



**EMReF**  
Enlightened Myanmar  
Research Foundation

# Myanmar

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URBAN HOUSING DIAGNOSTIC & COVID-19 RAPID ASSESSMENT

EMReF

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## 1.2 Glossary

<b>BOT</b>	Build Operate Transfer
<b>CBD</b>	Central Business District
<b>CDC</b>	City Development Committees
<b>CERP</b>	COVID-19 Economic Relief Plan
<b>CHIDB/CHDB</b>	Construction Housing International Development Bank
<b>COPD</b>	Chronic Obstructive Pulmonary Disease
<b>COVID-19</b>	Coronavirus Disease 2019
<b>CSO</b>	Civil Society Organization
<b>DALMS</b>	Department of Agriculture Land Management and Statistics
<b>DUHD</b>	Department of Urban and Housing Development
<b>EMReF</b>	Enlightened Myanmar Research Foundation
<b>EU</b>	European Union
<b>EuroCham Myanmar</b>	European Chamber of Commerce Myanmar
<b>FDI</b>	Foreign Direct Investment
<b>GAD</b>	General Administration Department
<b>GBV</b>	Gender Based Violence
<b>GDP</b>	Gross Domestic Product
<b>GEN</b>	Gender Equality Network
<b>H1N1</b>	Influenza caused by the H1N1 virus
<b>Hundi</b>	A financial instrument used to transfer money from place to place.
<b>ICCG</b>	Inter Cluster Coordination Group
<b>ICRC</b>	International Committee of the Red Cross
<b>ICU</b>	Intensive Care Unit
<b>IDP</b>	Internally Displaced Person
<b>IMF</b>	International Monetary Fund
<b>INGO</b>	International Non-Governmental Organization
<b>IOM</b>	International Organization for Migration

<b>IPV</b>	Intimate Partner Violence
<b>Kasone</b>	Second month of the traditional Burmese calendar
<b>KMSS</b>	Karuna Mission Social Solidarity
<b>LIFT</b>	Livelihood and Food Security Trust Fund
<b>LMIC</b>	Low-to-Middle-Income Country
<b>MADB</b>	Myanmar Agricultural Development Bank
<b>MEB</b>	Myanmar Economic Bank
<b>MFI</b>	Microfinance Institution
<b>MIC</b>	Myanmar Investment Commission
<b>MMK</b>	Myanmar Kyat (national currency of Myanmar)
<b>MOHT</b>	Ministry of Hotels and Tourism
<b>NGO</b>	Non-Governmental Organization
<i>Parahita</i>	Burmese voluntary charity group
<b>PCR</b>	Polymerase chain reaction (technique used to detect active viral infection)
<b>PPE</b>	Personal protective equipment
<i>Pyi</i>	Burmese measurement equivalent to 2.56 liters
<b>SIM</b>	Subscriber identity module (cellular phone card)
<b>SME</b>	Small and Medium-Sized Enterprise
<i>Tatmadaw</i>	Official name of Myanmar government armed forces
<i>Thingyan</i>	First month of the Burmese calendar and Burmese New Year festival that falls in April
<b>Tical</b>	A measurement equivalent to 0.576 ounces
<b>TLR</b>	Town land roll
<b>UNFPA</b>	United National Population Fund
<b>UNOCHA</b>	United Nations Office for Coordination of Humanitarian Affairs
<b>UNOPS</b>	United Nations Office for Project Services
<b>Viss</b>	A Burmese unit of measure for weight, approximately 1.63293 kilograms (3.6 pounds)
<b>WHO</b>	World Health Organization
<b>YCDC</b>	Yangon City Development Committee

## 2 Executive Summary

- 1. The challenges of increased urbanization are already evident in Yangon, Myanmar's largest city.** The city's infrastructure, connectivity, services, and affordable housing stock have not kept pace with even the relatively slow rate of urbanization in Yangon. In developing countries, 90% of urban expansion is through informal settlements or in areas prone to natural disasters like flooding, sea level rise, or cyclones, and Myanmar is no exception. Such precarious living conditions make the urban poor highly vulnerable to shocks.
- 2. Due to cyclical patterns of displacement, conflict, disaster, and migration Yangon has a chronic undersupply of housing – particularly affordable housing.** There is currently an estimated undersupply of half a million housing units, expected to increase to over 1 million by 2030. While steps have been taken in recent years to build new affordable housing units, progress is far behind demand and units are too expensive for many of those in need of housing. New household formation is delayed due to lack of housing supply in urban areas. This means that there are households particularly amongst the urban poor who are living with multiple adults in cramped conditions or in informal settlements in Yangon's periphery.
- 3. In 2017, an estimated 475,000 Yangon residents were living in informal settlements with limited access to basic services.** The informal settlement population is closely linked to internal migration flows, as Yangon attracts households looking for work and access to education. There was considerable internal migration to Yangon following Cyclone Nargis, where the disaster led to not only deaths, injuries, and infrastructure destruction, but two failed planting seasons, bankrupting farmers across the region. Post-2010 informal settlements are located primarily in Hlaing Tharyar, Dala, Dagon Seikkan, North Dagon, and East Dagon. This diagnostic, while covering Yangon and urban areas of Myanmar broadly, has a geographical focus on Hlaing Tharyar and Dala Townships.
- 4. While urbanization can lead to economic growth, the success of this depends on inclusive and equitable access to sustainable urban infrastructure.** If urbanization is not well planned and managed, congestion, sprawl, slums, pollution, and inequality can increase, and a growing population will overwhelm Myanmar's aging infrastructure. To realize inclusive urbanization Myanmar needs to increase equitable access to employment, housing, infrastructure, and basic public services, furthering inclusion of socially and economically marginalized and vulnerable groups. This report highlights the needs and opportunities for inclusive urbanization in key areas, including: low-cost housing in urban areas to accommodate existing populations and newcomers; policies improving transportation and mobility; and secure and equitable access to basic services like water and sanitation.
- 5. Like nations around the world, Myanmar is now experiencing community spread of COVID-19,** with the first case confirmed in March 2020, followed by the confirmation of community spread in April 2020. Infectious disease prevention and control in development settings is of utmost importance, but is especially complex in areas with limited access to sanitation and medical facilities, and the existence of social inequalities and insecurity. COVID-19 infection prevention interventions include social distancing – something that is impossible to achieve in Myanmar's densely populated informal settlements. With an estimated 10-15 percent of the country's population residing in slums with limited access to basic

services, Myanmar's urban settlements have a high potential of becoming hotspots of COVID-19 transmission.

6. **The economic impacts of COVID-19 on Myanmar's urban centers are considerable and will impact urban development in the short, medium, and long-term.** This rapid assessment addresses the current and potential economic, development, and social impacts of the pandemic in Myanmar's urban areas and highlights potential sites of resilience. The rapid assessment found that loss of revenue in sectors including manufacturing, tourism, food and beverage services, and construction has led to widespread job losses in urban areas. With an overwhelming percentage of Myanmar's workers existing outside of the formal sector with no access to social security benefits, the brunt of the economic downturn is borne by day laborers and others with non-existent or insecure contracts. Loss of work has pushed households into further reliance on microfinance and informal lenders to make ends meet. At the same time, lenders, fearing widespread defaulting on loans, have become more scrupulous in their lending practices. Households across the country reliant on remittances from urban or overseas migrants have also had a significant proportion of their household income cut while simultaneously having more mouths to feed as migrant workers lost their jobs and returned home.
  
7. **In the context of COVID-19 prevention and economic recovery, the research explores housing needs of the urban poor and potential for urban housing and infrastructure upgrading.** Spending on community infrastructure projects may be a way of putting people to work while upgrading their access to urban services and quality housing. Pandemic response demands both safe spaces for social distancing, access to water and sanitation, as well as mechanisms to secure livelihoods for the urban poor in their own communities. However, households that have had significant livelihood disruption due to COVID-19 may not be interested in housing upgrading, particularly if it requires taking on increased debt. If thoughtfully planned and implemented, local community infrastructure projects and housing upgrading can be designed to allow for localized income generation during phases of restrictions on mobility and job opportunities.

### 3 Introduction

8. **More than half the global population, or over 4 billion people currently live in urban areas.**<sup>1</sup> Urbanization has been positively correlated to economic development and associated with economic growth. No country has attained middle income status without an urbanization rate of at least 50%. Yet, while poverty rates are lower in urban areas, inequality is higher.
9. **Myanmar is in the early stages of urbanization.** Currently only 30 percent of the population live in cities. In contrast to the slow rate of urbanization at 1.5% in 2018, urbanization is expected to increase dramatically over the coming decades.<sup>2</sup> By 2050 the urban population is expected to double to 32 million. Much of the existing urbanization in Myanmar centers around Yangon, a city of over 5 million with 7.5 million in the wider metropolitan region, accounting for over 30 percent of the urban population of Myanmar.<sup>3</sup> By 2050, Yangon is expected to become a megacity with a population over 10 million.
10. **Yangon's growth is fueled in large part by internal migration.** Internal migration accounted for 81 percent of the population growth of Yangon between 2009 and 2014.<sup>4</sup> Almost 20 percent of Myanmar's population, or at least 9 million people, are classified as internal migrants according to the 2014 census.<sup>5</sup> Migration is attributed to both push and pull factors, including high rates of indebtedness, loss of land, employment opportunities, access to services, security, and loss of livelihoods following the destruction wreaked by Cyclone Nargis in 2008. The deltaic Ayeyarwady Region lost 784,919 people or over 13 percent of its population due to migration to Yangon Region over the same period.<sup>6</sup>
11. **In addition to growth by internal migration, people are frequently on the move within Yangon.** Data is hard to disaggregate on the township level, as the 2014 census asked for place of birth, current usual residence, and previous usual residence, but did not provide a migratory history.<sup>7</sup> Our research found that there was movement from peri-urban townships such as Hlegu or Htantabin to Hlaing Tharyar's industrial zone, as well as movement between townships with higher rates of informal settlements, such as the riverfront townships of Dala, Hlaing Tharyar, and Thaketa. This mirrors census data that found movement within Yangon between south and west Yangon to north and east Yangon.<sup>8</sup> Understanding internal mobility also helps to illuminate employment and social networks as well as pressures on low-cost housing, as people may move to access jobs, escape debts, or find cheaper or more durable housing.
12. **While the country-wide urban population was only 16,423,490 in 2018, Myanmar's economy has urbanized much faster.** Rural sectors including agriculture, forestry and fishing as a share of GDP have

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<sup>1</sup> World Bank. 2019. Urban Development. Available at: <https://www.worldbank.org/en/topic/urbandevelopment/overview>

<sup>2</sup> "World Development Indicators: DataBank," accessed April 22, 2020, <https://databank.worldbank.org>.

<sup>3</sup> "World Development Indicators: DataBank."

<sup>4</sup> The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D, Department of Population, Ministry of Labor, Immigration and Population, with technical assistance from UNFPA, "Thematic Report on Migration and Urbanization: The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D" (The Republic of the Union of Myanmar, January 18, 2017), <https://myanmar.unfpa.org/en/publications/thematic-report-migration-and-urbanization>.

<sup>5</sup> The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D, Department of Population, Ministry of Labor, Immigration and Population, with technical assistance from UNFPA.

<sup>6</sup> The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D, Department of Population, Ministry of Labor, Immigration and Population, with technical assistance from UNFPA.

<sup>7</sup> The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D, Department of Population, Ministry of Labor, Immigration and Population, with technical assistance from UNFPA, 8.

<sup>8</sup> The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D, Department of Population, Ministry of Labor, Immigration and Population, with technical assistance from UNFPA, "Thematic Report on Migration and Urbanization: The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D."

declined by more than half from 57 percent in 2000 to just 25 percent in 2018.<sup>9</sup> This is accompanied by growth in industry over the same period, much of it concentrated in urban centers, particularly Yangon.

13. **As COVID-19 impacts sectors across Myanmar’s economy, the linkages between urban and rural economies are becoming more apparent.** Myanmar’s rural economy, based on agriculture, is heavily tied to urban towns and cities where warehouses, mills, and food processing factories are located. Urban employment is closely linked to food processing in industrial zones and wet markets selling agricultural products. Migration is a primary coping mechanism for Myanmar’s food insecure households and in respond to shocks in the rural economy. This relationship is best exemplified following cyclone Nargis where shocks due to both the natural disaster itself and disruptions to the following two growing seasons led to large-scale migration from Nargis-affected areas of the Ayeyarwaddy Delta to Yangon’s periphery, particularly Hlaing Tharyar township’s industrial zones.<sup>10</sup>
  
14. **This report addresses current housing, infrastructure, and service provision needs in Yangon and the effects of the COVID-19 pandemic on the urban areas.** The report is divided into two sections. The first section describes the current dynamics of housing and land tenure and urban service provision in Yangon, including the key services of water, sanitation, and transportation. The second section is concerned with the COVID-19 coronavirus pandemic in Myanmar, the current and long-term risks, potential impacts, and responses, with a focus on urban areas. Both sections include a geographic deep-dive into Yangon’s Dala and Hlaing Tharyar townships to further understand the impacts of COVID-19 at the township level in low-income communities with high rates of informal housing.
  
15. **These two topics are addressed together because of the profound impact COVID-19 is having and will continue to have on urban areas, urban development, and urban life.** As field research was conducted primarily following the outbreak of COVID-19, both sections of the report are significantly influenced by the progression of the pandemic, and the pandemic heavily influenced the research design. Addressing dynamics present in pre-COVID-19 Yangon without addressing the impacts of the pandemic risks misconstruing the current and post-COVID-19 development needs in Myanmar’s largest city and other urban areas of the country. Likewise, to address the additional strain and health, economic, and social risks caused by the pandemic, an understanding of pre-pandemic infrastructure, urban development, and existing vulnerabilities is necessary.

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<sup>9</sup> World Bank, “Myanmar Country Profile,” accessed April 22, 2020, [https://databank.worldbank.org/views/reports/reportwidget.aspx?Report\\_Name=CountryProfile&Id=b450fd57&tbar=y&dd=y&inf=n&zm=n&country=MMR](https://databank.worldbank.org/views/reports/reportwidget.aspx?Report_Name=CountryProfile&Id=b450fd57&tbar=y&dd=y&inf=n&zm=n&country=MMR).

<sup>10</sup> Research team interview with Myanmar Agricultural Association Co-Chair, Nyantha Maw Lin, May 10, 2020.

## 4 Methodology

16. **Conducting field research in the time of COVID-19 is fraught with ethical and methodological dilemmas.** The research team adjusted the scope, research tools, and research methods half a dozen times in response to ethical and feasibility concerns as government restrictions on assembly and travel, and scientific knowledge about transmission of the virus shifted. The original research design was an urban diagnostic including focus group discussions and key informant interviews to be held in Hlaing Tharyar and Bago Townships in March and April of 2020. The research was designed to specifically focus on issues of land tenure, housing conditions and needs, access to credit, and basic services, specifically water, sanitation, and transportation in selected settlements in the two townships. The plan was to work closely with the ward administrators and household leaders to select participants for focus groups, ensuring a range of incomes, ages, and genders among the sample. However, in consultation with the ward administrators in the field sites as well as with the World Bank team, it was decided that it was not feasible to conduct face-to-face research during the coronavirus pandemic.
17. **The final report is based on data drawn from sources that did not require face-to-face interaction typical of qualitative social research, and as such, has some significant limitations.** Researchers could not physically visit communities, do transect walks, or recruit research participants in a traditional manner. Instead, research used a mixed-methods approach, combining in-depth desk reviews of existing academic and gray literature and media reports with participant observation in three cities (Thaton, Mawlaymyine, and Yangon), key informant interviews with CSO leaders, government staff, volunteers, union leaders, and others, and interviews with residents via snowball sampling in Hlaing Tharyar and Dala Townships.

### 4.1 Site Selection

18. **Following the coronavirus pandemic, site selection was altered based on locations known to have significant low-income populations and high housing upgrading needs.** Based on this criteria, Hlaing Tharyar and Dala Townships were selected. Hlaing Tharyar is home to one-third of Yangon's informal residents, in 181 settlements across the township, with a significant proportion of informal residents also residing in Dala.<sup>11</sup> Yet, within these townships, identifying the sample for interviews was exceedingly difficult without being able to physically visit the site, and without a pre-existing connection to the particular locations and communities.
19. **Hlaing Tharyar and Dala were chosen as examples of peri-urban townships with high concentrations of informal settlements,** high rates of poverty and communicable diseases, and very different histories of incorporation into the municipality of Yangon. While Dala has been settled and incorporated into Yangon since the colonial period, Eastern and Western Hlaing Tharyar townships are the newest townships in Yangon.<sup>12</sup> While Hlaing Tharyar is known for having a large migrant population,

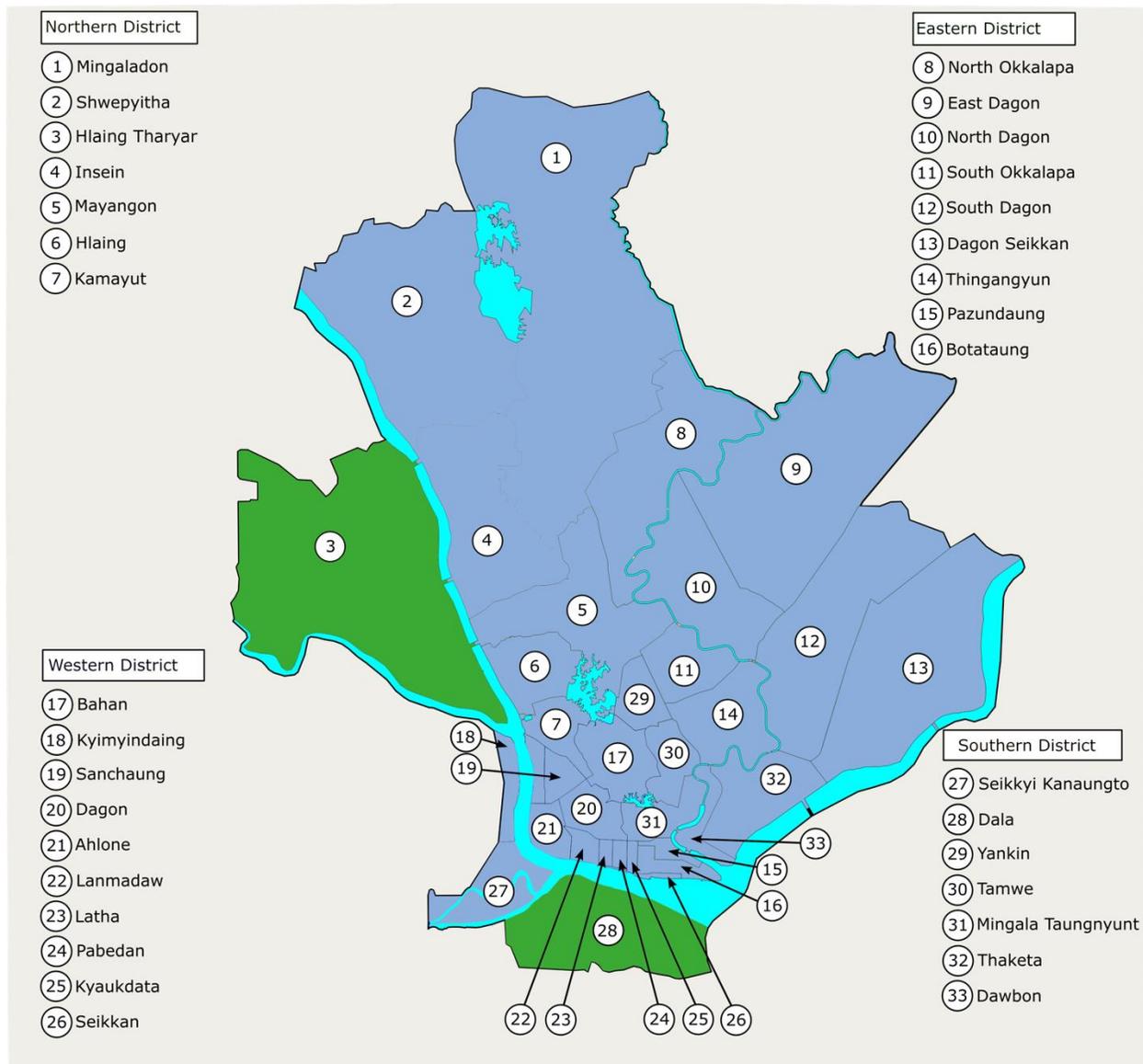
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<sup>11</sup> UN-Habitat, "Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar," 5.

<sup>12</sup> Following the partition of the township in January 2020, the area formerly known as Hlaing Tharyar has officially become Eastern Hlaing Tharyar township and Western Hlaing Tharyar township. In the partition, downtown Yangon's riverside Seikkan township was eliminated, and the township administrator moved to Western Hlaing Tharyar, keeping the total number of townships in Myanmar at 330 and total number of townships in the municipality of Yangon at 33. As the township was split into two very recently, data is only available on the previous configuration of the township, and thus for the purposes of this report the area will be referred to as 'Hlaing Tharyar', encompassing both the Eastern and Western townships.

Dala has a much smaller population, with 172,000 residents recorded on the 2014 Census divided into 24 urban wards and 54 villages in 23 village tracts.<sup>13</sup>

Figure 1: Map showing field research sites of Hlaing Tharyar and Dala townships.



Source: Open Street Maps.

20. **Even before Hlaing Tharyar township split in 2020, Hlaing Tharyar was one of the newest of Yangon’s 33 townships.** It was formed along with Dagon Myo Thit (Dagon Seikkan, North Dagon, East Dagon, and South Dagon), and Shwepyithar, following the resettlement of civil servants, squatters, and

<sup>13</sup> Hmue Angel, “Water Shortages in Yangon’s Dala,” *Myanmar Times*, May 18, 2020, <https://www.mmtimes.com/news/water-shortages-yangons-dala.html>.

political opponents through sites and services schemes in 1989-1990. Before the partition, Hlaing Tharyar was the largest township in Myanmar, with over 700,000 residents, and the largest estimated population of people living in informal settlements. It was also the fastest growing township in both Yangon Region and the municipality of Yangon by population. The population growth seen in Hlaing Tharyar is in large part due to migration from the Ayeyarwady Delta, which increased following Cyclone Nargis in 2008, but the township also houses recent migrants from other parts of the country, like conflict-affected and impoverished Rakhine State.<sup>14</sup>

21. **Unlike Hlaing Tharyar, Dala was not settled as a sites-and- services scheme and currently has no land bridge connecting it to downtown Yangon.** However, unlike Hlaing Tharyar, its proximity to downtown allows residents to have easy transport connections through the use of a large ferry and hundreds of small river boats that ferry people back and forth across the river from Dala to downtown. By comparison, Hlaing Tharyar’s relative distance from the downtown core of the city and its industrial zones which have attracted young (primarily female) garment and other workers from other areas of Myanmar make Hlaing Tharyar an important site for understanding mobility in the city from a different vantage point.
22. **With the completion of the Dala bridge project expected in 2021, Dala may face rapid urbanization, even without the pull of factory work.** Recent research has asserted that there is a current movement to Hlaing Tharyar from downtown Yangon by middle income renters who cannot meet the rent demands of the rapidly gentrifying central townships.<sup>15</sup> Once Dala is connected to the central business district (CBD) by road, households priced out of downtown may choose to move across the river, putting pressure on Dala’s limited transportation networks and water supplies. Focusing on the fastest urbanizing area of the country and an area undergoing historic infrastructural investment, allows for an in-depth understanding of the infrastructure and resource constraints as well as social dynamics currently facing urban Myanmar.
23. **In addition to the site selection of Hlaing Tharyar and Dala townships for the focus on urban housing needs, nine EMReF researchers conducted participant observation** from the urban townships where they were sheltering in place with their families due to the COVID-19 pandemic. These included: Hlaing, Thaketa, North Dagon, Thingangyun, and South Okkalapa in Yangon Region and Thaton and Mawlaymyine in Mon State. Additional key informants were located in Insein, Shwepyithar, Dagon, South Dagon, Dawbon, and North Okkalapa.

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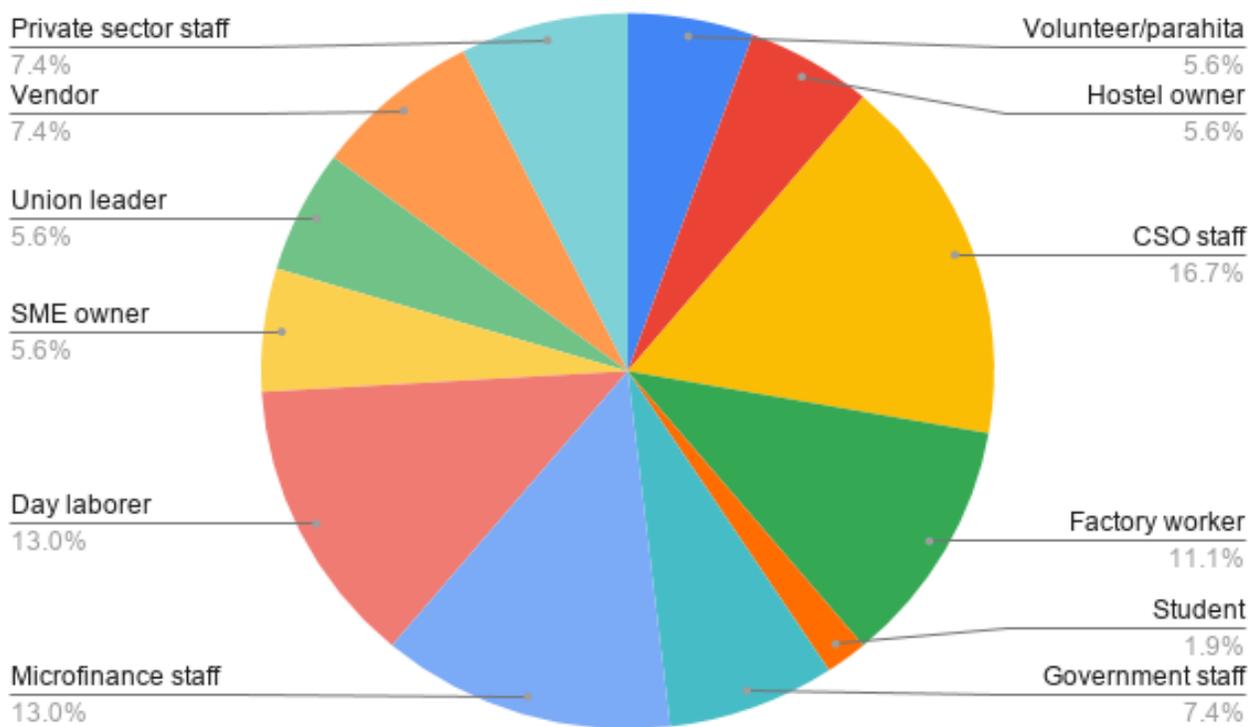
<sup>14</sup> Habitat, “A Preliminary Study of Informal Settlements in Yangon,” 4. Eben I. Forbes, “On the Frontier of Urbanization: Informal Settlements in Yangon, Myanmar,” *Independent Journal of Burmese Scholarship* 1, no. 1 (2016): 197–238.

<sup>15</sup> M. Boutry, Aung Boe Htike, and Ye Wunna, “Urban Poverty in Greater Yangon City” (WFP, UN-Habitat, UNICEF, 2014), 3; Eben Forbes, “Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar,” *Moussons*, no. 33 (May 30, 2019): 102, <https://doi.org/10.4000/moussons.4943>; U. N. Habitat, “A Preliminary Study of Informal Settlements in Yangon,” n.d.



25. **Inability to travel to the research sites led to considerable limitations.** Rather than sampling based on geography and income in coordination with the ward administrator following the original research design, in addition to location and suitability for interviews, sampling was determined by a) respondents with access to phone service, and b) respondents researchers could contact by phone, and, c) for the data drawn from participant observation, locations where researchers were sheltering in place with their families. Researchers could not observe body language or facial expressions via the phone interviews, nor could they take notes on the surrounding environment. For a study that is interested in infrastructure and housing, inability to see the environment made researchers dependent solely on respondents' descriptions of their living conditions and needs.

Figure 3: Interview participants by occupation





ambiguity, and often face exclusion as a result.<sup>19</sup> Our methodology throughout the fieldwork and in this report is to be wary of a false formal/informal dichotomy in the Myanmar context, particularly as this has been used in the past to stigmatize, criminalize, and silence dissent.<sup>20</sup>

27. **Rather than focusing on informality, this urban research brief and rapid assessment focuses on the current conditions facing low-income urban residents across Myanmar**, with a particular focus on Yangon and the housing finance market. The research concerns the everyday physical infrastructure conditions, access, and needs of residents who reside in houses and on land that lie on different points along the tenure security continuum.<sup>21</sup> While 475,000 people in Yangon are estimated to live in informal settlements, UN-Habitat’s definition of informal settlements in Yangon does not include security of tenure as a criterion of informality in their mapping.<sup>22</sup> Thus, we define informal settlements based on infrastructure access and conditions and housing upgrading needs: poor access to municipal services including sanitation, transportation, drainage, and water; high disaster risk from flooding or storms; and low-quality, non-durable housing.

