadequate wells in village/ward	Wells are not adequate, we need a deeper well
No fly-proof latrines	We don't have fly-proof latrines
No well	We don't have a well – need a tube well
Low quality of latrines	Latrines are not good – not hygienic
Poor sanitary conditions	Sanitary conditions in the ward are bad – unhealthy environment
Uncovered well/tank	Well is not covered – Tank is not covered
Water shortage	We have water shortages

What about access to financial services? – Examples of key words

Key idea	Key words
Low access to credit	If you cannot get a loan –
Low access to agricultural credit	Financing for agriculture - There is difficulty in getting finance for working capital to grow tomatoes and sugar cane -
High interest rates	Interest rates are too high – 30% if you have guarantee, 35% with no guarantee for less than one month – You pay back twice as much
No guarantees (properties)	We don't have guarantees – No property for guarantee
Short duration of loan	We need loans for a few months – credit for a longer period
Long time to process loan	It takes too long to process loan and we get it too late
No acces to agricultural credit	Only paddy farmers have access to agricultural loans – You need to own a minimum amount of land to have a loan form government loan centers
Small size of loans	Loans are too small – We need enough loan to invest -
No microcredit project	There is no credit association – we need small loans project – we need small loans with low interests

What about access to equipment and inputs? – Examples of key words

Key idea	Key words
Lack of agricultural equipment	A farmer needs a cart – Things don't go well if you don't have your own implements -
Lack of agricultural machinery	A farmer who has a tractor - No tractor – no farm machinery to improve production – if you don't have the machinery you need to rent
High cost of hiring laborers	Expensive to hire farm labour – cost of labourers
High cost of renting equipment	Renting equipment is expensive
High cost of renting work animals	Renting animals is expensive – You rent work animals and pay with harvest
Lack of non-agricultural equipment	You have to borrow from other – If you cannot afford to buy tools used in the forest and draft cattle, you have to hire them – Sewing machine
Lack of fishing equipment (nets/boats)	In fishery you have to buy casting nets – we need boats
Gas shortage	There are gas shortages – lack of gas
High cost of rent (shop)	Renting of shop is expensive -
Lack of investment capital	Things get difficult if you don't have savings to invest
Low rate of return	If your income cannot cover expenses you become debt-ridden
No work animals	Farmers who do not have draft cattle have difficulties – A farmer needs draft cattle
High price of agricultural inputs (seeds, fertilizers, pesticides)	Prices of fertilizers are too high so I could not sow all the land – price of pesticides
High price of equipment	Equipment and tools are expensive – Saw, chopper, knife, axe, cross-cut saw used by forest product makers are expensive and difficult to buy – Agricultural implements are expensive -
High price of work animals	A draft cattle is very expensive – Cannot buy draft cattle
High cost of transportation	Things are not good if you have to hire transport -

Sources of vulnerability – Examples of key words

Key idea	Key words
Low age of children	When children are young, they cannot work – Families with young children
Agricultural diseases and pests	Pests menace – diseases and pests cause crop losses
Low agricultural outputs (yields)	Farmers cultivate different crops and some years are good and some years are bad – The farmer's things are going well in the year when paddy harvest is good – When rice output are good – When paddy output is good – Bumper harvest – Losses in cultivation
Lack of investment capital	No capital to invest – No investment capital
High competition	Many shops – Many competitors
Cost of higher education	Higher education is too expensive – Sending a child to university is expensive
Crop production (yields)	When yields are low – Low production
Demand	When demand is low – There are no clients - People don't spend as much – changes in consumption
Drought	Last year, we had drought, paddy yield was poor. Last year we are not doing well
Lack of employment opportunities	In years when you didn't get a job – If you have a job things are fine for that year
Fishery stocks	Stocks of fish are low – There is no fish
Floods	Paddy fields get flooded -
Forest fires	When there are forest fires
Poor health	Sometimes work is disrupted by you health condition – When you are in good health you can work and earn – If you are in good health – If your health is poor – The health of my children and myself is not good – Things are not good when you have to take treatment very often -
High price of agricultural products	When price of rice is low – when selling price of products is low
High price of goods	Price of commodities and goods are too high – Cost of living is too expensive
High price of food	Living conditions are different from year to year depends on increase in food prices. You get K500 if you work daily wage laborer. The money is gone when you buy rice at k300 per Pyi – Last year rice prices were high and there were difficulties for the poor -
High price of inputs	Price of fertilizers are high – Price of pesticides – Price of material
Price of labour (wages)	Hiring labour is costly
Low price of sold goods	In forest product trade, bamboo are plentiful in 2001 and 31” brooms fetches about k1000. Last year the prices are only K600/700 - Things don't go well when prices fall – Rice trade is not stable – Business is good in some years and bad in some years – When goods are plentiful and prices are low
Selling on credit	When you sell on credit
Surplus of labour	There are many workers but only one or two persons who hire
Low wages/salary	Income is too low – Wages are too low – low income
Bad weather	When weather is abnormal – When the weather is favorable with a good rainfall – farming depends on weather conditions – Crops fail if the weather is bad – Heavy rains damages crops – Drought -
No bridge in village/ward	We don't have a bridge – We need a bridge
Land erosion	Kaing areas are destroyed by the rivers, Kaing area is in this way narrower and narrower.
Bad road conditions	During the rainy season, due to difficulties in the means of communication and transportation of goods get affected.

Questions 6a, b, and c: What strategies do community, households and individuals use to improve their living conditions? – Examples of key words

