

Community-Based Social Protection in the Dry Zone

Study conducted for HelpAge International, Myanmar Country Office

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Executive Summary

Qualitative research was conducted in seven villages in the central dry zone of Myanmar to investigate mechanisms and practices that may be said to constitute forms of community-based, informal or semi-formal social protection. Social protection refers to systems that provide support to vulnerable individuals and households enabling them to cope with shocks and stresses. Research was conducted using an ethnographic approach, meaning that we sought a broadly contextualised understanding of our topic and prioritised local terms and categories of experience, recognising that “social protection” is not an indigenous concept. A variety of local institutions, collective activities, and everyday practices were investigated, together with the cultural values and norms that underpin them. A general argument of the paper is that “social protection,” to the extent that it occurs, is best understood as a byproduct of other social values and dynamics.

Findings

Ritual activity in villages includes events marking life-cycle transitions and crises, called *tha-yè-na-yè* (“good-things-bad-things”), such as weddings, novitiation ceremonies (*shin-pyú*), and funerals; and community festivals associated with pagodas and monasteries (*hpaya-bwèh*, *kyaung-bwèh*) that are linked to the agricultural cycle. These events are opportunities to make merit (*kutho*) through ritual veneration of monks; they are also celebrations of community cohesion. Because broad participation is highly valued, there are mechanisms for incorporating poorer households into the rituals and mitigating the costs, which can be interpreted as a sort of informal social protection.

Those who sponsor big events, such as a *shin-pyú* (novitiation) celebration involving many children, gain prestige and honour (*gon*). Villagers participate and share in the merit that is generated by donating cash or contributing labour. Rarely, poor villagers opt out because they cannot contribute or they need to work.

The most basic forms of informal social protection in rural Myanmar are the systems for sharing the costs and burdens associated with death and funerals. People feel a special duty to contribute toward funerals. Villages have systems for organising contributions and assistance. In some villages, these systems are quite informal, with no administrative structure: villagers just know what to do. Traditional norms and practices associated with *tha-yè-na-yè* can also be the basis for other, more structured, innovative forms of protection.

Pagoda and monastery festivals can involve significant sums of money. Typically, villagers decide together how much money to spend. There is evidence that villagers are aware of each other's financial situations and are willing to accommodate poorer households in the interests of group solidarity. In some cases, elaborate community rituals may be contributing to vulnerability.

Villagers are obviously eager to contribute to efforts that support monks. There is a significant flow of village wealth toward the *Sangha* (monkhood). There are also certain (limited) occasions when monastery resources are redistributed back toward the community. In addition, monasteries can become places of last resort for those in very desperate situations. Of course, providing practical assistance is not the monkhood's main function.

In addition to their communal ritual activities, villagers work together to repair or improve community infrastructure and other community projects. Contemporary community development efforts are informed by old traditions of villagers pooling labour and resources. Some villages have wealthy benefactors, usually former residents of the community. New patronage practices seem to be emerging in Myanmar.

Villagers exchange labour and share assets such as oxen and generators. They emphasise the need to maintain strict reciprocity in these relations. They also frequently lend each other money, which helps to smooth consumption. Villagers make strategic decisions about lending to one another, depending on their assessment of the other's ability to repay. Villagers prefer to borrow money from relatives than from non-kin, as debts to relatives can be extended.

With respect to crises that affect whole communities (droughts, floods), households mostly make independent decisions about how to cope. There is high value placed on family autonomy; however, one also observes acts of community solidarity in times of crisis.

When it comes to shocks and crises that affect individuals and households, family members have primary responsibility for helping each other. Beyond their immediate households, people turn to other relatives for help. Rather than outright grants, relatives usually provide no-interest or low-interest loans as a form of assistance. There are limits to kin-based assistance: often relatives cannot help due to their own financial constraints.

Villagers may donate labour to help a non-related household, but such assistance, which is given without expectation of return, is usually provided for elderly or disabled people. When villagers help other able-bodied individuals, there is generally an expectation that the assistance will be returned in the future, in cash or in kind, in keeping with principles of reciprocity. Arguably, this allows individuals who are having difficult times to maintain their dignity and social standing.

Some villages have semi-formal organisations that work to improve welfare in the village. Often these involve community revolving loan funds. Two of seven villages in our study hold ritual events to honour elderly people and give them cash and gifts. There is a Buddhist basis for this tradition. Some village organisations provide short-term, no-interest loans for villagers facing health crises; or they give out cash benefits for a birth or death. Several villages we visited either had purchased or were interested in purchasing an ambulance for community use.

Discussion

Community-based institutions and practices are best understood in relation to the society's core values. Social relations in dry zone villages are structured to provide mutual aid among members, but this does not mean that "social protection," as defined in international circles, is a goal. Villagers in the central dry zone are concerned with earning "merit" (*kutho*) to improve their chances for a fortunate rebirth. One earns merit through traditional support for the *Sangha*, but also through activities that benefit others and the community.

Intertwined with ideas about *kutho* are notions of social hierarchy. A critical feature of hierarchy is that it entails moral obligations. Better-resourced people can sometimes be obliged to share what they have with their families and communities. In Myanmar, one observes high-status wealthy businesspersons and others assuming roles as village patrons. Auspicious projects that support education, venerate the elderly, or modernise village infrastructure are most likely to be deemed worthy of patronage.

Dry zone villagers also cultivate "horizontal" relations structured by principles of reciprocity. Systems of labour exchange, asset sharing and informal lending contribute to food security and build resilience in dry zone villages. However, relations of reciprocity are limited as mechanisms of social protection because the poorest members of the society are the ones least able to contribute to the networks.

Community wide religious rituals are occasions not only for generating *kutho* (merit), but also for cultivating community cohesion. In dry zone villages, one finds community practices aimed at reducing barriers to participation in rituals for poorer households: sometimes these can be taken to a dysfunctional extreme. For the most part, the traditional symbiotic relation between the *Sangha* (monkhood) and the laity functions well, providing primarily spiritual benefits for villagers. Moreover, Buddhist values and traditions of merit-making provide an important emotional basis for community development and social protection efforts.

Implications/Recommendations

- There is real need in dry zone communities that is not being met through current informal and community-based practices. Cash transfers will reduce vulnerability and, if administered sensitively, should strengthen existing informal systems.
- Principles of social hierarchy will structure villagers' interpretations of cash benefits: these are likely to be treated as a form of patronage, perhaps entailing return obligations.
- To select beneficiaries, it would be most straightforward to rely on categories that villagers have already identified as people deserving of assistance: the elderly and those with disabilities. Poverty targeting is not recommended, at least not until villagers become more familiar with the principles of social protection.
- High-status individuals should be advisors for the program. Perhaps the village administrator and/or the *sayadaw* (senior monk) could make case-by-case decisions about extending grants to those in situations of extreme vulnerability or destitution, assuming the role of patron. They already play that role to some extent.
- Expanding the amounts and extending the repayment periods for no-interest loans would be helpful for vulnerable people who are afraid to take loans because they cannot repay. I do not recommend setting up more revolving loan funds, as these seem to encourage indebtedness.

Part I. Introduction

Rationale

HelpAge International (Myanmar Country Office), with funding from LIFT donor consortium, has embarked on a three-year project to expand social protection to vulnerable households in Myanmar's central dry zone. The project seeks to strengthen community and government capacity to protect vulnerable groups such as disabled and older people, and will deliver cash benefits to vulnerable households. As part of the project, HelpAge also seeks to enhance informal and community-based systems and practices that are already working to provide support and assistance in the dry zone. To inform project activities and discussions of social protection generally, this research was undertaken to investigate community-based mechanisms, structures, and practices in dry zone villages that might be providing forms of social protection for vulnerable people living in these communities.

Research Questions

- What are the mechanisms and practices that currently provide forms of social protection to residents in vulnerable situations in the dry zone?
- What is the nature of these mechanisms and practices? That is, what are the social norms and values that underlie them? How do they work in the context of the local cultural system?
- How well do they function as mechanisms of protection? In other words, from the perspective of social protection, what gaps or shortcomings can be identified?

Method

Qualitative research was conducted in seven villages in the central dry zone: three in Mahlaing township (Mandalay region) and four in Pakokku township (Magway region) between March 1 and March 29, 2016. The research team consisted of myself, Jennifer Leehey, and a research assistant, a Myanmar national (ethnic Chin), Salai Myochit, who helped especially with language translation.

We spent two or three days in each village, conducting semi-structured interviews with individuals and small groups. In each village, we heard from diverse inhabitants, including older and younger villagers, men and women, landholding farmers and landless labourers, and villagers with disabilities.

As “social protection” is not a local concept, we introduced the research by explaining that we wanted to learn about village life, especially how villagers “work together” and “help each other.” We explained that we were interested in traditional beliefs and practices, and also more recently established village organisations and projects. In interviews, we asked how villagers managed crises, including large-scale crises that affect the whole community (droughts, floods), and emergencies that affect individuals or households, such as health crises or sudden losses of income. In small group discussions, we asked for stories about times when villagers experienced special hardship to learn more about patterns of vulnerability and local sources of support and assistance. In each village, we asked about persons with disabilities and any special difficulties they faced.

Our pattern was to talk with the village administrator and perhaps a few other leaders on the first day, often with other villagers listening in, at the village administrator’s compound. On subsequent days, we would meet with smaller groups of four or five villagers, perhaps at another villager’s hut or in a comfortable resting area at the monastery. At some point during the visit, we walked around and visited pagodas, spirit-shrines, wells, and community buildings; these walks provided opportunities for more questions and informal discussion. In two villages we visited, we observed preparations for a *shin-pyú* ritual – a village-wide celebration marking the temporary ordination of local boys into the monkhood. Before leaving a village, we always paid our respects to the local *sayadaw* (senior monk or abbot), if he was available, and conducted a slightly more formal interview with him.

Our methods were *ethnographic* in that we were seeking a broadly contextualised understanding of our topic, and we prioritised local terms and categories of experience. Ethnographic analysis requires attending to deeply held cultural values and sensibilities that may or may not be articulated explicitly but that shape everyday practices and decision-making. As we collected information on conditions, institutions, communal activities and practices (etc.), we tried to discern the operative cultural principles. Toward this end, we asked open-ended questions, encouraged personal examples and stories, and probed to understand motivations.

We informed research participants of the purpose of the study and explained that they were free to opt-out of the research at any time for any reason, with no consequences for themselves or the village. We audio-recorded most of the interviews and conversations and also kept written notes; later, we reviewed the recorded material to check understanding and closely translate particular phrases, sentences, or stories.

Village selection

HelpAge International's central dry zone social protection project extends to 180 villages in six townships in Mandalay and Magway regions, but this research focused on just two townships from this larger project area. We went to three villages in Mahlaing township (Mandalay region): Aye Than Pin, Bwet Nge and Mon Kan; and four villages in Pakokku township (Magway region): Leh Chaung Pauk, Magyi Thon Pin, Nyaung Pin and Myauk Lù Kan. The villages were selected to be roughly representative of conditions in these two townships with respect to access to water sources, access to roads and markets and other factors that contribute to patterns of vulnerability and deprivation in the area. The smallest village we visited was Aye Than Pin with 47 households, and the largest was Myauk Lù Kan with 390 households. Under the terms of my Travel Authorisation from the Department of Social Welfare, I did not have permission to visit Myauk Lù Kan. Salai Myo Chit visited that village on his own and recorded his interviews for my analysis.

Terminology

Although there is no single accepted definition, "social protection" generally refers to mechanisms that strengthen resilience, enabling vulnerable individuals and households to cope better with shocks or crises, such as natural disasters, livelihood shocks, health crises or disabilities. Social protection mechanisms can include cash and in-kind transfers to vulnerable individuals or households to smooth consumption or protect them from destitution.

Calder and Tanhchareun (2014) discuss "informal social protection" (ISP) arrangements as those based on private, personalised, face-to-face social relations with family, kin, and neighbors. ISP is distinguished from formal social protection (FSP) systems, which usually take the form of cash provided or regulated by the state. An intermediate category, semi-formal social protection (SFSP), includes protections delivered at the community level by civil society organisations and formal non-state institutions.