#### 4.4 Ethical and methodological considerations for qualitative fieldwork during a pandemic

28. **The COVID-19 pandemic has highlighted the continued need for and importance of disaggregated data and analyses that understand differentiated risks, roles, responsibilities, social norms, and impacts.**<sup>23</sup> Our research team understands that in certain settlements there may be no uniformity of access or tenure, as this may vary from house to house. Likewise, experience during COVID-19 may vary based on income, geography, gender, ethnic and religious background, occupation, and a variety of other variables. Taking an inclusive approach, and highlighting disaggregated data where available, the report plays close attention to areas where different groups, particularly vulnerable groups, express specific concerns or face greater difficulties in accessing services. This report highlights in particular urban sectors related to housing, water, sanitation, credit, and mobility, a rapid assessment of how these sectors are faring and how residents’ priorities have changed during the pandemic.

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<sup>19</sup> Ananya Roy, “Urban Informality: The Production of Space and Practice of Planning,” *The Oxford Handbook of Urban Planning* (Oxford University Press Oxford, 2012).

<sup>20</sup> Helene Maria Kyed, *Migration and Security Challenges in Yangon’s Informal Settlements: The Case of Hlaing Thayar Township* (DIIS Report, 2017); Donald M. Seekins, “The State and the City: 1988 and the Transformation of Rangoon,” *Pacific Affairs* 78, no. 2 (2005): 257–75; Donald M. Seekins, *State and Society in Modern Rangoon* (Routledge, 2014); E. Rhoads, “Forced Evictions as Urban Planning? Traces of Colonial Land Control Practices in Yangon, Myanmar,” *State Crime Journal*, 2018.

<sup>21</sup> Ananya Roy, “Urban Informality: Toward an Epistemology of Planning,” *Journal of the American Planning Association. American Planning Association* 71, no. 2 (June 30, 2005): 154, <https://doi.org/10.1080/01944360508976689>.

<sup>22</sup> Habitat, “A Preliminary Study of Informal Settlements in Yangon,” 4.

<sup>23</sup> UNFPA, “COVID-19: A Gender Lens,” 2020, <https://www.unfpa.org/resources/covid-19-gender-lens>.

## 5 Key Findings from the Qualitative Fieldwork

### 5.1 Land tenure

29. The first step to upgrading is understanding the current conditions of housing and land tenure in urban Myanmar and residents' needs in these sectors. This includes understanding current financing, land tenure, housing stock, and affordability.
30. **Myanmar's land tenure system is a mixture of title and deed systems.** Nationally, land administration is institutionally fragmented with City Development Committees (CDCs) holding the mandate in the three main cities (Naypyidaw, Yangon and Mandalay), General Administration Department (GAD) in towns and villages, and Department of Agricultural Land Management and Statistics (DALMS) in rural areas. In urban areas across the country, land type (which sometimes corresponds to land-use type but not always) varies.
31. **In Myanmar, the type of land impacts the types of tenures available, form of taxation, and type of registration to legalize claims.** This means that systems of land registration and taxation can vary across a single settlement. Land governance in some urban settlements are governed by over 30 different current and repealed laws related to land, local administration, and taxation. Although some laws are repealed, paperwork and access granted according to now repealed laws is often still in use.<sup>24</sup>
32. **Documentation of formal tenure can take over ten different forms along a tenure security continuum.**<sup>25</sup> Semi-formal tenure operative in urban areas may include: squatting for over 12 years (past the statute of limitations to sue for eviction);<sup>26</sup> residing on land that has been sold informally and with documentation that does not confer legal title; using land for a use other than its intended use; or living on land where the lease or license has expired, among other scenarios.<sup>27</sup>
33. **Land administration and deed registration is divided amongst several municipal, ministerial, and township level offices.** The land administration mandate lies with YCDC in Yangon, but DALMS holds responsibility for minor deed registration tasks, while GAD and DALMS are responsible for registration and surveys, respectively, in urban areas without City Development Committees. The Department of Housing and Urban Development (DUHD) is responsible for apartment building and condominium administration, while they and other ministries, agencies and the military act as land owners of large areas of land.<sup>28</sup> The legal land records, or so-called Town Land Roll (TLR) and cadastral records are maintained separately, and these do not only mismatch with each other, but also with the reality on the ground, with perhaps a majority of transfers remaining unregistered and thus not reflected.

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<sup>24</sup> Siusue Mark, "Are the Odds of Justice 'Stacked' Against Them? Challenges and Opportunities for Securing Land Claims by Smallholder Farmers in Myanmar," *Critical Asian Studies* 48, no. 3 (July 2, 2016): 443–60, <https://doi.org/10.1080/14672715.2016.1196888>.

<sup>25</sup> Roy, "Urban Informality: Toward an Epistemology of Planning," 154.

<sup>26</sup> "The Limitation Act" (1908).

<sup>27</sup> See Forbes, "Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar"; Helene Maria Kyed, "Informal Settlements and Migrant Challenges in Yangon," *Moussons*, no. 33 (May 30, 2019): 65–94, <https://doi.org/10.4000/moussons.4909>.

<sup>28</sup> See: Kyed, "Informal Settlements and Migrant Challenges in Yangon," 71; Boutry, Aung Boe Htike, and Ye Wunna, "Urban Poverty in Greater Yangon City."

Figure 5: Types of Land Tenures, Uses, Documents, and Landlords

Land Tenures	Land Uses/Type	Registration Types/Documents	Owners/Landlords
Freehold	Farmland	Grant	Private
Grant	Village	Deed	YCDC
License	Town	Form 7/Land Use Certificate	Government Ministries
Squatter's Rights	Vacant, Fallow and Virgin	Sales contract (stamped/unstamped)	Company with a 50+10+10 BOT agreement
	Religious	Build Operate Transfer (BOT) agreement	
	Garden	Rental contract	
	Grazing	Permit/short term lease	
	Farmland used in other ways	Receipt for land tax	
	Government land	Form 105 and 106	
	Cantonment	License (no longer issued)	
	Forest land	Certificate (section 30 a or b under the Farmland Act, formerly LaNa 39)	

\*Data in table derived from Lincoln Legal Services (Myanmar) Limited, 2016.

34. **Most property transactions in informal settlements as well as in downtown Yangon apartments, are extralegal.** Transactions are upheld by personal connections, brokers, local practice, and mutual agreement between parties rather than the force of law.<sup>29</sup> In many of these transactions, particularly in low income areas with little zoning or other regulation, those serving as land or housing brokers may simultaneously serve in government roles.<sup>30</sup> It is particularly common to find the ten or one hundred household leaders serving as land or housing brokers, often working with the approval of the ward administrator.<sup>31</sup> In some areas, political party representatives may be filling this role.<sup>32</sup> The result is a quasi-official permission to reside in the area, but without formal documentation. Due to a person deemed to have some status or power securing the transaction, many residents perceive that this form of transaction is official or legal, although it is not.<sup>33</sup> This may lead residents to perceive themselves as renters, or owners, or that they otherwise have legal permission to live in their house, while legally speaking, this is not the case.<sup>34</sup> Thus, determining formal tenure in rapidly urbanizing peri-urban areas or informal settlements is fraught with misconceptions.

## 5.2 Housing

35. **Current housing supply cannot keep up with demand.** Demand for housing in Yangon is increasing at about 100,000 units per year, while the DUHD and the private sector can provide approximately 10,000 units each per year.<sup>35</sup> The vast majority of existing housing in urban Yangon is semi-permanent or temporary, with only 25% of households living in formal housing units (brick buildings, apartments, condominiums).<sup>36</sup> Thus, the total housing need, taking both quality and current availability into account, is in the region of 520,000 units.<sup>37</sup> Accounting for increasing urbanization, homelessness, and housing those

<sup>29</sup>Rhoads, "Informal (Justice) Brokers: Buying, Selling, and Disputing Property in Yangon." See also: Stephen Campbell, "Of Squatting amid Capitalism on Yangon's Industrial Periphery," *Anthropology Today* 35, no. 6 (December 2019): 7–10, <https://doi.org/10.1111/1467-8322.12539>; Boutry, Aung Boe Htike, and Ye Wunna, "Urban Poverty in Greater Yangon City."

<sup>30</sup> UN-Habitat National housing policy p. 10.

<sup>31</sup> Kyed, "Informal Settlements and Migrant Challenges in Yangon," 84; Forbes, "On the Frontier of Urbanization: Informal Settlements in Yangon, Myanmar," 219; A. M. Simone, "The Urban Majority and Provisional Reconstructions in Yangon: The 2016 Antipode RGS-IBG Lecture," *Antipode*, 2018, <https://onlinelibrary.wiley.com/doi/abs/10.1111/anti.12344>; Boutry, Aung Boe Htike, and Ye Wunna, "Urban Poverty in Greater Yangon City."

<sup>32</sup> Kyed, "Informal Settlements and Migrant Challenges in Yangon," 84.

<sup>33</sup> Campbell, "Of Squatting amid Capitalism on Yangon's Industrial Periphery." Rhoads, "Informal (Justice) Brokers: Buying, Selling, and Disputing Property in Yangon."

<sup>34</sup> Boutry, Aung Boe Htike, and Ye Wunna, "Urban Poverty in Greater Yangon City," 31.

<sup>35</sup> *Financing Affordable Housing in Yangon*, x.

<sup>36</sup> *Financing Affordable Housing in Yangon*, 4.

<sup>37</sup> *Financing Affordable Housing in Yangon*, 10.

currently living in informal settlements brings Yangon’s estimated housing need from 2018-2030 to 1.3 million housing units.<sup>38</sup>

36. **While a range of housing is available in peri-urban areas in Yangon’s periphery, vacant land remains the cheapest option, with occupants weighing affordability against tenure insecurity.** UN-Habitat estimates that formal housing delivery schemes are only affordable for 14 percent of Yangon households.<sup>39</sup> A 2016 survey conducted by the local organization Women for the World found that in peri-urban Yangon there were multiple types of housing available with different prices, tenure security, and restrictions. This ranges from renting a compound and house at the high-end of the spectrum to vacant land at the low-end. Vacant land is by far the cheapest option for low-income urban dwellers, with 20x30 foot plots available for 5,000 MMK – 10,000 MMK per month. However, occupants must build their own house and if the owner wishes to sell the land they must vacate it immediately, so it provides limited tenure security.<sup>40</sup> Yet, due to the cost differential, renting or occupying vacant land remains a popular option for peri-urban residents and newly-arrived migrants.
37. **Respondents lamented that the largest obstacle to provision of low-cost housing for the urban poor in Yangon is the price of land.** For many respondents, the cost of a simple house was if not affordable, at least imaginable. Respondents could clearly articulate a savings plan and ideas about what materials they would use or how they would build it. But the cost of land made the entire endeavor of building their own quality home a fantasy project. As one respondent explained:
38. *“Affordable Housing projects would be really good for our community. But to build affordable housing, vacant lands are needed. As there is no vacant land here and empty lots here are already owned by rich people although they don’t live there, it is better to buy vacant plots first. The price of a land here is at least MMK 280 lakhs to MMK 350 lakhs at present.”* – 40 year-old man, Dala Township

Figure 6: Housing availability and monthly rental rates in peri-urban areas of Yangon

Type of Housing	Monthly Rent	Deposit	Notes
House with compound	70,000-200,000 MMK	500,000 MMK	In addition to and/or in lieu of deposit 6 months’ rent is due to owner upon signing rental contract
Flats	100,000-200,000 MMK	N/A	6 months or 1 year of rent due upon signing contract
Room in shared housing	30,000-40,000 MMK	N/A	Requires advanced payment, renters living with owners in the house and required to follow their rules, often cannot cook on-site
Government Accommodations	80,000-150,000 MMK	Sometimes required	If no deposit, 6 months’ rent due upfront
Vacant land	5,000-10,000 MMK	N/A	20x30 foot plots, renters must build their own accommodation, if owner wants to sell they must vacate

\*Data in table derived from Women for the World, 2016.<sup>41</sup>

<sup>38</sup> *Financing Affordable Housing in Yangon*, 12.

<sup>39</sup> Department of Urban Housing and Development, “The Republic of the Union of Myanmar National Housing Policy White Paper” (Ministry of Construction with Technical Assistance from UN-Habitat, 2017), <https://unhabitat.org.mm/wp-content/uploads/2018/04/NATIONAL-HOUSING-POLICY-WHITE-PAPER.pdf>.

<sup>40</sup> Margaret Clarke, “The Issues of Migrant Workers in Dagon Myo Thit (Seik Kan) Township, Yangon. – Women For The World,” 2016, <http://womenfortheworld.net/2016/08/the-issues-of-migrant-workers-in-dagon-myo-thit-seik-kan-township-yangon/>.

<sup>41</sup> The Myanmar organization Women for the World (WfW) has been involved in women’s community savings groups and community-led urban housing and infrastructure development and upgrading since 2004. They currently work in 5 regions across Myanmar, covering 32 townships and 70 communities.

39. **There was an overwhelming sense from respondents that current affordable housing schemes do not meet their needs.** In recent years government, civil society organizations, and international donors have all initiated low-cost housing programs. Respondents reported that current housing projects are seen as unaffordable to those who need housing the most, and there was a perceived lack of transparency in the lottery and selection process leading respondents to voice negative opinions of current housing programs.<sup>42</sup> Some Dala respondents reported that they felt excluded by low-cost housing programs and that residents of Shwepyithar or Hlaing Tharyar were more likely to be selected.<sup>43</sup>
40. *“There are many people who want to there to be affordable housing here. But as the payment method for an affordable unit is to pay off completely within the specified years, although payment will be okay for Government staff and salaried monthly income earners, daily laborers could not afford to buy it because they don’t have normal daily income and so, they can’t estimate exactly their monthly income or yearly income. For affordable housing that is accessible to all kinds of classes, I think the Government or donors need to create job opportunities for daily laborers first so that they will earn normal income and then, affordable housing projects could be implemented.”* – homeowner, 29 year-old male, Dala

### 5.3 Housing Infrastructure in Dala and Hlaing Tharyar Townships

41. **Hlaing Tharyar has one of the highest percentages of renters of any township.** Almost 55 percent of the population report that they rent their housing, thirty percentage points higher than the Yangon Region average.<sup>44</sup> Hlaing Tharyar’s large concentration of rental housing suggests that it is an ideal site for a study of housing finance, as owners may be interested in upgrading their homes in order to attract future boarders. Employer provided barracks and thousands of private hostels in Hlaing Tharyar provide additional housing stock. As these people are not included on household lists as they are living away from their households, they are often undocumented, leaving them with little access to work or credit.<sup>45</sup>
42. **Tenure in Hlaing Tharyar is complicated as most sales, subdivisions, and claims of adverse possession have not been legally documented for three decades.** Those resettled in the area in 1989/1990 were able to purchase a 40x60 foot plot from the government as a 30- or 60-year grant. The original owners they may still be living on the plot, or they may have illegally subdivided the plot and sold it or have rented space on their land to others. There are likely people who are squatting on state or private land, oftentimes long enough for title to have passed to them under Myanmar law, but with no adjudication process, their tenure is uncertain.<sup>46</sup> Previous research has also shown that some dwellers reside and have built houses on land that was informally sold to them by previous farmland owners or others, sometimes in collaboration with local officials.<sup>47</sup>

<sup>42</sup> Dala resident, 23 year-old female, interview by EMReF (May 16, 2020); 50 year old female, school cook, Dala, interview by EMReF, May 16, 2020.

<sup>43</sup> 50 year old female, school cook, Dala, interview.

<sup>44</sup> The Republic of the Union of Myanmar. 2017. The 2014 Myanmar Population and Housing Census: Yangon Region, Northern District, Hlinethayar Township Report. Department of Population, Ministry of Labour, Immigration and Population, p. 2.

<sup>45</sup> Credit officer, microfinance firm, interview by EMReF, May 7, 2020. Zeyar Hein. 2019. Yangon to tax hostels in biggest migrant worker city. *The Myanmar Times*, 21 June. Available at: <https://www.mmtimes.com/news/yangon-tax-hostels-biggest-migrant-worker-city.html>

<sup>46</sup> Rhoads, “Informal (Justice) Brokers: Buying, Selling, and Disputing Property in Yangon.”

<sup>47</sup> Kyed, *Migration and Security Challenges in Yangon’s Informal Settlements: The Case of Hlaing Thayar Township*.

43. **Dala reports a much higher share of home ownership, when compared to Hlaing Tharyar.**<sup>48</sup> The vast majority of Dala residents, similar to residents of Hlaing Tharyar, are living in wooden or bamboo houses that would be appropriate for in-situ upgrading.<sup>49</sup> These homes are repaired annually before monsoon season to protect the household from the rains.<sup>50</sup> They are constructed primarily by carpenters, who are willing to negotiate on price and materials, with only larger buildings like hotels or restaurants constructed by contractors.<sup>51</sup>
44. **However, home ownership does not always correlate with land ownership.** Many homeowners in Dala are renting government land through an intermediary grant or permit holder. They pay their 120,000 MMK annual ground rent in twice-yearly installments. Sometimes when more significant repairs are needed to their houses, or other shocks occur, homeowners cannot meet the deadline for the ground rent and can request an extension on the payment.<sup>52</sup>
45. **In Dala and Hlaing Tharyar, many homeowners report high tenure security, but are living on subdivided plots, which means building permits cannot be issued on their land.** Formal land grants are usually 40'x60' plots, and multiple respondents in Dala reported that there was a valid grant for the full plot, but that they had sub-divided the land into two 20'x60' plots, or even 10'x60' plots.<sup>53</sup> The subdivisions are not legally registered but made by written contract and mutual agreement between the grant holder and the buyer of the subdivided plot, often witnessed by the ward administrator and hundred household leader and/or a lawyer or real estate broker. As security, the purchaser of the subdivided plot takes the original grant certificate while the grant holder takes the original contract.<sup>54</sup> However, as the plot subdivision is illegal, procuring a building permit for building a multi-story house may be difficult.
46. **Overwhelmingly, those surveyed in Dala and Hlaing Tharyar reported that they lived in single or extended family households and would prefer to live in a single-story dwelling.** Residents reported wanting to have a yard and not wanting to live with strangers or 'have things be complicated' by having tenants.<sup>55</sup> Of those who reported interest in building a 2-3 story dwelling to share with extended family or tenants, the vast majority did not wish to contract with a developer through a joint venture.<sup>56</sup> This is likely due to witnessing or hearing of disputes between contractors and landowners, or between tenants and landlords.<sup>57</sup> Furthermore, multiple respondents reported that the multi-unit homes built in their wards had trouble attracting tenants.<sup>58</sup>

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<sup>48</sup> The Republic of the Union of Myanmar, "The 2014 Myanmar Population and Housing Census: Yangon Region" (Department of Population, Ministry of Immigration and Population, 2015).

<sup>49</sup> The Republic of the Union of Myanmar.

<sup>50</sup> Dala resident, 23 year-old female, interview.

<sup>51</sup> Dala resident, 23 year-old female; 37 Year-Old Man Hlaing Tharyar hostel resident, interview by EMReF, May 16, 2020; Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview by EMReF, May 20, 2020.

<sup>52</sup> Dala resident, 23 year-old female, interview.

<sup>53</sup> Dala homeowner, 40-year old male, interview by EMReF, May 16, 2020.

<sup>54</sup> Dala homeowner, 40-year old male; Dala homeowner, female government staff, interview by EMReF, May 17, 2020.

<sup>55</sup> Dala resident, 23 year-old female, interview; Hlaing Tharyar hostel resident, interview, May 16, 2020; Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview; 57 year-old woman, hostel manager, Hlaing Tharyar, interview by EMReF, May 18, 2020.

<sup>56</sup> Dala homeowner, 40-year old male, interview; Dala resident, 23 year-old female, interview.

<sup>57</sup> Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview; Dala resident, 23 year-old female, interview; Dala homeowner, 40-year old male, interview; Hlaing Tharyar hostel resident, interview, May 16, 2020; Rhoads, "Informal (Justice) Brokers: Buying, Selling, and Disputing Property in Yangon."

<sup>58</sup> Female Green Grocer, Dala Township, Female green grocer, Dala Township; 57 year-old woman, hostel manager, Hlaing Tharyar, interview; Trishaw driver, Hlaing Tharyar, 22 year-old male, interview by EMReF, May 18, 2020.

47. **When discussing home upgrades, respondents reported that they would work with carpenters and construction workers they knew from their neighborhood rather than a contractor.**<sup>59</sup> Yet, this seemed to also be dependent on income. If money were no issue and building with a contractor did not mean that they would have to give up any space or freedoms by sharing ownership or taking on tenants, some respondents reported that they would choose to build with a contractor.<sup>60</sup> When asked what they would do first if they had money to upgrade their home, the majority of Buddhist respondents reported that they would first add or repair a home Buddha shrine.<sup>61</sup>
48. **Respondents reported that they usually only repair their homes if there is damage and prefer to spend any extra savings on investing in their businesses.**<sup>62</sup> As one interviewee put it: *“Even if I have 100 lakhs in my hand, I don't intend to build a house yet. It's going to be business.”*<sup>63</sup> Multiple respondents suggested that a home was just a place to sleep while earning their livelihood, and that they would rather save money while working in Yangon. Many suggested that if they had money they would return to their native towns and build a home there, suggesting that residents may see their sojourn in Yangon as temporary, which may contribute to lack of desire to invest in housing.
49. *“In my opinion, I do not want to upgrade anything if we do not need it. I do not want to live so proudly. I am ok with a normal life that means we do not need to struggle for our livelihood. If I feel comfortable living with a single-story house, I will live. I would not upgrade if I have enough money but if I need to I will upgrade. For example, if we need to upgrade the kitchen I will just update the kitchen. I would not upgrade other parts of the house.”* – 45 year-old curry and betel nut vendor, Hlaing Tharyar
50. *“I try the lottery every month, if I win, I will go back to Magway and settle there. I want to own a one-story house which should be a comfortable place for my family and it can cost 50 or 60 lakhs. Besides, I would do business with a regular income and also I would build a Pagoda in my village.”* – 42 year-old construction worker, Hlaing Tharyar

#### 5.4 Indebtedness, Access to Credit, and Urban Housing Financing

51. In a diagnostic study hoping to understand the current conditions facing low-income residents in urban Myanmar and future possibilities for results-based financing, understanding existing access to credit, housing finance market, residents’ experience borrowing, currently utilized interest and repayment schemes, and current debt burden is important. This section discusses preliminary findings regarding access to credit, housing finance markets, and debt burden in urban Myanmar.

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<sup>59</sup> Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview; Dala homeowner, 40-year old male, interview; Dala resident, 23 year-old female, interview; Hlaing Tharyar hostel resident, interview, May 16, 2020; Dala homeowner, female government staff, interview.

<sup>60</sup> Dala homeowner, female government staff, interview.

<sup>61</sup> Female Green Grocer, Dala Township, Female green grocer, Dala Township; 57 year-old woman, hostel manager, Hlaing Tharyar, interview; Trishaw driver, Hlaing Tharyar, 22 year-old male, interview by EMReF, May 18, 2020.

<sup>62</sup> 29 year-old male homeowner, Dala Township, interview by EMReF, May 22, 2020; Female Green Grocer, Dala Township, Female green grocer, Dala Township; Dala homeowner, female government staff, interview.

<sup>63</sup> Dala homeowner, female government staff, interview.

### 5.4.1 Housing Finance

52. **There is currently a gap in the housing finance market, as there is no uniform, legal housing finance system that is capable of catering to all income levels.**<sup>64</sup> This is primarily due to the collateral requirements from private lenders. With a large informal sector both in terms of employment and housing, private banks are currently unable to lend to the majority of urban homeowners. The majority of housing units in Yangon cannot be used as collateral as apartment unit sales deeds are not registerable instruments, giving owners possessory rights rather than legal title.<sup>65</sup> New legislation in 2017 allowed for strata title on collectively owned land for condominium units, but it is currently unclear if this will be extended to existing apartment buildings or low-cost units in community housing trusts. The current housing finance market only serves higher income urban populations with legally registered property interests.
53. **Mortgages from private banks require high deposits and have high interest rates.** Banks charge 13 percent interest on mortgages – amongst the highest in Southeast Asia - and require deposits of 30 percent. To fill this gap, some private developers have offered 36-month, interest-free installment plans on their properties.<sup>66</sup>
54. **Government staff can borrow from office savings and loans associations at low interest rates.** Interest rates are as low as 1% and borrowing is capped by the position or rank of the borrower. A Deputy Officer, in the civil service, for example, can borrow up to to 700,000 kyats at a time. However, loans must be repaid within 12 months in monthly installments.<sup>67</sup>
55. **Financing for low-cost housing without collateral is currently served by a single lender.** Myanmar's Construction Housing Development Bank (CHIDB) provides fixed interest rates at 12 percent with a down payment of 30% and an 8-year repayment scheme. Account holders at the bank are eligible to enter Department of Urban and Housing Development (DUHD) lotteries for affordable housing units once their deposits have reached a certain threshold.<sup>68</sup> As of May 2017, CHDB had 15,000 housing savings accounts. But of those, only 300 had reached the savings threshold necessary to make a down payment.<sup>69</sup>
56. **Since the 1990s the gap in the housing finance market has been filled by informal agreements between contractors and landowners.** Most new construction, reconstruction, and renovation for middle-income residents is financed through a joint venture between the freeholder or leaseholder and a private construction firm. The landowner provides the land and the contractor builds a higher building on the plot, with the flats split between the landowner and the contractor or between the landowner, the contractor, and existing statutory tenants or apartment 'owners'.<sup>70</sup> While this method has been used in Yangon for thirty years, it is informal, usually with no agreements over what to do in terms of a dispute or who has responsibility for upkeep and management of the building. While the draft Apartment Law is under review, the only legislation that currently governs this relationship is the Stamp Act of 1899 which

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<sup>64</sup> *Financing Affordable Housing in Yangon*, 51.

<sup>65</sup> *Financing Affordable Housing in Yangon*.

<sup>66</sup> Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview; Hlaing Tharyar 26 year-old female factory worker, interview by EMReF, May 17, 2020; Hlaing Tharyar Factory worker, male, 30 years old, interview by EMReF, May 17, 2020; 22-Year Old Male Hlaing Tharyar hostel resident, interview by EMReF, May 17, 2020; Trishaw driver, Hlaing Tharyar, 22 year-old male, interview.

<sup>67</sup> Dala homeowner, female government staff, interview.

<sup>68</sup> "Your Dream Home through CHDB," *The Myanmar Times*, October 11, 2016, <https://www.mmtimes.com/special-features/228-banking-finance-2016/23033-your-dream-home-through-chdb.html>.

<sup>69</sup> Myat Nyein Aye, "80 Percent of CHDB Loan for Construction," *The Myanmar Times*, May 17, 2017, <https://www.mmtimes.com/business/property-news/26027-80-percent-of-chdb-loan-for-construction.html>.

<sup>70</sup> Rhoads, "Informal (Justice) Brokers: Buying, Selling, and Disputing Property in Yangon."

allows for registration of instruments creating a joint venture relationship, and the Urban Rent Control Act of 1960 which requires landowners to rehouse statutory tenants under the act within one year of vacating the premises for renovations.

57. **Current renters in Hlaing Tharyar and Dala reported that they would be able to afford monthly housing payments of 50,000-70,000 MMK.** This suggests that the main bottlenecks in low-cost housing provision are financing and supply rather than ability to pay. Respondents suggested that they would be interested in a government-financed program to supply low-cost housing on a payment plan and suggested that the government provide access to such a program to first-time home buyers.<sup>71</sup> Respondents further suggested that living in more formalized housing would have the added benefits of more equitable access to services, particularly water and electricity, allowing them to save significant amounts currently spent accessing privatized water and electricity services.<sup>72</sup> Yet, most who said that they did not want to take out a loan for a house or for home upgrading reported that their reticence was due to fear of debt. This is due to the strong obligation to repay debt in Burmese society and the belief that unpaid debts will be brought into the reincarnation cycle. The idea of a government-sponsored housing finance program seemed to alleviate some of these fears.
58. *“I don't have a loan. If I do not have food, I will live without eating. I don't like to borrow money. If I need emergency money I can borrow from close friends – that's all.”* – plumber, Hlaing Tharyar
59. *“If I could afford housing, I would prefer a two-story house because it is cold to live downstairs and I will organize the Buddha's shrine upstairs with an amount that is not too much more than the family's income. However, I will not take a loan with high interest because as I am old now, I do not want to keep the debt. I am not sure how long I can live so I do not want to bring the debt to my next life.”*  
– 57 year-old hostel manager, Hlaing Tharyar
60. *“There is no holding on to money in Yangon; the money does not last. I have repaid the loan to buy my house to the lender over the last five years and there is still about 200,000 kyats of debit and interest. My income goes towards eating and paying the loan.”* – construction worker, Hlaing Tharyar.

#### 5.4.2 Urban Indebtedness

61. **Multiple studies have found that there are high rates of indebtedness in Yangon's periphery.**<sup>73</sup> Factory workers in Yangon's Hlaing Tharyar and Shwepyithar Townships are highly indebted, with a 2017 survey reporting that 34% of garment sector worker respondents are holding interest-based debt. In Hlaing Tharyar township, the percentage was higher, at 45%.<sup>74</sup> But these are factory workers with social security, steady paychecks, daily wages and access to overtime. Rates of indebtedness in the informal

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<sup>71</sup> Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview; Hlaing Tharyar 26 year-old female factory worker, interview by EMReF, May 17, 2020; Hlaing Tharyar Factory worker, male, 30 years old, interview by EMReF, May 17, 2020; 22-Year Old Male Hlaing Tharyar hostel resident, interview by EMReF, May 17, 2020; Trishaw driver, Hlaing Tharyar, 22 year-old male, interview.