Key idea	Key words
Advance on pay	You take wages in advance from garden-farm owner and you repay with your labor – The employer gives wages in advance and you pay when you have a job with work
Advanced payment	You take credit and you pay back with part of the harvest -
Borrow from family	I borrow from my brothers and sisters and I don't need to pay interest -
Casual work	You do casual labour – You do small jobs
Other family members work	Children work to increase household income – My wife started working – Woman has to work
Borrow money with interests	When I am hard-up, I borrow from others. I repay in early winter when jobs are plentiful – When you are sick or if you have other difficulty you borrow moyen or hire form others – I have to give a property mortgage and pay interest if I borrow from others – You pawn your property when business is poor – You pawn whatever property you have – When business is not good you have to take goods on credit
Diversification of crops	You plant other crops – we plant sesame
Diversification of economic activities	You change your line of business when sales are not good – If water-pump repair business is not doing well, we change to fruit gardening – I sell cold drinks and snacks in their respective seasons – when I have no job to do I go to forest and work some forest products
Donations/contributions (by the community)	Community donates – contributions to help
Financial help from family	Family helps financially
Livestock breeding	We breed pigs and poultry
Help each other	Neighbors look after children – Neighbors give food
Migration	We go to work to the city – some people move to other places to work
Go to public health center	We go to village center when infected by malaria, if necessary we go to Hlegu hospital – I have been to the Anti-Malaria Unit in Kabaaye for eradication of malaria
Old people help at home	The grand-father helps at home – Look after children
Reduce food consumption	You use your income sparingly for food and pay for medical treatment
Rent work animals	We have to rent our draft cattle
Reduce firewood consumption	We use less wood for cooking – we use a stove that uses less wood
Saving group (pool)	I am part of a savings group
Sell agricultural products	We sell part of the harvest – sell rice
Sell assets	Sell furniture – sell bicycle – sell plates
Sell breeding animals	Sell pigs – sell poultry
Sell clothes	Sell some clothes
Sell gold or jewellery	Sell gold or jewellery inherited from your parents -
Sell seeds	We sell part of our seeds that would have been used for sowing more land
Reduce spending	Economize – reduce spending - thrifty
Small-scale trading	We trade some goods -
Use traditional medicine	There is a shop which sells traditional medicine. There is no clinic
Use savings	You save money when sales are good and use savings when sales are poor – I pawn whatever I have saved and use it – I use the money out of the savings
Work overtime	I work more hours – I get home very late – I go to work early
Get help from monastery	We help at monastery for food
Withdraw children from school to help their family	You take out older children from school to help the family
Send children to monastic school	The children of unable families have to go to monastic education school
Change to distance education	They prefer courses offered by distance education to full time day course by colleges and universities.
Reduce the price of sold products	They sell their price at half the current rate of paddy in advance cash
Go to midwife	Housewife has to go to midwife as she cannot go to the hospitals for delivery.
Sell hair	In such a situation, we have to cut and sell our long hair

What kind of programs and projects do you think would help improve living conditions and reduce poverty in your village/ward? – Examples of key words

Key idea	Key words
Agricultural equipment	Cart – farm equipment
Agricultural inputs (fertilizers, pesticides, etc.)	Insecticides – fertilizers
Agricultural machinery	Only 50% of the tractors have weeding log. You have to hire it with 10 to 15 baskets of paddy rice for one season - Tractor
Agricultural skills	We need to know modern techniques to improve production
Bridge in village/ward	We need a bridge
More bus services	We need bus stop – new bus line
Development projects	Give priority to development projects
Development of farming	They can do agriculture – they can grow pipeapple, pomelo, celery radish -
Electricity	Transformer - Electricity
Job opportunities	Need jobs
Factories	Thing would be fine if the girls get a job in garment factory -
Farmers Association	Farmers association
Access to more farmland	More land for agriculture – Bigger farm
Financial assistance	Financial help
Fish depots/cold storage	A place to store fish to keep it fresh
Football playground	Playgroung for children to play football
Development of handicrafts	Small tailoring business
Garbage collection system	There is a creek within the ward where garbage are disposed. It tends to be blocked
High school in village/ward	We need high school in the ward
Hospital/clinic/dispensary in village/ward	We need a health center
Investment capital	We need money to develop businesses
Irrigation project	We need irrigation project
Land for housing	Land to build a house
Library in village/ward	We need a library where we can read and learn more knowledge
Livestock breeding	It would be convenient if we have agriculture and livestock farm here so the girls don't have to work in factory in Yangon –
Market/bazaar in village/ward	We need a bazaar – If we can get a big market – Road side bazaar - a market to sell our products
Microfinance project	There is no small loan center. We have to pay 5% interest with a mortgage
Middle school in village/ward	We need a middle school
Nursery for small children	We need a nursery for young children
Primary school in village/ward	We need a primary school in our village
Purified water factory	Water is abundant around here and it would be fine if a puMNPED water bottle plant can be buit -
More roads	This road is in bad condition and needs repair
School transportation	We need a school bus
Self-help programs	They want to contribute to labour force to repair roads
Reduce price of goods	If they have regular income and prices of goods fall – If the prices are falling and the income of households is higher, then they will be well-off
Food subsidies in case of emergency	Things don't go well in in summer and the rainy season is worst. It would be helpful if government could provide rice and and oil through welfare

What about income-generating projects? How? – Examples of key words

Key idea	Key words
More business opportunities	Open a shop – Teashop – snacks - trade
Access to credit	Access to credit - Loans
Cultivate more land	We need to cultivate more land
Employment opportunities	Jobs -
Factory	Textile – garment – chopstick – shoe – Paper - Brick - A shoe factory for men - Thing would be fine if a garment factory can be set up here – purified water factory
Agricultural equipment and machinery	Tractors -
Fruit preservation facility	A storage for fruits produced here
License for pawnshop in village/ward	We need a pawnshop
Rice mill in village/ward	A rice mill would be fine as many workers would be needed for the mill – A rice mill would be good for us
Development of small-scale economic activities	Cheroot (ciger factory for women) - tailoring
Development of small-scale livestock breeding	Grow some pigs – poultry farm
Transformation of raw products	Sugar factory – Coffee factory – Rubber processing – Wood transformation (saw mill) - A rubber factory should be set up as rubber trees are grown here
Fishing equipment	Nets - boats
Cooperative shop	A cooperative where you can buy goods at lower price

What about financial services (microfinance)? How? – Examples of key words

Key idea	Key words
Access to agricultural credit	More agricultural loans in rainy season when things don't go well – We get agricultural loans but it is not sufficient. Things would be better if we get more loans – Agricultural loans are not sufficient – It would be better if government can arrange for financial assistance – Agricultural loans are given depending on the land acreage, only paddy farmers are entitled to small loans – Garden farmers do not get loans
Bank in village/ward	Need a bank
Access to bigger loans	Bigger loans – More credit
Small loan center/Credit association	Need credit association – Small loan center – Government loan center
Less guarantees required	A loan of 10000 or so should be given with a signature of guarantee -
Investment loans	Capital – investment capital – loans for investing
Loans for health and education	Loans for medical treatment – loans to send children to school
Loans for livestock breeding	Small loan to start livestock breeding
Access to long term loans	Loans for a few months - If small loans are given for 3 or 5 months period
Access to lower interest rates	The interest rate is 30% if there is no property for mortgage and 20% if there is mortgage – It means you are giving the moneylender the earning of your labor – Interest would be less and things would be better
Microcredit project	We need small loans -
Pawnshop in village/ward	Need a pawnshop
Saving groups (pool)	Need savings groups
Timely credit (available when necessary)	Adapted to their needs