In this paper, I am concerned with "community-based" forms of protection, which is a category incorporating informal and semi-formal mechanisms. "Community-based" protections include traditional solidarity events, such as village-wide funeral celebrations, and semi-formal local "social assistance" organisations that, for example, deliver emergency loans to help pay for a villager's hospital expenses.

In their discussion of ISP, Calder and Tanhchareun offer a typology of arrangements, ranging from "small, frequent and relatively private informal transfers to increasingly large, less frequent and relatively public informal mechanisms" (2014:17), as follows.

1. Sharing and helping between family, close kin and immediate neighbors, including small-scale lending, acts of caring in response to crises.

2. Informal cooperation and mutual assistance aimed at production and livelihood practices, such as labour exchange and work parties.
3. Kin-based traditional solidarity events or rituals to support major life transitions and crises, including weddings and funerals. (2014:17)

The framework is useful for thinking about the range of forms that can be productively investigated in pursuit of ISP. Calder and Tanhchareun acknowledge that the typology “needs to be tested and refined in each context in which it is applied” (18), and I concur.

The categories I use for mapping out informal and community-based mechanisms and practices in the dry zone emerge directly from conversations with villagers, as I discuss in Part II. Like Calder and Tanhchareun, I consider solidarity events and rituals as a category of ISP, even when they do not provide any immediate material assistance. In the dry zone, these include village-wide rituals marking life-cycle transitions, and more specifically religious festivals known as “pagoda festivals” and “monastery festivals.” Another category of activity includes practices related to production and livelihoods, including work parties, labour exchanges and small-scale lending, similar to Calder and Tanhchareun’s category #2 above, but also incorporating features of their category #1.

Part II. Findings

Field research yielded a wealth of information on a variety of local mechanisms and practices that relate, directly or indirectly, to questions of social protection in the dry zone. To map out the material, I use the categories that emerged naturally from conversations when we asked for examples of how villagers “work together” and “help each other.” Village-wide rituals and religious festivals were foremost in respondents’ minds as examples of communal activities. Our informants distinguished between rituals marking life-cycle events (*tha-yè-na-yè* : “good-things-bad-things”), and religious festivals associated with pagodas and monasteries (*hpaya-bwèh*, *kyaung-bwèh*). These are discussed below in sections one and two.

These traditional solidarity events relate to social protection in three main ways. First and foremost, the rituals are the context in which core cultural values and social relations are enacted and reaffirmed: the rituals effectively constitute the community as a community, and so are fundamental for any discussion of community-based social protection.

Second, because of the high value placed on *inclusiveness* in community-wide rituals, there are specific mechanisms for incorporating the poorest members of the community and mitigating the burdens of participation. Outsiders might consider that helping poor people to join in rituals and earn “merit” (*kutho*) does not generate a net material benefit, only a spiritual one, so it is not social protection as understood in international contexts. However, from *villagers’* perspective, participation in ritual life is necessary for existence as a social human being, so community practices that mitigate costs and promote participation are experienced as real and meaningful social support. It is my contention that any effort to understand informal social protection must begin by understanding local practices from local perspectives. At the same time, I acknowledge an outsiders’ perspective that these costs may be contributing to vulnerability (rather than protection).

Third, the cultural values and attendant practices that are cultivated in solidarity rituals provide an ideological and practical foundation for *other* sorts of community-based efforts that more closely resemble “social protection” as defined in international contexts. One observes, for example, vertical patron-client relations enacted in these rituals, which, as I discuss in subsequent sections, play an important role in community development efforts. Ideas about the importance of earning merit (*kutho*) are also central to community activities that extend assistance or support, as I will show elsewhere (especially in section four).

In section three, I present information on communal activities that are directly related to production and livelihoods, including forms of labour pooling, labour exchange, resource sharing, and informal lending. In describing these mechanisms, I consider the cultural principles at work, the actors' motivations, and the ways in which these practices may contribute to community resilience.

In section four, I present information about villagers' responses to shocks and crises, including large-scale events that affect whole communities (droughts and floods), and emergencies that affect individuals and households, especially those who are most vulnerable. I also describe several semi-formal community-based associations we encountered – some of which are fairly recent innovations – that are providing forms of social assistance. I consider these projects and programs in terms of their ideological underpinnings as well as their practical operations.

1. Traditional rituals to mark life-cycle events

Villagers have well-established practices and rituals for marking life-cycle transitions and crises, and participation in these is a fundamental feature of social life. Participation usually extends beyond the immediate family to include kin networks, neighborhoods, or entire villages: in some instances friends and family members in neighboring villages are invited. For certain events, *pongyis* (monks) are invited and the ceremony includes ritual offerings to monks (*hsùn làung bwèh*). People strongly desire and feel obliged to join in these events, which means contributing, whether by donating cash or labour, in order to share in the merit (*kutho*) that is generated. It is especially important to contribute, even in a small way, to funerals: if necessary, poor villagers will borrow money from friends so they can contribute.

The general term for these various events is *tha-yè-na-yè* (“good-things-bad-things”). *Tha-yè* events include new-house rituals (*ein-thi'-te'-pwèh*), naming or “recognising” ceremonies for a new baby (*kin-pun-ta'-pwèh*), and, most important, weddings (*le'-hta'-pweh*) and novitiation ceremonies (*shin-pyú-bwèh*). *Na-yè* is the polite term for events surrounding the death of a villager, which includes, first, the burial of the body in the cemetery, and then the *ye'-leh*, the blessing ceremony with monks that is held five or seven days after the death.

***Tha-yè* (“good-things”)**

New house ceremonies and baby-recognising ceremonies, when they are held, are usually fairly small affairs, with a guest list limited to relatives and a few village elders. Monks are not involved in baby recognising ceremonies; however, for a new-house ceremony, one or more monks are invited to recite traditional blessings (*payei' yu'*). The

monks are offered a meal (*hsùn*), and all guests are fed, but it is usually not an expensive feast – perhaps *mohinga* (fish-noodle soup) is served.

In one village, we heard that a fairly well-to-do couple with new brick house (made possible from remittances from children working abroad) had recently held a new house ceremony to which the entire village was invited. Several monks were present to chant blessings. Each household contributed, with non-kin households putting in perhaps 1000 to 3000 *kyat* each (approximately \$.90 to \$2.70 USD¹), depending on their ability, and the couple's relatives contributing 10,000 to 30,000 *kyat* each, so that the host couple collected perhaps 2 lakh (200,000 *kyat*²) to defray their expenses. Villagers were invited even if they could not afford to contribute anything, we were told.

While large-scale new house festivities are rare, big wedding celebrations are more common. Poorer couples may forgo a wedding as it is not strictly necessary in order to be recognised as married.³ But, ideally, the parents of the groom will host a feast, inviting the whole village as well as relatives and friends from neighbouring villages and beyond. A traditional orchestra may be hired for dancing into the early hours of morning. Weddings do not usually include an offering of *hsùn* to monks: rather, the young couple will go to the monastery in the morning to receive a blessing. Still a wedding is considered a highly auspicious community event. "On this day, no one cooks at home," one village administrator asserted, emphasising the cohesion in his village. He used the traditional expression *mì-gò-dei'* "without smoke," which describes a feast where enough food is prepared to serve the whole community.

Once a date is chosen, an announcement is made via loudspeaker and printed invitations to each household.⁴ The young people in the village – often called, collectively, the *lu-byo-āhpwéh* (roughly: "youth group") – organise the tables, chairs, dishes and cutlery for the feast, and collect firewood and water. Some villages keep necessary items as communal property for such occasions.⁵ Committees form to cook rice and curries. Others build the wedding *mandat* (temporary pavilion). The groom's family pays all the expenses, expecting to get some of the money back in the form of gifts (*ahlu*) from guests. Similar to the new house ceremony just mentioned, typical contributions to a wedding are 1000 to

1. At the time of our research the exchange rate was 1100 *kyat* to \$1 USD.

2. "Lakh" is a standard unit in Myanmar equivalent to 100,000 *kyat*. Two lakh or 200,000 *kyat* is approximately \$182 USD.

3. In one village, we were told that the critical step is the public announcement of engagement: this is more important than the wedding itself. We also heard that once a couple takes up residence together, they are understood to be married.

4. Most traditionally, the announcement was made orally by the village "announcer" (*lu-zaw*) who would go about the village shouting the news with his powerful lungs. In the tiny village of Aye Than Pin, in Mahlaing township, they still had a *lu-zaw*, but elsewhere we found electrically-powered loudspeakers set up at the village administrator's house, run by generator or solar system.

5. In Leh Chaung Pauk, villagers purchased these items with money from a community fund set up with help from Save the Children. When a girl marries outside the village, the Social Assistance Committee will ask the boys' family to contribute 50,000 to 150,000 *kyat* for use of the village's supplies.

5000 *kyat* per household, and 10,000 to 20,000 if the gift is from relatives, while more well-to-do family members may contribute one lakh or more. A villager identified as good at record-keeping makes a list of all the contributions with names and amounts and later gives it to the couple. For poorer villagers, such as landless labourers, it is perfectly acceptable to contribute labour in lieu of a cash donation.

In many villages, labour for *tha-yè-na-yè* is organised informally: “everyone knows who is good at what activities, so it is not difficult to divide up the tasks,” the village administrator in Aye Than Pin explained. In other villages, more formal committees have been set up. In Leh Chaung Pauk in Pakokku township, a “Social Assistance Association” (*lu-hmu-ku-nyi ähpwéh*), comprised of the village administrator, two male leaders (including the leader for the “youth”⁶) and two women leaders, supervises all *tha-yè-na-yè* preparations. The women leaders also organise tea and snacks for visitors when that need arises.

While inclusive village celebrations are the ideal, sometimes individuals will self-exclude because of poverty or disability. One landless labourer told us that sometimes he cannot afford to take a day off from gainful employment. If the wedding is not for a relative, he may go work for an employer in another village rather than join in the celebrations. (He cannot work in the village as local employers will be engaged in the celebration.) In one of the villages we visited, we met a young man who lost his leg in a work-related accident on the Chinese border.⁷ He perceived himself as unable to contribute labour to the event. He explained that sometimes he prefers to stay home because he “feels inferior.” He said: “If I know about a *bwèh* (celebration) in advance, I will save some money so I can contribute. If I cannot contribute then I do not want to go.”

It is clear that villagers feel a strong social obligation to do their part. One woman told us about a time in the early 1990s when she, her husband and their five children were so poor they had to borrow cups of rice to survive. At that time, her parents could not help her because they were also very poor. The young couple had no land, cows or goats. They worked collecting toddy-palm juice from a neighbour’s trees on a share cropping arrangement but it was not sufficient income. When there was a wedding in the village, she

6. The term *lu-byo*, which is usually translated “youth,” actually refers to *unmarried* members of the village, regardless how old they are, including men and women. In some villages, the head of the “youth” may well be an older, married man who takes responsibility for directing the others.

7. He had been working in the gem business near Muse and was offered the opportunity to earn 10,000 *kyat* in three hours at night by working for a Chinese businessman, unloading timber on the Chinese side of the border. His leg was crushed by a load of wood. The Chinese businessman covered the cost of the amputation surgery and hospital fees in China, estimated at about 70 lakh in Myanmar *kyat*. The young man also received 17 lakh compensation. Although he asked for more, the businessman refused, citing the hospital expenses he had paid. The young man returned to his mother’s native village as she had left him a small piece of property where he could live with his wife and child. When we met him and his wife, they were making furniture from bamboo for their livelihood. The wife also laboured in neighbours’ fields, earning 1000 *kyat* for a morning of labour. They had significant debts.

did not want to attend because she could not afford to contribute anything and also had no appropriate clothes to wear, but she went anyway so her children could enjoy the food. “I borrowed clothes from my neighbour. Because I could not make a contribution, my face was so hot [I was ashamed]. But no one said anything. In those days, everyone had hard times.”

***Shin-pyú* (novitiation)**

The most important of the *tha-yè* events is the *shin-pyú-bwèh*, the several-day celebration that surrounds the temporary initiation of boys into the monkhood. Effectively a coming of age ritual, the *shin-pyú* is for boys under age 16 (or age 20, according to some sources). Girls in the village in the same age range will have their ears ceremonially pierced as part of the occasion. All Buddhist parents aspire to sponsor a *shin-pyú* for their sons if they can afford it: presenting one’s son to the monkhood, even for just a seven-day stay, is one of the most significant merit-making acts one can perform in one’s lifetime.