<sup>72</sup> Hlaing Tharyar hostel resident, interview, May 17, 2020; Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview.

<sup>73</sup> Save the Children, “Lives on Loan: Extreme Poverty in Yangon” (Save the Children, December 21, 2019), <https://resourcecentre.savethechildren.net/library/lives-loan-extreme-poverty-yangon>.

<sup>74</sup> Andaman Research and Advisory and EMReF, “The Young Women from Rural Villages Powering an Urban Industry: A Baseline Survey of Yangon's Garment Sector Workforce,” 2017, [http://themimu.info/sites/themimu.info/files/documents/Report\\_A\\_Baseline\\_Survey\\_of\\_Yangons\\_Garment\\_Sector\\_Workforce.pdf](http://themimu.info/sites/themimu.info/files/documents/Report_A_Baseline_Survey_of_Yangons_Garment_Sector_Workforce.pdf).

sector are significantly higher, as are contracting loans to repay existing debt.<sup>75</sup> One 2011 study in Dala township found that 70 percent of respondents were indebted.<sup>76</sup>

62. **Without access to bank loans, business owners and individuals turn to informal credit – money lenders, pawn shops, friends, and family.** In a study of business owners in Yangon, interest rates on loans from friends and family ranged from 18% to 48% annually.<sup>77</sup> When borrowing from money lenders, a standard informal lending rate of 20 percent monthly is often cited, and our interviewees confirmed that this was the standard rate.<sup>78</sup> *“If you borrow 100,000 kyats you need to pay 20,000 kyats in interest every month.”*<sup>79</sup> Workers borrowing from informal money lenders in their ward or friends, reported paying 10-20 percent interest on the informal loans.<sup>80</sup> But field research by the research team as well as other researchers in Yangon showed that interest rates range from 0 to 50 percent, but more important than the rate of interest is the length of repayment.<sup>81</sup> Informal lenders often do not need collateral, are more flexible about collateral (allowing for apartments to be used as collateral), or allow for flexible repayment over a longer period than bank loans. The more collateral a borrower has, the more loan options available, and the lower the interest rates. Fieldwork found that the two most commonly described types of loans are those repaid on a daily or monthly basis, often for small sums of money. However, as Boutry et al. found, annually, these interest rates range from 120-360%. For those with no collateral, interest is compounded at rates as high as 5% per day until a full repayment has been made, or 1825% annually.<sup>82</sup>

Ko Aung is a 37 year-old fuel shopkeeper living with his wife and baby in Hlaing Tharyar. He is originally from Bago Division but moved to Yangon in 2004 and has been living in a small hostel in Hlaing Tharyar since 2012. There are nine rooms in his hostel, but the building is 20x60 feet. They pay 50,000 kyats for the rental fee and share the water and electricity bills with the other tenants. We do not have a household registration document for my family, but we are registered as overnight guests of the hostel warden. He finds Hlaing Tharyar overcrowded and overpopulated – it is somewhere that may be good for day laborers, but not somewhere he wants to live long-term. If he had money he would live outside of Yangon, in a cooler climate where the local people are honest. He wants to get a loan from a microfinance company to build a house for himself and his family on the one hand, but he is afraid of the high interest rates on the other hand.

*“For every human being, a home is essential and also for me. Our hostel room is very tiny and our family is a bit cramped for space - we just sleep here and eat here, so there is a bit of trouble for us. However, as we do not have a home, we have to be patient in this tiny place. When people become a family, they want to live in their own sweet home. In my dreams, I want to own a house which is simple. It has 800 sq. feet and it can cost around 20 to 30 lakhs. In this house, I will live with my family and store some furniture and I hope to be fulfilled for my daily needs. I want to be alone with my own family, with no one to share it with.”*

<sup>75</sup> Boutry, Aung Boe Htike, and Ye Wunna, “Urban Poverty in Greater Yangon City.”

<sup>76</sup> M. Boutry and TGH, “Livelihood Survey among the Economically Vulnerable Households of Dala Township: Findings, Analysis and Recommendations” (Triangle Generation Humanitaire, 2011), 18.

<sup>77</sup> Arie Kapteyn and Saw Htay Wah, “Challenges to Small and Medium-Size Businesses in Myanmar: What Are They and How Do We Know?,” *Journal of Asian Economics* 47 (December 2016): 10, <https://doi.org/10.1016/j.asieco.2016.08.004>.

<sup>78</sup> Forbes, “Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar,” 105.

<sup>79</sup> Hlaing Tharyar hostel resident, interview, May 17, 2020; Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview.

<sup>80</sup> Union leader representing factory workers in Shwepyithar and Hlaing Tharyar townships, interview by EMReF, April 28, 2020.

<sup>81</sup> Laundry Worker, interview by EMReF (April 23, 2020); Informal Money Lender (Thaketa) and hostel owner (Dagon Seikkan), interview by EMReF, April 26, 2020; Boutry, Aung Boe Htike, and Ye Wunna, “Urban Poverty in Greater Yangon City,” 17–19; Union leader representing factory workers in Shwepyithar and Hlaing Tharyar townships, interview.

<sup>82</sup> Boutry, Aung Boe Htike, and Ye Wunna, “Urban Poverty in Greater Yangon City,” 17.

### 5.4.3 Potential alternatives for housing market finance

63. **Microfinance institutions in Myanmar can charge interest at up to 28 percent annually.**<sup>83</sup> This is compared to 50-60% annually in the informal sector even when borrowed against collateral such as farmland. Without collateral, the interest rates in the informal lending sector can be considerably higher, as noted above. People without a citizenship scrutiny card, a household registration, or other forms of official documentation (such as a letter of recommendation from a ward administrator), often cannot access micro-credit loans with low interest rates, and rely on informal lenders with high interest rates.<sup>84</sup> Because many residents in places like Dala and Hlaing Tharyar do not have sufficient documentation, this presents a huge challenge for creating a housing microfinance market targeted at individual borrowers.<sup>85</sup> Furthermore, despite the presence of MFIs, financial literacy remains low, with one recent study reporting that borrowers not only could oftentimes not name the MFI they borrowed from, but also could not differentiated between formal and informal lending.<sup>86</sup>
64. **The most recent data shows that there are 193 microfinance companies registered in Myanmar with more than 5 million clients, and outstanding loans of US\$1.3 Billion.**<sup>87</sup> Some of these clients may be borrowing from more than one microfinance firm, and a recent study found that risk of payment default “is more significantly related to the number of loans than to the outstanding amount borrowed”.<sup>88</sup> The majority of borrowers are in Mandalay, Yangon, and Ayeyarwady regions and Mon State.<sup>89</sup> Most firms lend using a group lending system, with the debt of all borrowers in the group packaged as a single loan. If one person defaults the remaining group members are left to repay the loan.<sup>90</sup>
65. **A 2018 survey found that Myanmar’s microfinance borrowers were experiencing significant payment stress.**<sup>91</sup> In the same survey, Yangon borrowers were found to have the highest index of indebtedness and 2 in 3 Yangon borrowers had made extra repayments due to a group member defaulting (most often by running away).<sup>92</sup> When borrowers cannot repay the microfinance loan, they borrow from informal lenders to repay the debt owed to the microfinance companies. These informal lenders offer more lenient payment deadlines but much higher interest rates.<sup>93</sup>
66. **Community relations and social networks are often overlooked factors in access to housing, livelihoods, and credit.** High levels of mistrust between residents may contribute to lack of credit opportunities and high interest rates from informal lenders.<sup>94</sup> A recent study in an area with high social cohesion detailed the practice of informal lending between neighbors with little to no interest.<sup>95</sup> Research

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<sup>83</sup> Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments,” Frontier Myanmar, accessed May 14, 2020, <https://frontiermyanmar.net/en/limited-relief-for-microfinance-borrowers-as-the-clock-ticks-on-debt-payments>.

<sup>84</sup> Microfinance Savings and Loan Officer, interview by EMReF, May 7, 2020; Credit officer, microfinance firm, interview.

<sup>85</sup> Hlaing Tharyar hostel resident, interview, May 17, 2020; Dala homeowner, female government staff, interview. Kyed, *Migration and Security Challenges in Yangon’s Informal Settlements: The Case of Hlaing Thayar Township*.

<sup>86</sup> Micro-Credit Ratings International Limited, “Multiplier Borrowing amongst MFI Clients in Myanmar,” 2018.

<sup>87</sup> Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments.”

<sup>88</sup> Micro-Credit Ratings International Limited, “Multiplier Borrowing amongst MFI Clients in Myanmar”; Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments.”

<sup>89</sup> Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments.”

<sup>90</sup> Micro-Credit Ratings International Limited, “Multiplier Borrowing amongst MFI Clients in Myanmar.”

<sup>91</sup> Micro-Credit Ratings International Limited.

<sup>92</sup> Micro-Credit Ratings International Limited.

<sup>93</sup> Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments.”

<sup>94</sup> See recent studies documenting mistrust or lack of social bonds in Hlaing Thayar: Boutry, Aung Boe Htike, and Ye Wunna, “Urban Poverty in Greater Yangon City.”; Than Pale, “Justice-Seeking Strategies in Everyday Life: Case Study among Urban Migrants in Yangon,” *Independent Journal of Burmese Scholarship* 1, no. 2 (2018): 151–79, <https://pdfs.semanticscholar.org/0955/95c8cfeab653b5fa607850b737e4458d97f1.pdf>; Kyed, *Migration and Security Challenges in Yangon’s Informal Settlements: The Case of Hlaing Thayar Township*.

<sup>95</sup> .Forbes, “Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar.”

participants almost uniformly mentioned that they would hire carpenters or construction workers that they know well and trust to build their home. Not only due to trusting that it would be safe, but so that they would not get cheated and they could freely negotiate over price and materials with someone with whom they had a shared understanding and mutual respect.<sup>96</sup> Understanding social cohesion and experiences of discrimination is important for understanding how the particular social milieu in urban settlements impacts access to credit and housing, which may have impacts on how and whether residents embark on infrastructure or housing upgrades.

67. **Transparency, trust-building, and community engagement may be key to the success of low-cost housing upgrading.** A Japanese government-funded UN-Habitat housing project provided 180 free 350-square-foot units to needy families. Families can live in the units for 30 years if they obey rules such as maintaining the units and refrain from transferring, selling, renting, or using the units as stores. Families were chosen through a long process with the community-based project meeting over 20 times to decide on selection.<sup>97</sup>
68. **Community savings groups are active in Myanmar, enabling residents to deposit savings and withdraw on a rotating schedule.** Most often formed in groups of 10, community savings groups meet daily for depositing savings. Members' daily deposits of 1,000 kyats for example, are also dispersed daily to a group member in turns, as a lump sum of the day's collection. Each group member deposits the same amount every day and gets back 5 times that amount every 5 days, or 10 times that amount every 10 days, depending on the deposit cycle. In this way, households can save small amounts for cyclical costs such as electricity, rent, or food. Some rotating savings groups are used for larger costs on a longer calendar (one meeting for deposit and dispersal per week, or per month, for example). These community savings groups may be active in saving for housing upgrading or a community development fund.<sup>98</sup> While respondents both Dala and Hlaing Tharyar respondents reported having a savings group in their neighborhood, not every ward has an active community savings group.<sup>99</sup>
69. **Community land trusts or cooperative housing may be a viable future option for building an inclusive housing microfinance market.** A membership-based cooperative or a registered community land trust could be the microfinance client, removing current barriers to inclusion such as government identification or household registration which may be difficult to process for low-income migrants, renters, and religious and ethnic minorities.
70. **Recent legislation has introduced a new mode of tenure – strata title for 'collectively owned land.'** The 2016 Condominium Law and the 2017 bylaws for the Condominium Law *potentially* allow for three types of land (freehold, grant land, and build-operate-transfer licenses) to be converted to 'collectively owned land'. 'Collectively owned land' must be at least 0.5 acres, or 20,000 square feet. However, as 'collectively owned land' is mentioned only in the context of the Condominium Law, it is currently unclear if shares of collectively owned land could be sold if there are multiple buildings built on the land,

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<sup>96</sup> Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview; Hlaing Tharyar hostel resident, interview, May 16, 2020; Dala homeowner, 40-year old male, interview; Dala homeowner, female government staff, interview; Trishaw driver, Hlaing Tharyar, 22 year-old male, interview; Hlaing Tharyar Plumber, interview by EMReF, May 18, 2020.

<sup>97</sup> Tin Yadanar Tun, "Free Housing for Dagon Seikkan's Poorest," *The Myanmar Times*, July 4, 2017,

<https://www.mmtimes.com/business/property-news/26657-free-housing-for-dagon-seikkan-s-poorest.html>.

<sup>98</sup> Hlaing Tharyar hostel resident, interview, May 16, 2020. See for examples across Asia: The World Bank, "The Asian Coalition for Community Action's Approach to Slum Upgrading," 2013.

<sup>99</sup> Dala homeowner, female government staff, interview; Hlaing Tharyar hostel resident, interview, May 16, 2020; Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview.

or if the building is under 6 floors in height.<sup>100</sup> Clarity on the interpretation of ‘collectively owned land’ will be key to establishing a legal basis for community land trusts and cooperative housing.

## 5.5 Suggestions and Recommendations from Respondents

*“There is low cost housing in Hlaing Tharyar, but the people who are in need do not get it. I strongly suggest that the poor and the homeless should be prioritized for housing. If we pay up to 1 lakh per month for low cost housing, it would be convenient and possible for the grassroots people. I also want to suggest to the government that we get regular electricity and job opportunities. Also about security. It is not safe at night, but I feel safe during the daytime.”* – 22 year-old food service worker, Hlaing Tharyar

*“The government should build similar buildings with zinc roofs for everyone to get a home. If the government wants to, they can get it back from the people with regular payments each month. If they borrow from the government, they probably won't build a house, they will try to use the money elsewhere. The squatters are not comfortable. The government or organizations should provide a roof for them. NGOs and INGOs can help with the costs - they should first raise the money and then collect it by monthly payments.”* – government staff, Dala

*“The affordable housing is built in everywhere, but the price is not affordable. Only the people who have money can buy the units and we are not capable. If the government will officially build the affordable housing for us (people who need it), we will be glad.”* – 30 year-old factory worker, Hlaing Tharyar

*“In my opinion, I want to get the affordable housing but not for free. The government should set a rate we can afford and we should pay by installments. I think it will work for all.”* – 42 year-old construction worker, Hlaing Tharyar

*“Regarding the design of affordable housing, one-story timber houses that are all the same would be great. People who live in the flat can easily quarrel or fight each other because of different manners and behaviors. For example, when one resident makes noise at his own flat, it may cause a fight if the neighboring flat resident can't endure their noise. It will be a good idea if there the units are one-story timber houses.”* – 22 year-old trishaw driver, Hlaing Tharyar

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<sup>100</sup> Lincoln Legal Services (Myanmar) Ltd, “Analysis: The New Condominium Rules,” Lincoln Legal Services (Myanmar) Ltd, December 27, 2017, <https://www.lincolnmyanmar.com/wp-content/uploads/2017/12/Analysis-Condominium-Rules.pdf>.

## Recommendations

### Tenure

- Draft new legislation or amend the 2017 Condominium Law and 2018 Rules to allow for and/or clarify provisions for strata title for non-luxury high-rise land and buildings, allowing for community housing projects to have legal title.
- Regularize land tenure by issuing occupancy certificates for subdivided plots, allowing residents to use their land as collateral and to obtain building permits where necessary.

### Housing Finance

- Secure financing for MFIs supporting urban savings groups, self-constructed housing, urban infrastructure upgrading, and home improvement loans.
- Establish government-backed housing finance schemes that allow households to pay for low-cost housing through monthly installments at a rate similar to current rental rates.
- If possible, match the interest rate on housing finance loans to the Myanmar Agricultural Development Bank's rate of less than 1%. Residents are familiar with the MADB lending practices and interest rates and see it as an example of successful government service provision that is both fair and affordable.
- Support community-based savings groups and access to financial literacy programs for the urban poor.

### Government Services

- Make reforms to household registration procedures to allow for local registration of migrants as residents in their urban wards, without removing them from household lists in their place of origin. Residents attributed some of their livelihood difficulties to complications in requesting recommendation letters from the ward administrator due to their residency status.

## 5.6 Accessing Urban Services

### 5.6.1 Transportation and Mobility

71. **Spatial inclusion is an essential aspect of inclusive urbanization.** An important element of spatial inclusion is urban mobility that allows residents to access jobs and services through safe and low-cost transportation. However, since 2011 there has been a decline in allocations to physical infrastructure, particularly affecting the transport sector.<sup>101</sup>
72. **While more research is needed on transportation and mobility, it seems that public transportation is most used by those who are least serviced by it.** A recent study found that 1 in 3 people in the city's peripheral townships travel outside of their township to work. This was reportedly due to lack of job opportunities in the townships where respondents lived, as only 1 in 6 people in informal settlements in the center city travel outside of their township to work.<sup>102</sup> Urban poor respondents reported that they needed to live where they had access to jobs.<sup>103</sup> While an improved bus system was introduced in 2016, as of 2018 it did not yet reach to Hlaing Tharyar, nor does the existing circle train.<sup>104</sup> This means that those traveling to downtown or inner townships need to take at least two forms of transportation (bus then bus, or bus then train), and often 3-4 if they need a trishaw or motorbike taxi to get to or from the bus stop.
73. **Higher mobility costs and longer travel times hinder livelihood activities and increase pollution exposure.** A recent study found that increased traffic congestion in Yangon caused by an increase in vehicles following the lowering of import tariffs on cars, has created a mobility crisis in the city.<sup>105</sup> This mobility crisis impacts the urban poor in multiple ways. Yangon's worsening traffic congestion impacts bus users more than car users as they have to stop periodically and then walk or take a trishaw to their final destination.<sup>106</sup> This situation affects mainly the most low-income residents, who cannot afford cars.
74. **Yangon is unique among Southeast Asian cities due to the ban on motorcycles in inner-urban neighborhoods.** The ban has been in effect since 2003, but is not applied to Dala, and sporadically enforced in other outer townships like Hlaing Tharyar and Dagon Myo Thit.<sup>107</sup> The use of bicycles is also prohibited in some inner-urban areas including the central business district, although this has also been less frequently enforced in recent years.
75. **While Dala has a wider variety of transportation options for local mobility, there is no bridge connecting it to downtown Yangon.** In addition to motorbikes, Dala has bicycles and *thone-bein* (3-wheeled motortaxi) providing cheap and personalized local transportation. However, as there is no bridge, there are no bus routes connecting Dala to Yangon. About 30,000 people commute from Dala to Yangon by boat daily, relying on motorbikes, bicycles, or *thone-bein* to travel within the township to link up with

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<sup>101</sup> World Bank, "Myanmar Economic Monitor: Anchoring Economic Expectations" (World Bank, 2016), <http://documents.worldbank.org/curated/en/271301485510327677/pdf/112317-REVISED-PUBLIC-021618-WP-MEM-Jan27-17-final-PUBLIC.pdf>.

<sup>102</sup> Forbes, "Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar," 112.

<sup>103</sup> 42 year-old construction worker, Hlaing Tharyar, interview by EMReF, May 17, 2020.

<sup>104</sup> Forbes, "Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar," 110.

<sup>105</sup> Sean Fox, David Ney, and Enrica Verrucci, "Liberalisation, Urban Governance and Gridlock: Diagnosing Yangon's Mobility Crisis," *Cities* 84 (January 1, 2019): 83–95, <https://doi.org/10.1016/j.cities.2018.07.008>.

<sup>106</sup> Fox, Ney, and Verrucci.

<sup>107</sup> Momoko Kojima et al., "Urban Transportation in Yangon, Myanmar: Evidence from Large-Scale Surveys," *Journal of the Eastern Asia Society for Transportation Studies* 11 (2015).

the jetties for crossing to Yangon by boat. If they work near the jetties they can walk, otherwise they may need to take a bus, sidecar (trishaw) or taxi from the jetty. This means that even though Dala is very close to downtown Yangon, most commuters from Dala are relying on at least three types of transportation each way to get to and from work.

76. **Dala’s mobility infrastructure is currently undergoing a major upgrade.** The Korean-funded Dala bridge project is due for completion in 2021, with a planned ring road and feeder road connecting the bridge to the ring road in 2035. The increased mobility will likely increase Dala’s urbanization, population, land prices, and water shortages, as well as increase access to economic opportunities in downtown Yangon.
77. *“I like this place the most because Dala Township is very close to the downtown area of Yangon, and it takes 10 minutes travel by water transportation from Dala Township. After the bridge connecting Yangon and Dala finishes, businesses will be more alive and job opportunities will be much more than now because of better transportation.” – homeowner, 40 year-old man, Dala*
78. **Recent studies of mobility and transportation in Yangon have found that walking accounted for 42.2 percent of all trips, bus 28.5 percent, and bicycle 13 percent.**<sup>108</sup> However, these studies did not disaggregate bicycles from sidecars (trishaws), a frequently used form of transport, particularly for market activities and short trips within wards or to/from bus stops. Previous studies also did not incorporate private-hire transportation outside of taxis, leaving out sidecars, motorbike taxis (*si-ke*), *thone-bein* (tuk-tuks), ferries (not water-related, but buses or trucks provided by schools or employers), nor did it include Yangon’s circle train or line-cars (pick-up trucks or motorbikes outfitted with benches in the trailer). In future studies, it will be important to differentiate modes of transportation even further in order to identify what sort of transportation requires payment, and at what rates, travel time, how many modes of transportation per trip, and what sort of transportation is used for different types of trips and distances.
79. **Recent research has highlighted the relationship between mobility and security, particularly how gender impacts how mobility is experienced.** Some reports suggest that women are afraid to walk alone after dark in Yangon, particularly in low income areas and informal settlements.<sup>109</sup> With garment factories mainly hiring women under 30,<sup>110</sup> challenges and feelings of (in)security in getting to and from work are important to understand and mitigate for inclusive urbanization. Fears of being out at night were reported by respondents, with most remarking that they felt safe during the day in Hlaing Tharyar or Dala, but not at night, mostly due to fears about crime, especially theft.<sup>111</sup> Women also reported that they would like to live in a secure place, as *“women’s security concerns are higher than others.”*<sup>112</sup> Women and men interviewed in Dala and Hlaing Tharyar reported concerns over security that they felt stemmed from transiency in their neighborhoods.<sup>113</sup>

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<sup>108</sup> JICA, “Pre-Feasibility Study on the Yangon Circular Railway Modernization Project” (JICA, 2015).

<sup>109</sup> Kyed, *Migration and Security Challenges in Yangon’s Informal Settlements: The Case of Hlaing Thayar Township*.

<sup>110</sup> Maxime Boutry et al., “Land Dynamics and Livelihoods in Peri-Urban Yangon,” *Livelihoods and Food Security Trust Fund: Yangon, Myanmar*, 2015, 51.

<sup>111</sup> Hlaing Tharyar hostel resident, interview, May 17, 2020; Dala homeowner, female government staff, interview.

<sup>112</sup> Dala resident, 23 year-old female, interview.

<sup>113</sup> 29 year-old male homeowner, Dala Township, interview; Hlaing Tharyar hostel resident, interview, May 16, 2020.

## 5.6.2 Water and Sanitation

80. **Water and sanitation are essential to good health and prevention of communicable diseases in urban areas.** However, in Yangon, water provision and sanitation are services with poor reach across the city and therefore are not only challenges for residents of informal settlements. Yangon’s sewage system dates from 1888 and only fully covers the central business district. Until 2015 untreated sewage was discharged directly into the Yangon river through two outlets.<sup>114</sup> Similarly, piped water provision is only accessible to 33 percent of the city’s population.<sup>115</sup> A recent UN-Habitat assessment suggested that “virtually no informal settlement in Yangon has access to basic municipal services including piped water.”<sup>116</sup>
81. **Water and sanitation issues plague both Dala and Hlaing Tharyar Townships.** In Hlaing Tharyar, unsanitary and crowded conditions lead to the township topping the city rankings in diseases like diarrhea, malaria, tuberculosis, and dysentery, with Dala not far behind.<sup>117</sup> Most Hlaing Tharyar residents rely on tube wells or other forms of water provision for drinking, bathing, cooking, and washing.<sup>118</sup> A recent *New York Times* article described a 13-day factory strike in February 2020, where 196 Hlaing Tharyar workers held repeated walked-outs over the lack of potable water in the factory.<sup>119</sup> Dala is also a notoriously water-scarce township, with 85% of households getting their drinking and non-drinking water from a pool, pond or lake. Dala has the largest number of households in the Yangon municipality reliant on water that is not from wells or pipes.<sup>120</sup>
82. **A recent study found that in Yangon’s poorer neighborhoods only 5 percent of households surveyed had improved sanitation.** The majority used open pit latrines, or their household sewage flowed into open drains and ponds. Grey and black wastewater are most often disposed of into a shallow pit dug in the ground, with waste sinking to the bottom and water rising above the solid waste. However, this contaminated water leaches into the ground around the hole and into nearby water bodies.<sup>121</sup> Rainy season causes this sewage to overflow into the streets and water sources. One recent study asserts that a common practice in informal settlements is to intentionally allow latrines to “fill up until the rainy season when flood waters clear out the latrines’ pits or holding tanks.”<sup>122</sup>
83. *“There is no public toilet in our community. As we built our house across the drain, there are also no toilet pits in the latrine. We use the drain as a latrine by connecting it to the house with a pipe. We have to clean the drain ourselves. Most houses have their own toilet. As for cleanliness, there is no bad smell because of the direction of flow of the drain. I want something better. I want to build a public toilet in our*

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<sup>114</sup> San San Moe. 2009. Current Trends of Urban Development in Yangon City and Its Implications on the Environment. *GMSRN International Journal*, 3, p. 183; World Bank. 2019. p. 51.

<sup>115</sup> The World Bank, “Myanmar’s Urbanization: Creating Opportunities for All” (The World Bank, June 5, 2019), ix, <http://www-wds.worldbank.org/external/default/WDSContentServer/WDS/...>

<sup>116</sup> UN-Habitat, “Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar,” 5.

<sup>117</sup> Forbes, “On the Frontier of Urbanization: Informal Settlements in Yangon, Myanmar.”

<sup>118</sup> Boutry, Aung Boe Htike, and Ye Wunna, “Urban Poverty in Greater Yangon City,” 15; Rebecca Groot and Mucahid Mustafa Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes,” *Water Policy* 21, no. 5 (2019): 10, <https://iwaponline.com/wp/article-abstract/21/5/980/69069>.

<sup>119</sup> Beech, H. 2020. The Virus is Coming to Myanmar, but the Pain has Already Begun. *The New York Times*, 27 March. Available at: <https://www.nytimes.com/2020/03/27/world/asia/coronavirus-myanmar-jobs-china.html>

<sup>120</sup> The Republic of the Union of Myanmar, “The 2014 Myanmar Population and Housing Census: Yangon Region.”

<sup>121</sup> Giacomo Bandinu et al., “Sustainable Dala: Showcase of a Sustainable Water Infrastructure,” 2017, <https://repository.tudelft.nl/islandora/object/uuid:0b5810e9-3164-478f-a76f-fb247411425a>; Habitat, “A Preliminary Study of Informal Settlements in Yangon.”

<sup>122</sup> Forbes, “Migration, Informal Settlement, and Government Response: The Cases of Four Townships in Yangon, Myanmar,” 99.

*community. For building a public toilet, we have to collect money from the community.*”  
— male factory worker, Hlaing Tharyar

84. **Many informal settlements are low-lying, built overtop of drainage canals, or adjacent to riverbanks, and flooded most of the year, meaning sewage goes into the areas surrounding the houses.**<sup>123</sup> UN-Habitat estimates that 397 out of 423 informal settlements mapped in Yangon are “at risk of or currently experience flooding, water logging, or both.”<sup>124</sup> Close to a third of the 423 informal settlements mapped by UN-Habitat are classified as severe risk of flooding and water logging, and are filled with water every day – even in the summer.<sup>125</sup> As the rivers in Yangon are tidal, riverbank settlements flood twice a day even in the dry season. In total, at least 124,270 people are living in water-logged settlements in Yangon.<sup>126</sup>
85. *“Nowadays, the drainage hasn’t been dug out recently, so it’s blocked. In the rainy season, the bottom of the house is covered with water. Therefore, we want to improve the drainage system.”*  
— plumber, Hlaing Tharyar
86. **Household waste services are non-existent in some areas of Yangon.** Without access to waste disposal services, the drainage and sewage ditches are often clogged with garbage and overflow. Some CSOs active in urban poor communities with little infrastructure have conducted awareness training about waste disposal and flood prevention and have also served as intermediaries to negotiate with municipal authorities to send garbage trucks to haul waste away at fair prices.<sup>127</sup>
87. **While improving, access to clean drinking, bathing, and washing water remains difficult in peri-urban townships.** The relatively recent annexation of the township to the municipality in the early 1990s meant that the city’s piped water system, which primarily serves the downtown colonial core, does not reach to Hlaing Tharyar outside of some factories and a few other areas to which it was extended.<sup>128</sup> As of 2011, only 2 percent of Hlaing Tharyar township had access to the municipal water supply.<sup>129</sup> The municipal supply comes from Hlawga reservoir and is supplemented by 13 tube wells managed by YCDC in Hlaing Tharyar.<sup>130</sup> While Dala is very close to the CBD, only 10% of the population of Dala is connected to the municipal piped water supply.<sup>131</sup> However, during periods of water shortages in the summer months, water is released from the municipal water dispensers at the ward level three days per week in the evenings only.<sup>132</sup> With water usage in Hlaing Tharyar recently estimated at 6.3 liters per

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<sup>123</sup> The World Bank, “Myanmar’s Urbanization: Creating Opportunities for All,” 51–52.