What about infrastructures? How? – Examples of key words

Key idea	Key words
Apartment buildings	
Bridge	
Bus stop	
Car repair	
Drainage system	
Electricity	
Embankment	Embankments to slow erosion of river banks
Fly-proof latrines	
Irrigation	The western part of the village does not get water and grows only 1 crop. Eastern part which get canal water grows double or triple crops -
Market	Bazaar
Monastery	
Playground	Football playground
Railway station	
Roads	We need a village circular road – We want it paved with granite – A granite road would be fine if the road cannot be paved with tar – Entrance road to monastery needs improvement
Safe drinking water	Clean water – Safe water
Street lights	
Telephone	
Video hall	
Water storage	Water tanks
Water supply	Regular water supply
Well	Things would be fine if we get a tube-well for public use

What about education? How? – Examples of key words

Key idea	Key words
Development of agricultural skills	Learn about agricultural techniques
Public boarding school	A school where children can stay and come home regularly
Assistance for books	
Computers for school	We need a computer – A computer room
Education fund	A government fund for education
Financial assistance	Financial help for parents to send children to school
Furniture for school	Tables and chairs for the school
High school in village/ward	We need a high school – We need additional high school
Hygiene education	Learn about hygiene
Library in village/ward	
Loans for higher education	Loans for sending children to university
Middle school in village/ward	
Pre-school/nursery in village/ward	
Primary school in village/ward	
More school buildings	We need more classes for our middle school
School transportation	There are about 100 students. You need transport to go to school. Not all students get to school bus and students are late to school – We need a school bus – Bus fare is a problem when going to Hlegu
Assistance for stationaries	Pencils – erasers – notebook - stationeries
More teachers	We need more teachers – We need a middle school teacher
Assistance for school uniforms	School uniforms
Development of vocational training	Learn to sew to start tailoring business

What about health? How? – Examples of key words

Key idea	Key words
Construction of a health facility in village/ward	Hospital - Clinic – Dispensary – Rural health center - Living conditions will be better-off if there is a hospital and a health center -
More health personnel	We have a health assistant at the rural health center. Healthcare would be better if a doctor can be assigned - Health assistant
Free health services	We also need free dispensary
More opening hours in health centers	A clinic that is opened every day – More opening hours
Lower price of medicines	Cheaper medicine – lower prices for medicine
Access to medicine	Medicines are also needed – We need medicines the most
Midwife in village/ward	Need a midwife
Maternal and child welfare services	Subsidized Formula milk – Maternal and child association
Traditional medicine clinic/hospital in village/ward	We need a free traditional medicine clinic

APPENDIX 5:
RESULTS

Dimensions of well-being at Union level by category of participants to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Good housing	1	1	1	1	1	1	1
Own business	2	6	2	2	4	2	2
Good food quality	3	3	4	9	2	4	3
Nice clothing	4	5	5	6	3	3	6
Vehicle ownership	5	9	3	3	6	5	5
Land ownership	6	2	15	4	5	6	4
Investment capital	7	8	8	10	7	8	7
Good education	8	7	13	5	14	10	8
Regular income	9	25	6	8	11	7	15
Plenty of food	10	10	11	12	8	11	11
Good health	11	11	10	7	16	12	12
Low dependency ratio	12	19	7	14	10	15	10
Own work animals	13	4	25	16	9	14	13
Employment	14	15	9	15	12	18	9
Economically well	15	17	12	11	18	17	14
Capacity to spend	16	22	14	13	21	9	27
Own electrical appliances	17	16	16	22	13	16	16
Own gold and jewellery	18	18	17	24	15	13	25
Own equipment and machinery	19	12	35	25	17	20	19
Optimal farm size	20	13	27	18	23	22	17
Heritage	21	20	23	20	27	25	21
Good living conditions	22	21	22	21	24	26	18
Balanced household budget	23	28	18	17	31	21	24
No worry for living	24	23	20	23	22	19	26
Paddy producers	25	14	37	27	20	24	22
Hard working	26	26	21	19	36	29	20
Good occupation	27	36	19	26	28	23	29
Optimal family size	28	24	26	34	19	31	23
Own breeding animals	29	31	28	29	33	30	31
Capacity to donate	30	29	33	32	29	35	28
Bicycle ownership	31	30	34	30	34	27	38
Moneylenders	32	41	24	40	25	32	33
Savings	33	33	29	28	37	28	40
Live comfortably	34	27	45	37	30	36	32
Garden owners	35	35	31	46	26	33	35
Participate to social activities	36	32	43	39	35	42	30
Own rice mill	37	40	30	31	40	38	36
Own home assets	38	34	41	43	32	34	42
Good behaviour	39	39	36	35	39	41	34
High social status	40	42	32	33	41	40	37
Meet basic needs	41	38	38	38	38	39	39
Rice surplus	42	37	44	36	43	37	45
Higher education	43	43	47	41	44	46	43
Send children to private school	44	47	40	48	42	45	46
Own granary	45	45	46	42	46	44	47
Thrifty (economize)	46	46	42	44	45	49	41
Harmony within household	47	50	39	45	47	43	48
Diversification of economic activities	48	44	50	47	48	48	44
Entertainment and travel	49	48	48	49	50	47	50
Access to electricity	50	49	49	50	49	50	49
Remittances from family members	51		51	52	51	51	52
Own tube well	52	51	52	51	52	52	51

Dimensions of poverty at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Earning day-by-day (casual labour)	1	1	1	1	1	1	1
Low food quantity	2	2	2	2	2	2	2
High dependency ratio	3	6	3	3	5	7	3
Big family size	4	8	4	5	4	4	4
Type of housing	5	3	5	6	3	3	6
Unbalanced household budget	6	5	6	4	8	5	8
Low education	7	4	8	7	6	6	5
Low food quality	8	7	9	8	7	8	7
Unemployment	9	13	7	9	9	10	11
Indebtness	10	10	11	10	10	13	9
Poor health	11	9	12	11	12	11	10
Low/irregular income	12	12	10	12	11	9	13
Poor clothing	13	11	13	13	13	12	12
Low spending	14	16	14	14	15	15	14
Bad living conditions	15	15	16	15	16	14	18
Landless	16	14	22	18	14	16	15
Behaviour	17	17	17	17	17	17	16
Lack of money	18	19	19	21	18	18	20
Difficult working conditions	19	24	15	16	25	19	23
No investment capital	20	22	18	19	20	23	17
No own business	21	20	20	20	19	20	19
No work animals	22	18	29	23	22	25	21
Lazyness	23	23	24	22	23	22	22
Worry for their living	24	21	25	24	27	27	24
Female-headed households	25	37	23	38	21	28	27
Few home assets	26	25	28	29	26	26	29
No savings	27	41	21	34	24	30	25
Cannot meet basic needs	28	28	27	26	29	24	32
No bicycle	29	26	32	25	32	21	38
Cannot participate to social activities	30	29	26	27	28	32	26
Do not own a house	31	30	30	28	31	29	31
No heritage	32	33	31	33	30	39	28
Low hygiene	33	27	42	30	35	33	30
Low social status	34	32	37	36	34	34	34
Household problems	35	38	33	32	40	31	37
Cannot donate	36	31	39	31	43	40	33
Small fishermen	37	36	36	37	37	37	36
No electrical appliances	38	35	40	35	42	35	39
Aged people	39	40	35	39	38	36	42
No gold and jewelry	40	34	45	44	33	42	35
Small-scale economic activities	41	47	34	42	36	38	44
No breeding animals	42	43	38	41	41	43	40
No electricity	43	39	44	40	47	45	41
Orphans	44	45	41	43	44	41	46
Nobody to look after children	45.5	42	46	47	39	46	45
No equipment and machinery	45.5	46	43	45	46	47	43
No market/bazaar in village/ward	47	44	47	46	45	44	47