Typically, one couple is the main sponsor for the village-wide event: they are honoured with the titles *ahlu daga* and *ahlu dagama*. Along with their own child, appropriately-aged boys from their extended family or from other families in the village may be included in the ritual, with the other parents making contributions toward the ritual’s expense to the extent they are able, even, as we heard from one woman, just 5000 or 10,000 *kyat*, if that is all they can afford.

A wealthy sponsor of a *shin-pyú* in Nyaung Pin village, Pakokku township, explained: “I have an obligation to help my relatives, especially if someone cannot afford to do this... When we ordain children, we all gain *kutho* (merit).” This man, a military officer stationed in northern Shan state, had come back to his natal village only very intermittently through the years, and had returned this time with his wife in order to fulfil his aspiration to initiate their sons, age 7 and 13, while his parents (the boys’ grandparents) were still alive. The *shin-pyú* planned for the next day would include 14 boys and nine girls (total 23). The *shin-làun* (“novices-to-be”) included his sons, sons of relatives from the village and also nearby villages, and three who were not relatives but friends. More than 700 guests had been invited from more than 10 villages and it was expected to be a big event, with at least 1000 people.

We observed preparations for and the aftermath of a *shin-pyú* in Mon Kan village in Mahlaing township. That event included 20 children and over 1000 invited guests, as well as 13 monks from various monasteries in the area. (In the end, we heard, more than 3000 people attended from villages in the area – perhaps an exaggeration.) The *shin-làun* (novices-to-be) and their sisters, all in finery, were paraded around the village on horse-back and decorated ox-carts, respectively. There was an elaborately decorated *mandat*; a traditional orchestra for dancing; after the novitiation ceremony, there was a one-hour sermon by a *sayadaw* (senior monk or abbot) on the topic of parents’ loving-kindness; and,

of course, in the morning, feasting and offering of *hsùn* to monks. In this village, we had the opportunity to speak with the gentleman who had helped to keep track of the donations and learned more about the financing. We were told that the *ahlu-daga* and *ahlu-dagama* (the sponsoring couple) probably spent about 40 lakh on the celebration.⁸ They received donations from 1000 people, with individual contributions ranging between 1000 *kyat* and 150,000 *kyat*, for a total 26 lakh. Separately, the sponsor's brother and sister-in-law arranged for the hired orchestra, which probably cost about six lakh, it was estimated.

In rituals of this sort, it is understood that everyone who participates, in whatever fashion, shares *equally* in the merit that is generated. At the same time, the sponsoring couple gains special social prestige (*gon*) – all the more so if the event is very grand. The couple is honoured for their role in creating an opportunity for village-wide merit making. As a mark of their higher status, gifts flow toward them for redistribution in feasting. Thus, social hierarchies are cultivated and reproduced in the course of the event even as the ritual manifests forms of social cohesion.

Not infrequently, an *ahlu daga* (sponsor) couple for a wedding or *shin-pyú* event will find costs exceeding what they anticipated. To make up the shortfall and avoid losing face, they will borrow money from a relative or moneylender, at perhaps 5 to 10% interest, which may contribute to debt problems.⁹

***Na-yè* (“bad-things”)**

Na-yè activities are those that follow upon a death in a village. They include the necessary actions for disposal of the body: carrying it to the burial ground, digging the grave, etc. *Na-yè* also include the *ye'-leh* ritual which is performed five (or seven) days after a death, in which monks are invited to chant blessings for the deceased and give Dharma teaching (sermon) for the assembled guests and villagers.

If an important elder in the community dies, there may be as many as 20 monks; if it is a funeral for a child, one to three monks is enough. The family of the deceased is expected to make a donation of 7000 to 10,000 *kyat* per monk for performing the service. They must also offer *hsùn* (meal for monks) and provide food for the guests. For those who are living precariously, such as casual, landless labourers, these costs can be prohibitive, and we heard several stories of families who had to forgo a funeral for a loved one, making do with just a contribution at the local monastery.

8. We heard a similar estimates elsewhere. A big wedding costs 20-30 lakh, and a *shin-pyú*, 40-50 lakh, we were told.

9. Separate from the events I have detailed here, there is another kind of ritual offering of food to monks, called a *hsùn laun bwèh*. A host may hold this ritual at any time, but most commonly to mark someone's birthday or a similar occasion. It is a more elevated way to gain merit than the daily offering of alms in monks' bowls. Typically, a *hsùn laun bwèh* has a limited guest list and does not extend to the whole village. In addition to feeding monks, the host (*ahlu-daga*) offers his guests a meal, and the invited guests make donations in order to share in the merit.

In the dry zone, there are deep traditions of communal response to share the burdens associated with death and funerals. This is probably the oldest, most basic form of informal social protection in rural Myanmar: the pooling of community resources to assist families who have suffered a loss. People feel a special social obligation or “duty” (*wu'-tǎyà*) to offer help and support on these occasions. For example, the young father I mentioned whose leg was amputated told us that he *always* makes a *na-yè* contribution, even if he must borrow money to do so.

Mechanisms of community support can be quite informal. In the tiny village of Aye Than Pin, Mahlaing township, we were told: “There is no need for an announcement when someone dies. Everyone knows and goes to the house.” People make contributions of 1000 to 5000 *kyat* per household, depending on what they can afford. Villagers also organise to carry the body from the house to the cemetery, dig the grave and so on. Later, for the *ye'-leh*, they contribute their labour again to prepare tables and chairs, set up the *mandat* (pavilion), cook and serve food, and so on.

If someone dies in a hospital in the nearest town, the family must arrange to have the body brought back to the village. In the past, this was quite expensive, as there were few private cars willing to carry a corpse, but it has become less burdensome with the emergence of town-based funeral assistance associations that have designated vehicles for this purpose and will transport bodies at no-charge or by donation. Still, in places like Aye Than Pin, villagers have to meet the vehicle at the main road to carry the body the last miles to the burial grounds. Transport by ox-cart is also a possibility on smaller dirt paths. In the rainy season, none of this is easy.

When someone dies in Myauk Lù Kan village in Pakokku township, we were told, villagers go directly to the house and make donations according to apparent need. “People will look at what else the family owns, if it is a house they do not know,” said an elder at Myauk Lù Kan.

In other villages, more formal mechanisms for managing *na-yè* assistance have been established. In Mon Kan, Mahlaing township, a three-person “Funeral Assistance Committee” (*na-yè-ku-nyi hmú àthìn*), was set up in the mid-2000s. When someone dies in the village, the Committee collects 500 *kyat* from each household and delivers the funds to the family of the deceased. Of course, 500 *kyat* is the minimum: relatives will likely give more, bringing the additional money directly to their kin.

The Funeral Assistance Committee also plays an important role when someone dies outside the village – a not uncommon occurrence given the rise of emigration from the village to towns like Tachilek, Mandalay and Naypyidaw. The Committee makes an announcement so everyone knows what has happened and they collect 500 *kyat* from each household to assist the bereaved family. It is usually not possible to bring back the body of someone who has died far from home because of the prohibitive cost of transport, but

town-based free funeral associations may offer assistance with a burial in the vicinity where the person has died. The 500 *kyat* donations help the family to hold a *ye'-leh* service later in the village.

In Leh Chaung Pauk, Pakokku township, the “Social Assistance Association” (*lu-hmu-ku-nyi āhpwéh*) I mentioned above also organises the community for *na-yè*. If a family cannot afford funeral fees, the association will collect contributions – perhaps 1000 to 5000 *kyat* per household – and take care of the arrangements. They will decide about how many monks to invite, how much food to serve, and so on, depending on the amount of money they have to work with.

In Bwet Nge in Mahlaing township, we learned about a 30-member “Pure Myitta Social Assistance Committee” (*hpyu-sin myitta lu-hmu-ku-nyi-yè āthin*) that set up an emergency fund from which villagers can borrow, at no interest, to respond to crises such as sudden hospital expenses or funerals. The fund was established in December 2012 by collecting 1000 *kyat* from almost every household in Bwet Nge, for a total of about 176,800 *kyat*. That amount was subsequently supplemented by a gift from a wealthy benefactor – a former inhabitant of the village now living in Mandalay – to total five lakh, from which villagers can borrow one or two lakh at a time, for up to 15 days.

One of the first beneficiaries in Bwet Nge was a 65-year-old woman whose 31-year-old son had suffered an epileptic seizure and died while trying to repair a pump at the bottom of a 30-foot well. Previously, this poor woman had lost one other son and a daughter, from accident and illness, but couldn't afford to hold *ye'-leh* services for them. This time, she was able to borrow 100,000 *kyat* and invite three *pongyis* to chant blessings and give a sermon. Many villagers came to the funeral and they brought her donations, so she was able to repay what she borrowed with extra left over. An advisor to the Social Assistance Committee in Bwet Nge said that, in the past, if there was a small funeral service, “not many people would be interested to come,” meaning, it was not a good opportunity to make merit. “Now when someone dies, more monks and more people are involved, no matter whether the person was rich or poor. The village is more united.”

As the Bwet Nge “Pure Myitta Social Assistance Committee” has a broader mandate beyond funeral assistance, I will discuss the group in more detail below. Here, I will just note that the young people who first conceived the idea to create an emergency fund were able to organise local support by appealing to traditional values concerning community involvement in *tha-yè-na-yè*. These deep-rooted cultural values can perhaps be mobilised for efforts to establish social protection programs of other sorts.

2. Activities associated with pagodas and monasteries

Another important category of traditional communal activity includes pagoda festivals (*hpaya-bwèh*) and monastery festivals (*kyaung-bwèh*). While *tha-yè-na-yè* activities are life-cycle rituals, pagoda and monastery festivals follow on a yearly round, linked to the agricultural cycle. Another distinction is that *tha-yè-na-yè* events will usually have a main sponsor, while pagoda and monastery festivals are more fully communal events.

As I have already noted, communal religious events are important occasions for cultivating core values related to merit (*kutho*) and social solidarity. As with the life-cycle rituals discussed above, one observes various mechanisms to reduce the burdens of participation in these rituals for the poorer members of the community. In my view, it is useful to think of these mechanisms as forms of “informal social protection,” because expressions of solidarity are experienced as support. That said, one can also question, in a larger sense, the costs that these rituals entail and the ways in which these ritual life may be contributing to vulnerability.

Certainly villagers’ offerings to monks at various ritual events constitute a significant flow of village resources toward the *Sangha* (monkhood). From the perspective of social protection advocacy, one might ask whether this support ever yields this-worldly material benefits for villagers? In partial answer to this question, I present the data we collected about those (limited) occasions when monks redistribute some of their material resources back toward the community. I also show how monasteries can become places of resort for those in very desperate situations. (I return to the topic of burdens and benefits of ritual life in the discussion section of this paper below.)

Pagoda and monastery festivals

When I asked older villagers to recall their earliest memories of community projects, they often mentioned “carrying bricks” to build or repair a pagoda. Elders in a village always know the history of the local pagoda – when it was built, why that site was chosen, when it was damaged or repaired, who donated the umbrella-spire, who donated for the finishing work, and so on. Each village celebrates the anniversary of the founding of their local pagoda on a particular full-moon night, usually between the months of Tazaungmon (November-December) and Tabaung (March-April). Typically, a market is held in conjunction with the pagoda festival, with food stalls and merchandise. If the village decides that they have sufficient funds, they may hire stage theatre or puppet theatre troupe, or they may hold boxing or other sporting competitions. Pagoda festival season is a good time for villagers to make pilgrimages to other pagodas in their area: it is a time when regional connections are cultivated.

The celebrations referred to as “monastery festivals” (*kyaung-bwèh*) are those concerned with honouring monks: for example, the robe offering ceremony held at the beginning of the rainy season in Waso (July-August), the start of the traditional Buddhist “lent.” Another important offering of robes and necessities occurs as part of the Kahtein festival in October-November after the rains have finished. Offerings to monks may occur as part of pagoda festivals as well, and, as already noted, in conjunction with *tha-yè-na-yè* events.