<sup>124</sup> Dala homeowner, female government staff, interview. UN-Habitat, “Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar,” 5.

<sup>125</sup> Habitat, “A Preliminary Study of Informal Settlements in Yangon,” 16–17.

<sup>126</sup> Habitat, 16–17.

<sup>127</sup> Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes,” 7, 10, 11. CSO working with urban poor communities in Hlaing Tharyar, interview by EMReF, May 6, 2020.

<sup>128</sup> Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes,” 986.

<sup>129</sup> Tokyo Engineering Consultants et al. 2014. Water Supply Improvement Project Study for Yangon City and Patheingyi City, pp. 2-3. Available at: [https://www.mhlw.go.jp/topics/bukyoku/kenkou/suido/jouhou/other/dl/o4\\_150324b.pdf](https://www.mhlw.go.jp/topics/bukyoku/kenkou/suido/jouhou/other/dl/o4_150324b.pdf)

<sup>130</sup> Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes,” 986.

<sup>131</sup> Republic of the Union of Myanmar, “2014 Myanmar Population and Housing Census Yangon Region, Southern District, Dala Township Report” (Department of Population, Ministry of Immigration and Population, 2017),

[http://themimu.info/sites/themimu.info/files/documents/TspProfiles\\_Census\\_Dala\\_2014\\_ENG.pdf](http://themimu.info/sites/themimu.info/files/documents/TspProfiles_Census_Dala_2014_ENG.pdf).

<sup>132</sup> Dala homeowner, female government staff, interview.

household member per day,<sup>133</sup> residents have to purchase and often transport other sources of water to meet their daily needs for drinking, bathing, washing, and cooking.<sup>134</sup>

88. **Water security for formal settlers is achieved through a combination of sources and delivery methods.** However, most informal settlements remain water insecure.<sup>135</sup> Water shortages may occur in dry season due to lack of rainwater and drying up of surface water ponds, as well as in rainy season as flooding may make it impossible for water vendors to reach houses or residents to reach water sources.<sup>136</sup> Water sources may vary by income, season, and by intended use.
89. **Drinking water in Yangon is primarily from bottled water which is bought from vendors every few days for household consumption.** Drinking water is most often sourced from sealed bottled water sold by water vendors, and unsealed bottled water filled from factory boreholes or municipal pipelines sold by local vendors, and tank water from private tube wells. Yet, only purified, sealed, bottled water has safe levels of *E. coli* for human consumption.<sup>137</sup> Prices of purified drinking water hover around 300 kyats per five-liter bottle, or 500-1,000 kyats for a 20-liter can, while pond water is 100 kyats.<sup>138</sup> While informal settlers and the urban poor are often drinking lower quality, cheaper water, their water expenses as a share of their total household expenditure are much higher than households who can afford premium bottled water. One study finding that hard-to-reach urban poor households were spending 6 percent of their income on low-quality drinking water.<sup>139</sup> Rainwater is often used for drinking, cooking, and washing in the rainy season.<sup>140</sup> 85 percent of households in Dala rely on ponds for their drinking water.<sup>141</sup>
90. *“In terms of water, we have a problem. We had to go to the houses who owned water meters to get water. If I would like to get water from the lake, the lake opens from 6am to 8am every morning and 4pm to 6 pm at the evening. We are bazaar sellers, so we could not go to the lake to get water. We pay 200 kyats or 300 kyats for two buckets of water. The landlords can apply for the water meter from the municipality. Renters like us can’t apply for it. In my ward, about two thirds of the households receive municipal water. More families now have access to water meters from the municipality than ever before. I think that water is provided every day.” - green grocer, Dala Township*
91. **Non-drinking water sources are primarily pools, ponds, lakes, wells, and some piped water.** Rainwater reservoirs and cisterns are primary sources of water for a substantial percentage of Yangon’s residents. While in many wards there are public wells available for bathing and washing, transporting water from the wells to the household is difficult labor and time consuming, so vendors will also deliver this water for a fee.<sup>142</sup> Some well owners will allow other residents to pipe water from their well and pay

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<sup>133</sup> Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes.”

<sup>134</sup> Bandinu et al., “Sustainable Dala: Showcase of a Sustainable Water Infrastructure”; Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes”; Hmue Angel, “Water Shortages in Yangon’s Dala”; Dala homeowner, female government staff, interview; Dala resident, 23 year-old female, interview; 50 year old female, school cook, Dala, interview.

<sup>135</sup> Groot and Bayrak, 990; Water Aid Myanmar, “Living Conditions of Factory Workers: Baseline Survey Report” (Water Aid, 2016).

<sup>136</sup> Groot and Bayrak.

<sup>137</sup> Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes,” 989.

<sup>138</sup> Groot and Bayrak, 989. Maxime Boutry, “Migrants Seeking out and Living with Floods: A Case Study of Mingalar Kwet Thet Settlement, Yangon, Myanmar,” in *Living with Floods in a Mobile Southeast Asia* (Routledge, 2017), 44, <https://www.taylorfrancis.com/books/e/9781315761435/chapters/10.4324/9781315761435-3>; UN-Habitat, “Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar,” 6.

<sup>139</sup> Groot and Bayrak, “Achieving Water Security in Peri-Urban Yangon: Exploring the Local Governance Processes,” 989.

<sup>140</sup> Groot and Bayrak, 989.

<sup>141</sup> Republic of the Union of Myanmar, “2014 Myanmar Population and Housing Census Yangon Region, Southern District, Dala Township Report.”

<sup>142</sup> Tavares de Lima, D., E.A. Majali, L. Hou, M. Mina, Q. Lin, T. Safe-Adewumi. 2018. Yangon, Myanmar: Transformation in a time of Transition. UCL: London, p. 81.

on a monthly basis. Others are charged 300 MMK per barrel of non-potable water pumped from a private well.<sup>143</sup> In Dala, two buckets of water for washing and bathing can be purchased for 50 kyats, but if water is delivered, the cost doubles to 100 kyats for two buckets.<sup>144</sup> In these makeshift attempts at water provision, service quality is low, and prices are high compared to government water services. As one Dala resident remarked: “*Water costs are higher than food costs. One household spends at least 1500 kyats per day for water.*” The current private provision of water is demonstrative of the extreme income inequality found within informal settlements, as those with access to assets like a well who can sell to others are much more financially secure, while those without water access must spend a large percentage of their income on securing water.<sup>145</sup>

92. **Some water distribution is done through donations – particularly during religious festivals and during water shortages in the dry season.** Some areas of Yangon, most notably Dala, rely on rainwater collection in retention ponds or reservoirs for water and sustain severe water shortages during the dry season. The Dala Municipal Committee is working with local charitable organizations to provide 50,000-100,000 gallons of water per day during the 2020 dry season.<sup>146</sup> While Dala’s water needs are often met by charitable water donations, but road infrastructure means that donations by water trucks cannot reach all residents as the heavy water trucks cannot navigate the poor roads.<sup>147</sup> In addition to trucking in drinking water, tube wells for community use in informal settlements in Yangon have been dug by charities and religious organizations.<sup>148</sup> This moral economy of water access remains, however, underexplored.<sup>149</sup> Yet, preliminary data from the Urban COVID-19 response rapid assessment in the second half of the report suggests that water donations are an important means of water access for certain urban poor communities.

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<sup>143</sup> Clarke, “The Issues of Migrant Workers in Dagon Myo Thit (Seik Kan) Township, Yangon. – Women For The World.”

<sup>144</sup> Dala homeowner, female government staff, interview.

<sup>145</sup> Forbes, “On the Frontier of Urbanization: Informal Settlements in Yangon, Myanmar,” 222.

<sup>146</sup> Hmue Angel, “Water Shortages in Yangon’s Dala.”

<sup>147</sup> Bandinu et al., “Sustainable Dala: Showcase of a Sustainable Water Infrastructure.”

<sup>148</sup> UN-Habitat, “Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar,” 5.

<sup>149</sup> Tavares de Lima, D., E.A. Majali, L. Hou, M. Mina, Q. Lin, T. Safe-Adewumi. 2018. Yangon, Myanmar: Transformation in a time of Transition. UCL: London, p. 81.

## 5.7 Suggestions and Recommendations from Respondents

93. *“The government provided a backhoe to clean the drainage ditches at another street nearby without charging but our turn has not come yet. It will be better if it is possible to take off the dirt with a backhoe in the rainy season and then line all the drainage ditches neatly with concrete.”* – 22 year-old trishaw driver, Hlaing Tharyar
94. *“For the Hlaing Tharyar people the Government must create a safe working place because most people who live in Hlaing Tharyar are factory workers and they need to do their jobs in a safe environment.”* – 46 year-old CSO coordinator, Hlaing Tharyar
95. *“I think we need to improve the sewer system in the community. I think this is also related to health problems. I think it should be done properly. I also can't imagine how much it would cost to have a community sanitation system. In terms of the water difficulties, the authorities here know it all. We want the matter to be submitted to the government. Water costs more than food costs. One household is spent at least 1500 kyats per day for water.”*  
– government staff, Dala Township
96. *“I would like to tell the authorities to do pond cleaning every year because if they don't clean the ponds every year it will cause the ponds to dry up and we will face water shortages during summer.”*  
– 50 year-old school cook, Dala Township
97. *“As the main difficulty of Dala Township is water shortages during the summer, the municipal water supply is not enough for the settlements in Dala. Although the Government had implemented a project for digging new lakes for daily water use starting from March to the beginning of May in Dala Township, effectiveness is still weak. To get enough water for all settlements, digging new lakes are not enough and it is necessary to repair old lakes once every two years. Besides, two or three times the current staff manpower are needed to be assigned to cover all over Dala Township and it is the best that all villages also could access public services.”* – 29 year-old business owner, Dala Township

## Recommendations

### Water

- Upgrade wells, water tanks, and retention ponds, with an annual cleaning and renovation program for the retention ponds, particularly in Dala township to ensure that water shortages will not increase after the bridge is completed.
- Prioritize water services for the urban poor, particularly in Dala Township and Hlaing Tharyar townships and other areas with reduced or non-existent services. This would allow households to put the share of income they currently use for purchasing cooking, drinking, and bathing water towards other needs like saving for housing upgrading.
- Where possible, extend municipal water services and outfit homes with water meters.

### Sanitation

- Secure financing for community-level sewage treatment to decrease contaminants in local water sources.
- Increase availability of public toilets in communities without adequate sanitation facilities.
- Where it is not possible to extend services in the near-term, work closely with local ward administrators and CSOs to assist residents in creating safe latrines and drainage systems.
- Increase access to municipal waste facilities in order to decrease flood risk from flooding due to drains clogged with household waste, and decrease rubbish burning and the related pollution, fire, and health risks. Increasing services in informal settlements contributes to city-wide health and decreases risks from natural and man-made disasters.
- Where possible, extend municipal sanitation services including sewage and household waste collection and disposal.

### Transportation

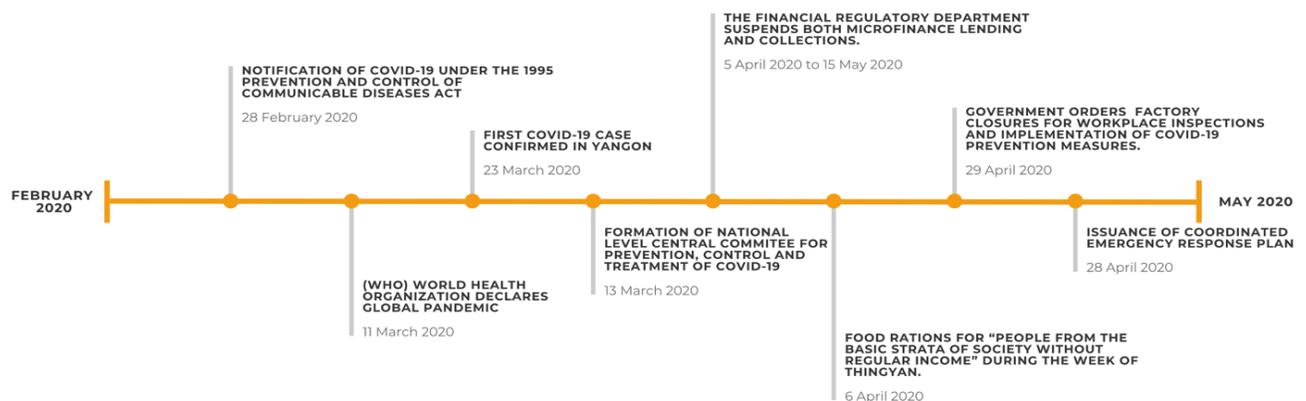
- Upgrade access-roads to ponds and settlements to allow water trucks to make deliveries to areas with chronic water shortages.
- Analyze transit data collected from mobile phones and qualitative and quantitative social research to redesign bus routes and other public transportation to increase access to transportation for urban poor communities while decreasing transit time and costs.

## 6 Rapid Urban Assessment of COVID-19 in Myanmar

### 6.1 Introduction: Context of COVID-19 in Myanmar

98. **As of 25 June 2020, there have been 293 confirmed cases of COVID-19 in Myanmar and six deaths from the disease caused by the SARS-COV-2 virus.**<sup>150</sup> While reported cases remain low, testing has been limited, and COVID-19 cases have been found in every state and region besides Kayah State, with the largest cluster in Yangon region with 209 cases.<sup>151</sup> Thus far, COVID-19 seems to be much more prevalent in urban areas, with the largest case clusters in Yangon and other cases in cities and towns like Kalay, Tedim, Naypyitaw, Kengtung, and Mandalay.
99. **Cases, deaths, and recoveries are far from the only metrics that have meaningful impact on the course of the pandemic and its effects.** The long-term effects of the virus, and the health outcomes of recovered patients are still unknown. Despite the low case and death figures, the economic and social repercussions of the virus are significant and will be detailed in this rapid assessment.

Figure 7: Timeline of COVID-19 in Myanmar and Government Response



100. **Since 20 February COVID-19 tests have been processed by the National Health Laboratory in Yangon.** Previously, Myanmar did not have the capacity to perform and process COVID-19 tests and relied on sending nasal swabs to the WHO reference lab in Thailand. With five testing machines donated, testing has expanded with military test centers in Naypyitaw, Yangon, and Kengtung, and civilian testing in Mandalay, Mawlaymyine, Yangon, and opening soon in Taunggyi.<sup>152</sup> Tests must be processed in biosafety level 3 labs or above, and therefore testing locations in Myanmar are limited. While the Ministry of Health and Sports (MoHS) reports 73,278 tested as of 28 June 2020, UNOCHA reports 4,993 persons tested as of 1 June 2020.<sup>153</sup>

<sup>150</sup> MINISTRY OF HEALTH AND SPORTS [www. mohs. gov. mm], "COVID-19 ဓာတ်ခွဲအတည်ပြုလူနာများနှင့် ထိတွေ့ဆက်စပ်မှုရှိခဲ့သူများ သိရှိနိုင်စေရန် အချက်အလက်များ (COVID-19 Case Contact Tracing and Reporting)."

<sup>151</sup> MINISTRY OF HEALTH AND SPORTS [www. mohs. gov. mm].

<sup>152</sup> "Myanmar: COVID-19 Situation Report No. 04 (18 May 2020) - Myanmar," ReliefWeb, accessed May 18, 2020, <https://reliefweb.int/report/myanmar/myanmar-covid-19-situation-report-no-04-18-may-2020>; Zaw Zaw Htwe, "Myanmar's Fifth COVID-19 Lab to Operate in Shan State From July," *The Irrawaddy*, June 10, 2020, <https://www.irrawaddy.com/news/burma/myanmars-fifth-covid-19-lab-operate-shan-state-july.html>.

<sup>153</sup> MINISTRY OF HEALTH AND SPORTS [www. mohs. gov. mm], "COVID-19 (Coronavirus Disease 2019) Acute Respiratory Disease," accessed June 28, 2020, <https://www.mohs.gov.mm/Main/content/publication/2019-ncov>; "Myanmar: COVID-19 Situation Report No. 05 (1 June 2020) - Myanmar," ReliefWeb, accessed June 28, 2020, <https://reliefweb.int/report/myanmar/myanmar-covid-19-situation-report-no-05-1-june-2020>.

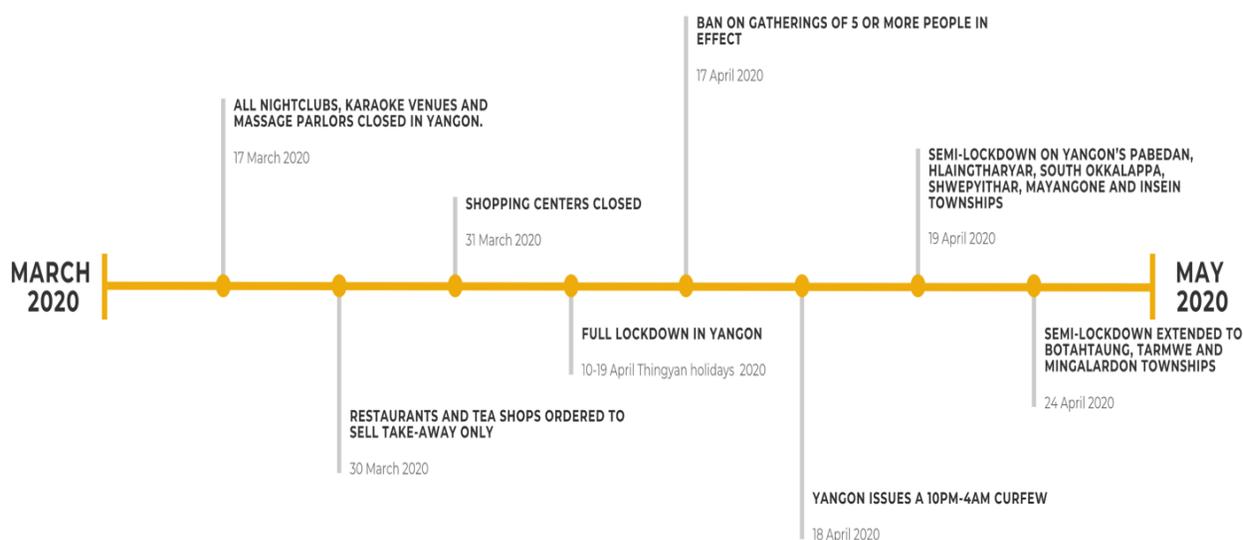
## 7 Key Findings from the Qualitative Research

### 7.1 Government response: Non-pharmaceutical interventions

#### 7.1.1 Lockdown measures, ban on gatherings, curfews, and business closures

101. **A ban on gatherings of 5 or more people went into effect on 17 April with no end date.** There are exceptions for public servants, corporate employees and factory workers commuting to and from work, buying and selling at markets, and engaging in logistics, delivery of goods, legal affairs, COVID-19 control and prevention, health emergencies and funerals.<sup>154</sup> Those violating the ban will be charged under the 1995 Prevention and Control of Communicable Diseases Law, violations of which carry a sentence of up to six months in prison or a fine of 50,000 MMK or both.<sup>155</sup>

Figure 8: Timeline of implementation of lockdown measures, curfews, and business closures



102. **The annual week-long Thingyan (Burmese New Year) celebrations were canceled in Yangon and Mandalay.**<sup>156</sup> Normally, Thingyan revelers join street parties during the holiday, travel to meditation centers for a New Year's retreat, or embark on a pilgrimage to pagodas and other religious sites around the country. Over the Thingyan (Burmese New Year) holidays from 10-19 April there was a full lockdown in place in Yangon. Residents could only leave the house once a day, one person per household for essential purposes only, like buying food or seeking medical care. Following Thingyan, the lockdown was removed but a semi-lockdown was extended to Pabedan, Hlaing Tharyar, Bahan, South Okkalappa, Shwepyithar, Mayangone, and Insein townships. On 24 April it was extended to Botahtaung, Tarmwe, and

<sup>154</sup> "Myanmar Bans Gatherings of Five and More as COVID-19 Spreads," The Myanmar Times, April 16, 2020, <https://www.mmmtimes.com/news/myanmar-bans-gatherings-five-and-more-covid-19-spreads.html>.

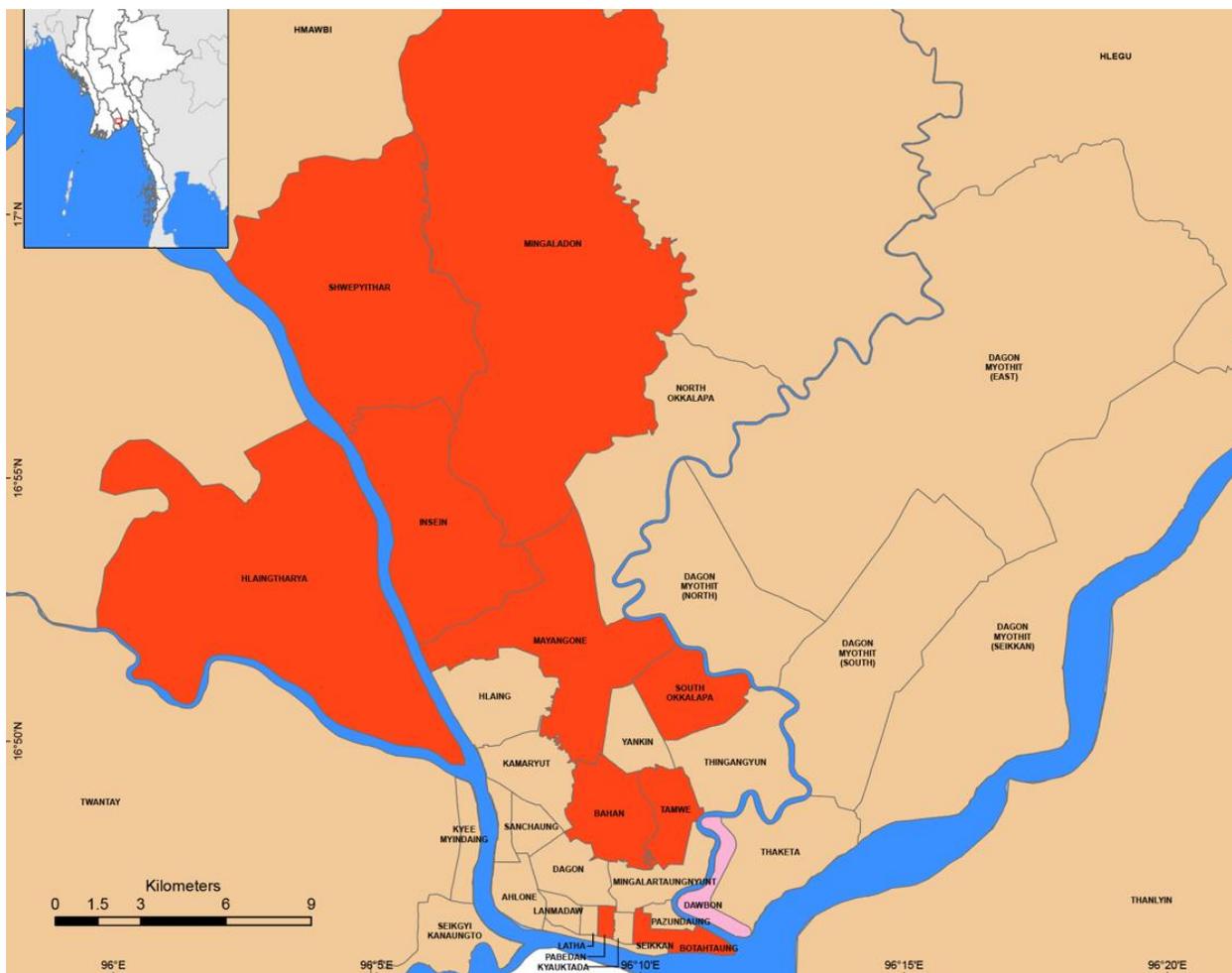
<sup>155</sup> "Myanmar Bans Gatherings of Five and More as COVID-19 Spreads."

<sup>156</sup> <https://www.mmmtimes.com/news/govt-cancels-annual-thingyan-celebrations-yangon-mandalay.html>

Mingalardon.<sup>157</sup> Semi-lockdowns were gradually removed in May and June, and as of late June 2020, only Insein Township remains on semi-lockdown. While the lockdowns and other measures may have reduced community transmission, they have had a severe economic impact on residents, particularly those who depend on daily incomes for survival.

103. *“We normal people cannot think about special clothing or living. We can only care about our livelihood and health care. For daily workers like me, the Government’s “Stay Home” order is not really effective and we cannot meet our daily needs. I could only stay at home for 10 days. During those days, we had a small amount of money which we saved for our shop and we used for food. Basically, it was not really enough, so we had to go back to work.”* — 37-year old male, hostel resident and small shopkeeper, Hlaing Tharyar

Figure 9: Map of Semi-Lockdown Areas in Yangon



<sup>157</sup> “Three More Townships in Yangon under Semi-Lockdown,” The Myanmar Times, April 25, 2020, <https://www.mmtimes.com/news/three-more-townships-yangon-under-semi-lockdown.html>.

**104. Strict travel restrictions and limitations on accommodations and places of worship were implemented.** Mandalay implemented strict travel restrictions in and out of the city during Thingyan. All guesthouses and hotels closed and will be allowed to reopen in May or June after passing inspections.<sup>158</sup> Mandalay and the surrounding area are popular destinations for both Thingyan festivals and pilgrimages. The Mandalay Region government has decreed that those visiting religious buildings including pagodas, churches and mosques must have certificates of good health issued within the past 72 hours from a township health department.<sup>159</sup> Yangon’s most famous pagodas, including Shwedagon, Botahtaung, Sule, and Kabar Aye have been closed since 28 March.<sup>160</sup>

### 7.1.2 Communications

**105. In mid-March 2020, the Myanmar government formed a national-level committee on COVID-19, chaired by State Counsellor Daw Aung San Suu Kyi.**<sup>161</sup> The ten-member committee includes Vice President 1, Union Minister for Defense, Union Minister for Border Affairs, Union Minister for Home Affairs, Union Minister for Labor, Immigration and Population.<sup>162</sup>

**106. The government has made frequent use of telecommunications technology to communicate with the public about the virus.** The Ministry of Health and Sports has created a user-friendly dashboard and case platform and is updating the website several times a day with new regulations and announcements, as well as sharing updates on its Facebook page. State Counsellor Daw Aung San Suu Kyi opened a Facebook account to communicate directly with the public on 1 April, something she had previously refrained from doing.<sup>163</sup>

**107. The government has also worked with private telecoms and technology companies to provide services to quarantined residents.** Through a partnership with Telenor, 25,000 SIM cards loaded with 1GB of data are being distributed to regional governments for use by quarantined residents in government facilities.<sup>164</sup> Telenor has also implemented a 50% discount on data top-ups to keep the public informed during the pandemic, with a zero-data rating of the Ministry of Health and Sports’ website so the public can access up-to-date information about the pandemic for free.<sup>165</sup> A mobile application, Saw Saw Pyaw has been developed for use by those in quarantine. Quarantined residents can submit updates on their health through the application which is monitored by health officials.<sup>166</sup>

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<sup>158</sup> Yan Moe Naing et al., “Mandalay Government Begins Lifting Covid-19 Shutdown,” Myanmar NOW, accessed May 20, 2020, <https://myanmar-now.org/en/news/mandalay-government-begins-lifting-covid-19-shutdown>.

<sup>159</sup>Phyo Wai Kyaw, “Less Gold Offered at Mandalay’s Mahamuni Pagoda,” *The Myanmar Times*, April 8, 2020, <https://www.mmmtimes.com/news/less-gold-offered-mandalays-mahamuni-pagoda.html>.

<sup>160</sup> “Public Responds to COVID-19 Restrictions in Myanmar,” *The Myanmar Times*, May 5, 2020, <https://www.mmmtimes.com/news/public-responds-covid-19-restrictions-myanmar.html>.

<sup>161</sup>State Counsellor Office. 2020. State Counsellor Adopts Guidelines At COVID-19 Prevention Central Committee Meeting. 17 March, Available at: <https://www.statecounsellor.gov.mm/en/node/2846>

<sup>162</sup> “Myanmar: Latest Measures to Address the COVID-19 Developments | Insight | Baker McKenzie,” accessed April 14, 2020, <https://www.bakermckenzie.com/en/insight/publications/2020/04/myanmar-latest-measures-covid19>.

<sup>163</sup> The Irrawaddy, “Latest COVID-19 Developments in Myanmar: April 1, 2020,” *The Irrawaddy*, April 1, 2020, <https://www.irrawaddy.com/specials/myanmar-covid-19/latest-covid-19-developments-myanmar-april-1-2020.html>.; Kyaw Zaw Moe. 2020. Impoverished Myanmar Takes on an Invisible Enemy. *The Irrawaddy*, 9 April. <https://www.irrawaddy.com/opinion/commentary/impoverished-myanmar-takes-invisible-enemy.html>

<sup>164</sup> “Telenor Directs COVID-19 Donation to Quarantine Centres in Myanmar | Telenor Myanmar,” accessed April 13, 2020, <https://www.telenor.com.mm/en/article/telenor-directs-covid-19-donation-quarantine-centres-myanmar>.