Proportion of the population working in each economic activity at Union level and by milieu as perceived by key informants (%)

Key idea	Results for Study Areas (%)		
	Rural	Urban	Union
Casual labor ⁵⁴	27.52	32.81	30.16
Farmers ⁵⁵	32.26	7.74	20.00
Paddy farmers	16.95	5.32	11.13
Business/trade	4.72	11.11	7.91
Small vendors	3.08	9.50	6.29
Garden farmers	4.26	6.78	5.52
Government employees	2.26	6.36	4.31
Fishermen	1.99	2.59	2.29
Trishaw pedalers	0.11	4.39	2.25
Tailors/weavers	3.14	0.95	2.05
Carpenter/Mason	0.14	2.64	1.39
Fishery workers	0.37	1.81	1.09
Driver	0.03	2.03	1.03
Cart drivers	0.00	1.56	0.78
Handicrafts	1.34	0.07	0.71
Wood cutters	0.43	0.75	0.59
Repair shop	0.15	0.71	0.43
Charcoal makers	0.00	0.75	0.38
Livestock breeders	0.36	0.20	0.28
Boat rower	0.00	0.54	0.27
Professional artists	0.00	0.45	0.22
Sugar cane farmers	0.33	0.00	0.17
Rubber workers	0.25	0.00	0.12
Painters	0.00	0.20	0.10
Tinsmith/blacksmith	0.00	0.18	0.09
Mine worker	0.15	0.00	0.07
Brick makers	0.11	0.04	0.07
Mats makers	0.01	0.11	0.06
Hair cutter	0.00	0.12	0.06
Company employees	0.00	0.12	0.06
Religious leaders	0.04	0.05	0.05
Welder	0.00	0.07	0.03
Stone carvers	0.00	0.06	0.03
Total	100.00	100.00	100.00

⁵⁴ May include seasonal workers.

⁵⁵ Farmers in general (type of production not specified).

Proportion of worse-off households for each economic activity at Union level and by milieu as perceived by key informants (%)

Key idea	Results for Study Areas (%)		
	Rural	Urban	Union
Mats makers	100.00	100.00	100.00
Mine worker	100.00		100.00
Cart drivers		93.88	93.88
Religious leaders	100.00	81.25	90.63
Charcoal makers		89.80	89.80
Casual labor ⁵⁶	83.53	88.87	86.20
Carpenter/Mason	71.43	97.08	84.26
Fishermen	83.33	82.19	82.76
Handicrafts	85.00	75.00	80.00
Painters	0.00	78.33	78.33
Driver	100.00	49.61	74.81
Fishery workers	100.00	47.63	73.82
Hair cutter		71.25	71.25
Tailors/weavers	79.03	62.58	70.81
Professional artists		70.00	70.00
Wood cutters	50.00	89.95	69.97
Small vendors	58.64	73.21	65.92
Paddy farmers	58.12	71.26	64.69
Trishaw pedalers	42.86	86.28	64.57
Farmers ⁵⁷	56.28	71.26	63.77
Garden farmers	58.29	65.87	62.08
Government employees	51.42	67.15	59.28
Stone carvers		50.00	50.00
Boat transport		48.91	48.91
Livestock breeders	29.17	65.00	47.08
Sugar cane farmers	40.63		40.63
Tinsmith/blacksmith		33.33	33.33
Business/trade	37.45	27.89	32.67
Repair	25.00	37.66	31.33
Welder		16.67	16.67
Rubber workers	15.00		15.00
Brick making	0.00	0.00	0.00
Company employees		0.00	0.00
Total	69.57	72.39	70.98

⁵⁶ May include seasonal workers.

⁵⁷ Farmers in general (type of production not specified).

Causes of poverty at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Health	1	1	1	1	1	1	1
Lack of investment capital	2	2	4	4	2	4	2
Big family size/High dependancy ratio	3	4	3	3	3	2	5
Unbalanced household budget	4	6	2	2	5	3	4
Indebttness	5	3	7	5	4	5	3
Unemployment	6	9	6	6	6	7	6
Low income/wages	7	11	5	7	7	6	8
Education	8	7	9	8	8	8	7
Earning day-by-day (casual labour)	9	10	8	9	9	9	9
Bad weather	10	5	11	10	11	10	10
High price of commodities/goods	11	16	10	11	10	11	11
Low yields	12	8	21	12	12	12	12
High price of inputs/labour/processing	13	15	14	15	14	13	14
High price of food	14	26	12	14	16	16	13
Advanced payment	15	14	19	16	15	14	16
Lack of equipment and machinery	16	17	16	13	22	15	18
Not self-sufficient	17	18	18	18	13	22	15
No work animals	18	12	39	17	20	21	17
Low quality of land	19	13	40	21	17	17	19
Lack of business opportunities	20	29	15	20	24	20	23
Crop losses	21	19	29	19	29	24	22
No electricity	22	28	20	27	19	18	33
Low demand	23	38	13	22	23	19	28
Landless	24	21	26	26	21	28	21
Small farm size	25	23	28	23	31	34	20
Irregular rainfall	26	20	35	25	28	29	24
Low prices of trading/crop products	27	22	36	31	26	23	36
High travel costs	28	30	22	32	27	26	31
Selling on credit	29	24	32	42	18	32	25
Bad behaviour	30	43	17	34	25	31	26
Agricultural diseases and pests	31	25	31	24	35	30	27
High interest rates	32	31	27	28	33	25	38
High cost of maintenance	33	32	23	30	34	33	29
Drought	34	27	43	29	38	27	40
Low fish catches	35	34	33	36	36	35	37
Lack of irrigation	36	33	34	33	39	39	30
Old age	37	37	30	45	30	42	32
Floods	38	36	38	35	42	41	35
Contributions	39	35	44	41	37	38	42
Death of household head	40	49	25		32	46	34
Private fees	41	55	24	37	45	36	45
Low knowledge of agricultural techniques	42	40	42	43	40	44	39
Lack of inputs (fertilizers, pesticides, etc.)	43	42	41	44	41	37	46
Lack of skills	44	39	45	40	43	40	43
Don't own business	45	46	37	39	44	43	44
Animal diseases	46	41	49	38	52	50	41
Inaccessibility (roads)	47	44	51	46	48	48	47
No heritage	48	48	47	47	49	47	48
Sesame production	49	45		49	47	51	49
Distance to market	50	47	50	48	53	45	54.5
Goods damaged in transport	51	52	48	52	50	49	54.5
Loss of equipment	52	56	46		46	52	50
Intermediate dealer (broker)	53	54	54	51	56	53	
Forest fires	54	53			54	56	51