The body responsible for organising pagoda and monastery festivals and collecting community funds is the “Pagoda Trustees group” (*kawpaka ähpwéh*). This is a traditional institution comprised of five (or sometimes seven) men, who may or may not be elders, who are identified by the others in the community as religious and committed to the community activities. In addition to organising religious festivals, Pagoda Trustees lead community efforts to build or carry out repairs on religious structures, which are communal property, and they collect money and maintain a fund in case the monks in the village require money for transportation or medical care. In some villages, the senior monk has money (which he received from villagers in offerings) that he manages separately from the funds collected by Pagoda Trustees.¹⁰

Funding religious activities and making merit

Pagoda and monastery festivals can involve substantial sums of money. In Magyi Thon Pin village, Pakokku township, when it is time to plan the pagoda festival, the Pagoda Trustees call a village meeting at the monastery and villagers decide together how they will celebrate – whether they will hire a theatre troupe or a less expensive *hsàin wàin* (traditional orchestra), for example. Together, the villagers determine how much money each household will contribute, based on three categories: those (wealthier) households that are expected to pay more, those that pay less, and those that pay the least. In addition, there are seven households of very elderly people who are not asked contribute at all, out of a total of 121 households in the village. This suggests that the villagers have a good sense of each other’s financial situations and are willing to accommodate those who are poorer in the interests of village solidarity, at least in the context of a village-wide ritual event.

Similar planning goes into monastery festivals. There are two monks residing at the monastery in Magyi Thon Pin, but for their festival, the villagers invite another 23 monks from other monasteries in the area so they can make more merit. Villagers plan which households will prepare which curries; later, the food is brought together at the monastery and divided among the invited monks. Additionally, each household is expected to make an

10. Traditionally, monks are not supposed to handle money. Indeed, this is the basis for the institution of Pagoda Trustees. However, as one readily observes in Myanmar, many monks do, in fact, receive cash offerings from the community.

offering of money according to their ability. Some households will offer 1000 *kyat* to just one or two monks, while more wealthy households will offer 1000 *kyat* to each of the 25 monks.

Even more grand is the pagoda festival held in Leh Chaung Pauk on the full-moon day of Kason (May-June). Although there are only 85 households in Leh Chaung Pauk, and only one full-time monk in the local monastery,¹¹ the villagers invite 40 monks from monasteries in the area. Before the event, they plan who will prepare which curries so that the visiting monks will be offered very good *hsùn*. Villagers are also expected to make significant cash donations – between 10,000 and 20,000 *kyat* per household. These offerings, referred to as *hpaya ngwe* (“pagoda money”), are collected in advance by the Pagoda Trustees and distributed to the monks on the night of the festival.

As the total cash offerings in Leh Chaung Pauk were larger than what we had heard in Magyi Thon Pin and elsewhere, I wondered whether the obligation to contribute “pagoda money” constituted a burden for some poorer households in the village. We learned that in Leh Chaung Pauk, festival preparations are facilitated by a revolving loan fund – which is also called *hpaya ngwe* (pagoda money) – run by the Pagoda Trustees Committee. Villagers can borrow up to one lakh at 3% monthly interest for any purpose. The fund was set up through villagers’ contributions in the mid-2000s and in 2016 had grown to about 30 lakh. Villagers borrow money on an 11-month cycle: borrowing in June and repaying the principal plus interest in May of the following year, just before the Kason full moon festival is held. If a household cannot afford to repay the full amount of their debt in May because they need money to prepare for the pagoda festival, they are welcome to keep back 15,000 or 20,000 *kyat* of what they owe. They will continue to owe interest on that amount, and if they take out a new loan in June, the old debt will be added to the new principal, but the system ensures that they have sufficient money to contribute to the festival.

Leh Chaung Pauk villagers explained that the Pagoda Trustees manage the fund in this way to ensure that the pagoda festival will be very successful. They expressed satisfaction. “Yes, it is a debt. But we think of it as *kutho* (merit). It is so we can prepare for the *pongyis* (monks).” They were proud at how large the “pagoda money” fund had grown in the 12 or so years since it started, comparing their village favourably to others in the area where, they said, revolving loan systems set up with seed money from Save the Children or AMDA (Association of Medical Doctors of Asia) had failed either because villagers did not repay loans or leaders mismanaged funds.¹² Moreover, in their village, *all* villagers could borrow from the Pagoda Trustees’ fund, whereas in some other villages (which weren’t identified), the revolving fund association only loans out money to their members, they said.

11. In addition, two younger monks from this village are studying in Mandalay, so one could say the village supports three monks.

12. I am not sure which villages they were referring to; in the seven villages we visited, there were no examples of community-based revolving loan funds that had failed.

They clearly considered their more inclusive approach to be superior. (The idea that one can earn *kutho* by borrowing from a community fund also came up in discussions elsewhere. See the discussion of “Community based social assistance organisations” below.)

Money from the Leh Chaung Pauk Pagoda Trustees’ fund could be spent for religious purposes, to buy materials to repair structures on the monastery grounds, for example. In the village, each household contributes 1000 *kyat* per month for electricity for the monastery (i.e. to purchase fuel for the generator), but if they run short in a particular month, the Trustees may use “pagoda money” for that purpose. When I asked if the fund could be used for non-religious community needs, I was told that if villagers had an idea for the money, they could call a meeting with the Pagoda Trustees and the *sayadaw* (senior monk) to discuss their proposal; however, I had the impression that the religious criteria for using the money were fairly well established.

Although not related to pagoda festivals, I would like to mention another religiously oriented community revolving loan fund we heard about, in the village of Myauk Lù Kan. The fund is run by a local organisation, called “*Pyinnya Parami*” (“Perfection of Knowledge”) and has the goal to support local monks to study at a Buddhist University organisation. *Pyinnya Parami* has more than 100 members with seven executive committee members and a monk on the advisory board. Members donate 5000 *kyat* each year and they collect additional donations from non-members in the village every year at the *Thingyan* (new year) holiday. To grow the fund, the organisation encourages members to borrow up to 50,000 *kyat* at 5% monthly interest. The fund, which now totals 50 lakh, is dispersed to monks when they go to study to help pay for their travel expenses and also when they return, with total grants ranging between 50,000 and 100,000 *kyat* depending on the degree they earn. Myauk Lù Kan is a prosperous community with 360 households, two monasteries, four monks in the village and seven who are currently studying in Mandalay or Yangon. Villagers are happy to earn *kutho* (merit) by supporting their monks in this way. “It is very easy to collect donations for this organisation,” a member of the group observed. When we asked if the money could be used for other purposes, for example, to help families send their sons and daughters to high school or university, villagers were very clear that this fund was exclusively for monks’ education.

These community funds I am describing could potentially be sources of social protection, but villagers choose not to direct them in this way because of a cultural preference to keep distinct their religiously oriented activities and their this-worldly activities. However, in Myauk Lu Kan and elsewhere, one also finds other funds with other social purposes, as described below in section four.

Redistributing monastery goods

In Theravādin societies, there is a fundamental, symbiotic relation between the *Sangha* (monkhood) and the laity, in which the laity provides material support for monks, while monks provide a locus for laypersons to accumulate merit. That said, one also observes in dry zone villages, certain occasions when material wealth is redistributed from monks back toward the community. Such redistributions are typically limited in scope, and they are usually related to education, health, or support for elderly, orphans or disabled in the community.

In Bwet Nge the *sayadaw* (senior monk) provides some money to the “Pure *Myitta* Social Assistance Committee” so they can distribute prizes to schoolchildren in the village who do well in their studies. Similarly, in Leh Chaung Pauk, the *sayadaw* uses some of the money he receives in offerings to buy schoolchildren school uniforms, exercise books, pens and paper each year. He also gives 30,000 *kyat* to each villager who attends university.¹³

In addition, the Leh Chaung Pauk *sayadaw* performs a small ritual each year to distribute his surplus “necessities” to elders in the community, giving out items such as blankets, soap, toothbrushes, condensed milk, ovaltine, sugar, salt, containers for food, thermoses. He invites the elders to the monastery and uses a “lucky draw” system to select who receives which item. Monks always receive far more of these things than they can use; this is one monk’s practical response.

For the destitute, monasteries can be places of last resort. In Nyaung Pin, the previous *sayadaw* supported three children whose parents had died. The children were living with their grandmother, but she couldn’t afford to feed them, so he began providing them *hsùn* (food for monks) that monks had collected in their alms bowls. The children would go to the monastery before and after school to eat, we were told. Under the current *sayadaw* as well there are some orphan children who stay with the monks. They walk behind the monks on their daily rounds carrying alms bowls to collect food, but not in robes. To be clear, this is not a standard Theravāda Buddhist practice, but rather an innovation in one village to solve a practical problem. The *sayadaw* in Nyaung Pin also gives some of the Pagoda Trustees’ money to families whose children are born with birth defects.

The *sayadaw* has full discretion to use the money and other offerings that the monks in the village receive. Extending support to vulnerable people in the community is in keeping with Buddhist values of loving-kindness (*myitta*), and there is latitude in village Buddhism for innovations of this sort. It bears emphasising however, that the *main* function of monks in the society is to maintain tradition: ritual enactment of tradition is what links the contemporary *Sangha* to the lineage of the Buddha and the realm of the sacred (*lāwko’-taya*) while these more innovative, charitable activities do not.

13. In Leh Chaung Pauk, the *sayadaw*’s money is kept separate from the “pagoda money” fund managed by the Pagoda Trustees, which I discussed previously.

3. Cooperation, resource sharing and mutual assistance

A third category of communal activity includes forms of labour pooling, labour exchange, resource sharing and informal lending. While the practices discussed in the previous two sections directly relate to spiritual concerns and the generation of merit (*kutho*), the activities I describe here are more “this-worldly” in orientation, aimed at livelihoods, community infrastructure, supporting production, or, in the case of informal loans, smoothing consumption.

To be clear, I am not suggesting that “religious” and “economic” are actually distinct domains of social experience. As should be apparent from the discussion in sections one and two, these domains are very much intertwined. Still, in Theravāda Buddhist thought, there is a pertinent distinction between the true, transcendental reality of the Buddha (*lāwko'taya*), and the mundane, secular world of phenomenal existence (*lāwkiya*.) Villagers would certainly categorise the topics discussed below as *lāwkiya* concerns. Of course, these economic-related activities are also very much guided by cultural norms and values, as I will describe.

These activities relate to social protection in that they are the mechanisms by which villagers maximise the productivity of their local resources, which contributes to the resilience of the community, making it less vulnerable to shocks and stresses. Traditions of labour pooling are also the basis for more innovative community projects that are helping rural villages to develop, with benefits for all members of the community. However, as I will show, there are very few local practices that are directly aimed supporting the most vulnerable in the community. For the most part, households are expected to fend for themselves, with family or kin-group members providing each other support to the best of their ability.

Work parties and community projects

Villagers work together not only to build or repair pagodas or monastery structures, as mentioned, but also to repair local roads and bridges, build school buildings, dig community wells and other such projects. Depending on the size and scope of a project, the work may be led by the village administrator, or villagers may set up a committee to oversee the effort, with a chairman, secretary, treasurer (etc.) and perhaps a number of older “advisors” (*nayaka*).¹⁴

The most basic community projects are repairs to local infrastructure. Unpaved roads in the dry zone become deeply rutted by the end of the rainy season and must be repaired each year. In Aye Than Pin, the village administrator selects a date for the work and makes an announcement one day in advance. One person (a man or a woman) from each

14. The Pagoda Trustees, as a group, are not involved in non-religious projects; however, there may be overlapping membership on various committees.

household joins the work party. If a household cannot contribute labour, they will make food and tea for the others. Usually the work is completed within two days because “everyone knows what to do.”

Other projects, like digging wells, are more complicated and require special expertise. Twenty-seven years ago, Aye Than Pin villagers successfully dug an eight-foot deep well six furloughs (i.e. three-quarters of a mile) away from their village. They built the well in an area where they knew in their grandparents’ time there had been a stream, so they surmised (correctly) they would find fresh water. Each household provided one labourer, and everyone contributed money to hire a skilled workman to do the finishing work on the walls of the well. For many years, it was a good source of clean drinking water (“we thought of it as a *na’-ye-dwin* [spirit-well]”), but five years ago, it started to turn salty. Currently for Aye Than Pin villagers, the nearest drinking water well is three miles away and can only be reached by foot, ox-cart or motorcycle as the dirt roads are too rutted for cars.