<sup>165</sup> “Telenor Directs COVID-19 Donation to Quarantine Centres in Myanmar | Telenor Myanmar.”

<sup>166</sup> Myanmar News Agency, “Mobile App Developed for Quarantined People - Global New Light Of Myanmar,” *Global New Light Of Myanmar*, March 31, 2020, <https://www.globalnewlightofmyanmar.com/mobile-app-developed-for-quarantined-people/>.



towns.<sup>175</sup> Migrant workers returning from Thailand are required to quarantine in border towns like Tachileik and Myawaddy. Food, shelter and healthcare are provided at the quarantine centers.<sup>176</sup>

**109. Those who refuse to comply with quarantine orders are being charged and sentenced to jail terms.**

Local police have used Section 18 of the 1995 Prevention and Control of Communicable Disease Law, which carried a one-year prison sentence, and Section 30(a) of the Natural Disaster Management Law to charge returned migrants who refuse to stay in quarantine centers or do not report after returning from abroad. For example, one returnee from China was sentenced to three months in prison with hard labor for fleeing a quarantine center in Ayeyarwaddy Region.<sup>177</sup> In total over 500 people have been charged since March for violating COVID-19 regulations.<sup>178</sup>

**110. Since mid-May the majority of positive cases have been found in recently returned migrants, particularly those traveling by air.** 2,500 relief flights have repatriated migrants from Malaysia, United Arab Emirates, Singapore, Italy, India, U.K. and other countries. Some returnees from Malaysia, U.A.E., Italy, India and Thailand have tested positive.<sup>179</sup>

#### 7.1.4 Contact Tracing

**111. The Ministry of Health and Sports has conducted extensive contact tracing on every patient who has tested positive for COVID-19 and released details on their website.**<sup>180</sup> Details of positive cases include where patients traveled, where they stayed, how they entered the country if they traveled from abroad, and hospitals or clinics where they received treatment. Known contacts of patients who test positive for COVID-19 are placed under quarantine either at home or in government-designated facilities. This includes full apartment buildings, offices, hostels, and even hotels. The Inya Lake Hotel compound, home of the International SOS Clinic where a nurse tested positive for COVID-19 was placed under quarantine on 31 March with 160 guests, staff, and SOS clinic staff quarantined in place at the hotel.<sup>181</sup>

## 7.2 Health Facilities

**112. Most if not all of Myanmar's limited intensive care units are located in Naypyitaw, Yangon and Mandalay.**<sup>182</sup> A 2017 hospital survey found a total of 95 intensive care units in the country.<sup>183</sup> It is unclear

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<sup>175</sup> Lawi Weng, "Myanmar Migrant Workers Face 14-Day Quarantine on Thai Border," The Irrawaddy, April 8, 2020, <https://www.irrawaddy.com/news/burma/myanmar-migrant-workers-face-14-day-quarantine-thai-border.html>.

<sup>176</sup> Weng.

<sup>177</sup> The Irrawaddy, "Latest COVID-19 Developments in Myanmar: April 3, 2020," The Irrawaddy, April 3, 2020, <https://www.irrawaddy.com/specials/myanmar-covid-19/latest-covid-19-developments-myanmar-april-3-2020.html>.

<sup>178</sup> "Myanmar: Hundreds Jailed for Covid-19 Violations | Human Rights Watch," Human Rights Watch, May 28, 2020, <https://www.hrw.org/news/2020/05/28/myanmar-hundreds-jailed-covid-19-violations>.

<sup>179</sup> "Myanmar: COVID-19 Situation Report No. 05 (1 June 2020) - Myanmar."

<sup>180</sup> Ministry of Health and Sports (Myanmar) Department of Public Health Central Epidemiology Unit, "Coronavirus Disease 2019 (COVID-19) Situation Report 4," April 9, 2020, [https://themimu.info/sites/themimu.info/files/documents/Situation\\_Report\\_-\\_Coronavirus\\_Disease\\_2019\\_COVID-19\\_MOHS\\_09Apr2020.pdf](https://themimu.info/sites/themimu.info/files/documents/Situation_Report_-_Coronavirus_Disease_2019_COVID-19_MOHS_09Apr2020.pdf).

<sup>181</sup> The Irrawaddy and Reuters, "Latest COVID-19 Developments in Myanmar: April 2, 2020," The Irrawaddy, April 2, 2020, <https://www.irrawaddy.com/specials/myanmar-covid-19/latest-covid-19-developments-in-myanmar-april-2-2020.html>; The Irrawaddy, "Latest COVID-19 Developments in Myanmar: April 1, 2020."

<sup>182</sup> Hein and Minoletti, "Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC"; "Mapping the Provision of Intensive Care in Myanmar | ICS State of the Art Meeting 2017," accessed April 14, 2020, <https://epostersonline.com/soa2017/node/1643>.

<sup>183</sup> "Mapping the Provision of Intensive Care in Myanmar | ICS State of the Art Meeting 2017."

if this survey includes private hospitals.<sup>184</sup> While to date, COVID-19 cases have been treated in local hospitals, particularly Yangon’s Waibargi Infectious Disease Hospital, the Yangon Region government is currently converting civil service hostels into a 200-bed COVID-19 field hospital in Hlegu Township on the outskirts of Yangon.<sup>185</sup>

Figure 10: International Assistance to Combat COVID-19\*

Country	Donation or Support	Total Amount
Australia	Personal protective equipment; defibrillators; ICU beds; patient monitors; tracheotomy sets; suction machines and autoclaves	AUS\$500,000
China	A 12-person medical team spent two weeks in Yangon; 5.3 tons of medical equipment donated on 8 April; 20 ventilators donated.	
Singapore	2 polymerase chain reaction (PCR) machines donated in March along with 3,000 test kits	
Korea	The Export-Import Bank of Korea is providing a \$30 million loan for COVID-19 Emergency Equipment at a 0 to 0.01 percent interest rate.	\$30 million
United States	Water and sanitation needs; COVID-19 case management; telemonitoring and laboratory and epidemiology training from the CDC; test kits; support for the International Committee of the Red Cross (ICRC) coronavirus relief;	\$13.5 million

\*This chart is not an exhaustive list of donors nor donations.

**113. Donor nations have stepped up to support Myanmar’s medical response to the COVID-19 pandemic.** While donor nations and multilateral donors have been involved in provision of medical equipment and personnel, the Myanmar government has relied in large part on assistance and donations from the country’s private sector and the military.<sup>186</sup>

### 7.3 Government Stimulus and Social Protection Response

**114. At the end of April, the government issued the COVID-19 Emergency Response Plan (CERP).** It included responses that had already been implemented, as well as an outline for responses planned in the short, medium, and long-term. Myanmar estimates that the CERP will need \$2 billion in funding from development partners and the government to implement the plan in full.<sup>187</sup>

**115. The government provided food rations to the poor during the Thingyan holidays.** On 6 April the State Counsellor’s office announced that “people from the basic strata of society without regular income will be provided with 8 pyis of rice, 50 ticals of cooking oil, 50 ticals of salt, 1 viss of lentils, and 1 viss of onions for each household starting from 10 April.”<sup>188</sup> Lists of eligible families were to be devised by state and regional governments who are in charge of distribution.<sup>189</sup> These lists differed from location to

<sup>184</sup> Hein and Minoletti, “Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC.”

<sup>185</sup> The Irrawaddy, “Latest COVID-19 Developments in Myanmar: April 7, 2020,” The Irrawaddy, April 7, 2020, <https://www.irrawaddy.com/specials/myanmar-covid-19/latest-covid-19-developments-myanmar-april-6-2020-2.html>.

<sup>186</sup> Hein and Minoletti, “Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC.”

<sup>187</sup> “Korea Extends \$30 Million to Support Myanmar’s COVID-19 Relief Plan,” The Myanmar Times, May 18, 2020, <https://www.mmtimes.com/news/korea-extends-30-million-support-myanmars-covid-19-relief-plan.html>.

<sup>188</sup> One viss (တစ်ဝိသ) is equal to 3.6 pounds or 1.633 kilograms, and one tical (တူငါး) is 0.58 ounces or 16 grams. Republic of the Union of Myanmar. 2020. Press Release of the National-Level Central Committee on Prevention, Control and Treatment of Coronavirus Disease 2019 (COVID-19), 6 April. Available at: <https://www.statecounselor.gov.mm/en/node/2869>

<sup>189</sup> Kyaw Lin Htoon, “‘Doomsday’ for Informal Workers as COVID-19 Rocks the Economy,” Frontier Myanmar, accessed April 13, 2020, <https://frontiermyanmar.net/en/doomsday-for-informal-workers-as-covid-19-rocks-the-economy>.

location, with some identifying the poor by occupation and others by assets.<sup>190</sup> In many areas, those who own livestock, run a business, or are in receipt of remittances from relatives working abroad were not eligible for assistance.<sup>191</sup> Additionally, households, religious organizations, and humanitarian organizations (excluding embassies, UN and international organizations) will receive up to 150 units of free electricity until the end of April.<sup>192</sup>

116. *“I didn’t get work for 20 days in Thingyan period. I lived at home. In the period we were economical and lived on only the money we had. Government-sponsored food is not available for those who have their own homes and a motor bike, so we did not get it. I received one donation of 40 cups of rice from the Mother’s House School.”* – Plumber, Hlaing Tharyar

117. **The government has partnered with the mobile application Wave Money to distribute Social Security Board payments for quarantine relief, maternity, and medical benefits.** The first round of payments were distributed the week of April 6.<sup>193</sup> Myanmar Economic Bank (MEB) has already partnered with Wave Money, a joint venture between Telenor and Yoma Bank, for electronic distribution of civil servant pensions to beneficiaries. Wave Money has 41,000 shops throughout the country where recipients can collect their payments after they receive a notification on the mobile application.<sup>194</sup> As of January 2020, the Social Security Board’s coverage remains limited, with 1.46 million workers enrolled.<sup>195</sup>

118. **In June the government announced that each of Myanmar’s 5.4 million households will receive 20,000 kyats in stimulus money.** The money will be processed via mobile payments and via village and ward administrators.<sup>196</sup> However, due to Myanmar’s household list registration system, many independent households – particularly young families – are not counted as separate households and remain on the official household registration of their parents who may live in another state or region.

119. **The government has created a 70 million USD emergency fund through the Myanmar Economic Bank.** The fund will provide short-term (one year) loans at 1 percent interest to companies in affected sectors including the garment and tourism sectors and small and medium enterprises. Companies in affected sectors will also have extensions on their tax payments normally due quarterly, until September 2020.<sup>197</sup> The Myanmar Central Bank cut interest rates by 1.5 percentage points to 8.5 percent.<sup>198</sup>

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<sup>190</sup> “Turning Good Intentions into Better Outcomes,” The Myanmar Times, April 13, 2020, <https://www.mmtimes.com/news/turning-good-intentions-better-outcomes.html>.

<sup>191</sup> Kyaw Lin Htoon, “‘Doomsday’ for Informal Workers as COVID-19 Rocks the Economy.”

<sup>192</sup> Republic of the Union of Myanmar. 2020. Press Release of the National-Level Central Committee on Prevention, Control and Treatment of Coronavirus Disease 2019 (COVID-19), 6 April. Available at: <https://www.statecounsellor.gov.mm/en/node/2869>

<sup>193</sup> Kyaw Lin Htoon, “Workers, Mothers and Elderly to Benefit from \$25m in COVID-19 Foreign Aid,” Frontier Myanmar, accessed April 12, 2020, <https://frontiermyanmar.net/en/workers-mothers-and-elderly-to-benefit-from-25m-in-covid-19-foreign-aid>.

<sup>194</sup> “Wave Money Team Ups with MEB to Offer Mobile Pension Service,” The Myanmar Times, March 18, 2019, <https://www.mmtimes.com/news/wave-money-team-ups-meb-offer-mobile-pension-service.html>.

<sup>195</sup> Myanmar News Agency, “I Acknowledge the Strong Participation of Workers in the People’s Efforts to Respond to COVID-19 Disease: President - Global New Light Of Myanmar,” Global New Light Of Myanmar, April 30, 2020, <https://www.globalnewlightofmyanmar.com/i-acknowledge-the-strong-participation-of-workers-in-the-peoples-efforts-to-respond-to-covid-19-disease-president/>.

<sup>196</sup> Htoo Thant, Myat Thura, “Govt Plans Stimulus Payments for 5.4M Households,” The Myanmar Times, June 22, 2020, <https://www.mmtimes.com/news/govt-plans-stimulus-payments-54m-households.html>.

<sup>197</sup> Nan Lwin. 2020. Myanmar Unveils \$70-Million Stimulus Package to Ease Economic Blow From Virus. *The Irrawaddy*, 19 March. Available at: <https://www.irrawaddy.com/news/burma/myanmar-unveils-70-million-stimulus-package-ease-economic-blow-virus.html>

<sup>198</sup> Chan Myat Htwe, “Govt Expands List of Relief Measures for Businesses, Investors,” *The Myanmar Times*, April 13, 2020, <https://www.mmtimes.com/news/govt-expands-list-relief-measures-businesses-investors.html>.

120. **The Ministry of Commerce has regulated imports and sales of essential supplies since April.** The Ministry of Commerce has classified health supplies for prevention, control and treatment of COVID-19, food products, and medicines as essential supplies and prohibited hoarding and increase of sale and distribution prices in a recent ministerial notification.<sup>199</sup> Import license fees have been dropped for all medicines and medicinal raw materials by a Ministry of Commerce directive issued 11 April. Two-month import license extensions have been granted to car dealers, who normally need to renew their import licenses every three months.<sup>200</sup>
121. **The government has also halved investment application fees through the Myanmar Investment Commission (MIC) from 20 April onwards.** The MIC will accelerate the approval process for labor intensive and infrastructure investments in order to get people back to work quickly. The MIC will also prioritize investment approvals in healthcare, pharmaceutical, and medical equipment and healthcare service companies.<sup>201</sup>

#### 7.4 Multilateral and INGO responses

122. **Multilateral responses thus far have focused on vulnerable groups.** This includes the elderly, pregnant women and mothers of young children, migrants (both internal and overseas), and garment workers who have lost their jobs as Myanmar's factories shuttered. Garment workers and migrant workers have seen significant support from multilateral donors. There is additional, though limited support to civil society, internally displaced persons, and media and communications regarding the pandemic.
123. **A key area of need is in healthcare supplies, testing and testing reagents, training, and support.** UNOPS is providing 50,000 sets of coveralls through the Access to Health Fund to the Ministry of Health and Sport for distribution to frontline health workers.<sup>202</sup> The multi-donor funded Access to Health Fund will also be providing PPE such as gloves and N95 and surgical masks.<sup>203</sup> The Ministry of Foreign Affairs has asked donors and diplomatic missions for more COVID-19 test kits.<sup>204</sup>
124. **The European Union is by far the largest trade partner for Myanmar textiles and has contributed funds to help the sector during the pandemic.**<sup>205</sup> The €5 million European Union emergency fund targets women in the garment sector who have lost their jobs or been evicted from their hostels (many factories provide on-site housing in hostels for their workers). These women will receive 75,000 MMK, while women who were illegally fired without pay from companies that left the country or shut down will receive cash transfers at the 125,000 MMK rate.<sup>206</sup> It will also pay salaries of female workers at companies

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<sup>199</sup> "Myanmar: Latest Measures to Address the COVID-19 Developments | Insight | Baker McKenzie."

<sup>200</sup> Chan Myat Htwe, "Govt Expands List of Relief Measures for Businesses, Investors."

<sup>201</sup> Chan Myat Htwe.

<sup>202</sup> Kyaw Soe Htet, "Govts, Businesses, Int'l Agencies Lend Hand to Those in Need in Myanmar during Virus Outbreak," *The Myanmar Times*, April 6, 2020, <https://www.mmmtimes.com/news/govts-businesses-intl-agencies-lend-hand-those-need-myanmar-during-virus-outbreak.html>.

<sup>203</sup> Kyaw Soe Htet.

<sup>204</sup> Kyaw Soe Htet.

<sup>205</sup> World Bank, "Myanmar: Textiles and Clothing Export to All Countries," WITS Data, accessed April 24, 2020, [https://wits.worldbank.org/CountryProfile/en/Country/MMR/Year/LTST/TradeFlow/Export/Partner/by-country/Product/50-63\\_TextCloth](https://wits.worldbank.org/CountryProfile/en/Country/MMR/Year/LTST/TradeFlow/Export/Partner/by-country/Product/50-63_TextCloth).

<sup>206</sup> Nyein Nyein. 2020. EU Pledges Support for Women Garment Factory Workers in Myanmar. *The Irrawaddy*, 9 April. Available at: <https://www.irrawaddy.com/specials/myanmar-covid-19/eu-pledges-support-for-women-garment-factory-workers-in-myanmar.html>

that have no work for their workers but would like to retain their staff, with the EU matching their current monthly salaries.<sup>207</sup>

Figure 11: Multilateral and INGO responses\*

Organization	Intended Beneficiaries/Use	Amount
Livelihoods and Food Security Fund (LIFT)	◦ Support for internal migrants in peri-urban areas (approximately 310,000 people);	\$1.7 million
	◦ Cross-border migrant worker returnees (110,000 people);	\$1.2 million
	◦ One time 30,000MMK payments to one million pregnant women and mothers with children under 2 years old;	\$4.07 million
	◦ Similar support for the elderly;	\$4.93 million
	◦ Clean water provision for IDPs in Rakhine;	\$268,000
	◦ Support for civil society actors including Karuna Mission Social Solidarity (KMSS), Metta, Land Core Group, Network Action Group, and Gender Equality Network (GEN);	\$1.5 million
	◦ Online platform and radio show with BBC Media Action	\$120,000
		Total: \$15.8 million
European Union	◦ Emergency fund available to female garment sector workers impacted by COVID-19 (by job loss or loss of hostel accommodation) starting 1 May 2020; ◦ Cash transfers to 100,000 female workers through Wave Money mobile accounts amounts ranging from 75,000 MMK to 125,000 MMK per month for three months;	€5 million
International Monetary Fund (IMF)	◦ The IMF made a deal with Myanmar to provide emergency funding through the Rapid Credit Facility and the Rapid Financing Instrument; ◦ It will support cash transfer programs, food distribution, health spending, and support for farmers and businesses.	\$365.5 million
UNOPS	The Access to Health Fund is providing 50,000 coveralls to the Ministry of Health and Sports and ethnic health providers for frontline workers. It also provided MoHS with 500,000 surgical masks and 150,000 surgical gloves. The Three Diseases Global Fund provided \$6 million of medical equipment and supplies, and over \$700,000 in hand sanitizer. Tens of thousands of test kits and community awareness programs were also supplied.	
World Bank	Support for capacity building of health staff and ICU units across the country.	\$50 million
World Food Programme	Runs weekly humanitarian flights from Malaysia to Myanmar since May, bringing test kits and other supplies.	

\*This is not an exhaustive list of donors nor of activities of the listed donors.

125. **The UN System has primarily focused their COVID response on shelter and food assistance needs in IDP camps.** The United Nations' Inter-Cluster Coordination Group (ICCG) and the United Nations Humanitarian Country Team are focusing their efforts on strengthening COVID-19 preparedness and response for those living in displacement camps, conflict-affected communities and assisting returning migrants.<sup>208</sup> Very little of the response is focused on urban areas, with the exception of activities in Sittwe

<sup>207</sup> Nyein Nyein. 2020. EU Pledges Support for Women Garment Factory Workers in Myanmar. *The Irrawaddy*, 9 April. Available at: <https://www.irrawaddy.com/specials/myanmar-covid-19/eu-pledges-support-for-women-garment-factory-workers-in-myanmar.html>

<sup>208</sup> "Myanmar: COVID-19 Situation Report No. 04 (18 May 2020) - Myanmar," 2.

and Myitkyina, support for IDPs from Rakhine State residing in Yangon, and World Food Program support to those quarantined in Yangon.<sup>209</sup>

126. **While there has been significant response to the COVID-19 pandemic by donors and businesses, much of this is channeled through the central government.** On the ground, the township level COVID-19 committees are charged with identifying the needy and at-risk and implementing local level responses including quarantines, closures, and lockdowns. At this level, township level committees are supported by local charities, individual philanthropists, and religious organizations but affected townships with pre-existing relationships with INGOs or other donors could benefit from assistance channeled through local level institutions.<sup>210</sup>

## 7.5 *Parahita* (Voluntary sector) and Civil Society Responses

127. **Local civil society organizations and self-organized *parahita* groups have been key responders.** These groups have provided awareness raising, training, and material support for transmission prevention and COVID-19 treatment as well as donations and other efforts aimed at lessening the economic impacts of the virus. In some cases, they have worked closely with ward officials and local or state government. Respondents repeatedly mentioned how donations from *parahita* groups were organized in consultation with ward administrators to reach households that government coronavirus relief food donations did not reach. *Parahita* groups were also cited as those responsible for spraying disinfectant in the streets and markets, and those responsible for donations of hand sanitizers, soaps, and masks. In some areas with mask shortages, *parahita* groups were able to sell masks at cheaper prices to local residents.<sup>211</sup>
128. ***Parahita* groups have often been active in their particular sector or in their particular community for some time, and thus have considerable knowledge and contacts to draw upon.** Particularly in some informal settlements, or areas known to have water shortages, *parahita* groups are often active donors and distributors of water via water truck. In other areas, *parahita* groups have been known to pay for trash collection when the drains are overflowing with trash. Assistance with day-to-day community activities allows for *parahita* groups to build strong ties to the local community and be aware of local context and needs.<sup>212</sup>

## 7.6 Examples of good practices in pandemic response from international experiences

129. **In addressing COVID-19, much can be learned from how the country has responded to previous outbreaks of disease.** Myanmar has experienced epidemics and pandemics before. The country regularly deals with outbreaks of dengue fever, tuberculosis (including multi-drug resistant strains), H1N1, malaria, chikungunya, and measles leading to illness and deaths in affected areas. Across the country in 2019, 123 people were reported to have died from dengue fever.<sup>213</sup> Myanmar also experienced the third bubonic plague pandemic in the early 20<sup>th</sup> century, smallpox, and the 1918 Spanish Flu pandemic.

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<sup>209</sup> WFP, “WFP Myanmar COVID-19 Situation Report #2,” April 13, 2020.

<sup>210</sup> Hein and Minoletti, “Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC.”

<sup>211</sup> EMReF Interviews, Thaton, Mawlaymyine, and Yangon.

<sup>212</sup> EMReF Interviews, Thaton, Mawlaymyine, and Yangon.

<sup>213</sup> Hein Myat Soe, “Dengue Deaths, Cases Rise in Myanmar,” *The Myanmar Times*, December 3, 2019, <https://www.mmtimes.com/news/dengue-deaths-cases-rise-myanmar.html>.

130. **The 1905-1906 outbreak of bubonic plague in the country was particularly devastating with almost 9,000 recorded deaths.**<sup>214</sup> Bubonic plague is still endemic in the country, with cases re-emerging annually and the last known outbreak occurring in 2010. In 1905-1906 Burma also experienced a severe smallpox epidemic located in Rangoon and other parts of Lower Burma, with 6,161 deaths from smallpox in 1905 and 8,540 in 1906.<sup>215</sup> Myanmar also was not spared during the 1918 Spanish Flu Pandemic.
131. **The 1918 Spanish Flu pandemic, although it occurred over 100 years ago, is an important touchstone for understanding and responding to the contemporary COVID-19 pandemic.** Perhaps most importantly, like today, the Spanish Flu had no effective vaccines nor antivirals to treat it and thus responses relied primarily on nonpharmaceutical public health interventions.<sup>216</sup> The 1918 Spanish Flu pandemic response included a wide array of nonpharmaceutical interventions including: bans on public gatherings, school closures, isolation of the sick, quarantine at home for known contacts of flu patients, and staggered business hours.<sup>217</sup>

## 7.7 Urban Economy

132. **With an adjusted net national income per capita of \$1,090 reported in 2017, even small decreases in income can send the urban poor into extreme poverty.**<sup>218</sup> The Asia Foundation's 2018 City Life Survey across cities in Myanmar including Yangon, found a general lack of preparedness and inability to handle financial shocks like an illness or sudden job loss.<sup>219</sup> 35% of urban respondents reported that they could not afford an unexpected payment (such as a medical bill) of 200,000MMK. In Yangon, the percentage was slightly higher, with 37% of respondents reporting they would be unable to pay.<sup>220</sup> This is particularly true for the informal sector – those working as porters, vendors, tailors, trishaw or motor bike taxi drivers, masons or other construction workers – who are dependent on daily wages and could be considered as living hand to mouth.<sup>221</sup> *“These days business is not good. Work is very rare, so we face difficulties in fulfilling our basic needs.” – 45-year old woman, betel and rice and curry shopkeeper*
133. **The sectors that are currently greatly impacted by COVID-19 are manufacturing, tourism – including accommodation, food services and travel – and fisheries.**<sup>222</sup> In a recent survey by EuroCham Myanmar, European businesses operating in Myanmar reported that they were effected by COVID-19, including through event and order cancellations; project and payment delays; supply chain disruptions; working from home; raw material and equipment shortages; foreign employees leaving; low demand and decrease in sales.<sup>223</sup> Official figures showing closures of 5,658 micro, small and medium-sized businesses

<sup>214</sup> Judith L. Richell, *Disease and Demography in Colonial Burma* (NUS Press, 2006), <https://play.google.com/store/books/details?id=bPFIyCHCKwMC>.

<sup>215</sup> Noriyuki Osada, “An Embryonic Border: Racial Discourses and Compulsory Vaccination for Indian Immigrants at Ports in Colonial Burma, 1870-1937,” *Moussons*, no. 17 (September 1, 2011): 145–64, <https://doi.org/10.4000/moussons.601>.

<sup>216</sup> Howard Markel et al., “Nonpharmaceutical Interventions Implemented by US Cities during the 1918-1919 Influenza Pandemic,” *JAMA: The Journal of the American Medical Association* 298, no. 6 (August 8, 2007): 644–54, <https://doi.org/10.1001/jama.298.6.644>.

<sup>217</sup> Markel et al.

<sup>218</sup> “World Development Indicators: DataBank.”

<sup>219</sup> “City Life Survey 2018 | The Asia Foundation,” The Asia Foundation, accessed April 16, 2020, <https://asiafoundation.org/publication/city-life-survey-2018/>.

<sup>220</sup> “City Life Survey 2018 | The Asia Foundation.”

<sup>221</sup> Clarke, “The Issues of Migrant Workers in Dagon Myo Thit (Seik Kan) Township, Yangon. – Women For The World.”

<sup>222</sup> Hein and Minoletti, “Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC.”

<sup>223</sup> Eurocham-Myanmar, “The Economic Impact of COVID-19 Outbreak with European Companies in Myanmar” (Eurocham Myanmar, 2020), [e61b7-survey-report-on-impacts-of-covid-19-on-european-companies-in-myanmar.pdf](https://eurochammyanmar.org/e61b7-survey-report-on-impacts-of-covid-19-on-european-companies-in-myanmar.pdf).

and 270 large factories, shops, and restaurants have left 140,000 Myanmar workers unemployed since the start of the pandemic.<sup>224</sup>

**134. Livelihoods for urban households are dependent on retail, tourism, and industry.** While nationally, agriculture employs just under 50 percent of the workforce, followed by services, accounting for 34.3 percent of employment, and industry, with 16 percent of employment, urban households have a different mix of employment and livelihoods.<sup>225</sup> More than half of urban residents live in households engaged in work in retail or tourism. But with only slightly more than 1 in 3 employed people classified as employees country-wide, reaching these workers through the formal sector or through social security benefits is not possible.<sup>226</sup>

### 7.7.1 Cross-Border Trade

**135. Much of Myanmar's trade both in manufacturing and export of raw materials is reliant on China** – due to supply chains reliant on Chinese inputs, Chinese managers and owners, or Chinese buyers.<sup>227</sup> The coronavirus had already led to considerable factory lay-offs even before the first cases were confirmed, due to inability to source materials from China.<sup>228</sup> In a recent survey conducted in Mandalay, Myanmar's second-largest city and one of the primary trading hubs for exports to China, Chinese tourism, and Chinese-owned construction, manufacturing, and other business, 64 percent of respondents reported work stoppages due to COVID-19.<sup>229</sup>

**136. China is Myanmar's largest trade partner with over 40 percent of export partner share.** China-Myanmar trade is primarily in vegetables and other food products and natural resources, including: fuels, metals, stone and glass, and rubber. Myanmar exported over \$800 million in food and 1.4 billion in vegetables to China in 2018. By comparison, the second largest trade partner for food exports was Singapore, with just \$24 million and India with \$405 million for vegetables.<sup>230</sup>

**137. Of Myanmar's trade with China, more than \$6 billion is from the border trade.** The border trade declined by \$139 million by 27 March according to the Ministry of Commerce. Effective 24 April China has closed all 11 Myanmar border crossings for 60 days to both Myanmar and Chinese citizens. While trucks can still cross the border, Burmese drivers must vacate the trucks at the checkpoint, handing the vehicle to a Chinese driver who will unload the goods and return the truck to the Burmese driver. Since traders cannot cross the border, Chinese brokers will need to be hired to sell Myanmar products at the Ruili-Muse trade center. The new restrictions greatly increase logistics costs. This follows previous restrictions, closures and delays at the border, particularly in Muse, since December 2019. Closures and

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<sup>224</sup> Zaw Zaw Htwe and Zarni Mann, "Quarter of a Million Myanmar Workers Left Jobless Due to COVID-19," *The Irrawaddy*, June 26, 2020, <https://www.irrawaddy.com/news/burma/quarter-million-myanmar-workers-left-jobless-due-covid-19.html>.