Issues related to education at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
School expenses	1	1	1	1	1	1	1
Financial difficulties (money)	2	2	3	2	2	2	2
Private fees	3	9	2	3	3	3	3
Low education of parents	4	3	4	5	4	4	4
Higher education	5	11	5	4	7	8	5
Cost of books and stationnaries	6	6	6	6	8	6	6
Distance from school	7	4	9	9	5	5	7
No middle school in village/ward	8	8	10	11	6	7	9
No high school in village/ward	9	5	14	8	9	12	8
Lack of teachers	10	7	19	7	16	11	11
Elder children have to help their family	11	13	12	12	13	9	17
Lack of/cost transportation	12	12	18	13	15	13	13
Inadequate school buildings	13	10	20	10	18	14	14
Big family size	14	14	13	15	12	17	10
Donations to the school	15	18	8	21	10	10	20
Some children are complexed	16	22	7	14	17	15	18
Lack of job opportunities for graduates	17	17	11	18	11	16	15
Cost of school uniform	18	15	15	20	14	18	12
Poor health of child	19	19	17	16	19	21	16
Lack of pocket money	20	21	16	17	21	20	19
No primary school in village	21	16		19	20	19	22
No electricity to study	22	20	21	22	22	23	21
Flash floods	23	23			23	22	

Sources of vulnerability at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Bad weather	1	1	1	1	1	1	1
Low agricultural outputs (yields)	2	2	6	2	2	2	2
High price of goods	3	5	2	4	3	3	3
Lack of employment opportunities	4	3	4	5	4	5	4
High price of food	5	8	3	3	5	4	5
Poor health	6	4	8	7	6	7	6
Decrease in demand	7	14	5	6	7	6	8
Floods	8	10	7	8	10	10	7
Low price of agricultural products	9	7	10	9	11	9	11
Low fishery stocks	10	6	13	12	8	8	13
Lack of investment capital	11	11	12	17	9	13	10
High price of inputs	12	13	11	10	12	16	9
Drought	13	9	18	11	13	12	14
Low price of sold goods	14	16	9	13	14	11	20
Agricultural diseases and pests	15	12	22	15	16	18	12
High cost of hired labour (wages)	16	15	16	14	17	14	16
Low wages/salary	17	20	14	16	20	20	15
High competition	18	23	15	24	15	15	23
High cost of higher education	19	21	17	19	19	19	19
Low age of children	20	19	21	23	18	26	17
No bridge in village/ward	21	17	23	22	21	17	
Surplus of labour	22	25	20	18	25	22	21
Land erosion	23	18	24	21	22	21	22
Bad road conditions	24		19	20	23	24	18
Selling on credit	25	24	25	25	26	23	
Forest fires	26	22	26		24	25	24

Seasonal vulnerability

Key idea	Rural					Urban				
	Summer March to Mid-May	Rainy season			Winter Nov. to Feb	Summer March to Mid-May	Rainy season			Winter Nov. to Feb
		Mid- may to mid June	Mid- June to August	Sept. to Oct.			Mid- may to mid June	Mid- June to August	Sept. to Oct.	
Brick making	2.8	1.5	1.5	1.6	1.5		1.0	1.0	1.0	
Business/trade	2.6	1.4	1.8	1.9	2.3	2.5	1.2	1.2	1.4	2.5
Carpenter/Mason	2.5	1.3	1.0	1.3	2.7	2.9	1.3	1.1	1.2	3.0
Cart drivers						2.0				2.0
Casual labor ⁵⁸	2.1	1.3	1.4	1.3	2.5	2.1	1.2	1.2	1.1	2.3
Charcoal makers						2.3	1.0	1.2	2.0	2.3
Driver						2.5	1.2	1.0	1.0	2.6
Fishermen	2.5	1.0	1.5	1.2	2.7	2.4	1.8	1.8	1.8	2.3
Fishery workers	1.0	2.7	1.6	2.7	0.9	2.0	2.0	2.0	2.0	2.0
Garden farmers	2.7	1.2	1.4	1.6	3.2	2.6	1.5	1.4	1.7	2.6
Mats makers	3.0				3.0					
Paddy farmers	2.1	1.2	1.3	1.3	2.5	1.8	1.3	1.6	1.7	2.8
Rubber workers	3.0	1.0	1.0	1.0	2.0					
Sesame farmers	1.0	1.3	1.5	2.8	2.3	1.0	1.0	1.0	2.0	2.0
Small vendors	1.5	1.1	1.1	1.1	1.8	2.3	1.3	1.5	1.7	2.5
Stone carvers						2.5	1.0	1.0	1.5	2.5
Tailors/weavers	2.0	1.0	1.0	1.3	2.3	2.1	1.6	1.4	1.5	2.6
Thatch roof maker	3.0				3.0					
Trishaw pedalers	2.0	1.0	1.0	1.0	3.0	2.6	1.0	1.1	1.1	2.9
Wood cutters	2.0	1.5	1.0	1.0	2.5	2.3	1.0	1.1	1.0	2.3
Government employees	1.3	1.0	1.0	1.0	1.3	2.5	1.5	1.5	1.5	2.5
Handicrafts	2.5	1.0	1.0	1.0	2.5	2.3	1.0	0.8	0.7	2.0
Repair	2.5	1.0	1.0	1.0	3.0					
Farmers ⁵⁹	2.3	1.2	1.3	1.5	2.7	1.6	1.2	1.3	1.3	2.6
Livestock breeders	1.0		1.0		1.0	1.9	1.5	1.3	1.3	2.2
Boat transport							1.0	1.0	1.0	
Tinsmith/blacksmith	3.0	1.0	1.0	1.0		2.0	1.5	1.0	1.0	3.0
Mine worker						3.0				
Average	2.20	1.24	1.22	1.39	2.30	2.23	1.28	1.25	1.39	2.33

IHLCA qualitative study, MNPED, Union of Myanmar (2003-04).

Legend: 1 = Worse-off

2 = Okay

3 = Better-off

⁵⁸ May include seasonal workers.

⁵⁹ Farmers in general (type of production not specified).