In about 2014, the village administrator requested assistance from Mahlaing township authorities and the local Member of Parliament (MP) to help solve the drinking water problem. Subsequently, the government brought in a private company to dig a 550-foot deep well. The village administrator’s family provided a piece of land for the project. Unfortunately, the deep pipe-tube well did not yield fresh drinking water as expected. Moreover, because the well is so deep, the generator to run the pump is very large and requires a lot of fuel; villagers have to pay 2800 *kyat* per gallon for fuel. Consequently, the government-provided well sits mostly unused.

Throughout the dry zone, villagers face declining water levels and salinisation. In Bwet Nge village, there are six community wells with “use water” (for cooking, bathing and watering animals), and a drinking water well about two fallows away. There are also about 15 private wells (on private property) with “use water.” In all of the wells, water levels are very low. Bwet Nge villagers would like to repair and improve the reservoir on the edge of their village that was dug about 75 years ago to collect water during the rainy season, as they believe that if the reservoir held water better, it would improve the quality of their wells. Currently they are seeking a benefactor (*ahlu-shin*) who will provide funding so they can hire equipment and do the work properly.

Bwet Nge villagers are wary to embark on a big project without sufficient knowledge or funding. In 1998, villagers pooled their labour to dig a new well for their community, but they didn’t have the necessary technical skills and after the first rainy season, the well filled with mud and stones and could no longer be used. Subsequently, in 2000 and 2005, they dug two more community wells. For these projects, there were benefactors who stepped forward and donated funds to hire experienced well builders from nearby villagers. (In 2000, the benefactor was a better-off landowner in the village, and in 2005, it was a former resident of the village who now lives and works in Mandalay.) Bwet Nge villagers

contributed their labour.¹⁵ These well projects were more successful than the 1998 effort, but, unfortunately, neither yielded drinking water. The village administrator said: “We have tried three times to find drinking water, but we have not succeeded: we always find salty water. Even the elder people in the community don’t know where to look. Now we must find someone with experience, perhaps in Mahlaing, who knows how to find drinking water.”

When projects fail, it creates bad feelings in the village. Villagers’ confidence in their leadership declines, which makes it more difficult for leaders to mobilise people for future efforts. In Bwet Nge, I asked several times why the villagers needed a benefactor to rebuild their reservoir. Couldn’t they pool their funds to hire the experienced person? I never heard a clear response, but my impression after multiple queries was that the disastrous failure of the 1998 project had made Bwet Nge villagers wary about contributing to similar efforts. They wanted a benefactor who would lead the project and bear the financial risk.

On the other hand, when projects are successful (*aung-myin-deh*), there is a sense of auspiciousness – a sense that the work has been in alignment with larger cosmic forces – and leaders gain social prestige (*gon*).¹⁶

I observed that with many village projects, the list of “committee members” and “advisors” (*nayaka*) can be very long. In Leh Chaung Pauk, Pakokku township, for example, there was a “road committee” and a “bridge committee,” each without about 15 members, to lead villagers in repair work. There was also an “education committee” with 16 members, which was working with funding from the INGO Association of Medical Doctors of Asia (AMDA) to build new school buildings, with villagers contributing labour. I asked why the committees were so large. “One person is not enough to direct all the activities. We divide up the management so it is easier to finish within the time frame and achieve success,” we were told by one gentleman. Later, he explained another motivation: “If we join a committee and the committee is successful, then we will have *gon* [prestige].”

For many projects, of course, success depends on funding. Some villages in the dry zone are fortunate to have benefactors; usually former residents who want to help their natal community to develop. The village of Nyaung Pin in Pakokku township, for example, has had quite a lot of financial support from two couples: one living in Mandalay and one in Khanti, in Sagaing region. With their help, Nyaung Pin has: paved the road which leads from

15. In 2005, they hired five experienced workers from Thet Kei Kyin village and ten Bwet Nge villagers worked alongside them. It took these 15 workers about 15 to 20 days to dig the 25-foot deep well.

16. There are two key concepts related to leadership. If someone has *awza* “authority,” it means others in the village will listen to this person and follow his (or her) suggestions. (Women can have *awza*, but it is rare, I was told.) One gains *awza* by having high moral standards and contributing to the village in various ways. Status or prestige (*gon*) has to do with one’s *position* in the community. There are various kinds of *gon*. Most commonly it is associated with being wealthy, i.e. being successful in one’s business ventures, which allows one to make larger donations to the monastery and be a patron or benefactor for others. One may also have *gon* by virtue of educational attainments or success in leadership.

the main road into the village (which previously was a just rough path for ox-carts); connected the village to the electrical grid; developed a good quality sports field; hired additional teachers for the children to augment the nine government teachers; built a new private middle school, which is a solid, brick building with air-conditioning; purchased ten computers for middle-school students; and set up a bimonthly free clinic for elderly people in the area.

Describing these accomplishments, the village administrator emphasised that resident villagers also contribute as much as they can. Community development proceeds by piecing together support from various sources. For example, in 2014 they had a building for their clinic, built with support from AMDA, and a doctor from the government clinic in the next village tract who agreed to volunteer his time to meet with patients. Initially, they had no medicine, but then the benefactors in Mandalay donated 16 lakh to stock the clinic with necessary medicines. Now village residents contribute 500 or 1000 *kyat* two times a month to maintain the supplies, which are distributed to patients for free. “The villagers could not start the program by themselves, but they can maintain it,” he said.

Nyaung Pin has been working to improve the education situation in the village since the early 2000s: to improve buildings, hire more teachers and, especially, to get a middle school in their village because, currently, the nearest middle school is five miles away on the other side of a stream and very difficult for children to access in the rainy season. In 2002, they established an “education committee” with 27 members and 10 advisors and started collecting 500 *kyat* from each household each month. (Some households contributed more.) They hired a teacher in 2006, with help from a benefactor, and have hired six more since then: these are village residents who are willing to teach for wages that are much less than government teacher salaries. Two years ago, the benefactors from Khanti contributed 120 lakh to build a good quality brick school building and purchase ten computers, to set up a private “tuition” classes for middle school students. At that point, the authorities decided that Nyaung Pin would be the site for a government middle school. “We had been asking for this for 20 years,” the village administrator said, “but after we demonstrated our self-reliance, and with the help of our benefactors, finally the government agreed.” When the new government middle school is constructed, the brick building that was built with the Khanti couple’s support will become the primary school. To encourage other children in the village tract to attend their new middle school in Nyaung Pin, they will give out free bicycles. The couple from Mandalay has already donated money for 70 bicycles for this purpose.

While Nyaung Pin is enjoying special success in its development efforts, one observes villagers engaged in community-oriented activity throughout the dry zone. Contemporary community development efforts are informed by old traditions of villagers pooling labour and money for the common good. Also in play are traditional practices of patronage, in which wealthier members of a community take on the role of benefactor,

extending themselves materially in return for community appreciation, raised status (*gon*) and merit (*kutho*). What is arguably innovative or unusual about the present moment in Myanmar is the way these patronage relations are being established at a distance, with the patron living outside physical village boundaries.

Labour exchange and resource sharing

In addition to labour pooling, which I have just described, one also finds practices of labour *exchange* in the dry zone: i.e. when one works for a certain number of days in someone else's fields in return for that person working an equal number of days in one's own. Labour exchange is most common among relatives but also occurs among friends and neighbors.¹⁷ Generally, exchange does not occur between villages. Labour exchange is especially effective when farmers' harvest times are not the same, we were told, so people can help each other without losing productive time in their own fields. In addition to agricultural work, villagers may help each other on projects such as building or repairing houses or digging private wells.

Villagers stressed the need to maintain reciprocity in these exchanges. "Sometimes we help each other in the fields, or share an ox-cart without paying anything, but we make a mental note. When someone helps me, later I go and help them," said a villager in Myauk Lù Kan. With agricultural work, it is expected that the labour will be reciprocated fairly quickly, usually within the season. However, with house building or other special projects, a villager who provides assistance to another may not call in the debt until it is time for him to rebuild *his* house, which may not be for several years. Villagers assured us that they do not forget what they owe.

Dry zone farmers share productive assets through various arrangements. In Myauk Lù Kan, we heard that sometimes a household with oxen will loan them out to a family who needs them, and in return that family will contribute labour on the first family's fields. In Aye Than Pin, during time-sensitive stages in the agricultural cycle, smallholder farmers who have finished preparing or planting their fields will hire out their oxen (plus ox-cart) to others who have more acres and need more time. In Mon Kan, farmers charge 6000 *kyat* for the use of oxen for a morning or 12,000 *kyat* for a full day.

Share cropping arrangements and in-kind transfers are common. Some of these arrangements may be quite small-scale and *ad hoc*. For example, one villager in Aye Than Pin borrowed a generator from his brother-in-law in a nearby village in order to run a chopper for producing cattle feed. In return for use of the generator, he chopped cattle feed for his brother-in-law. He also chopped feed for a few relatives in the village for a small fee,

17. In Aye Than Pin we were told that "friends" (*abàun àthìn*) are more likely to help each other than are "neighbors" (*ein-ni-na-chin*).

but he said he would not try to expand the work into a small business as too many others in the village had the same equipment.

Villagers who have “use-water” wells on their property are likely to share with their neighbors. Typically, if it is a pipe-tube well that must be pumped, neighbors will be asked to pay for fuel for the generator. A villager in Aye Than Pin with a 200-foot deep well asks his neighbors for 3000 *kyat* per month; in return, he pumps the water and they can take as much as they wish.¹⁸ We heard about similar arrangements in Bwet Nge, but with more carefully calculated charges for fuel. The village administrator in Bwet Nge used the occasion of our visit to criticise villagers for being “stingy” (*hnă-myàw-deh*) with their private water supplies. “It is the problem of human nature,” he explained, partly for the benefit of the villagers who were listening to our conversation. “People do not want to share. They are always calculating how much fuel is required to get one liter of water, and so on. If they had more *myitta* (loving-kindness), they would not ask for money from neighbors and friends,” he asserted.

In Myanmar, there are long standing traditions of offering drinking water freely to travelers and guests. On rural roads in the dry zone, one often sees water pots set out on stands under big shade trees so travelers can refresh themselves, and even in urban contexts, shopkeepers may put drinking water out in front of their shop for public use. These everyday practices of generosity are understood to generate *kutho* (merit). However, social-economic relations in villages are structured by multiple concerns, including the need to carefully husband one’s household resources to protect against future misfortunes.

Informal lending

In the villages, people lend money to each other frequently. For landless labourers and others who live precariously, the ability to borrow small sums for short periods can determine whether or not one’s children get sufficient food on a given day. Larger loans, which may be negotiated with interest, help villagers to cope with health crises or situations that result in sudden loss of income.

Since the mid-2000s, a variety of INGO- and government-sponsored programs have been introduced in the dry zone aimed at expanding access to credit, including programs based on formal, institutional models and village-based revolving fund programs that rely on local decision-making about membership, terms and conditions. A general consequence of all these programs is that there is now more money in circulation and interest rates have come down. Where previously in the 1990s and early 2000s, a villager who needed cash could only turn to relatives (who might or might not have resources), or to local

18. Note that this is a better deal for Aye Than Pin villagers than paying 2800 *kyat* for one gallon of fuel to pump from the government provided well, as a household would need to pump several times from the government well to get enough water for a month.

moneylenders who charged as much as 10 or 15% monthly interest, now there are many more options. However, the increased availability of low-cost loans has also resulted in unfortunate patterns wherein villagers borrow money from one fund to pay off a debt to another, in continual and often deepening cycles of indebtedness.

It is beyond the scope of this paper to discuss all the ways that villagers engage with diverse micro-finance and revolving loan programs, so my focus here is on informal lending between individuals or households and general attitudes about interpersonal lending that persist within this changing credit context.

One general principle is that villagers much prefer to borrow money from relatives – brothers, sisters, uncles/aunts, cousins, and immediate in-laws – than from non-kin. If someone has multiple outstanding debts, they will work to pay their non-kin friends and associates first, as debts to relatives can be extended.