<sup>225</sup> "World Development Indicators: DataBank."

<sup>226</sup> "World Development Indicators: DataBank."

<sup>227</sup> Eurocham-Myanmar, "The Economic Impact of COVID-19 Outbreak with European Companies in Myanmar."

<sup>228</sup> Hein and Minoletti, "Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC." p. 6; Eurocham-Myanmar, "The Economic Impact of COVID-19 Outbreak with European Companies in Myanmar."

<sup>229</sup> Matt Wallace, "Early Employment Impacts of COVID-19 in Myanmar," Medium (ONOW Myanmar, April 7, 2020), <https://medium.com/opportunities-now-myanmar/early-employment-impacts-of-covid-19-in-myanmar-7ca3c500da00>.

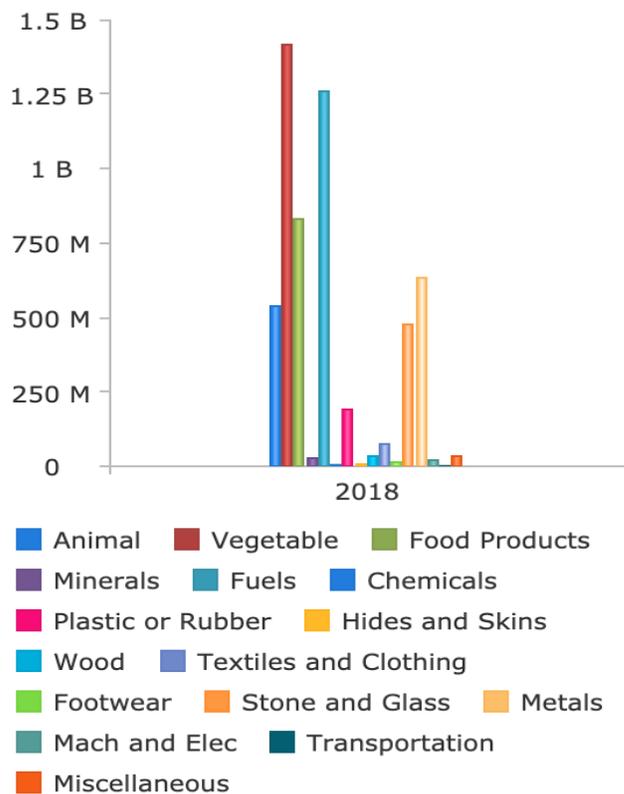
<sup>230</sup> World Bank, "Myanmar Vegetable Export to All Countries," WITS Data, accessed April 24, 2020,

[https://wits.worldbank.org/CountryProfile/en/Country/MMR/Year/LTST/TradeFlow/Export/Partner/by-country/Product/06-15\\_Vegetable](https://wits.worldbank.org/CountryProfile/en/Country/MMR/Year/LTST/TradeFlow/Export/Partner/by-country/Product/06-15_Vegetable); World Bank, "Myanmar Food Products Export to All Countries," WITS Data, accessed April 24, 2020,

[https://wits.worldbank.org/CountryProfile/en/Country/MMR/Year/LTST/TradeFlow/Export/Partner/by-country/Product/16-24\\_FoodProd](https://wits.worldbank.org/CountryProfile/en/Country/MMR/Year/LTST/TradeFlow/Export/Partner/by-country/Product/16-24_FoodProd).

delays at the China-Myanmar border at Muse, and internal travel restrictions within China mean rotting food in trucks waiting to cross the border and no buyers at Ruili’s border market.

Figure 12: Product Exports by Myanmar to China, 2018



Source: World Bank, [wits.worldbank.org](https://wits.worldbank.org)

### 7.7.2 Manufacturing

138. **Factory closures due to COVID-19 are impacting urban and peri-urban areas across the country.** Myanmar has 60,000 registered factories across the country and thousands more unregistered cottage or home workshops.<sup>231</sup> Factory closures began in February and March 2020 and continue due to supply chain disruption, restrictions on operation, and lack of orders. The Confederation of Trade Unions of Myanmar reported 10,000 workers laid-off across the country by 19 March.<sup>232</sup> By the end of the March, the EU reported that 25,000 workers across 40 factories were laid-off.<sup>233</sup>

<sup>231</sup> Khine Lin Kyaw, “Myanmar Factories Face ‘Irreversible’ Harm If Shutdown Extended,” *Bloomberg News*, May 8, 2020, <https://www.bloomberg.com/news/articles/2020-05-08/myanmar-factories-face-irreversible-harm-if-shutdown-extended>.

<sup>232</sup> Nan Lwin. 2020. Myanmar Unveils \$70-Million Stimulus Package to Ease Economic Blow From Virus. *The Irrawaddy*, 19 March. Available at: <https://www.irrawaddy.com/news/burma/myanmar-unveils-70-million-stimulus-package-ease-economic-blow-virus.html>

<sup>233</sup> Nyein Nyein. 2020. EU Pledges Support for Women Garment Factory Workers in Myanmar. *The Irrawaddy*, 9 April. Available at: <https://www.irrawaddy.com/specials/myanmar-covid-19/eu-pledges-support-for-women-garment-factory-workers-in-myanmar.html>

*“I face some challenges in terms of livelihood. We have 6 family members, my mother, my brother, his wife, his two children and me. I am a factory worker but now the factory I work at is temporarily closed since Thingyan and opens again on 7th May, 2020. I will not get a full salary during this time. I will only get a full salary for 20 days and 20% of my salary for 10 days. These days we had to buy and collect goods as much as we can even though we do not have much money. My brother’s occupation (as a trishaw driver) is not well too. He also helps spraying disinfectant in the ward and he gets some tip money from rich people in our ward. My mother also opened a breakfast shop in front of our house. We sell mohinga, noodle and vermicelli salad. Her sale rate is as usual. I am little afraid that the factory I work at will not open soon and I will become jobless.” – female factory worker, Hlaing Tharyar*

139. **The government ordered factory closures in April 2020 for workplace inspections and implementation of COVID-19 prevention measures.** The closures were announced on 19 April, the final day of Thingyan holidays, and factory owners were instructed to prepare their sites for disease prevention and then contact the Factories and General Labor Laws Inspection Department to schedule the inspection. Factories can re-open once they have passed inspection, with many factories that have already passed inspection set to reopen in the first two weeks of May. Yangon has at least 6,300 factories, across 29 industrial zones and Thilawa Special Economic Zone, but there are only 17 inspection teams.<sup>234</sup> While the closures and inspections were initially planned for 20-30 April, as of 1 May, 2,600 factories had been inspected, with 850 allowed to reopen while the others will need to make modifications.<sup>235</sup> In Mandalay, as of 7 May, 1,000 of the region’s 8,131 factories and workshops were inspected and 600 were allowed to reopen.<sup>236</sup> As a significant percentage of factories have been unproductive, the Myanmar Industries Association warned that they may collapse if they are not able to meet the 15 May re-opening.<sup>237</sup> While most factories were inspected by mid-May, hundreds that were not able to comply with social distancing measures were shuttered.<sup>238</sup> The government provided 40% pay to workers whose factories were closed for inspection from April 20. But this is a social security benefit, and thus only covers those enrolled in the social security system.<sup>239</sup>

### 7.7.3 Tourism

140. **Revenue from tourism is expected to be severely reduced, as foreign tourist arrivals were predicted to fall by more than half prior to the airport and border closures.** Prior to the discovery of Myanmar’s first positive COVID-19 case, the Ministry of Tourism already warned that the coronavirus pandemic would have a deleterious effect on tourist arrivals. With Chinese tourists accounting for 25 percent of total arrivals to Myanmar, and Europe, Japan and Korea also hit by the virus, the Ministry predicted that tourist arrivals would fall from 4.3 million to 2 million. This is compounded by Myanmar’s high season for tourism (November-April) corresponding to the outbreak of coronavirus in China and its spread across the

<sup>234</sup> May Yee Nyein Chan, “125 Factories Temporarily and Permanently Closed in Yangon Region,” *Mizzima*, accessed May 11, 2020, <http://www.mizzima.com/article/125-factories-temporarily-and-permanently-closed-yangon-region>.

<sup>235</sup> Myat Thura, “COVID-19 Leaves over 60,000 Workers Jobless in Myanmar,” *The Myanmar Times*, April 28, 2020, <https://www.mmmtimes.com/news/covid-19-leaves-over-60000-workers-jobless-myanmar.html>; “Over 600 Large Factories in Mandalay Set to Reopen,” *The Myanmar Times*, May 8, 2020, <https://www.mmmtimes.com/news/over-600-large-factories-mandalay-set-reopen.html>.

<sup>236</sup> “Over 600 Large Factories in Mandalay Set to Reopen.”

<sup>237</sup> Khine Lin Kyaw, “Myanmar Factories Face ‘Irreversible’ Harm If Shutdown Extended.”

<sup>238</sup> Ye Yint Khant Maung, “Factory Workers Suffer Blame and Pain in Myanmar’s COVID-19 Response,” *Frontier Myanmar*, accessed June 29, 2020, <https://frontiermyanmar.net/en/factory-workers-suffer-blame-and-pain-in-myanmars-covid-19-response>; Zaw Zaw Htwe and Zarni Mann, “Quarter of a Million Myanmar Workers Left Jobless Due to COVID-19.”

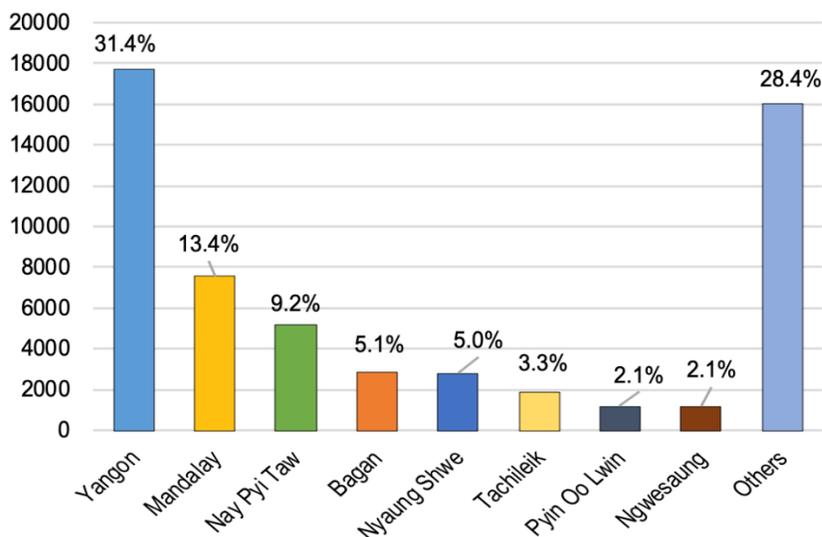
<sup>239</sup> Thazin Hlaing, “Myanmar Govt Offers to Pay Factory Workers 40% During COVID-19 Inspection Closures,” April 30, 2020, <https://www.irrawaddy.com/news/burma/myanmar-govt-offers-pay-factory-workers-40-covid-19-inspection-closures.html>.

globe. Even if the pandemic ends in the next few months, the sector is unlikely to recover quickly as Monsoon season (June to October) is Myanmar’s off season, with many resorts closed and travel routes suspended during this time of year.<sup>240</sup> The Myanmar Tourism Entrepreneurs Association has predicted recovery of the sector to take two years at best.<sup>241</sup>

141. **Myanmar implemented strict travel restrictions on international flights, domestic flights, trains, and inter-city long-haul buses.** International commercial flight arrivals were suspended on 29 March and the government also suspended the issuance of visas-on-arrival and e-visas. Domestic carriers have also cut back or suspended their flights over the Thingyan holidays.<sup>242</sup> Train routes were also suspended, beginning on 31 March with regional routes between Mandalay and Pynmana, Bagan, Monywa and Kawlin. Train service disruption increased during Thingyan holidays with the Mandalay-Myitkyina and Mandalay-Yangon routes suspended from 10-19 April.<sup>243</sup>

Figure 13: Tourism and hospitality figures

**Number of hotel, motel and guest house rooms by location**



Source: MOHT (2017)

142. **Domestic tourism is an important part of the tourism sector.** Many families travel during Thingyan holidays in what is otherwise a low season for international tourism, and there are pilgrimages to important pagodas and festivals year-round. Mandalay hotels closed all of April and May and tour buses were not allowed to enter the city. All beach resorts in the country are closed.<sup>244</sup> There is a temporary

<sup>240</sup> Myat Pyae Phyo and The Irrawaddy, “Tourist Arrivals in Myanmar Will Drop 50% Over COVID-19: Tourism Ministry,” The Irrawaddy, March 13, 2020, <https://www.irrawaddy.com/news/burma/tourist-arrivals-myanmar-will-drop-50-covid-19-tourism-ministry.html>.

<sup>241</sup> “Tourism Operators Expect Recovery in Two Years at Best,” The Myanmar Times, May 11, 2020, <https://www.mmmtimes.com/news/tourism-operators-expect-recovery-two-years-best.html>.

<sup>242</sup> From 11-18 of April KBZ stopped all domestic flights; Air Than Lwin suspended all flights from April 1-16 to Myitkyina, Kyaingtong, and Lashio; Myanmar National Airlines canceled all flights April 13-19. Zeyar Hein and Aung Thant Khaing. 2020. Some flights, trains to be suspended during Thingyan. *Myanmar Times*, 7 April. Available at: <https://www.mmmtimes.com/news/flights-trains-suspend-routes-during-thingyan.html>

<sup>243</sup> Zeyar Hein and Aung Thant Khaing. 2020. Some flights, trains to be suspended during Thingyan. *Myanmar Times*, 7 April. Available at: <https://www.mmmtimes.com/news/flights-trains-suspend-routes-during-thingyan.html>

<sup>244</sup> Zeyar Hein and Aung Thant Khaing. 2020. Some flights, trains to be suspended during Thingyan. *Myanmar Times*, 7 April. Available at: <https://www.mmmtimes.com/news/flights-trains-suspend-routes-during-thingyan.html>

closure of pagodas in place, meaning full-moon pagoda festivals for Kasone in May were canceled and celebrated at home.<sup>245</sup> While much of Myanmar's domestic tourism industry is on hiatus during monsoon season, tour companies suggested that domestic tourism may continue in October 2020, if the pandemic is under control, but would move from group travel to family travel.<sup>246</sup>

#### 7.7.4 Migration and Remittances

143. **An estimated 4.25 million Myanmar workers are engaged in migrant labor abroad.**<sup>247</sup> An estimated 3.75 percent of households across Myanmar receive remittances. The states with the highest percentage of households receiving remittances are Kayin (9.6 percent of households) and Mon (6.15 percent of households).<sup>248</sup> However, these numbers are now out of date and the true extent of households supported by remittances may be much higher.
144. **A recent World Bank study found that international Myanmar migrant workers use remittances to support family and communities.** Workers send remittances to economically support the Myanmar-based households of their parents, spouses, and children. They also send money for community development needs such as new ordination halls, road repair, electricity access, and funding religious ceremonies. These donations are highly visible and usually personally donated by migrants rather than sent through formal or informal remittance channels.<sup>249</sup>
145. **Official migrant worker remittances to Myanmar accounted for US\$3.1 billion in 2014.** The IOM estimated that US\$2.2 billion was remitted from Thailand to Myanmar in 2012-13, with 78 percent of all remittances going to Southeastern Myanmar (Mon, Shan, Kayin, and Tanintharyi).<sup>250</sup> Yet, the IOM estimated that 83% of remittances from Thailand to Myanmar sent in 2012-13 went through informal channels.<sup>251</sup> In terms of GDP, the World Bank reported that remittances accounted for 4 percent of Myanmar's total GDP in 2018.<sup>252</sup>
146. **The World Bank projects a 20 percent decline in remittances to LMICs, the sharpest drop in remittances in recent history.**<sup>253</sup> Due to factory and workplace shutdowns in migrant-receiving countries, particularly Thailand, migrant workers are returning to Myanmar.<sup>254</sup> With factory closures in Thailand and China, returning migrants are not only a logistical, transport, and health issue, but a major economic issue

<sup>245</sup> "Stay at Home Day of Kasone," The Myanmar Times, May 5, 2020, <https://www.mmmtimes.com/news/stay-home-day-kasone.html>.

<sup>246</sup> "Tourism Operators Expect Recovery in Two Years at Best."

<sup>247</sup> The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D, Department of Population, Ministry of Labor, Immigration and Population, with technical assistance from UNFPA, "Thematic Report on Migration and Urbanization: The 2014 Myanmar Population and Housing Census, Census Report Volume 4-D."

<sup>248</sup> Shagun Gupta, "Leveraging Labour Migration for Development: A Review of Literature on Patterns and Movements in Myanmar," in *Migration in Myanmar: Perspectives from Current Research*, ed. M. Griffiths and M. Ito (Eds) (Yangon: Socia Policy and Poverty Research Group, 2016), 20,

[https://www.academia.edu/32657759/Leveraging\\_Labour\\_Migration\\_for\\_Development\\_A\\_Review\\_of\\_Literature\\_on\\_Patterns\\_and\\_Movements\\_in\\_Myanmar](https://www.academia.edu/32657759/Leveraging_Labour_Migration_for_Development_A_Review_of_Literature_on_Patterns_and_Movements_in_Myanmar); M. Griffiths, "The Precarity We Left behind: Migration in Rural Myanmar," *Bulletin of the Social Policy & Poverty Research Group* 1, no. 14 (2016).

<sup>249</sup> World Bank, "Women's Agency in Mon and Kayin States" (World Bank, 2020).

<sup>250</sup> J. Pattison et al., "A Country on the Move: Migration Networks and Risk Management in Two Regions of Myanmar," in *Migration in Myanmar-Perspectives from Current Research*, ed. M. And M. Ito (eds ). Griffiths (Yangon: LIFT, 2016), 15, [https://www.academia.edu/34468027/Migration\\_in\\_Myanmar-Perspectives\\_from\\_Current\\_Research](https://www.academia.edu/34468027/Migration_in_Myanmar-Perspectives_from_Current_Research).

<sup>251</sup> Pattison et al., 15.

<sup>252</sup> "World Development Indicators: DataBank."

<sup>253</sup> "World Bank Predicts Sharpest Decline of Remittances in Recent History," World Bank, accessed April 22, 2020, <https://www.worldbank.org/en/news/press-release/2020/04/22/world-bank-predicts-sharpest-decline-of-remittances-in-recent-history>.

<sup>254</sup> "Myanmar: COVID-19 Situation Report No. 04 (18 May 2020) - Myanmar."

as their natal families in Myanmar often depend on their foreign-earned incomes. Returned migrants may not be able to go back to their host countries and new would-be migrants cannot depart legally. 65,600 migrants have already expressed desires to re-migrate to Thailand as soon as possible.<sup>255</sup> The Ministry of Labor, Immigration and Population temporarily suspended the issuance of employment contracts by overseas employment agencies on 18 March and closed all its labor attaché offices abroad.<sup>256</sup> Previously 700-1,000 Myanmar migrant workers departed for Thailand daily, 500-1,000 to Malaysia monthly, and 100 to Japan each month through official routes with the Myanmar Overseas Employment Agencies Federation.<sup>257</sup>

**147. With tens of thousands of migrant workers returning home, households will not only lose income from remittances, but will have more mouths to feed.** The IOM estimates that 80,000 migrants have returned since March.<sup>258</sup> While official returns through Thailand remain low due to a delayed re-opening of the Thai-Myanmar border, 150,000 more migrants are expected to return from Thailand.<sup>259</sup> Smaller numbers of migrants continue to return by land from China and Bangladesh even with borders restricted.<sup>260</sup> Between 16 April and 21 May 21,191 migrants crossed from China to Kachin and Shan states.<sup>261</sup> Border crossings remain closed except for Three Pagodas Pass, through which 100-200 migrants were returning every day throughout April.<sup>262</sup> Since May 23<sup>rd</sup>, about 1,000 migrants per day have returned through the Mae Sot/Myawaddy border gate.<sup>263</sup>

**148. Until recently, only a small percentage of Myanmar migrant workers sent remittances through formal banking channels.** This has made the true value and impact of remittance flows historically difficult to count. While access to official channels for remittances has grown through Western Union and MoneyGram, Myanmar's migrant workers continue to send remittances to their natal families in Myanmar through informal systems.<sup>264</sup> The *hundi* system provides delivery directly to the beneficiary in the country, and is widely accepted amongst a population where only 26 percent of those over 15 years old were banked in 2017.<sup>265</sup> The use of mobile money platforms like Wave Money to send remittances has grown to eclipse some informal methods like the *hundi* system in the past few years.<sup>266</sup> However, informal remittances are still used by internal and international migrants, through means such as relying on friends or relatives to act as couriers, carrying cash to their natal households, or migrants bring cash back themselves.<sup>267</sup>

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<sup>255</sup> "Myanmar: COVID-19 Situation Report No. 04 (18 May 2020) - Myanmar," 2.

<sup>256</sup> Thazin Hlaing, "Myanmar Suspends Overseas Employment Process to Counter Coronavirus," *The Irrawaddy*, March 18, 2020, <https://www.irrawaddy.com/news/burma/myanmar-suspends-overseas-employment-process-counter-coronavirus.html>.

<sup>257</sup> Hlaing.

<sup>258</sup> "Myanmar: COVID-19 Situation Report No. 05 (1 June 2020) - Myanmar."

<sup>259</sup> "Myanmar: COVID-19 Situation Report No. 04 (18 May 2020) - Myanmar."

<sup>260</sup> "Myanmar: COVID-19 - Situation Report No. 01 (13 April 2020) - Myanmar."

<sup>261</sup> "Myanmar: COVID-19 Situation Report No. 05 (1 June 2020) - Myanmar."

<sup>262</sup> "Myanmar: COVID-19 - Situation Report No. 01 (13 April 2020) - Myanmar," ReliefWeb, accessed April 16, 2020, <https://reliefweb.int/report/myanmar/myanmar-covid-19-situation-report-no-01-13-april-2020>.

<sup>263</sup> "Myanmar: COVID-19 Situation Report No. 05 (1 June 2020) - Myanmar."

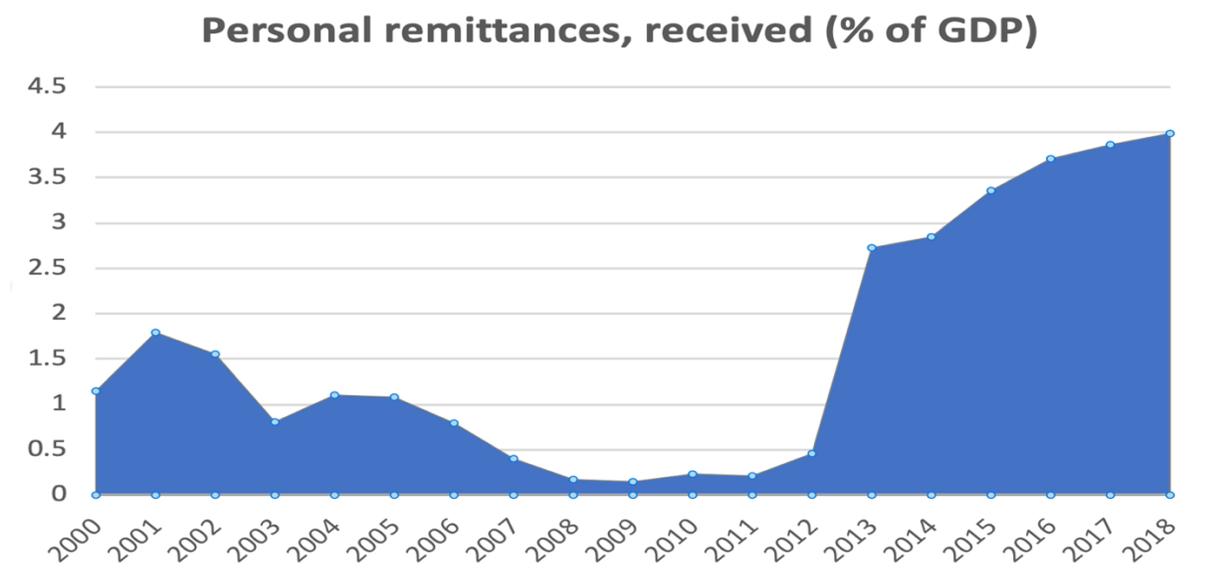
<sup>264</sup> Sean Turnell, Alison Vicary, and Wylie Bradford, "Migrant-Worker Remittances and Burma: An Economic Analysis of Survey Results," in *Dictatorship, Disorder and Decline in Myanmar* (ANU E Press, 2008), 63–86, <https://researchers.mq.edu.au/en/publications/migrant-worker-remittances-and-burma-an-economic-analysis-of-surv>; Aye Thida Kyaw, "Hundi Remittance Lives On," *The Myanmar Times*, July 15, 2014, <https://www.mmtimes.com/special-features/194-your-money-2014/11067-hundi-remittance-lives-on.html>; Jared Downing and Su Myat Mon, "Transactions of Trust and Faith," *Frontier Myanmar*, March 6, 2017, <https://frontiermyanmar.net/en/transactions-of-trust-and-faith>.

<sup>265</sup> "World Development Indicators: DataBank."

<sup>266</sup> Konrad Staehelin, "As Remittance Market Reaches Saturation, Mobile Money Keeps Growing," *Frontier Myanmar*, accessed April 26, 2020, <https://frontiermyanmar.net/en/as-remittance-market-reaches-saturation-mobile-money-keeps-growing>.

<sup>267</sup> Pattison et al., "A Country on the Move: Migration Networks and Risk Management in Two Regions of Myanmar."

Figure 14: Myanmar personal remittances received, as percentage of GDP



Source: World Bank, World Development Indicators.

149. **In Myanmar, most migration is internal, and Yangon is the primary destination.**<sup>268</sup> Urban migrants primarily work in the informal sector in construction and food and beverage sectors, which are greatly impacted by COVID-19.<sup>269</sup> A 2017 survey of Yangon garment workers found that 61% remit money to their families in other parts of the country, with almost half sending money monthly.<sup>270</sup>

150. **Myanmar people migrate for many reasons, but migration is a noted coping mechanism for food insecure and landless households.** A 2015 study found that 42 percent of food-insecure households in Ayeyarwaddy Region chose to have a family member migrate to mitigate the insecurity – mostly to Bogale town or other towns within the region.<sup>271</sup> A World Bank study also found that migration may occur due to crop damage or weather shocks and remittances from migrants are primarily used to supplement food expenses.<sup>272</sup> Mostly this migration is internal, but with inter-city bus routes suspended in Ayeyarwaddy,<sup>273</sup> a traditional coping mechanism for economic stress on rural and urban households – migration to urban centers, to other rural areas, or to a natal village, is suspended.

<sup>268</sup> World Bank, “A Country on the Move – Domestic Migration in Two Regions of Myanmar” (World Bank Group, 2016), <https://www.worldbank.org/en/country/myanmar/publication/a-country-on-the-move---domestic-migration-in-two-regions-of-myanmar>.

<sup>269</sup> World Bank.

<sup>270</sup> Andaman Research and Advisory and EMReF, “The Young Women from Rural Villages Powering an Urban Industry: A Baseline Survey of Yangon’s Garment Sector Workforce.”

<sup>271</sup> World Bank, “A Country on the Move: Domestic Migration in Two Regions of Myanmar, A Qualitative Social and Economic Monitoring (QSEM) Thematic Study” (World Bank, 2016), 40.

<sup>272</sup> World Bank, “A Country on the Move – Domestic Migration in Two Regions of Myanmar.”

<sup>273</sup> Global New Light of Myanmar, “All Shops to Close but Food, Drugstores Allowed to Open: Ayeyawady Region Govt - Global New Light Of Myanmar,” Global New Light Of Myanmar, April 21, 2020, <https://www.globalnewlightofmyanmar.com/all-shops-to-close-but-food-drugstores-allowed-to-open-ayeyawady-region-govt/>.

### 7.7.5 Food and Beverage

151. **The food and beverage sector is particularly impacted by the COVID-19 response.** The sector was first affected by a downturn in sales due to social distancing and travel restrictions, and later by government regulations issued on 30 March ordering restaurants and teashops to only sell carry-out food.<sup>274</sup> The carry-out order has severely impacted the sector, with restaurant owners reporting that their sales are down and the carry-out system is not working for them.<sup>275</sup> In an interview conducted by the research team, one owner of a chain of Yangon-based tea shops reported that sales have dropped 80 percent since the parcel system was implemented. While this particular chain has not laid off any staff members, they reported many migrants from other parts of Myanmar employed in the teashop sector did not return to Yangon after the Thingyan holidays.<sup>276</sup> Other teashops have reported having to lay-off staff and send them back to their home villages, and keep their staff to essential workers only as teashops across the city reported a 65-80 percent decline in sales.<sup>277</sup> The closure of teashops sent ripples through the rural economy as well, causing a crash in tea prices affecting Shan State’s tea plantations.<sup>278</sup>

Figure 15: Visits to retail and recreation sites including restaurants and cafes



Source: Google

152. **Primary clients for microfinance lenders to SMEs and individuals are often small food shops, vendors, or restaurants.** In some firms, clients with small food shops are more than 90 percent of the clients. With a decline in sales, they cannot repay their loans.<sup>279</sup> With multiple MFIs often serving the same urban clients, the inability to collect repayments in the MFI sector may have knock-on effects in other sectors.<sup>280</sup>

<sup>274</sup> Kyaw Lin Htoon, “‘Doomsday’ for Informal Workers as COVID-19 Rocks the Economy.”