Coping strategies of communities, households and individuals at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Borrow money with interests	1	1	1	1	1	1	1
Diversification of economic activities	2	3	2	2	3	2	3
Casual work	3	2	3	3	2	3	2
Advanced payment	4	4	10	4	9	5	4
Other family members work	5	8	4	5	6	4	6
Sell assets	6	7	6	8	4	6	8
Reduce spending	7	12	5	6	10	9	5
Advance on pay	8	6	11	9	7	7	9
Sell breeding animals	9	5	18	7	13	11	7
Reduce food consumption	10	10	8	13	8	10	10
Migration	11	14	7	19	5	8	13
Help each other	12	9	15	12	11	14	11
Borrow from family	13	16	12	11	17	16	12
Use savings	14	19	9	17	12	12	20
Financial help from family	15	15	17	15	15	13	18
Donations/contributions (by the community)	16	17	14	14	16	17	14
Work overtime	17	20	13	10	24	15	19
Withdraw older children from school to help their family	18	18	16	21	14	19	15
Sell agricultural products	19	11	24	18	19	22	16
Diversification of crops	20	13	25	16	21	20	17
Sell gold or jewellery	21	22	21	24	22	23	21
Send children to monastic school	22	21	22	23	23	21	24
Livestock breeding	23	24	20	20	27	18	25
Small-scale trading	24	28	19	34	18	24	22
Use traditional medicine	25	25	23	22	29	27	23
Change to distance education	26	26	26	31	20	26	26
Rent work animals	27	23	33.5	25	31	25	28
Reduce the price of sold products	28	27	27	26	25	30	27
Get help from monastery	29	31	29	27	30	29	31
Sell clothes	30	30	30	38	26	31	30
Select best children for school	31	34	28	36	28	36	29
Sell seeds	32	29	33.5	32	32	28	
Old people help at home	33	33	31	28	33	32	32
Go to midwife	34.5		32	29.5		33.5	
Go to public health center	34.5	32		29.5		33.5	
Sell hair	36	35	36	33	35	35	
Saving group (pool)	37	37	35	37	34	37	33
Reduce firewood consumption	38	36	37	35	36	38	34

Projects and programs to improve living conditions at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Factories	1	5	1	3	1	2	1
Electricity	2	1	4	2	2	1	2
Job opportunities	3	4	2	1	5	3	4
Investment capital	4	3	3	4	4	5	3
More roads	5	2	5	5	3	4	5
Livestock breeding	6	7	6	6	6	6	6
Financial assistance	7	8	7	7	7	7	7
Agricultural inputs (fertilizers, pesticides, etc.)	8	6	16	8	10	11	8
Hospital/clinic/dispensary in village/ward	9	11	8	9	8	8	9
Middle school in village/ward	10	9	17	10	11	9	15
Self-help programs	11	16	11	13	13	12	11
Development projects	12	17	10	12	17	14	10
Development of farming	13	22	12	11	23	18	12
Irrigation project	14	10	30	19	12	13	18
Market/bazaar in village/ward	15	12	26	26	9	10	29
Microfinance project	16	23	13	15	19	19	14
Bridge in village/ward	17	15	15	16	16	20	13
Agricultural machinery	18	13	20	14	20	16	16
Reduce price of goods	19	30	9	23	14	15	20
Improvement of agricultural skills	20	14	25	17	21	21	17
Agricultural equipment	21	24	14	21	18	17	22
School transportation	22	21	19	27	15	27	19
Access to more farmland	23	19	23	18	30	25	21
High school in village/ward	24	20	24	22	22	22	23
Land for housing	25	26	18	24	24	24	25
Library in village/ward	26	18	35	20	31	23	28
More bus services	27	25	33	25	32	26	30
Primary school in village/ward	28	27	27	29	25	31	27
Farmers Association	29	29	29	31	28	28	32
Development of handicrafts	30	34	21	33	26	34	24
Football playground	31	28	36	36	27	35	26
Garbage collection system	32	36	22	34	29	32	31
Food subsidies in case of emergency	33	31	32	32	33	30	35
Purified water factory	34	32	31	30	35	29	36
Fish depots/cold storage	35	35	28	28		33	34
Nursery for small children	36	33	34	35	34		33

Projects and programs to improve access to education at Union level by category of participant to FGD

Key idea	Rank for Study Areas						
	Union	Milieu		Gender		Age group	
		Rural	Urban	Men	Women	Young	Old
Middle school in village/ward	1	1	2	1	1	1	1
More teachers	2	2	13	2	2	4	2
Financial assistance	3	4	3	3	5	2	8
More school buildings	4	9	1	4	3	3	4
School transportation	5	5	5	6	4	6	3
Library in village/ward	6	6	7	5	9	5	7
High school in village/ward	7	3	12	7	6	8	5
Assistance for books	8	7	4	8	7	9	6
Assistance for stationnaries	9	8	6	9	10	7	9
Education fund	10	16	8	10	15	12	13.5
Reduction of private fees	11	15	10	11	16	13	13.5
Pre-school/nursery in village/ward	12	12	14		8	10	19
Development of vocational training	13	14	11	17	11	14	15
Evening school	14		9	12	18	11	20
Loans for higer education	15	17	15	15	14	16.5	10
Assistance for school uniforms	16	11	16	18	12	15	17
Development of agricultural skills	17	13	18	13	21	20	12
Primary school in village/ward	18	10	22	19	13	21	11
Public boarding school	19	21	17	22	17	22	16
Monastic school in village/ward	20		19	14			18
Furniture for school	21	19	21	20	19	18	21
Computera for school	22	20	20	16	22	16.5	23
Hygiene education	23	18	23	21	20	19	22

APPENDIX 6:
LIST OF FGD FOR WHICH
THERE WAS NO ANSWERS BY QUESTION

LIST OF FGD FOR WHICH THERE WAS NO ANSWER BY QUESTION

Question 4b: Issues related to health

State/Division	Township	Village/ward	Category
Mon	Thaton	Ward	Young men Old women
	Mlawmaing	Village	Young men Young women
Rakhine	Myauk U	Village	Old men
		Ward	Old women
	Sittwe	Village	Young women
		Ward	Young women
Tanintharyi	Mycik	Ward	Young men
	Tanintharyi	Village	Young women
Yangon	Hlegu	Ward	Young men
Bago	Tharawady	Village	Old men
		Ward	Young men
Ayeyarwady	Hintada	Village	Young men Old men
		Ward	Young men Old men
	Phyarpon	Village	Young men
Magway	Aunglang	Ward	Old men
Mandalay	Kyaukse	Village	Old women
	Kyaukpadang	Ward	Young men Young women
Sagaing	Sagaing	Village	Young men Old men
	Kalay	Ward	Old women
Kachin	Wine Maw	Village	Old men
	Monyin	Ward	Young women
Shan	Lasho	Village	Young women
		Ward	Old women
Kayah	Loikaw	Village	Young men
		Ward	Young men
Kayin	Pa an	Village	Young men Old men
		Ward	Old men Young women