Relatives may loan money to each other at no interest for periods of up to two or three months. If someone is rebuilding their house, for example, a brother or cousin may loan them one or two lakh for the project. If it turns out the borrower cannot repay the debt on time, they will be given an extension; however, after a few months delay, the borrower needs to make a partial payment to their relative and/or start paying interest. Relatives may also negotiate with-interest loans, especially if the borrower's circumstances are unstable or the repayment period is expected to be long.

Loans are an important way that relatives assist one another. For example, in Magyi Thon Pin, a 34-year old woman with four children, whose husband was only marginally employed breaking rocks for a construction company on the Monywa – Bathein road, and, moreover, had recently been diagnosed with throat cancer, was explaining her difficulties with debts. She owed money to several different funds in the village and was continually juggling the required payments of interest and principal. Sometimes she had to borrow from other villagers to pay the interest on her debts, she said. In 2015, she was in a situation where it was time to repay her 45,000 *kyat* debt plus interest to the Save the Children fund (planning to borrow from the fund again immediately after she repaid) but she did not have sufficient cash. At that time, her husband's brother lent her 30,000 *kyat* to cover the shortfall. "The good thing with my brother-in-law is that I don't have to pay any interest. He will wait until I can pay him the principal," she said.

Friends and neighbors who are not related will also loan each other money at no interest, but usually smaller amounts and for shorter periods of time. A lot depends on the individual's financial situation. As a villager in Bwet Nge put it, "when we lend money to someone, we always have to think whether this person can pay back or not." Most commonly, non-kin in the village will borrow small sums like 5000 or 6000 *kyat* from each other and repay within five days or a week. If someone has recently sold a cow, other

villagers know that he or she has cash on hand and will come borrow small amounts for short periods.

A woman in Mon Kan with three small children who struggled to make ends meet told us that when a friend loans her a few thousand *kyat*, even if the friend does not ask for interest, she always pays back with a little extra such as a small gift or a snack. That way, she said, she knows she will be able to borrow again in the future.

If someone does not repay their loans, villagers stop lending to them. The young father I mentioned previously who had lost his leg told us that he had borrowed money from about 15 families in the village – about 20,000 to 30,000 *kyat* from each – and he could not borrow any more until he repaid. For his family to eat, sometimes he has to borrow from a moneylender in the next village at much higher interest rates: 5 to 10% interest, compounding. He was embarrassed about his indebtedness, he said.

4. Assisting the most vulnerable

One of our goals was to find out what sources of support and assistance are available for the most vulnerable people living in dry zone communities, and how these individuals and households coped with crises, including larger scale crises that affect whole communities (droughts, floods), and more localised shocks to households such as health emergencies or sudden losses of income.

Responding to crises and hardships

In times of economic hardship such as drought, villagers manage by selling assets, especially livestock: cattle, goats, and pigs. Wealthier families may have gold they can sell. Landowners can use their land as collateral for loans. Obviously, poorer villagers have fewer such resources to buffer them from economic shocks. In a severe drought, villagers migrate in large numbers to towns to look for work. Landless casual labourers are the first to leave the village, but if drought recurs several years in a row, landowners have to leave as well. I probed to find out if villages organised any community efforts to manage such crises or to support the poorest households in the community. Consistently, the answer was ‘no.’ “Everyone is struggling for themselves,” we heard in Aye Than Pin. “Each family has to plan and solve the situation for themselves,” a land-holding farmer in Mon Kan told us.

In August 2015, when there was severe flooding Pakokku township, villagers in Leh Chaung Pauk consulted with each other about the rising waters, but families made independent decisions about when to relocate to higher ground. Some families left earlier, some later. However, despite what they said about not helping each other, we learned that community members *did* in fact help each other by sharing their boats. They worked together to make sure the elderly in the community were taken care of and they helped

each other to move animals. Obviously, there are principles of solidarity at work when crisis strikes, despite explicit statements about household autonomy.

Regarding crises that affect particular households, the general principle is that *families* are responsible for taking care of each other. If a man is ill and needs to go to the hospital, the wife will ask the grown sons and daughters for help, then she will ask brothers and sisters, then cousins. If a household is struggling because of illness in the family and their fields are still unplanted at planting time, relatives will help. Other villagers may contribute a day of labour if they are asked, but “usually the family will not ask,” we were told.

Non-relatives provide assistance primarily by donating labour. For example, a frail 77-year old woman living alone in Bwet Nge mentioned that villagers had helped her by repairing the thatch roof on her small house. Likewise, the young father who lost his leg told us that when he came back to the village (where his mother had left him some property), the other villagers helped him to build a small house. Presumably in these cases, the villagers did the work for *kutho* (merit), not expecting any material return.

In most cases though, when villagers help other (able-bodied) people, there is an expectation that the one receiving the assistance will repay (in cash or in kind) when they can. In Aye Than Pin, we heard about a farmer giving seeds to someone who had lost his due to drought so he could replant. The hope or expectation was that his next harvest would be successful and the seeds could be returned. One woman, telling us about a time she and her family had experienced hardship, mentioned that others in the village had helped by giving her odd jobs to do, like washing, in exchange for cups of rice. The principle of reciprocity that informs these relations allows villagers in difficult circumstances to maintain their dignity, even as they receive assistance from others.

When we asked people to tell us about times they had helped others who were not family members without expecting anything in return, villagers usually recalled extending hospitality to guests or visitors. Someone mentioned, for example, providing water to students from the next village when they came for a sporting competition. In Leh Chaung Pauk, we heard about villagers acting quickly to help a young man from a nearby village who was bit by a snake while passing by their community. They carried the young man to the road and flagged down another villager on a motorcycle to take him to hospital. Later, they were able to contact the young man’s father, who thanked them by treating them to tea and snacks at the teashop. (The young man later recovered.) As I noted previously, there is a well-established, often explicit cultural injunction to be generous toward guests and travelers, which is likely why villagers thought of these stories when I asked for examples of altruistic behavior.¹⁹

19. Anthropologists often refer to these kinds of practices as “generalised reciprocity” rather than “altruism,” because when one gives water to a guest or assists a snake-bite victim to get to the hospital, there is an

Of course, acts of generosity may occur in other contexts as well. The village administrator in Magyi Thon Pin, for example, gave some land to the 34-year old woman I mentioned above whose husband works breaking rocks on the Bathein-Monywa road, so she could build a small house. He said he “felt sorry for her situation.” Presumably, his impulse to help was informed by his responsible position in the community.

Limits to family support

While mutual assistance among family members is the norm, in practical terms, close kin may not be able to offer much help because of their own financial circumstances. When telling us stories about economic hardships they had experienced, villagers would frequently say things like: “My parents had *cetana* (good will; intention) to help us, but they also had hard times.” We met a 77-year old lady in Bwet Nge, whose husband had died 30 years earlier and who, for three years, had been unable to take care of herself. She had a son living nearby and grandchildren who carried water for her. The son helped as much as he could, but he had a wife and two children to support, she explained. The son and his wife worked on the wife’s parents’ land, and they had to give the parents one-third of their harvest, so there was not much extra for the mother.

In Leh Chaung Pauk the village administrator’s wife told us about her mother, age 90, and her sister, age 68, who lived together in the village. She (the administrator’s wife) gave her mother rice each week and her brother gave her food for curries. “But it is not enough, I think. They are often weak and sick,” she said.

Sometimes, family relationships break down. In Bwet Nge, a 65-year old divorced woman told us, with a few tears, that her three grown children would not give her any help. She lived under a lean-to beside her sister’s house, but it seemed her relations with her sister were also not good: they did not eat together. The reasons for her family’s neglect were not discussed. She was trying to survive by raising piglets that she had purchased through a government-sponsored lending program.

In Mon Kan we heard about a 65-year old lady with leprosy living with her 73-year old sister in dire poverty on the margins of Mon Kan. When she was a young woman, the 65-year-old had married, but her husband had left her many years ago. This lady had grown sons who provided some rice, and grandchildren who carried water, but otherwise no one came near them. The older sister would go to the village pagoda or monastery to meditate,

understanding that, in a similar situation, comparable benefits or assistance would come to oneself as a participant in the cultural system. Social scientists distinguish “generalised reciprocity” from “balanced reciprocity,” which is the term for the more stringently reciprocal exchanges I have been describing elsewhere in this paper. All of these behaviors can be understood as falling on a continuum from the more purely altruistic to more precisely balanced and calculated. (See Sahlins 1968: 147-8, discussed in Calder & Tanhchareun 2014: 10)

but the lady with leprosy was ashamed of her condition and did not leave their hut even when a mobile clinic came to the village.

Community rituals of respect for the elderly

In several villages, we learned about community events aimed at honouring elderly people that also function to provide some limited material support. In Nyaung Pin, a traditional practice that has been going on for more than 50 years involves villagers collecting donations of cash and useful items from each household and then presenting them to elder members of the community in an “honouring ceremony” (*kadaw-bwèh*) held on the first day of the new year after the Thingyan holiday.²⁰ Each household donates at least 500 *kyat* along with items such as Burmese slippers, blankets, *longyis* (sarongs), medicines, coffee, vitamins (etc.). The donations go to men and women in the community who are age 70 or older, usually about 48-50 individuals in any given year in this community of 168 households. On the day of the ritual, everyone assembles at a pavilion. The elders are seated in the middle and villagers honour them by washing their hair and cutting their nails; then the gifts are distributed. Generally each elder in the community receives about 20,000 *kyat* in cash plus the useful items.

Nyaung Pin is also the village I mentioned above that has established, with help from a benefactor, a bi-monthly mobile clinic to provide medical care to elders living in the area. In other words, concern for elders goes beyond the yearly ritual and includes other forms of practical assistance.

In Myauk Lù Kan, in 2010, villagers started a “Comfort and Support for Elders Association” (*hnit-thein nwe-htwe bo-bwa htau'-pán-yè āhpwéh*) with about 50 members, 30 of whom are village “youth” – in their 20s and early 30s – who “do most of the work.”²¹ The seed money for their fund came from very small contributions from each household: villagers were encouraged to set aside just one spoon of uncooked rice each morning and evening, which the committee collected once a month and sold at the market. Alternatively, households could donate 200 *kyat* per month.²² After a time, the committee began loaning out this money to their members at 5% interest to help the fund grow. “We borrow money to earn *kutho* (merit)” one committee member in her mid-20s explained, adding that

20. The full name for the ritual is *thet-gyi bo-bwa bu-zaw kadaw-bweh*, “Aged grandparents honouring ceremony.”

21. I understand that Sayadaw U Nyanika of Mandalay was influential in the founding of the group, but I am not certain what the connection was.

22. I believe saving spoonfuls of uncooked rice for the poor is an old idea, as I heard villagers in other locations refer to the practice vaguely as something they remembered from their childhood. Monks in this part of Myanmar may be reviving an old tradition or teaching. Committee members in Myauk Lù Kan distributed plastic bags to help villagers save the rice. However, they said many villagers preferred to just give 200 *kyat* as it is more convenient than collecting rice.

sometimes she borrowed money even when she didn't need it. Young committee members borrowed money for their parents.

Two times a year, the "Comfort and Support for Elders Committee" holds a ceremony at the school at which they distribute gifts to elders in the community, age 79 and older, usually about 35 individuals (out of 390 households in Myauk Lù Kan). Each elder receives 10,000 *kyat* in cash and also gifts, such as blankets, salt, sugar, ovaltine, medicines, *longyis* (sarongs), for a total benefit of about 15,000 *kyat*. Some elders in the community who do not need assistance come to the event to enjoy the celebration and then donate their gifts back to the group. In addition, the Committee provides 15,000 *kyat* two times a year to a family with a 5-year old child who was born without hands.

The notion that elders deserve special respect is an old idea in Burmese Buddhist tradition. Elders are "grandparents" (*bo-bwa*), and "parents" are included among the five things deemed "worthy of veneration." (The five are: Buddha, Dharma, Sangha, parents and teachers.) Indeed, the village administrator in Nyaung Pin told us that when he was a child, his parents encouraged him to be involved in the "honouring ceremony" in the village "because [caring for elders] is a foundation of Buddhism." Although it is very clear that villagers *most* prefer to make offerings to monks because of the great *kutho* that monks can generate, the veneration of elders is also considered to bring spiritual benefits, which explains the relative ease with which these organisations have been able to organise community support.