<sup>275</sup> Win Zar Ni Aung Ei Ei Mon, “Podcast: Low-Income Workers in Sagaing Prepare for the Coronavirus,” Frontier Myanmar, accessed April 24, 2020, <https://frontiermyanmar.net/en/podcast-low-income-workers-in-sagaing-prepare-for-the-coronavirus>; Teashop Owner, interview by Consultant (April 22, 2020); “Yangon Tea Shops in Hot Water,” The Myanmar Times, May 13, 2020, <https://www.mmtimes.com/news/yangon-tea-shops-hot-water.html>.

<sup>276</sup> Teashop Owner, interview.

<sup>277</sup> Teashop Owner, “Yangon Tea Shops in Hot Water.”

<sup>278</sup> Chan Pakao, “Hard Times Brewing for Ta’ang Tea Growers Due to Coronavirus Closures,” Frontier Myanmar, April 28, 2020, <https://frontiermyanmar.net/en/hard-times-brewing-for-taang-tea-growers-due-to-coronavirus-closures>.

<sup>279</sup> Mid-Size Microfinance Institution, interview by EMReF (April 24, 2020).

<sup>280</sup> Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments.”

## 7.7.6 Fisheries and Marine Products

**153. Myanmar’s fishing industry has been particularly hard hit by the lack of demand due to COVID-19.** By February this fiscal year (Myanmar’s fiscal year begins in October), Myanmar exported \$412 million in marine products. By the end of May, exports totaled \$651 million, compared to \$722 over the 2018-2019 fiscal year. While the numbers are not as bad as may have been expected, the industry had a goal of reaching \$1 billion in exports in the 2019-2020 fiscal year.<sup>281</sup> Exports to the EU have stopped, as have most exports to China.<sup>282</sup> Due to reduction in orders from abroad, and closures of restaurants and hotels at home, the industry cannot find buyers for their catch at anticipated prices.<sup>283</sup> This affects workers in Myanmar’s smaller coastal and deltaic cities like Sittwe, Myeik, Patheingyi and Dawei. In Ayeyarwaddy Region more than 200 crab businesses have closed down due to decrease in demand in China, putting 20,000 workers out of work.<sup>284</sup> Recent survey data on employment in Patheingyi, a city located in Ayeyarwaddy and heavily reliant on the fishing industry, 58 percent of survey respondents reported being out of work.<sup>285</sup> The fisheries sector employs more than 3.3 million people in marine and inland fisheries and processing plants.<sup>286</sup>

## 7.7.7 Construction

**154. The construction is a major employer and contributor to Myanmar’s GDP.** The sector accounts for 7 percent of Myanmar’s GDP, and was expected to grow in fiscal 2019/2020 based on FDI commitments in the sector and building permits issued.<sup>287</sup> It also accounts for 16 percent of total lending in the country.<sup>288</sup> Some sites currently employ as many as 1,000 workers, making the sector an important source of employment, accounting for 5 percent of the workforce.<sup>289</sup>

**155. Construction sites that remain open have implemented COVID-19 prevention measures.** These include monitoring body temperature, have installed hand washing stations, and disinfect materials and the site. Some have attempted to implement social distancing guidelines at their sites by constructing more on-site sleeping huts, bringing in a three-month supply of food, and creating work clusters to keep people from mixing with too many others.<sup>290</sup>

**156. Many construction projects have not fully recommenced work since Thingyan holidays in April.** Due to COVID-19 prevention measures, construction sites – a major employer of informal sector workers – have been limited to no more than 50 workers at a time until further notice.<sup>291</sup> Day laborers, many of whom are migrants who returned to their home villages during Thingyan, have experienced delays in

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<sup>281</sup> Kyaw Lin Htoon, “Fisheries Sector Calls for Government Rescue amid COVID-19 Fallout,” Frontier Myanmar, accessed June 28, 2020, <https://frontiermyanmar.net/en/fisheries-sector-calls-for-government-rescue-amid-covid-19-fallout>.

<sup>282</sup> Yu Wai, “Exports of Fisheries Products Slow to a Crawl,” *The Myanmar Times*, April 8, 2020, <https://www.mmmtimes.com/news/exports-fisheries-products-slow-crawl.html>.

<sup>283</sup> Kyaw Lin Htoon, “Fisheries Sector Calls for Government Rescue amid COVID-19 Fallout.”

<sup>284</sup> Nan Lwin. 2020. Myanmar Unveils \$70-Million Stimulus Package to Ease Economic Blow From Virus. *The Irrawaddy*, 19 March. Available at: <https://www.irrawaddy.com/news/burma/myanmar-unveils-70-million-stimulus-package-ease-economic-blow-virus.html>

<sup>285</sup> Wallace, “Early Employment Impacts of COVID-19 in Myanmar.”

<sup>286</sup> Kyaw Lin Htoon, “Fisheries Sector Calls for Government Rescue amid COVID-19 Fallout.”

<sup>287</sup> Hans Anand Beck et al., “Myanmar Economic Monitor : Resilience Amidst Risk” (The World Bank, December 31, 2019), <http://www-wds.worldbank.org/external/default/WDSContentServer/WDS/WDSP/>.

<sup>288</sup> Beck et al.

<sup>289</sup> Kyaw Lin Htoon, “‘Doomsday’ for Informal Workers as COVID-19 Rocks the Economy”; World Bank, “Myanmar Economic Monitor: Anchoring Economic Expectations.”

<sup>290</sup> Construction Engineer, interview by EMReF (April 23, 2020).

<sup>291</sup> Kyaw Lin Htoon, “‘Doomsday’ for Informal Workers as COVID-19 Rocks the Economy.”

returning to work due to limitations and restrictions on travel.<sup>292</sup> Following the Thingyan holidays, construction sites were instructed not to replace, hire, or change employees at their sites, which means they cannot send in specialist teams like mechanics for the breakdown of trucks or heavy equipment, which may further slowdown construction.<sup>293</sup> As one construction engineer in Yangon explained: “As some of our teams can be stuck at sites with little chance to access outside world, we brought in all daily needs; rice and food which they can survive for three months - also spare parts and fuel for trucks and heavy equipment.”<sup>294</sup>

**157. Myanmar also relies on the import of construction materials from China, which may further slowdown the sector due to constraints on border trade.**<sup>295</sup> As 30 percent of outstanding credit is currently in construction and real estate, shocks to this sector can impact banking sector risks.<sup>296</sup> The Myanmar Construction Entrepreneurs Association predicted that it would take the sector two years to recover from the effects of COVID-19.<sup>297</sup>

## 7.8 Urban infrastructure and basic services

**158. Transportation infrastructure is closely linked to the construction sector, accounting for 30 percent of total construction activity.**<sup>298</sup> Major ongoing projects include Dawei’s deep-water port and special economic zone, the Hantharwaddy International Airport, upgrading the Yangon-Bago railway, and the India-Myanmar-Thailand highway. These urban transport infrastructure projects servicing Yangon, Bago, Dawei and cities and towns along the highway are likely to be postponed due to COVID-19.<sup>299</sup>

**159. Trucking has decreased and curfews have led to delays in the transport of goods.** Curfews from 10pm-4am introduced around the country in April led to delays and to more truck traffic in urban areas. Yangon Region usually restricts truck traffic to between 8pm and 6am to reduce congestion in the city as trucks enter and exit the ports. Due to the curfew the trucks are now entering the city from 7am to 8pm, as fewer cars on the road also mean less concern about traffic jams.<sup>300</sup> The Yangon curfew remains in place through June 2020, but has been decreased to 12am-4am.<sup>301</sup>

**160.** *“We live on the other side of the river and we need ferries or small boats to reach the downtown area for going to work or buying the things we need. However, the time and number of ferries and boats is*

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<sup>292</sup> Yee Ywal Myint, “Myanmar Manufacturing, Construction Sectors Take Beating,” *The Myanmar Times*, May 7, 2020, <https://www.mmmtimes.com/news/myanmar-manufacturing-construction-sectors-take-beating.html>.

<sup>293</sup> Construction Engineer, interview.

<sup>294</sup> Construction Engineer.

<sup>295</sup> RFA Staff, “Tough Chinese COVID-19 Restrictions at Border Worry Myanmar Traders,” Radio Free Asia (Radio Free Asia, April 10, 2020), <https://www.rfa.org/english/news/myanmar/border-trade-04102020175058.html>.

<sup>296</sup> World Bank, “Myanmar Economic Monitor: Anchoring Economic Expectations.”

<sup>297</sup> Yee Ywal Myint, “Myanmar Manufacturing, Construction Sectors Take Beating.”

<sup>298</sup> Beck et al., “Myanmar Economic Monitor : Resilience Amidst Risk.”, p. 20.

<sup>299</sup> Aung Loon, “Development of Dawei SEZ Expected to Be Delayed Again,” *The Myanmar Times*, April 8, 2020, <https://www.mmmtimes.com/news/development-dawei-sez-expected-be-delayed-again.html>.

<sup>300</sup> Eaint Thet Su, “Keep on Trucking: Transport Sector Remains on the Move despite COVID-19,” Frontier Myanmar, accessed May 14, 2020, <https://frontiermyanmar.net/en/keep-on-trucking-transport-sector-remains-on-the-move-despite-covid-19>; Global New Light of Myanmar, “Yangon Region Government Lifts Daylight Truck Ban - Global New Light Of Myanmar,” Global New Light Of Myanmar, April 21, 2020, <https://www.globalnewlightofmyanmar.com/yangon-region-government-lifts-daylight-truck-ban/>.

<sup>301</sup> Kang Wan Chern, “Myanmar Extends COVID-19 Control Measures, Flight Restrictions,” *The Myanmar Times*, June 13, 2020, <https://www.mmmtimes.com/news/myanmar-extends-covid-19-control-measures-flight-restrictions.html>.

*reducing due to COVID. Therefore, we face some limitations like needing to wait a long time for riding the boats or we cannot go as usual due to the reduction of boat traffic.”*

—23-year old female, Dala Township

Figure 16: Mobility trends for transit hubs



Source: Google, “COVID-19 Community Mobility Reports,” 2020, <https://www.google.com/covid19/mobility?hl=en>.

## 7.9 Housing and Construction

161. With construction sites limited to only 50 workers per site, the government’s ambitious low-cost housing plans which call for foreign investment partners may face significant difficulties.<sup>302</sup> Residential construction accounts for 50 percent of activity in the sector.<sup>303</sup>

162. **However, the informal construction sector has seen less of a downturn due to COVID-19.** As COVID-19 began during the end of the dry season, families in self-built and informal housing across the country are rapidly preparing their homes to withstand the rainy season. Construction workers reliant on day labor have been able to work on home repairs in their own wards to prepare the community for the monsoon season.<sup>304</sup>

163. *“Before the COVID-19 period, I had some savings for a home, but all of those are spent on this time, and I have no savings now.”* – 23-year old female, Dala Township

164. **Household savings for home upgrading, land purchase, or home construction were depleted by COVID-19.** Community-led housing developments, like the housing committees supported by community savings groups have had to stop their activities including not only savings group meetings but also construction of new housing and shared basic infrastructure.<sup>305</sup> Some community savings groups backed by microfinance partners have negotiated with their microfinance partners for a payment moratorium due

<sup>302</sup> Hein and Minoletti, “Policy Report: Coronavirus Policy Response Needs and Options for Myanmar - IGC.” p. 7; Kyaw Lin Htoon, “‘Doomsday’ for Informal Workers as COVID-19 Rocks the Economy,” Frontier Myanmar, accessed April 13, 2020, <https://frontiermyanmar.net/en/doomsday-for-informal-workers-as-covid-19-rocks-the-economy>.

<sup>303</sup> Beck et al., “Myanmar Economic Monitor : Resilience Amidst Risk.”, p. 20.

<sup>304</sup> Dala resident, 23 year-old female, interview.

<sup>305</sup> Research team interview, 16 April 2020; Dala homeowner, female government staff, interview.

to COVID-19, with some granting a moratorium of up to four months.<sup>306</sup> While keeping people in existing housing is possible through negotiations with microfinance lenders, the provision of new housing developments is delayed due to COVID-19 with delays likely lasting for at least 6 months due to the onset of monsoon rains in May which will make construction impossible.<sup>307</sup>

165. *“I intend to build a house. But it's not going to happen. We are facing business problems, health issues and children's affairs. To build a house is not a priority for us.”*— female green grocer, Dala Township

166. *“Within this hard time, I have not moved to another job and I just kept my original job, that can cover my daily costs as well. I have no thought to take a loan for a house because the installment and repayment will burden me and I could not take a rest even if I am sick. Besides, I will get stressed and I would be forced to earn money because of loan repayment.”* – 22 year-old trishaw driver, Hlaing Tharyar

167. **Housing affordability is a long-term problem in Yangon that has been exacerbated by the pandemic.** Social distancing and self-isolation are key non-pharmaceutical interventions to control the spread of the virus, but they are practices reliant on access to housing that is safe, hygienic, and not overcrowded for compliance and effectiveness. Furthermore, economic impacts of the pandemic have not only depleted savings for housing upgrading or purchasing, but also the ability for tenants to afford their rent payments.<sup>308</sup>

168. **The risk of eviction remains high as there is currently no moratorium on evictions, nor are there rent freezes or mortgage holidays in place.** There are reports across the country of hostels and rented accommodation refusing to allow new renters or even refusing to re-admit current renters returning from their villages following the Thingyan holidays. Individual landlords and lenders have relaxed their collection or extended deferrals of payment to tenants and borrowers.<sup>309</sup> Some hostel owners have responded to the pandemic by providing housing free of cost. More than 60 hostels in Hlaing Tharyar have reportedly provided 300 rooms to almost 1,200 factory workers free or at reduced cost.<sup>310</sup> While the government's inclusion of flexible mortgage relief in the COVID-19 Economic Relief Plan (CERP) is welcome, clear mortgage relief is not yet in place the CERP makes no mention of relief for tenants.<sup>311</sup>

## 7.10 Water, Sanitation and Hygiene

169. **The coronavirus pandemic has highlighted the difficulties urban communities face with access to improved water and sanitation facilities.** While 93 percent of the urban population have access to basic drinking water, 76 percent have access to basic sanitation, and 92 percent have access to basic handwashing facilities, there are great variations in quality and accessibility.<sup>312</sup> Some urban areas with chronic water shortages rely on water truck donations from charities or individual private donors. This

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<sup>306</sup> Research team interview, 16 April 2020.

<sup>307</sup> Research team interview, 16 April 2020.

<sup>308</sup> UN-Habitat, “Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar,” 15.

<sup>309</sup> Informal Money Lender (Thaketa) and hostel owner (Dagon Seikkan), interview.

<sup>310</sup> Zaw Zaw Htwe, “Myanmar Hostels Cut Rent as COVID-19 Closures Hit Workers,” *The Irrawaddy*, May 11, 2020, <https://www.irrawaddy.com/news/burma/myanmar-hostels-cut-rent-covid-19-closures-hit-workers.html>.

<sup>311</sup> Government of the Republic of the Union of Myanmar, “Overcoming as One: COVID-19 Economic Relief Plan,” April 27, 2020, 9.

<sup>312</sup> “World Development Indicators: DataBank.”

causes large crowds to form on days that the donation truck comes to the area. Due to fears about the virus and restrictions on travel, communities dependent on water donations or otherwise using water trucks to supply water are experiencing water shortages.<sup>313</sup>

**170. However, early studies have also suggested that wastewater may also be a resource in detection of COVID-19 in urban areas.** Regular ward and township level wastewater testing could provide valuable cost-effective outbreak surveillance and an early warning system of sorts.<sup>314</sup> Detection of SARS-CoV-2 in wastewater also points to a worrying possibility; that of waterborne contamination and disease spread.<sup>315</sup>

**171. Household waste may also hold a risk factor for COVID-19 and health of urban populations generally.** High levels of particulate matter and volatile chemicals in the air of Myanmar's urban areas emanates from a mixture of unregulated industrial and agricultural emissions, vehicle exhaust, charcoal cooking fires and notably (providing little to zero economic payoff) open burning of domestic plastic waste with organic residue such as fallen leaves.<sup>316</sup> Air pollution is already associated with a range of economic and social harms such as increased sick days, depression, increased rates of chronic illness such as heart disease and cancer, growth stunting and immune compromising conditions.<sup>317</sup> All of these conditions are primary enablers of disease epidemics once they become established within a given setting.<sup>318</sup> These risk factors suggest a predisposition of urban populations to transmittable diseases such as Covid-19.<sup>319</sup>

## 7.11 Informal Sector Workers and Urban Poor

**172. Livelihoods are already significantly impacted by the pandemic in Myanmar.** As in other parts of the world there has been a greater impact on low-wage, informal and migrant work which women and marginalized groups are more likely to be engaged in.<sup>320</sup> While Myanmar's limited Social Security Board and international donors are providing assistance to those in the formal workforce who have lost

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<sup>313</sup>Thaton Participant Observation Field Notes to EMReF, 17 April- 20 May 2020.

<sup>314</sup> Warish Ahmed et al., "First Confirmed Detection of SARS-CoV-2 in Untreated Wastewater in Australia: A Proof of Concept for the Wastewater Surveillance of COVID-19 in the Community," *The Science of the Total Environment* 728 (August 1, 2020): 138764, <https://doi.org/10.1016/j.scitotenv.2020.138764>; Walter Randazzo et al., "SARS-CoV-2 RNA in Wastewater Anticipated COVID-19 Occurrence in a Low Prevalence Area," *Water Research* 181 (August 15, 2020): 115942, <https://doi.org/10.1016/j.watres.2020.115942>.

<sup>315</sup> Michael Gormley, Thomas J. Aspray, and David A. Kelly, "COVID-19: Mitigating Transmission via Wastewater Plumbing Systems," *The Lancet. Global Health* 8, no. 5 (May 2020): e643, [https://doi.org/10.1016/S2214-109X\(20\)30112-1](https://doi.org/10.1016/S2214-109X(20)30112-1); Fuqing Wu et al., "SARS-CoV-2 Titers in Wastewater Are Higher than Expected from Clinically Confirmed Cases," *MedRxiv*, April 7, 2020, 2020.04.05.20051540, <https://doi.org/10.1101/2020.04.05.20051540>.

<sup>316</sup> Sora Yi, Yong-Chul Jang, and Alicia Kyoungjin An, "Potential for Energy Recovery and Greenhouse Gas Reduction through Waste-to-Energy Technologies," *Journal of Cleaner Production* 176 (March 1, 2018): 503–11, <https://doi.org/10.1016/j.jclepro.2017.12.103>.

<sup>317</sup> Francesca Dominici et al., "Protecting Human Health from Air Pollution: Shifting from a Single-Pollutant to a Multipollutant Approach," *Epidemiology* 21, no. 2 (March 2010): 187–94, <https://doi.org/10.1097/EDE.0b013e3181cc86e8>; Otto Hänninen et al., "Focus on Exposure to Air Pollution and Related Health Impacts," *Air Quality, Atmosphere, & Health* 4, no. 3 (December 1, 2011): 159–60, <https://doi.org/10.1007/s11869-011-0137-4>; Michael Guamieri and John R. Balmes, "Outdoor Air Pollution and Asthma," *The Lancet* 383, no. 9928 (May 3, 2014): 1581–92, [https://doi.org/10.1016/S0140-6736\(14\)60617-6](https://doi.org/10.1016/S0140-6736(14)60617-6).

<sup>318</sup> Elizabeth Hodges and Veronica Tomcej, "Is There a Link between Pollutant Exposure and Emerging Infectious Disease?," *The Canadian Veterinary Journal. La Revue Veterinaire Canadienne* 57, no. 5 (May 2016): 535–37, <https://www.ncbi.nlm.nih.gov/pubmed/27152044>; Tang-Tat Chau and Kuo-Ying Wang, "An Association between Air Pollution and Daily Most Frequently Visits of Eighteen Outpatient Diseases in an Industrial City," *Scientific Reports* 10, no. 1 (February 11, 2020): 2321, <https://doi.org/10.1038/s41598-020-58721-0>.

<sup>319</sup> Luigi Martelletti and Paolo Martelletti, "Air Pollution and the Novel Covid-19 Disease: A Putative Disease Risk Factor," *SN Comprehensive Clinical Medicine*, April 15, 2020, 1–5, <https://doi.org/10.1007/s42399-020-00274-4>.

<sup>320</sup> CARE, "Gender Implications of COVID-19 Outbreaks in Development and Humanitarian Settings - World."

employment, those working in the informal sector – including the urban poor - have very few sources of support available to them.<sup>321</sup> From taxi drivers, construction workers, and maintenance crews to trishaw drivers, hawkers, dock laborers and domestic workers, those in the informal sector rely on daily wages and ability to travel from their home for work. Most will likely seek informal loans at high interest rates, further increasing their debts.<sup>322</sup>

**173. 79 percent of those in non-agricultural employment nationwide are estimated to work in the informal sector.**<sup>323</sup> According to interviews with CSOs and informal workers, most informal workers are having trouble with fulfilling basic needs, health, and repaying their debt – often from multiple lenders. For daily workers that work in the domestic sphere such as cleaners, handymen, plumbers, or laundry women, they are finding little to no work as social distancing means neighbors and clients are unwilling to have outsiders in their homes.

**174. Informal sector labor often supplements income from one family member with a government or formal sector job.** This means that a downturn in informal or home industry work like tailoring, day labor, food vendors, catering, etc. can affect not only the urban poor, but families who are currently working class or middle class and may now have to rely on one income.<sup>324</sup> With delays in new household formation due to a shortage of housing stock in peri-urban and urban poor areas, one salaried worker may be supporting multiple adults and children.<sup>325</sup>

**175. Food aid is currently insufficient to reach all of those in need.** While the government implemented a food distribution program during the Thingyan holidays, it was criticized for the very specific and complicated criteria used to determine beneficiaries.<sup>326</sup> The research team interviewed several beneficiaries of the government food distribution programs in Yangon and Mawlaymyine. They revealed that lists were made based on household registration at their local ward, so those who were part of other household lists (i.e. married couples who are still on their parents' household lists in other townships, people who have moved and not changed their household list to the new township – which is the case for most renters, etc.) were not included in the distribution in their wards. As most urban poor living in or near Yangon's industrial zones are migrants, it may be that they were left out. In other wards however, there was a perception that only 'squatters' received assistance. However, it seems that in all the wards studied, those left out of official distribution of basic foodstuffs were able to access limited donations from charities or private donors with assistance from the ward administrator.<sup>327</sup>

**176. Certain co-morbidities, such as tuberculosis, are endemic in Myanmar's urban informal settlements.** London School of Hygiene and Tropical Medicine includes tuberculosis, hepatitis B and C, and HIV on the list of co-morbidities that may impact COVID-19 outcomes, along with the standard designations of hypertension, diabetes, cardiovascular diseases, chronic respiratory diseases such as asthma or COPD, cancer, and chronic kidney disease.<sup>328</sup> In 2016 cardiovascular diseases accounted for an

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<sup>321</sup> Kyaw Lin Htoon, "'Doomsday' for Informal Workers as COVID-19 Rocks the Economy."

<sup>322</sup> Kyaw Lin Htoon.

<sup>323</sup> "World Development Indicators: DataBank."

<sup>324</sup> Government Teacher, interview by EMReF (April 24, 2020).

<sup>325</sup> UN-Habitat, "Housing at the Forefront of the Response to COVID-19: Discussion Paper on Policy Options for Myanmar," 15.

<sup>326</sup> Zaw Oo, "Turning Good Intentions into Better Outcomes," *Myanmar Times*, April 13, 2020, <https://www.mmtimes.com/news/turning-good-intentions-better-outcomes.html>.

<sup>327</sup> Laundry Worker, interview; Government Teacher, interview.

<sup>328</sup> Favas, C. 2020. Guidance for the prevention of COVID-19 infections among high-risk individuals in camps and camp-like settings. London School of Hygiene and Tropical Medicine, 31 March.

estimated 25 percent of mortality in Myanmar, followed by other COVID-19 risk factors such as chronic respiratory diseases at 8 percent and diabetes at 4 percent.<sup>329</sup>

## 7.12 Credit, Indebtedness, and Coping Mechanisms

177. **The Ministry of Planning and Finance has called on non-bank financial institutions to provide repayment relief by allowing repayments to be delayed.** In Magway, Sagaing and Mandalay Regions microfinance operators have allowed for deferrals of loan payments since the end of March. About ten organizations operating in Yangon, including Pact, Brac, Dawn, and Vision Fund have done the same.<sup>330</sup> Many microfinance firms have instituted a moratorium on activities for the month of April, including no deposits, withdrawals, or meetings, and are not sending their staff to the field to meet with clients until June or July.<sup>331</sup>
178. **Following voluntary deferment by some lenders, the regulator for the sector, the Financial Regulatory Department suspended both lending and collections from April 5 to May 15.**<sup>332</sup> But the timing of the order meant that March payments had already been repaid by most borrowers, and the order essentially allowed for a 2-week extension to April payments.<sup>333</sup> The order only covered microfinance institutions, and did not apply to the 29 registered non-bank financial institutions which provide credit for specific uses (cars, motorbikes, etc.). These entities can charge up to 36 percent interest and are licensed by the Central Bank.<sup>334</sup> Without microfinance lending during April and May, many residents may have turned to high interest informal lenders to make ends meet.<sup>335</sup> In May, Myanmar put MFIs on the list of essential businesses which should allow operations to resume, but inability to collect repayments will hinder the ability to extend credit.

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<sup>329</sup> WHO, “Myanmar Mortality Rates 2016,” 2016, [https://www.who.int/nmh/countries/mmr\\_en.pdf](https://www.who.int/nmh/countries/mmr_en.pdf).

<sup>330</sup> “Non-Bank Lenders Asked to Allow Delayed Repayments for Struggling Borrowers,” The Myanmar Times, April 12, 2020, <https://www.mmmtimes.com/news/non-bank-lenders-asked-allow-delayed-repayments-struggling-borrowers.html>.

<sup>331</sup> Microfinance Savings and Loan Officer, interview.

<sup>332</sup> Hein Thar, “Limited Relief for Microfinance Borrowers as the Clock Ticks on Debt Payments.”

<sup>333</sup> Hein Thar.

<sup>334</sup> Hein Thar.

<sup>335</sup> Credit officer, microfinance firm, interview.

*Daw Khine Khine lives in Mawlaymyine and has a 5<sup>th</sup> grade education. She is a domestic worker who gets her income from any available odd jobs in her neighborhood. Usually this is washing clothes at her neighbors' homes, ironing, or washing dishes for a ceremony or event. She is 47 years old and has two sons and one daughter. Her eldest son is a teacher and she is reliant on his income during the pandemic as she does not have any income now because homeowners are not letting strangers into their homes to wash their clothes at this time. Her younger children are still students. When the government provided food aid, she received rice, salt and oil as she is recorded as a day laborer on her household registration list. But she wishes that the government would provide more basic necessities and loans for those in strained circumstances. She is finding it difficult to make ends meet on her son's teacher salary, especially in terms of meeting health care costs and repaying her debts from microfinance organizations.*

***“I am a breast cancer patient, so I have to take drugs have injections for cancer treatment every month. I borrowed some money from two loan companies to pay for the medicine and resolved that problem on my own. Now, lending companies have postponed the date for our repayment, so I am relieved about that. However, if I have to pay back the loan company, I have to borrow from a moneylender with interest and pay it back. The definition of a loan company is that you do not have to repay your money when you died of a disease, so that is something I think about sometimes, that I just want to die.”***

179. **Myanmar's urban residents use a wide variety of coping mechanisms to deal with economic shocks.**<sup>336</sup> The most common include borrowing money, reducing expenses, delaying repayment of loans, taking extra work, and selling or pawning assets (land, vehicles, gold, jewelry, etc).<sup>337</sup> In cases of extreme indebtedness, urban residents may move or run away to get out of their debts.<sup>338</sup> It is common to invest in gold jewelry as a form of savings, and when cash flows are low, the gold can be pawned or sold. Some households rely on this coping mechanism to stay out of debt.<sup>339</sup> A recent UN-Habitat survey found that 69 percent of respondents in informal settlements in Yangon took out a loan to handle economic shocks from the pandemic. More than 88 percent of those who took out loans used the money to buy food.<sup>340</sup>
180. **A variety of coping mechanisms to deal with economic and social shocks of the virus have been implemented by urban households.** For informal and market vendors, a variety of changes have been instigated by vendors themselves, such as sellers of non-food products starting to sell food products; vendors that normally only sell in the morning (i.e. mohinga), are expanding their offerings and selling longer in the day; and vendors who have had their market stalls closed or hours reduced are selling in front of their homes or on mobile market carts or trucks. Some households have borrowed from informal lenders to make ends meet and pay for housing or medical expenses. Residents who are able are trying to buy food products that last for longer periods so they do not have to frequent the market too often, but many people do not have a refrigerator or reliable electricity to keep food fresh and must continue to buy

<sup>336</sup> Ardeth Maung Thawngmung, *Everyday Economic Survival in Myanmar* (University of Wisconsin Press, 2019), <https://play.google.com/store/books/details?id=kOmADwAAQBAJ>.