Question 4c: Issues related to education

State/Division	Township	Village/ward	Category
Rakhine	Myauk U	Ward	Young women Old women
		Village	Young men Old women
	Sittwe	Ward	Old women
Tanintharyi	Tanintharyi	Ward	Young men
Yangon	Hlegu	Village	Young women
Bago	Taungoo	Village	Old men
Ayeeyarwady	Hintada	Ward	Old men
	Phyarpon	Village	Old women
		Ward	Young women
Magway	Aunglang	Village	Old women
Mandalay	Kyaukse	Ward	Young women
	Kyaukpadang	Ward	Young women
Sagaing	Sagaing	Village	Old women
	Kalay	Village	Old women
		Ward	Young men
Chin	Haka	Village	Old women
	Phalan	Ward	Old women
Kachin	Wine Maw	Village	Old women
	Monyin	Village	Old men
		Ward	Old men Old women
Shan	Lasho	Village	Young men Young women
	Nyaung Shwe	Ward	Young men
Kayah	Loikaw	Village	Young men Young women
	Dimosoe	Ward	Old men
Kayin	Than Daung	Village	Young women Old women
		Ward	Young men

Question 4d: Issues related to water and sanitation

State/Division	Township	Village/ward	Category
Mon	Malawmaing	Ward	Young men
Rakhine	Myauk U	Village	Young women
	Sittwe	Village	All 4 groups
Tanintharyi	Tanintharyi	Village	All 4 groups
		Ward	All 4 groups
	Myeik	Village	All 4 groups
		Ward	All 4 groups
Yangon	Hlegu	Village	Young men Old men Old women
		Ward	Old women
Bago	Taungoo	Ward	Old men
Ayeyarwady	Hintada	Village	Young men Old men Young women
		Ward	Old men Old women
	Phyarpon	Village	All 4 groups
		Ward	All 4 groups
Magway	Aunglang	Village	Young men Old men Young women
		Ward	Young men Old men
Mandalay	Kyaukse	Village	Old women
		Ward	Young men Old men Young women
	Kyaukpadang	Ward	Young men Old men Young women
Sagaing	Sagaing	Village	Old men
		Ward	All 4 groups
	Kalay	Ward	Young men Old men
Chin	Haka	Village	Old women
	Phalan	Village	Young men
Kachin	Monyin	Village	Old men Old women
		Ward	Old men Young women Old women
Shan	Lasho	Ward	All 4 groups
Kayah	Loikaw	Village	Young men Old men Old women
		Ward	Old men Young women
Kayin	Than Daung	Village	Old men

Question 4e: Issues related to financial services

State/Division	Township	Village/ward	Category
Mon	Thaton	Ward	Young men Old women
	Malawmaing	Village	Old men
Rakhine	Myauk U	Village	All 4 groups
		Ward	Young men Old men
	Sittwe	Village	Old men Old women
		Ward	Young men Old women
Tanintharyi	Tanintharyi	Village	All 4 groups
		Ward	All 4 groups
	Myeik	Village	All 4 groups
		Ward	All 4 groups
Yangon	Hlegu	Village	Young men
		Ward	Young men Young women Old women
	Thanlyn	Ward	Young women
Bago	Taungoo	Village	Young men Young women Old women
			All 4 groups
	Tharawady	Village	Young men Young women Old women
		Ward	Young men Old women
Ayeyarwady	Hintada	Village	Young men Old men Young women
		Ward	Old men Old women
	Phyarpon	Village	All 4 groups
		Ward	All 4 groups
Magway	Aunglang	Village	Old men
		Ward	Young men Old women
	Minbu	Ward	Old women
Mandalay	Kyaukse	Village	
		Ward	Old women
	Kyaukpadang	Village	Young men Old men Young women
		Ward	Old men Young women Old women
Sagaing	Sagaing	Village	Young men
		Ward	Old men Old women
	Kalay	Village	Young women
		Ward	Young men Young women
Chin	Haka	Village	Old women
		Ward	Young men
	Phalan	Village	Old men
		Ward	Old men Old women
Kachin	Wine Maw	Village	Old men Young women

State/Division	Township	Village/ward	Category	
			Old women	
		Ward	Young men Young women	
	Monyin	Village	Young men Old men Old women	
		Ward	All 4 groups	
Shan	Lasho	Village	Young men Old men Young women	
		Ward	Old men Young women	
	Nyaung Shwe	Village	Old men Young women Old women	
		Ward	Young men Old men Old women	
	Kayah	Loikaw	Village	Young men Young women
		Dimosoe	Village	All 4 groups
Ward			Old men Young women	
Kayin	Than Daung	Village	Old men Old women	
		Ward	Young men Old men	

Question 4f: Issues related to equipment and inputs

State/Division	Township	Village/ward	Category
Mon	Thaton	Ward	Young women Old women
	Malawmaing	Village	Old women
Rakhine	Sittwe	Ward	Young men Old men
Tanintharyi	Tanintharyi	Village	Young men Old women
		Ward	Young men Young women
	Myeik	Village	Old women
		Ward	Young men Young women
Yangon	Hlegu	Ward	Young men Old men Old women
	Thanlyn	Village	Young men Young women
		Ward	Young men
Bago	Taungoo	Ward	Old women
	Tharawady	Village	Old men Old women
		Ward	Old men
Ayeyarwady	Hintada	Village	Young men Old men Young women
		Ward	Young men
	Phyarpon	Village	Old men Young women Old women
		Ward	Young women Old women
Magway	Aunglang	Village	Old women
		Ward	Old men
	Minbu	Village	Young men
		Ward	Young women
Mandalay	Kyaukse	Ward	Young men Old men Old women
		Ward	Old women
	Kyaukpadang	Village	Young men Old men
		Ward	All 4 groups
Sagaing	Sagaing	Village	All 4 groups
		Ward	Young men Young women Old women
	Kalay	Village	Old women
		Ward	Young men Old men Young women
Chin	Phalan	Ward	Old women
Kachin	Wine Maw	Village	Old men
Shan	Lasho	Ward	Young women
	Nyaung Shwe	Ward	Old men
Kayah	Loikaw	Village	Young women Old women
		Ward	Young men

State/Division	Township	Village/ward	Category
Kayin	Than Daung	Village	Old men Young women Old women
		Ward	Young men Old men Young women
	Pa an	Village	Young women

Question 7b: Income-generating projects and programs to improve living conditions