Community based social assistance organisations

One also encounters in the dry zone innovative community programs aimed at providing assistance to villagers facing health crises, usually in the form of emergency loans. In some villages, health support associations were started with seed money from INGOs; in other cases, villagers initiated the program on their own, perhaps influenced by activities in neighboring villages or by town-based, Buddhist-affiliated social assistance organisations, which are on the rise in Myanmar today.

I already mentioned the "Pure *Myitta* Social Assistance Committee" in Bwet Nge in Mahlaing township in the context of funeral assistance. As I said, the group provides short-term (15-day) no-interest loans of up to two lakh for villagers facing crises, to help cover emergency transportation or hospitalisation expenses, or to pay for funerals. They have a fund of five lakh, which was established with small donations from every household and a larger gift from a benefactor in Mandalay. The project was conceived by a group of "youth" (in their 20s and early 30s) who were collecting firewood together in preparation for a *shin-pyú*; they realised they "could do more things for the village." They brought their idea for an emergency fund to the village administrator, village elders, and the *sayadaw* (senior monk), who agreed, provided that older individuals in the community would hold the executive

committee roles (chairman, secretary, treasurer, etc.). The 14 “youth” members of the group do most of the work in this 30-member organisation, however, and are mainly responsible for the group’s success, we were told by the village administrator.

Since they formed in December 2012, the Committee has helped with a number of health crises. We heard about a young woman in the village who suffered a serious snakebite and had to go to the hospital, first to Mahlaing, and then to Mandalay. She had to travel by private car and was in the hospital for nearly 25 days. Four family members went with her. To cover these expenses, her father borrowed 150,000 *kyat* from the committee. After 15 days in Mandalay, the father returned to the village and asked for an extension of five days, which was granted; then he sold a cow to repay the debt. Eventually, the daughter recovered.

In December each year, the “Pure *Myitta*” group reports on its activities at a general meeting of the village. At that time, they also give out small prizes to schoolchildren, one per grade-level, which helps to generate more community interest in their project, a leader in the group explained. (The money for these prizes is provided by the *sayadaw*, as I mentioned above.) The committee would like to expand its activities and is currently seeking funding from an outside benefactor to purchase a vehicle that the community can use as an ambulance.

While the “Pure *Myitta*” group in Bwet Nge relies on a respected individual in the community to safeguard their money as the group’s treasurer, in most villages with such organisations, the practice is to loan out money at interest. In Magyi Thon Pin in Pakokku Township, a community-based “health committee” (*kyàn-ma-yè āhpwéh*) was established in 2001 with 350,000 *kyat* seed money from Save the Children. In 2003, they began operating a revolving loan system, offering loans of up to 45,000 *kyat* to villagers at 5% interest on a six-month cycle (later reduced to 3% interest). In ten years, the fund grew to about 50 lakh. Out of this, the group keeps 160,000 *kyat* on hand to provide benefits. Specifically, each woman who gives birth receives 30,000 *kyat* benefit (whether she delivers at the hospital or in the village). Villagers facing health crises can borrow 50,000 *kyat* at no interest for two months to cover emergency expenses.

As the fund has grown quite large, the committee has been looking for other ways to help the community, including improving the terms of their low-interest loans: reducing interest rates to 3%, and then giving villagers the option to just pay *interest* every six months, rather than having to pay back principal plus interest.²³ They also recently

23. Committee members realised that many poorer villagers were simply borrowing money from a friend or neighbor to repay their debt to the fund, and then borrowing from the fund the next day to repay their neighbor. In January 2016, they decided to give villagers the option to pay only the *interest* on their loans every six months. A full analysis of micro-finance in dry zone villages is beyond the scope of this paper. But my impression is, in Magyi Thon Pin, is the original health-support aims of the association have become submerged: the group functions now primarily to provide credit.

transferred 35 lakh from their fund to another village committee to build a school in the village.

In Myauk Lù Kan in Pakokku Township, a group of 40 villagers formed an association called *byānmāzo lu-hmu-ku-nyi-yè āthìn* (“Great Virtue Social Assistance Committee”). The members each donated 50,000 *kyat* to start the fund; the *sayadaw* also contributed an undisclosed amount. As with the other funds in Myauk Lù Kan described above, the committee loans out money at 5% interest, and here too there is an expectation that members will borrow money to help build the fund, even if they don’t actually need a loan. “Those who borrow earn a lot of *kutho* (merit), because they help the organisation to grow,” explained the village administrator, a member of the group.

In 2015, the “Great Virtue” group set a goal to purchase an ambulance for their community. Members contributed another 30,000 *kyat* each and solicited additional donations from non-members in the village. With the *sayadaw* urging community participation, the group was able to meet their fundraising goal and purchase the vehicle. In addition to ambulance services, the “Great Virtue” committee gives a 30,000 *kyat* benefit to surviving family members whenever someone dies.

Given the relatively large size of the contributions expected from members of the “Great Virtue” group, in comparison to other projects in Myauk Lù Kan, it seems this committee is comprised of relatively well-off villagers who can afford to give up some of their personal wealth for the common good in order to earn *kutho*. As a group, they have assumed the role of village benefactor, which entails raised status in the community. Meanwhile, the involvement of the *sayadaw* imbues the group’s activities with qualities of the sacred, also implied by the group’s Pali-derived name.

***Kutho* (merit), *cetana* (intention), and giving to the poor**

In every village we visited, we asked whether one earns more *kutho* (merit) by giving assistance to very poor people or by making offerings to monks. In Myauk Lù Kan we met a middle-aged man who asserted that it is more meritorious to help poor people. “*Pongyis* (monks) get many offerings, and poor people do not. If we support a poor person who is in need, that is better than giving to a monk,” he said.

Usually, however, the answer was more complicated. While villagers, including *sayadaws*, consistently affirmed that one earns *kutho* by giving to the poor, it was acknowledged that rituals of support for the monkhood are usually valued more highly. The critical feature, we were told by several respondents, is the mental state or intention (*cetana*) with which one makes the offering. A 65-year old woman, a landowner in Leh Chaung Pauk explained: “When we go to the monastery for a *kyaung-bwèh* (monastery festival), we prepare ourselves. We make our best food and wear our best things, so we

have a clear mind. The *cetana* is great, so the *kutho* is great. But when we give to poor people, we just do it. The mind is not so clear, so there is less *kutho*.”

This explanation is consistent with the community based activities we observed or heard about that serve to ritualise public donations to elderly people, orphans and others. For example, the *sayadaw* in Nyaung Pin who had the orphans walk behind monks on their alms-rounds was effectively extending the monks’ “field of merit” to include these lay children. Through ritual, *sayadaws* or lay community organisers elevate the act of donating to enhance the generation of *kutho* for the parties involved.

Part III. Discussion: assessing community-based social protection

Core cultural values

In their overview of “informal social protection” (ISP), Calder and Tanhchareun observe that, when assessing the effectiveness of community-based institutions and practices, one should consider them in the context of “the society’s core values and norms” (2014: 20). In small-scale societies (and indeed, everywhere), cultural values, beliefs, norms and everyday practices develop and become established over time, shaped by various influences. While it is generally true that social relations in face-to-face communities are structured to provide mutual aid among members, this does not mean that “social protection” as understood by development professionals is a goal. To the extent that it occurs, “protection” – the provision of material support to the most vulnerable individuals or households in a community – is best understood as a byproduct of other social values and dynamics.

In the central dry zone of Myanmar, villagers are fundamentally concerned with accumulating merit (*kutho*). Performing meritorious deeds with an appropriate attitude (*cetana*) is the mechanism by which one overcomes bad karma and improves one’s chances for a fortunate rebirth – that is, a life in which one will have yet more opportunities to practice the Buddha’s teachings and make merit, with the ultimate goal being the final cessation of the cycle of karmic existence in Nirvana (*nei’ban*). There are established traditional mechanisms for earning merit, the most prominent being those that support the *Sangha* (monkhood), but other practices are also considered meritorious, including: contributing toward auspicious community projects, becoming a benefactor for the community, taking on a leadership role, volunteering one’s services or labour, venerating and caring for elders, showing hospitality to guests, acting generously when someone is in need, and so on.

There are also a variety of anti-social behaviors that villagers avoid because they are understood to be *de*-meritorious: fighting, stealing, causing harm, dishonesty, stinginess, etc. In other words, the concern to accumulate merit and avoid demerit (*akutho*) structures social relations in fundamental ways and helps to maintain the community as community.

Patronage and protection

Intertwined with ideas about *kutho* are notions of social hierarchy. It is understood that, due to the merit they earned in previous lifetimes, certain individuals have higher position in society than others: more wealth, better social connections (i.e. more power), or higher educational or spiritual attainments. Various kinds of *gon* (prestige, status) are recognised and celebrated. A critical feature of social hierarchy in Myanmar, directly relevant to the topic of social protection, is that it entails interdependencies and moral obligations. Better-resourced people with higher status can sometimes be obliged to share what they have with their families and communities. Lower status individuals or households may seek to associate themselves with and provide services to higher status “patrons” in order to gain benefits or protections, in a system that Scott (1976) and others refer to as “moral economy.”

While many aspects of social life in the dry zone are structured by capitalist formations,²⁴ one observes traditional patron-client relations, for example, in share-cropping arrangements in which poorer, landless families link themselves to better-off households, usually relatives, and are provided with some land to work for which they must hand over a portion of the harvest.

One also observes, as I have described, whole villages establishing a relationship with a well-to-do businessman, usually a former village inhabitant, who takes on the role of community benefactor to help build a school or clinic or repair a road. Certain community organisations we encountered can be analysed as functioning as a *collective* patron for the community: for example, in Myauk Lù Kan, the “Great Virtue” group that organised to purchase an ambulance for the village. Patronage relations of this sort are providing significant benefits in certain dry zone communities in the form of improved schools, better infrastructure, and ambulance services, which all members of a community can benefit from.

However there are limits to patronage as a mechanism for providing “protection.” One obvious problem is that not all villages are fortunate enough to have benefactors. Another issue is that projects have to be sufficiently auspicious to benefit the status of the benefactor. Projects that support education, venerate the elderly, or modernise village infrastructure are most likely to be deemed worthy of patronage, it seems. I suspect an effort that directly targeted villagers in the most abject conditions, like the poor woman living with leprosy in Mon Kan, would not generate as much interest.²⁵

24. It is clear that many relationships in the dry zone are structured by principles of commercial exchange rather than traditional “moral economy.” When casual labourers work in employers’ fields, the employer has no obligation beyond paying wages for services. I asked specifically if landholding farmers would ever provide special assistance, for example advances on future wages to help labourers during droughts or in other crises, and the answer was consistently ‘no.’ “Everyone must struggle for themselves.”

25. In Mahlaing, a staff person with the Leprosy Mission Myanmar told me their organisation targets individuals with disabilities in addition to those suffering with leprosy in Myanmar, because if they only

Reciprocity and risk sharing

In addition to “vertical” social relationships between individuals and households of different socio-economic standing, one also finds “horizontal” connections between those of more-or-less equal standing. As I have described, households exchange labour, share assets such as oxen or generators, and lend money to each other on a regular basis. Based on principles of reciprocity, these exchanges help to build resilience in dry zone communities: they contribute to food security; maximise the productivity of resources; smooth consumption; and help to buffer poor villagers from shocks.

One observes villagers consciously cultivating their networks in anticipation of future misfortunes, like the young woman I mentioned who said she always gives “a little extra” or a small gift when she pays back a loan to a friend, in order to be sure she can borrow again.

However, relations of reciprocity are limited in their effectiveness as risk-pooling mechanisms. One problem is that the poorest members of the society are the ones least able to contribute to the networks of exchange, so they have less to call down when in need. I mentioned, for example, the young father with the missing leg who could no longer borrow money from his neighbours because he had not repaid previous loans.