<sup>337</sup> Micro-Credit Ratings International Limited, “Multiplier Borrowing amongst MFI Clients in Myanmar.”

<sup>338</sup> Micro-Credit Ratings International Limited.

<sup>339</sup> Hlaing Tharyar betel and rice and curry vendor, 45-year old female, interview.

<sup>340</sup> “UN-HABITAT | UN-Habitat Rapid Assessment of Informal Settlements in Yangon,” 3, accessed May 12, 2020, [https://unhabitat.org.mm/covid19\\_response/un-habitat-rapid-assessment-of-informal-settlements-in-yangon/](https://unhabitat.org.mm/covid19_response/un-habitat-rapid-assessment-of-informal-settlements-in-yangon/).

fresh food daily. Ward administrators in some wards and charities are providing low-cost food and masks to urban residents.<sup>341</sup>

*“During these days, all the people’s business is not well and job opportunities become rare so they face difficulties in their livelihoods. I run a small home shop in front of our house. We used to sell betel and tobacco but because of COVID our sale rate became low. We used to sell over fifty thousand kyat per day but now we only get twenty thousand kyat to twenty-five thousand kyat. Our sale rate drops to not only half but also two thirds. So, to meet our daily needs, I sell rice and curry in the afternoon and evening in front of our house. I am the only one in my family who gets income. My husband and my sister also help in our shop. We had to close our shop for about a month because some factories were closed due to COVID-19. During this month, I did not get any income. I sold some of my gold accessories and cope for that month. Now I can reopen the shop. Some factories also reopened.”*  
– 45-year old woman, betel and rice and curry vendor

**181. Migrant workers who were able have returned to their home villages from Yangon.** Many returned to their natal villages as is traditionally done during the Thingyan holidays and did not return to the city. This seems to be particularly true of those in food and beverage, tourism, and construction as businesses in those sectors have closed or greatly reduced staff. However, in low-income urban and peri-urban areas there is no way for returnees to self-isolate as their homes have no private rooms.<sup>342</sup> In migrant-sending villages, returned migrants or households with returned migrant workers may be socially ostracized due to concerns that migrants brought the disease with them from other areas. There are reports that this is already happening in Myanmar.<sup>343</sup>

### 7.13 Hlaing Tharyar and Dala

**182. Job losses due to the COVID-19 lockdown have depleted incomes in Dala and Hlaing Tharyar.** The geographic focus on Hlaing Tharyar in this report allows for a detailed view of the unfolding of the COVID-19 crisis and responses to the crisis in a low-income urban and peri-urban area. In a recent survey, 51 percent of respondents in Hlaing Tharyar’s industrial zone reported job losses by April.<sup>344</sup> In an even more recent UN-Habitat survey, 86 percent of respondents from Dala and 80 percent of respondents from Hlaing Tharyar reported job losses.<sup>345</sup> The percentage of respondent households in Dala and Hlaing Tharyar making over MMK 250,000 per month went from 30 and 60 percent respectively to 1 percent.<sup>346</sup>

<sup>341</sup> CSO General Secretary, interview by EMReF (May 6, 2020).

<sup>342</sup> Tin Htet Paing, “No Space to Quarantine Returnees from Thailand as Myanmar Confirms Fifth Coronavirus Case.”

<sup>343</sup> A. Pinitwong, “Myanmar Man Self-Isolates in Tree House,” *Bangkok Post*, March 30, 2020, <https://www.bangkokpost.com/thailand/general/1889445/myanmar-man-self-isolates-in-tree-house>; Nyi Nyi Kyaw, “Covid-19 in Myanmar: Panic Vigilantism? - ISEAS-Yusof Ishak Institute,” ISEAS-Yusof Ishak Institute, April 2, 2020, <https://www.iseas.edu.sg/media/commentaries/covid-19-in-myanmar-panic-vigilantism/>.

<sup>344</sup> Wallace, “Early Employment Impacts of COVID-19 in Myanmar.”

<sup>345</sup> “UN-HABITAT | UN-Habitat Rapid Assessment of Informal Settlements in Yangon,” 10.

<sup>346</sup> “UN-HABITAT | UN-Habitat Rapid Assessment of Informal Settlements in Yangon,” 12.

**Aung Phone is a 42-year old construction worker from Magway Township living in Hlaing Tharyar for about 5 years.** His wife is from Ayeywaddy Region and they settled in Yangon to find work. He paid 12 lakhs to purchase his house near a noodle factory. He had to borrow money from a money lender at 15% interest and repays the loan monthly from his earnings. While some construction sites are reopening, there is not much work available, so employers call him as needed. He is paid 8,000 kyats per day when there is work, but he is a daily laborer without a regular income. He says:

*“A day with a job has money and a day without a job has no money. Because of this disease, work has been on hold for over a month, so money is gone, and I am still in debt. I’ve been staying at home throughout the disease and I did not do anything. In the community, people are suffering due to COVID-19. During these days, it is not easy to make a living and there are no jobs for 70% of people in our ward. There are factory workers in the ward, but few. Currently, only 30% of people in the community have jobs. Before COVID-19, everything was fine.”*

183. **Such a dramatic decrease in income and job opportunities is likely to push households into further indebtedness.**<sup>347</sup> According to UN-Habitat’s recent survey, 71 percent of respondent households in Dala and 70 percent of respondent households in Hlaing Tharyar reported taking a loan in the last 30 days.<sup>348</sup>

#### 7.14 Gendered impacts of COVID-19

184. **As with other crises, the gendered impacts are uneven and intersectional, requiring further attention.** Expected gendered impacts of the pandemic include the loss of employment, increase of intimate partner violence (IPV), gender-based violence (GBV) and simultaneous decrease in available services, reduced access to reproductive health care, and increased care burdens for women and girls, particularly due to shelter-in-place or self-isolation orders.<sup>349</sup>
185. **Women are highly represented in sectors significantly impacted by COVID-19 shutdowns and slowdowns.** Women represent 60 percent of food and accommodation services employees, two sectors significantly impacted by first the downturn in tourism and second by mobility and gathering restrictions.<sup>350</sup> In the informal sector, women are estimated to represent between 70 and 90 percent of Myanmar’s street food vendors.<sup>351</sup> Women also constitute the majority of garment sector workers, many of whom have already seen their factories shuttered due to the pandemic. An estimated 789,000 Myanmar women are engaged in domestic or care work overseas, and women migrants account for 35 percent of migrant workers recently returned from abroad.<sup>352</sup>

<sup>347</sup> “UN-HABITAT | UN-Habitat Rapid Assessment of Informal Settlements in Yangon,” 15–16.

<sup>348</sup> “UN-HABITAT | UN-Habitat Rapid Assessment of Informal Settlements in Yangon,” 15.

<sup>349</sup> CARE, “Gender Implications of COVID-19 Outbreaks in Development and Humanitarian Settings - World.”

<sup>350</sup> Ei Ei Toe Lwin, “UN Helps to Safeguard Myanmar Women Rights amid Pandemic,” The Myanmar Times, April 15, 2020, <https://www.mmmtimes.com/news/un-helps-safeguard-myanmar-women-rights-amid-pandemic.html>.

<sup>351</sup> Ei Ei Toe Lwin.

<sup>352</sup> Ei Ei Toe Lwin.

186. **Loss in employment and loss in incomes may threaten families' food security.** This may have a greater impact on women's nutrition for women who feed their families before themselves.<sup>353</sup> Where women are responsibly for cooking and securing food, food insecurity may make women at higher risk of IPV/GBV.<sup>354</sup>
187. **Concerns about the virus may be limiting women's access to services and support for GBV survivors.** Women may be less likely to seek out GBV and health services due to fear of infection, severely limiting agency in reproductive and healthcare choices.<sup>355</sup> Services may also be scaled back due to the pandemic and may not be available for the women who need them. To combat this, UN agencies have trained 80 social workers from the Ministry of Social Welfare, Relief and Resettlement on the gender dimensions of COVID-19 and psycho-social counselling. The Ministry was also supplied with cell phones and a crisis hotline was opened to support those looking for GBV-related services.<sup>356</sup>
188. **The pandemic may also impact on other aspects of women's healthcare.** Myanmar already has the second highest rates of maternal mortality in the region,<sup>357</sup> and the COVID-19 outbreak may divert resources and skilled personnel from sexual and reproductive health to fight the pandemic.<sup>358</sup> There are already reports in Yangon of closures of private clinics, and overcrowding at public hospitals due to the stress the comparatively small number of positive cases of COVID-19 has already had on the health system. Residents have complained of inability to make routine appointments for newborn and post-birth health check-ups.<sup>359</sup>
189. **Due to women's frontline interactions as caregivers and healthcare providers, they face a higher risk of exposure to COVID-19.**<sup>360</sup> In Myanmar 75 percent of healthcare workers and first responders are women.<sup>361</sup> Many of the first patients who tested positive for coronavirus, were female healthcare workers, wives, mothers and other family members of infected patients.<sup>362</sup> Women also face higher risk of discrimination related to fears that those working in healthcare may carry the virus.<sup>363</sup> Many doctors and nurses in Myanmar are posted in areas away from their families and live in shared accommodation, usually in hostels. Fear of the virus spreading through healthcare workers have led to landlords evicting healthcare workers from their accommodation.<sup>364</sup> Private hotels and monasteries hearing of evictions of healthcare workers have stepped in to offer free or low-cost accommodation during the pandemic.<sup>365</sup>

<sup>353</sup> CARE, "Gender Implications of COVID-19 Outbreaks in Development and Humanitarian Settings - World."

<sup>354</sup> GBV Sub-sector Myanmar, "Guidance Note on GBV Service Provision during the Time of COVID," March 17, 2020.

<sup>355</sup> Erika Fraser, "Impact of COVID-19 Pandemic on Violence Against Women and Girls" (UKAID, March 16, 2020), [vawg-helpdesk-284-covid-19-and-vawg.pdf](#).

<sup>356</sup> "Myanmar: COVID-19 - Situation Report No. 01 (13 April 2020) - Myanmar"; Ei Ei Toe Lwin, "UN Helps to Safeguard Myanmar Women Rights amid Pandemic."

<sup>357</sup> Department of Population, Republic of the Union of Myanmar, "Thematic Report on Maternal Mortality" (The 2014 Myanmar Population and Housing Census, September 26, 2016), <https://myanmar.unfpa.org/en/publications/thematic-report-maternal-mortality..>

<sup>358</sup> UNFPA, "COVID-19: A Gender Lens," 4..

<sup>359</sup> Resident, Mingalar Taung Nyunt Township, interview by Research Team, April 13, 2020.

<sup>360</sup> UNFPA, "COVID-19: A Gender Lens," 2.

<sup>361</sup> "Protecting the Rights and Opportunities of Women and Girls [EN/MY] - Myanmar," ReliefWeb, accessed April 17, 2020, <https://reliefweb.int/report/myanmar/protecting-rights-and-opportunities-women-and-girls-enmy>.

<sup>362</sup> MINISTRY OF HEALTH AND SPORTS [www. mohs. gov. mm], "COVID-19 ဓာတ်ခွဲအတည်ပြုလူနာများနှင့် ထိတွေ့ဆက်စပ်မှုရှိခဲ့သူများ သိရှိနိုင်စေရန် အချက်အလက်များ (COVID-19 Case Contact Tracing and Reporting)."

<sup>363</sup> Ye Mon, "Patients, Medical Workers Battle Discrimination as Well as Disease," Frontier Myanmar, May 4, 2020, <https://frontiermyanmar.net/en/patients-medical-workers-battle-discrimination-as-well-as-disease>.

<sup>364</sup> Zarni Mann and Wei Yan Aung, "Myanmar's Nurses, Doctors Face Eviction as Landlords Panic Over COVID-19," The Irrawaddy, March 26, 2020, <https://www.irrawaddy.com/news/burma/myanmars-nurses-doctors-face-eviction-landlords-panic-covid-19.html>.

<sup>365</sup> Zarni Mann and Wei Yan Aung.

## 7.15 Internally displaced persons

190. **Myanmar has internally displaced populations in at least four states due to protracted conflicts.** While numbers are constantly influx, UNOCHA reported that at the end of 2019, 130,886 people were internally displaced in Rakhine State across 24 IDP sites due to the anti-Muslim violence since 2012.<sup>366</sup> This number does not include the estimated tens of thousands who have fled fighting between the Myanmar military (Tatmadaw) and the Arakan Army in Rakhine and Southern Chin states.<sup>367</sup> UNOCHA reported 9,000 Shan and 97,800 Kachin living in 171 camps across northern Shan State and Kachin State in 2019.<sup>368</sup> A reported 3 percent of the Karen State's total population is displaced and living in camps for internally displaced persons.<sup>369</sup> However, the Ministry of Social Welfare, Relief and Resettlement reports 128 camps in 24 townships across Kachin, Kayin, Shan and Rakhine states, hosting 184,333 IDPs.<sup>370</sup> While most of these camps are not in cities, with the notable exception of Sittwe, many of them are dependent on cities for livelihoods and supply chains.
191. **As of 18 May there are no reported COVID-19 cases in camps for internally displaced persons in Myanmar.**<sup>371</sup> Those without adequate shelter where they can safely self-isolate, such as refugees, IDPs, and the urban poor cannot follow government guidelines to quarantine, self-isolate, or partake in frequent handwashing.<sup>372</sup> Those who must purchase water for daily use from local vendors may find frequent handwashing difficult and costly on already much reduced incomes. IDP camps in Rakhine and Shan states have already reported water shortages.<sup>373</sup>

## 7.16 Elderly Populations and Populations with Pre-existing Conditions

192. **Myanmar has a young population.** The percentage of people over 65 years of age in Myanmar is just 5.8%.<sup>374</sup> Yet, there is a higher risk of exposure to the elderly, as older generations predominately live in extended-family units making self-isolation difficult to impossible.<sup>375</sup> This risk is compounded in high density informal settlements as there is no room for self-isolation of elders, and younger family members, particularly day laborers need to continue to leave the home regularly for work, which may include exposure risks such as traveling on public transit or laboring in crowded conditions. The London School of Hygiene and Tropical Medicine has suggested a high-risk definition of aged 60 and above for low-income or crisis-affected populations.<sup>376</sup>

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<sup>366</sup> "Myanmar: IDP Sites\* in Rakhine State (As of 31 December 2019) - Myanmar," ReliefWeb, accessed April 17, 2020, <https://reliefweb.int/map/myanmar/myanmar-idp-sites-rakhine-state-31-december-2019>.

<sup>367</sup> "Myanmar: IDP Sites\* in Rakhine State (As of 31 December 2019) - Myanmar."

<sup>368</sup> Swe Lei Mon, "IDP Camps Face Food, Water Shortages amid COVID-19 Fears," *The Myanmar Times*, April 7, 2020, <https://www.mmtimes.com/news/idp-camps-face-food-water-shortages-amid-covid-19-fears.html>.

<sup>369</sup> The Border Consortium (TBC), "2018 Human Security in South Eastern Myanmar - Myanmar" (Wanida Press, June 2018), 17, <https://www.theborderconsortium.org/media/114642/TBC-Human-Security-in-South-Eastern-Myanmar-2018.pdf>.

<sup>370</sup> "Myanmar: COVID-19 - Situation Report No. 01 (13 April 2020) - Myanmar."

<sup>371</sup> "Myanmar: COVID-19 Situation Report No. 04 (18 May 2020) - Myanmar."

<sup>372</sup> Inter-Agency Standing Committee: Reference Group for Gender in Humanitarian Action, "Gender Alert for COVID-19 Outbreak" (IASC and UN Women, 2020), 4.

<sup>373</sup> Swe Lei Mon, "IDP Camps Face Food, Water Shortages amid COVID-19 Fears."

<sup>374</sup> "Thematic Report on Population Dynamics," UNFPA Myanmar, January 5, 2017, <https://myanmar.unfpa.org/en/publications/thematic-report-population-dynamics>.

<sup>375</sup> Aung Hein and Paul Minoletti. 2020. London: IGC. P. 4

<sup>376</sup> Dahab, M. et al. 2020. COVID-19 control in low-income settings and displaced populations: what can realistically be done? London School of Hygiene and Tropical Medicine, 20 March. Available at: <https://www.lshtm.ac.uk/newsevents/news/2020/covid-19-control-low-income-settings-and-displaced-populations-what-can>

193. **Closure of private clinics due to the pandemic may disproportionately impact Myanmar’s elderly and the chronically ill.** With most private clinics closed or reduced hours, elderly patients and those with chronic conditions have less access to maintenance healthcare in their neighborhoods. With clinics closed they may be afraid to go to the hospital for fear of contracting the virus and may suffer adverse health effects. Closures of wholesale medicine shops have reportedly led to shortages in certain medicines, particularly those for the treatment of chronic disease like diabetes.<sup>377</sup>

## 7.17 Ethnic and religious minorities

194. **Myanmar is an ethnically and religiously diverse country, home to every major world religion and over 100 ethnic groups.** In contexts where there is resource scarcity, fear of foreigners and contact with outsiders, and social policing of others’ actions, it is possible that Myanmar’s ethnic and religious minorities may be targeted or otherwise scapegoated for spreading the coronavirus. This is particularly the case as thus far, Myanmar’s cases are clusters – relatives, caregivers of the sick, and people who have attended the same place of worship.<sup>378</sup>

195. **Myanmar’s largest cluster of positive COVID-19 cases was linked to Christian religious gatherings and caused concerns over the possible proliferation of hate speech against religious minorities.** The government responded quickly, issuing a statement calling on all government officials across the country to take “all possible measures to denounce and prevent all forms of hate speech.”<sup>379</sup> Myanmar police have filed cases against two Christian pastors and parishioners linked to the cluster for holding religious gatherings in Yangon in breach of the ban on religious gatherings for prevention of COVID-19. The pastor, congregants, and their families and contacts tested positive for the coronavirus after the gatherings, including one of Myanmar’s most famous rock stars, Myo Gyi.<sup>380</sup>

196. **An unaddressed issue is how to handle the dead.** Religions have different traditions and rules for death rites, and there may be issues that arise over how to take care of the dead, particularly for Muslims who do not cremate. Myanmar’s cemeteries are already divided by religion and sometimes ethnicity as well, and the issue of what to do with minorities killed by the virus may cause localized unrest. Furthermore, those without household registrations, including minorities without citizenship documentation and the urban poor, cannot easily access necessary recommendation letters from ward and township officials that may be necessary for services like the Free Funeral Service that many low-income families rely on.<sup>381</sup>

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<sup>377</sup> Dala resident, 23 year-old female, interview by EMReF (May 16, 2020).

<sup>378</sup> “New Death Ups COVID-19 Toll in Myanmar to Four,” The Myanmar Times, April 12, 2020, <https://www.mmmtimes.com/news/new-death-ups-covid-19-toll-myanmar-four.html>.

<sup>379</sup> Myanmar News Agency, “All Ministries, Their Agencies, Departments and Offices Shall Further Encourage All Personnel to Participate in and Support Anti-Hate Speech Activities - Global New Light Of Myanmar,” Global New Light Of Myanmar, April 20, 2020, <https://www.globalnewlightofmyanmar.com/all-ministries-their-agencies-departments-and-offices-shall-further-encourage-all-personnel-to-participate-in-and-support-anti-hate-speech-activities/>.

<sup>380</sup> Margaret Clarke, “The Issues of Migrant Workers in Dagon Myo Thit (Seik Kan) Township, Yangon. – Women For The World,” 2016, <http://womenfortheworld.net/2016/08/the-issues-of-migrant-workers-in-dagon-myo-thit-seik-kan-township-yangon/>. The Irrawaddy and Nan Lwin, “Myanmar Pastors Face Prosecution for Defying Ban on Religious Gatherings Amid COVID-19,” The Irrawaddy, April 14, 2020, <https://www.irrawaddy.com/specials/myanmar-covid-19/myanmar-pastors-face-prosecution-defying-ban-religious-gatherings-amid-covid-19.html>.

<sup>381</sup> Margaret Clarke, “The Issues of Migrant Workers in Dagon Myo Thit (Seik Kan) Township, Yangon. – Women For The World,” 2016, <http://womenfortheworld.net/2016/08/the-issues-of-migrant-workers-in-dagon-myo-thit-seik-kan-township-yangon/>.

## 7.18 Disinformation/Misinformation

197. **Curbing the spread of misinformation and disinformation is important in decreasing the risk of hate speech, discrimination and ostracization of particular groups.** While the Ministry of Health and Sports has created a user-friendly dashboard and case platform and is updating the website several times a day with new regulations and announcements, Myanmar has a long history of reliance on friends, social media, and public figures for information.<sup>382</sup> This creates a large risk for the proliferation of disinformation and misinformation related to the virus.
198. **The ongoing internet shutdown in Rakhine and Chin States brings heightened risks of disinformation/misinformation.** Residents cannot learn or communicate about the virus online and may be reliant on rumors with no ability to fact check information or access reliable sources regarding the virus and related regulations. There are currently nine townships across northern Rakhine and southern Chin states with no internet access.<sup>383</sup>
199. **In past epidemics, scapegoats are often used – blamed for bringing or spreading the disease.**<sup>384</sup> Myanmar's history also includes these moments. The British colonial government and the public blamed migrant Indian laborers for smallpox, viewing them as vectors of disease and contagion.<sup>385</sup> The response was compulsory medical screening and vaccination for immigrants arriving at Rangoon port.<sup>386</sup>

## 7.19 Resilience

200. **Agriculture, Myanmar's largest sector, may be the key to economic resilience in Myanmar.** The same survey found that in urban areas reliant on agriculture as a primary sector, such as Kalay in northern Sagaing Region, more than 68 percent of respondents reported that their employment continued, compared to the average of 46 percent across cities surveyed.<sup>387</sup> To ensure resiliency Myanmar's farmers will need increased access to credit for agricultural inputs (seeds, fertilizer, and labor) during the current planting season through MADB and MFIs. A failed planting season and harvest would lead to disastrous food insecurity across the country.
201. **Owners of small and medium enterprises may fare better than employees during the crisis.** A recent survey online survey conducted April 2-5 by ONOW Myanmar – a women's empowerment business incubator with 200,000 online platform users – shows signs that Myanmar's small and medium enterprise (SME) owners may fare better in the COVID-19 economic downturn than their non-business-owner counterparts. While the SME sector has been affected by the crisis, the survey found that a much higher percentage (72 percent) of non-owners were looking for work compared to 58% of SME owners.<sup>388</sup>

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<sup>382</sup> Aung Hein and P. Minoletti. 2020. Coronavirus policy response needs and options for Myanmar. London: IGC, p. 5.

<sup>383</sup> "The Coronavirus Challenges Myanmar's Transition," United States Institute of Peace, accessed June 28, 2020, <https://www.usip.org/publications/2020/05/coronavirus-challenges-myanmars-transition>.

<sup>384</sup> Noriyuki Osada, "An Embryonic Border: Racial Discourses and Compulsory Vaccination for Indian Immigrants at Ports in Colonial Burma, 1870-1937," *Moussons*, no. 17 (September 1, 2011): 145–64, <https://doi.org/10.4000/moussons.601>. Lawrence R. Poos, "Lessons from Past Pandemics: Disinformation, Scapegoating, and Social Distancing," Brookings (Brookings, March 16, 2020), <https://www.brookings.edu/blog/techtank/2020/03/16/lessons-from-past-pandemics-disinformation-scapegoating-and-social-distancing/>.

<sup>385</sup> Noriyuki Osada, "An Embryonic Border: Racial Discourses and Compulsory Vaccination for Indian Immigrants at Ports in Colonial Burma, 1870-1937," *Moussons*, no. 17 (September 1, 2011): 145–64, <https://doi.org/10.4000/moussons.601>.

<sup>386</sup> Judith L. Richell, *Disease and Demography in Colonial Burma* (NUS Press, 2006), <https://play.google.com/store/books/details?id=bPflYcHCKwMC>.

<sup>387</sup> Matt Wallace, "Early Employment Impacts of COVID-19 in Myanmar," Medium (ONOW Myanmar, April 7, 2020), <https://medium.com/opportunities-now-myanmar/early-employment-impacts-of-covid-19-in-myanmar-7ca3c500da00>.

<sup>388</sup> Wallace.

Ensuring that SME owners have access to credit during the crisis is key for their resiliency and eventual recovery.

202. **Building resilience into any plans to jumpstart the economy will be key.** Getting the urban economy back to work will be dependent on the COVID-19 transmission patterns over the coming months and in the longer-term future. Resiliency measures include provisions such as production of PPE for domestic use and export at garment factories; keeping rice mills open or reopening them quickly to continue to provide rice for domestic consumption and export to neighboring countries whose supply chains may be more affected by the virus; and extending credit to SMEs and farmers. Public works projects improving access to water and sanitation will be key in both fighting the virus and returning people to work. A housing finance market that is inclusive of the urban poor will allow people to return to work in their own neighborhoods improving their own homes or the home of a neighbor.
203. **Food and hygiene product donations to Yangon’s urban poor and informal settlements have raised awareness of the dire need for affordable housing.** At a time when central and peripheral Yangon townships are experiencing ‘semi-lockdown’ during monsoon season and residents are advised to shelter-in-place, the need for safe, secure, and sanitary shelter is amplified. CSOs supported by local politicians and government officials have called for attention to the healthcare and housing of the urban poor, linking housing quality to cycles of poverty.<sup>389</sup>

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<sup>389</sup> CSO General Secretary, interview by EMReF (May 6, 2020).

## 7.1 Suggestions and Recommendations from Respondents

204. *“When business was down in Hong Kong, the government implemented the MRT project. After that, a lot of people got jobs. We must create an economy when the economy is down. Developing housing projects is a way to revive small and medium construction.”* – General Secretary of CSO active in COVID-19 relief, Yangon
205. *“Parahita teams came and donated food or some other materials like masks and hand sanitizers. However, most people didn’t wear those masks although they got masks. I think most people didn’t think wearing a mask is important or they didn’t feel afraid of the virus. So, I think we need to give health awareness to them before we make a donation.”* – 23 year-old insurance agent, Dala Township
206. *“The government and companies should postpone loan payments as much as possible. Some people have borrowed money from many companies. When they were unable to work, they suffered a great deal. So, I think it would be more effective for the members if the companies postponed their loan repayment date.”* – microfinance officer, Mawlaymyine
207. *“In our country, most people are basic level people and they feel more afraid of starvation than COVID-19. So, they go and work outside without caring for anything although the Government said to stay home. So, the Government should do more support than now regarding their basic needs.”* – parahita coordinator, Yangon
208. *“INGOs and NGOs should support those who really need it by using more effective methods. INGOs and NGOs aren’t aware of the local context. They should arrange to produce some items (masks, hand sanitizer) by offering work to the unemployed. If they can arrange those programs, out of work people can get some money as well as jobs and that is an advantage for us if we can add some awareness programs in work places. If we implemented those programs, we can produce the products (masks and hand sanitizer) and can support needy people as well as create jobs for the jobless.”* – Doctor, Hlaing Tharyar

## Recommendations

### Communications

- Extend the deadline for SIM card registration so that no residents have the risk of having their cell service turned off during the pandemic.
- The government should work with donors and telecommunications providers to provide universal basic data allowance by sending data packages to active users. All areas of the country should be included in this measure to ensure rapid communication about the virus and government responses.

### Manufacturing

- Repurpose closed garment factories to make PPE for the Myanmar market and to export (Myanmar has already exported PPE to the United Kingdom). This will put out of work garment workers back to work quickly and provide local supply chains for healthcare needs.
- Cash-for-work programs can also employ tailors making reusable cloth facemasks as prices for disposable surgical masks make wearing masks safely and hygienically nearly impossible for urban poor communities.

### Relief and Aid

- Streamline relief efforts by coordinating with private health providers, *parahita* groups and civil society organizations.
- Extend food donations to migrants/residents without a household registration list for the township where they are living.
- Extend social security benefits by lowering the age of eligibility for social pensions and lengthening the period of support for pregnant women and mothers of young children.
- Collaborate with CSOs, local volunteers, *parahita* groups, and relief workers who have made close links with urban communities during the COVID-19 response to work on post-COVID urban infrastructure upgrading and urban livelihoods programs.

### Urban Infrastructure and Housing

- Organize localized cash for work programs for basic infrastructure and housing provision in low-income urban areas, particularly for water, drainage, and sewage.
- Prioritize efforts that will allow residents to stay in their homes safely and add a moratorium on evictions to the CERP.

### Credit and Lending

- Increase credit available from Myanmar's largest creditor, MADB to agriculturalists to increase food security and keep supply chains running.
- Secure financing for MFIs supporting agriculture to keep the agricultural labor and supply chain running and ensure food security.
- Support microfinance lenders so they can extend repayment periods, cut interest rates on existing loans, and provide low-interest, interest free, or forgivable loans to families, housing communities, and SMEs in need.
- Establish financial products for community infrastructure and housing lenders that have interest rates on par with MADB.

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