PLANTING UNDER THE SUN

“When the women sing planters’ songs together, it can feel like there’s an orchestra here. Their singing is good for team spirit,” says Oxfam Policy Officer Nyein Zarni Naing, as he surveys a line of people from Oke Shit Kone village moving systematically down a paddy field, planting rice seedlings in the ground at lightning speed as they go.

Mr Naing is visiting this paddy field deep in the heart of central Myanmar, as part of his activities to implement training in modern agricultural techniques in more than 20 villages in the area. He does not work alone; a dozen other NGOs are also active here, all of them part of a large multi-international donor-funded scheme operating across rural Myanmar to improve local livelihoods and raise communities’ accessibility to food.

Poverty is an enduring problem in Myanmar, particularly in rural areas. In the southern Ayeyarwady Delta region, this problem was compounded in the wake of Cyclone Nargis, which swept through the region in 2008, killing more than 130,000 people and destroying the homes and livelihoods of thousands. According to the Integrated Household Living Conditions Survey in Myanmar 2009-2010, an estimated 25% of the population were living in poverty and 5% in extreme hardship, with little or no income to spend on essential foods.

A year after Cyclone Nargis hit, LIFT – or the Livelihoods and Food Security Trust Fund - was set up, based on donor support received from around the world, including from EuropeAid, which granted more than €30 million. Through hundreds of training projects in farming, alternative occupations and land management, LIFT is working on improving incomes in the Ayeyarwady Delta region as well as five other areas of Myanmar, where jobs are scarce, poverty particularly severe and many households can struggle to earn enough to buy a sufficient daily food intake.

HIGHER YIELDS

At Oke Shit Kone in Myanmar’s so-called Dry Zone, a large mostly flat region where temperatures can soar but rainfall is in short if intensive supply, LIFT’s training activities are looking to improve farming methods. “Here, we are introducing new rice cultivation techniques,” says Naing. “In the past, rice growers used to throw rice seeds randomly into the ground. We’ve trained them in a new technique, which involves transplanting the rice seedlings individually into the paddy field. It’s a way of ensuring a higher yield.”

In the Dry Zone, there are also LIFT activities underway to improve sesame and cotton production. The reasons are multiple: to ensure better local knowledge of modern farming techniques, greater agricultural yields, and more jobs.
Work in rural Myanmar is in relative short supply for both men and women alike. Few village inhabitants own land and are often dependent on poorly-paid casual labour. Men mostly pick up work on local farms but in search of additional income, women are increasingly breaking out of their traditional role of household caretaker to take on more remunerative employment.

Says Pact Senior Regional Manager Myo Myint Aung: “Round here, women tend to go to school just to learn to read and write and then leave around the age of 15. As a result, their opportunities to make money are not huge, which is why we launched a micro-finance scheme locally. Our loans are small and directed at women because we want them to be able to generate extra income for themselves and their households.”

A couple of hours’ drive down bumpy roads from Oke Shit Kone is Kyet Tan Kone village, where a Pact micro-finance scheme run jointly with LIFT has been in operation for a year. 46-year-old Daw Sein Pwar, who’s lived in the village all her life and has six children, heard about the scheme when a PACT loan manager came visiting.

“The interest rate on the loans is good. Instead of 5% on 100 Kyat [EUR 0.08], which is normal, it’s 2.5%,” says Daw Sein Pwar. She took out an 80 000 Kyat [EUR 60] to buy two piglets. Her husband’s income wasn’t enough. “He works on a farm. He earns 2 000 Kyats [EUR 1.5] a day. We don’t have any land.” After eight months, during which she kept down her normal job of selling flowers, she sold the piglets for 350 000 Kyats [EUR 265] and repaid her loan. “Pretty good, no?” she says with a smile.

LIVESTOCK AND LIVELIHOODS

Not that all of Pact’s Global Microfinance Fund loans go to raising pigs. Small loans to buy livestock or equipment to run poultry farms, grow seasonal crops, trade in groceries and cultivate flowers – sold for decorative purposes or to offer to Buddha - have all been granted in this area by the Fund. Daw Win Mar, living in nearby Myo Khinn Thar village, used her first loan to buy a grinding machine for her home-based groundnut oil production business.

Nothing in Daw Win Mar’s production process is wasted: bucket-loads of groundnuts are steamed, put through the grinding machine producing edible oil and a thick brown paste waste product which is sold either for pig feed or for souring and turning into a side dish. Like many of her fellow borrowers, Daw Win Mar had experience in her chosen business field already. Says Pact’s Myo Myint Aung: “We really encourage the women who apply for a loan to focus on an activity they already know something about.”

All women receive five weeks of training from a regional loan officer before they can take part in the scheme. They learn about how to run a small business, how to use profit, conditions regarding re-payment of loans and general business behaviour.

The training is kept simple, as local senior loan officer Swe Swe Mar explains: “I talk out loud to the women and they listen and respond. There’s no writing involved. Part of this work is to motivate them to speak up – which they might not be used to doing normally.”

Repayments on loans are conducted in group sessions in the presence of loan officers within the villages at regular intervals. At Myo Khinn Thar village, repayment day is an orderly and disciplined occasion. The women file up one by one and seat themselves in rows. At a low table, account books are pored over and loan instalments discussed and re-paid.

Similar scenes have been playing out for the last year around the Dry Zone. So far, here and in other rural regions of Myanmar, LIFT estimates to have assisted more than 15,000 households set up small businesses and over 50,000 households improve agricultural yields.

So, at Myo Khinn Thar, have there been any loans which haven’t worked out? Puzzled glances are exchanged. “No - none as yet,” comes the answer.