State/Division	Township	Village/ward	Category
Mon	Thaton	Village	Young women
Rakhine	Myauk U	Village	Young men
	Sittwe	Village	Young men
Tanintharyi	Tanintharyi	Village	Young men Old men
		Ward	Young men Old women
	Myeik	Village	Young men Old women
		Ward	Young men
Yangon	Hlegu	Village	Young men
		Ward	Old women
Bago	Taungoo	Village	Young women
			Old women
	Tharawady	Village	Old men Old women
		Ward	Young men
Ayeyarwady	Hintada	Village	Old men Young women Old women
		Ward	Old women
	Phyarpon	Village	Old women
		Ward	Young women
Magway	Aunglang	Village	Young women
		Ward	Old men Young women
	Minbu	Village	Young men
Mandalay	Kyaukse	Village	Old men
		Ward	Young men Old women
	Kyaukpadang	Village	Young men Young women Old women
Sagaing	Sagaing	Ward	Young women
	Kalay	Village	Old men Old women
Chin	Haka	Ward	Old men
Kachin	Wine Maw	Village	Old women
Shan	Lasho	Village	Young women
		Ward	Old men Young women
	Nyaung Shwe	Village	Young women
Kayah	Dimosoe	Village	Young men
		Ward	Young men Young women Old women
Kayin	Than Daung	Ward	Young men
	Pa an	Village	Young men

Question 7c: Projects and programs to improve access to financial services

State/Division	Township	Village/ward	Category
Rakhine	Myauk U	Village	Young men Young women
	Sittwe	Village	Young women
Tanintharyi	Tanintharyi	Village	Young men Young women
		Ward	Young women
	Myeik	Village	Young women
		Ward	Old men Young women
Yangon	Hlegu	Ward	Young women
Ayeerwady	Hintada	Village	All 4 groups
		Ward	Young women Old women
	Phyarpon	Village	Old men Old women
Magway	Aunglang	Ward	Old men
Mandalay	Kyaukse	Ward	All 4 groups
	Kyaukpadang	Ward	Young women
Sagaing	Sagaing	Village	Young men Old women
		Ward	Old men
	Kalay	Ward	Young men
Chin	Haka	Ward	Old men
	Phalan	Ward	Old men
Kachin	Monyin	Village	Old women
Shan	Lasho	Village	Young men Old men Young women
	Nyaung Shwe	Village	
Kayah	Loikaw	Village	Young women
	Dimosoe	Village	Young men
		Ward	Young men Young women Old women
Kayin	Than Daung	Village	Old women
		Ward	Young men Old women
	Pa an	Village	Old men Old women

Question 7d: Projects and programs to improve infrastructures

State/Division	Township	Village/ward	Category
Mon	Thaton	Ward	Young men
Rakhine	Myauk U	Village	Young men Old men
		Ward	Young men Young women
	Sittwe	Village	Young women Old women
		Ward	Young men
Tanintharyi	Tanintharyi	Ward	Young men Old women
	Myeik	Ward	Young women
Yangon	Hlegu	Village	Young men
Bago	Taungoo	Village	Young women Old women
	Tharawady	Village	
Ayeyarwady	Hintada	Village	Young men Young women
		Ward	Old men
	Phyarpon	Village	Old men Young women Old women
Magway	Aunglang	Village	Old women
		Ward	Young men Old men
Mandalay	Kyaukse	Ward	Young women Old women
	Kyaukpadang	Ward	Old men Old women
Sagaing	Sagaing	Ward	Young men Old men Young women
Chin	Phalan	Village	Young men Young women Old women
		Ward	Young women
Kachin	Monyin	Ward	Old women
Shan	Nyaung Shwe	Village	Young men Young women
		Ward	Old men Young women
Kayah	Loikaw	Village	
	Dimosoe	Village	Young men Young women

Question 7e: Projects and programs to improve access to education

State/Division	Township	Village/ward	Category
Mon	Malawmaing	Village	Young men
Rakhine	Myauk U	Village	Old men Young women Old women
		Ward	Young men Old men
	Sittwe	Village	All 4 groups
		Ward	Old women
Tanintharyi	Tanintharyi	Village	Old men
Yangon	Hlegu	Ward	Old women
	Thanlyn	Village	Young men
Bago	Taungoo	Village	Old men Young women Old women
Ayeyarwady	Hintada	Village	All 4 groups
		Ward	Old men
	Phyarpon	Village	Young women Old women
		Ward	Young women
Magway	Aunglang	Village	Young men Young women
	Minbu	Ward	Young men
Mandalay	Kyaukse	Village	Young men
		Ward	Old men Young women Old women
	Kyaukpadang	Village	Young men Old men
		Ward	Old women
Sagaing	Sagaing	Village	Old men Young women
		Ward	Young men Old men
	Kalay	Ward	Old women
Chin	Phalan	Ward	Young women
Kachin	Wine Maw	Village	
	Monyin	Ward	Young men Old men Young women
Kayah	Loikaw	Ward	Old men
	Dimosoe	Village	Young men Old men
		Ward	Young men Old men
Kayin	Than Daung	Village	
	Pa an	Ward	Young men Old men Young women

Question 7f: Projects and programs to improve access to health services

State/Division	Township	Village/ward	Category
Mon	Thaton	Village	Old men Old women
		Ward	Young men Old men
	Malawmaing	Village	Young men Young women
		Ward	All 4 groups
Rakhine	Myauk U	Village	All 4 groups
		Ward	All 4 groups
	Sittwe	Village	Old men Young women Old women
		Ward	Young women Old women
Yangon	Hlegu	Ward	Old men
	Thanlyn	Village	Young men
		Ward	
Bago	Taungoo	Village	Old women
		Ward	Young women
Ayeyarwady	Hintada	Village	Young men Young women
		Ward	Old men
	Phyarpon	Village	Old men Old women
		Ward	Old men Young women Old women
Magway	Aunglang	Village	All 4 groups
		Ward	All 4 groups
	Minbu	Village	Young women
		Ward	Young men
Mandalay	Kyaukse	Ward	Young women Old women
		Kyaukpadang	Village
	Ward		Young men Old women
Sagaing	Sagaing	Village	Young men Old women
		Ward	
	Kalay	Village	All 4 groups
Chin	Haka	Village	Old men Young women
		Ward	Old men
	Phalan	Village	Old men Young women Old women
		Ward	All 4 groups
Kachin	Monyin	Village	Old men
		Ward	Young men Old women
Shan	Lasho	Village	All 4 groups
		Ward	Young women Old women
	Nyaung Shwe	Village	Old men
		Ward	Old men Young women Old women

State/Division	Township	Village/ward	Category
Kayah	Loikaw	Village	Young women
		Ward	All 4 groups
	Dimosoe	Village	Young women
		Ward	All 4 groups
Kayin	Than Daung	Village	Old men Old women
		Ward	Young women
	Pa an	Village	Old women