Households that are related through blood or marriage have the strongest connections and are expected to assist each other in times of hardship to the best of their ability. But often the kin networks of poor people are also resource-poor. Some individuals have no kin to turn to: elderly people whose offspring have died are quite vulnerable, as are orphans. The villages we visited had only *ad hoc* responses to the more extreme situations of vulnerability and destitution. Monasteries, as I noted, can become places of last resort.

Ritual life in the dry zone: benefits and burdens

Ritual activity in dry zone villages, including the various life-cycle and agricultural-cycle rituals I have described, are occasions not only for generating *kutho* (merit), but also for cultivating community cohesion. In community wide celebrations, the core values of the society are enacted and celebrated. Broad participation is highly valued, as suggested by the traditional idea of the “smokeless day,” when no household cooks separately.

Villagers consistently expressed desire to participate in festivals and celebrations even though they entail personal costs. Taking part in community-wide events, and contributing in some way, with either cash or contributions of labour, allows individuals to experience their lives as meaningful and purposeful beyond the daily struggle for subsistence. A casual labourer I interviewed who had taken a day off from working in his employer’s fields to help prepare for a *shin-pyú* (novitiation) said he felt happy, *sei'-chàn-tha-deh* (“heart is rich”), not worried. It is true that villagers will sometimes forgo a

attended to leprosy, it would be impossible to get the government and popular backing that they need to function.

celebration because they cannot afford to contribute money or labour, but in such cases it is the constraints of worldly existence that are experienced as burdensome, not the merit-generating event.

There are especially strong social obligations to contribute money and labour for *na-yè* (“bad-things”) occasions. This is a very basic form of informal social protection in rural Myanmar: communities sharing the costs and other burdens associated with deaths and funerals. The provision of social support following a death proceeds in various ways in various villages. In Bwet Nge, as I have described, the village provides short-term no-interest loans for funeral expenses to help the poorest residents in the village become more fully incorporated in the ritual life of the community.

In the dry zone, one finds community practices aimed at mitigating the costs of rituals for poorer households. The fact that someone can contribute labour in lieu of cash is one such practice. In Magyi Thon Pin, as I mentioned, villagers use a sliding scale to determine how much money various households in the community are expected to contribute for the local pagoda festival, with four categories, including a category of very poor households that are not expected to contribute at all. In other words, people are *aware* of the financial situations of their fellow villagers and are ready to accommodate others in the interests of solidarity, at least in the context of a *kutho*-generating event.

However, in Leh Chaung Pauk, the impulse to help poorer households participate in ritual life has been taken to a dysfunctional extreme. As I described, the Pagoda Trustees extend credit to villagers to enable them to make generous offerings to visiting monks each year at the pagoda festival. It seems the provision of credit has inflated expectations, so that poorer households are expected to contribute the same amounts as wealthier ones, 10,000 to 20,000 *kyat* per household, in addition to providing *hsùn* (food for monks). The pagoda trustees’ fund encourages persistent indebtedness, or, framed more positively, creates a situation in which poorer villagers are continually accepting patronage from the wealthier village residents who, collectively, keep the fund going. Because providing opportunities for others to earn *kutho* (merit) is considered meritorious, villagers do not question the fund’s operations even as they go deeper into debt.

In traditional rural Buddhism, villagers are expected to support their own *local* monks, who were usually born in the community. Ongoing, face-to-face relationships between monks and the laypersons that feed them help to ensure, in the absence of formal accounting, that the offerings monks receive will be used appropriately, in accord with Buddhist teachings. In contrast, a large festival with 40 visiting monks as in Leh Chaung Pauk means a lot of money is leaving the village with no local oversight over how that money is spent. The Leh Chaung Pauk case may indicate that new practices are emerging in rural Myanmar, perhaps introduced by new Buddhist movements that are reaching into the countryside. More research is needed on this.

For the most part in the communities we visited, relations between the *Sangha* and local communities functioned in classic ways. When questioned on the topic, villagers would observe that “monks have everything they need; many poor villagers do not,” but they also indicated that this state of affairs is to be expected: it is the nature of the social-spiritual hierarchy. In several villages we visited, *sayadaws* have procedures for redistributing some of their surplus goods, especially to elderly. *Sayadaws* will also make cash contributions to support education and local community development activities. As I noted, monasteries may take in orphans to feed them, a clear example of informal social protection. Thus the flow of material support to the *Sangha* does yield some practical benefits, although providing practical assistance is not the monkhood’s main function.

Separate from their support for the *Sangha*, villagers in Nyaung Pin and Myauk Lù Kan hold ritual events to honour elders, as I described. The cash and gifts distributed come to about 20,000 *kyat* per recipient per year in Nyaung Pin, and 15,000 *kyat*, two times per year in Myauk Lù Kan. Although these are not large benefits, they represent practical, material support directed at an often vulnerable demographic. In Nyaung Pin, the ritual provides an emotional basis for other work aimed at supporting elderly people, specifically the mobile clinic that villagers have organised with the help of outside benefactors.

Tradition and innovation

Throughout the dry zone, we find traditional religious values mobilised toward more “worldly” community development projects and protection efforts. As I mentioned, in Bwet Nge, the young community organisers who wanted to set up an emergency fund to help poor villagers cope with health crises enlisted village support for their project partly by appealing to traditional values concerning community participation in *tha-yè-na-yè* activities. In Myauk Lù Kan, the charismatic *sayadaw* lends his authority to various community funds and projects to encourage contributions. It is common for community organisations to choose Pali-derived names to imbue their activities with a Buddhist character.

In Pakokku and Mahlaing towns, Buddhist-affiliated foundations provide various forms of assistance, especially health-care, to the poor. These organisations have some outreach activities in rural areas. More research on Buddhist movements and urban-based charitable organisations is needed, but my initial impression is that new schools of thought are emerging in Myanmar, perhaps promoted by urban-based Buddhist teachers, that explicitly link public assistance efforts to traditions of Buddhist merit-making. In Myauk Lù Kan, villagers were explicit on the merit-making value of their community development activities, as if they had heard teachings on this topic.

This is a time of rapid social and economic transformation in Myanmar. In rural areas, one finds energetic young organisers and established village leaders seeking

innovative schemes, grounded in respect for tradition, to increase prosperity and wellbeing in their communities.

Part IV. Implications and recommendations

1. Implications for formal social protection

This research has several implications for programs aimed at expanding social protection in the dry zone through formal mechanisms, as follows.

Reducing vulnerability through formal social protection

It is clear there is real need in dry zone communities that is not being met through current informal and community-based practices. Elderly people and disabled people with weak family support networks are in the worst situations. At the present time, much community-based assistance is in the form of low-interest loans or short-term no-interest loans that are not useful for extremely poor people who do not have the means to repay. When there are some direct cash grants, the amounts seem rather low to have much impact on long term social security: gifts of 20,000 or 30,000 *kyat* for elders; a one-time grant of 30,000 *kyat* for a woman who gives birth; 50,000 *kyat* when someone dies, etc. Expanding disbursement of cash grants and providing ongoing monthly support will certainly reduce the vulnerability of the selected beneficiaries. If administered sensitively, formal social protection could also strengthen the existing social infrastructure, as the beneficiaries will have more resources with which to participate in cooperative activities and networks of exchange.

Attending to local notions of “hierarchy”

Toward the goal of enhancing local capacity and institutions, programs will need to take into account the core cultural values that structure social relations in rural Myanmar described in this report; ideas about merit (*kutho*), status (*gon*), social hierarchy, patronage, family obligations, household self-reliance and autonomy, reciprocity between households, auspiciousness (of certain projects), inclusiveness, and community cohesion.

At a minimum, this means consulting high-status individuals as advisors for any program. It also means recognising that cash benefits to poor and vulnerable individuals will be interpreted as a form of *patronage*, likely entailing displays of deference from the beneficiary and perhaps other obligations. This is in contrast to loans, which imply eventual repayment and therefore a more horizontal relation.

Regarding “hierarchy,” I would emphasise that in rural Myanmar, patron-client relations yield real protections for lower status individuals and households. Vertical social

structures do not necessarily entail adverse or exploitative conditions as analysts like Calder and Tanhchareun (2014) seem to assume. In any case, in rural Myanmar, the present social system based on social and spiritual hierarchy is not likely to transform into an egalitarian structure in which “the poorest and most vulnerable [are included] on equitable terms” (2014:23) any time soon, and those seeking to advance social protection must work within the value system that is already in place.

Targeting beneficiaries

There is a clear cultural preference for activities and programs that benefit *everyone* in the community. Villagers emphasised that their funeral assistance goes to “every household, whether rich or poor.” Ambulance services or improved roads, likewise, benefit everyone. In Nyaung Pin, when they hold their honouring ceremony for elders, the gifts go to *every* individual in the age set, and those who don’t need the assistance will donate their gifts back to the association to earn merit. In other words, the benefit is actually going toward those who need it the most, but the arrangement avoids potential social embarrassment from being targeted as poor and needy. (It is an *honouring* ceremony for high-status individuals, not a handout to the lowly.)

Taking the cue from these examples, I recommend that HelpAge avoid poverty targeting when selecting beneficiaries for their programs.²⁶ The most straightforward approach would be to use categories that villagers have already identified as people deserving of assistance: elderly who are no longer able to work, and those with birth defects or disabilities. The range of beneficiaries could be expanded later as villagers become more accustomed to the program and the concept of social protection.

It is likely that case-by-case responses to situations of extreme vulnerability and deprivation will work better than having fixed criteria for beneficiaries. I would also recommend that grants be distributed without much fanfare to be less disruptive of community cohesion.

Leadership

The research suggests that the village administrator and the *sayadaw* are best positioned to make case-by-case decisions about grants to individuals or households for either short-term assistance or extended support. They already play this role to some extent. A small committee comprised of these two individuals and perhaps one other person, such as an older, respected woman, could make the decisions, perhaps with younger people brought in to administer the grants.

26. Calder and Tanhchareun report many instances globally where poverty targeting has damaged social networks by creating jealousy and social stigma (2014:36-38).

While broad community participation in decision-making is usually desirable in community development, in this case it is more appropriate to have higher status figures take on the role of “patron.” Villagers have a good understanding of each other’s financial situations, so it is likely that a small committee of respected individuals could make decisions that would be broadly acceptable to the community.

No-interest loans

In villages that are already targeting the poorest in the community by providing no-interest loans, perhaps HelpAge could provide resources that would allow the local committees to extend their loan repayment periods. In Bwet Nge, villagers facing a crisis can borrow up to 2 lakh at no interest, but only for fifteen days. In Magyi Thon Pin, the amount is 50,000 *kyat*, and they have two months to repay. In my conversations with villagers, I learned that longer repayment periods – perhaps six months or more – would make the no-interest loans more useful for those in chronically precarious situations.

I would not encourage more community revolving loan programs. Although access to low-interest loans is certainly providing a measure of social protection in the dry zone, it is also contributing to deepening cycles of indebtedness. Moreover, there is a tendency for the groups running these community funds to become more concerned with growing the fund than distributing benefits. Toward the goal of assisting those in the most vulnerable situations, cash grants or no-interest loans are more appropriate.

2. Suggestions for further research

Benefactors

It would be useful to know more about the former village residents and businessmen who become benefactors for village projects. They are obviously significant players in community development in the dry zone. What are their motivations? How did the communities approach them to enlist their help? What role do they play in decision-making about how these projects will proceed?

Usually patron-client relations entail return obligations of some sort. I wonder what expectations these benefactors have from the communities they support, beyond having their names displayed prominently in public places in appreciation. Is the accumulation of *kutho* considered sufficient return?

Research has been conducted on migrant labour remittances that contribute to local economies and community resilience, but, to my knowledge, larger scale philanthropy of the sort we observed has not been studied systematically.

Urban-based Buddhist movements

It would be helpful to have more information about urban-based Buddhist-affiliated charitable organisations, their outreach programs in rural areas, and their ideological orientations. There are a variety of new Buddhist movements and Buddhist-informed ideologies emerging in Myanmar, which are certainly having an impact on attitudes and practices in villages. A broader analysis that looks beyond the unit of the “community” would be useful for understanding changing social conditions and their consequences for social protection.

References

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HelpAge International helps older people claim their rights, challenge discrimination and overcome poverty, so that they can lead dignified, secure, active and healthy lives.

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