

# Informal social protection in Myanmar's central dry zone

## Highlights

- Rural communities in Myanmar's central dry zone do work together and help each other. But social protection, to the extent that it occurs, is best understood as a byproduct of other social values and dynamics. In particular, the majority of people are concerned with the Buddhist concept of earning "merit" (*kutho*). The concern to accumulate merit structures social relations and helps to maintain the community as community.
- Village-wide rituals and religious festivals are important communal activities, incorporating the whole community including poorer households. The purpose of these traditional solidarity events is not to provide social protection, but they are the basis for community cohesion, are inclusive and form the foundation for other activities associated with community development.
- Social hierarchy entails moral obligations. Lower status individuals or households may associate themselves with higher status "patrons" in order to gain benefits or protections. Patronage may be extended to individuals, households or the entire village. There are limits to patronage as a mechanism for providing protection: not all villages have benefactors, and projects must be sufficiently auspicious to benefit the status of the benefactor.
- Community members also cultivate "horizontal" relations structured by principles of reciprocity. Practices such as labour exchange, asset sharing and informal lending contribute to food security and build resilience. But they are limited as mechanisms of social protection, because the poorest members of the society are the ones least able to contribute to the networks.
- Work parties and community projects are important forms of cooperation – for example, to build pagodas or schools, repair roads or dig community wells. Contemporary efforts are informed by old traditions of pooling labour and money for the common good.
- In times of economic hardship or disaster, families are responsible for taking care of each other. After their immediate households, people then turn to other relatives for help. Community members noted that "each family has to plan and solve the situation for themselves," although in emergencies they often do help each other because of feelings of solidarity. People also prefer to borrow money from relatives than from non-kin, as debts to relatives can be extended.
- Non-relatives provide assistance primarily by donating labour, and sometimes in-kind assistance, on the basis of reciprocity. In most cases, when village residents 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. Outright assistance is usually for the elderly or people with disabilities.

This publication is based on qualitative research conducted by Jennifer Leehey, assisted by Salai Myochit. The research was conducted in March 2016 in villages of Mahlaing township (Mandalay region) and Pakokku township (Magway region) in Myanmar's central dry zone. It is an activity of the LIFT-funded Dry Zone Social Protection Project, implemented by HelpAge International in partnership with Mandalay YMCA. The full report is available on the following website: <http://ageingasia.org/eaprdc0038/>

Although there is no single definition of social protection, it 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. Formal social protection usually takes the form of cash provided or regulated by the state. In this briefing, the term *informal social protection* is used to refer to local mechanisms that function within a community. This includes informal arrangements for assistance such as those based on private, personalised, face-to-face social relations with family, kin, and neighbours; traditional practices sustaining community solidarity; and social assistance provided by community-based organisations.

In Myanmar's central dry zone, social protection is not an indigenous concept, but residents of rural communities do "work together" and "help each other," including during times of crisis. Social protection, to the extent that it occurs, is best understood as a byproduct of other social values and dynamics. In particular, the majority of people in the central dry zone are concerned with the Buddhist concept of earning "merit" (*kutho*). One earns merit through traditional support for the monkhood (*Sangha*), but also through activities that benefit others and the community. There are also a variety of anti-social behaviors, including stealing and stinginess, which villagers avoid because they are understood to be de-meritorious. The concern to accumulate merit and avoid demerit thus structures social relations in fundamental ways and helps to maintain the community as community.

Intertwined with ideas about merit 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 persons 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.

Community members also cultivate "horizontal" relations structured by principles of reciprocity. Systems of labor 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.

This briefing examines how practices arising from such cultural values and religious norms might intersect with a discussion of social protection.

## Communal rituals and festivals

Village-wide rituals and religious festivals are important communal activities in rural life. As discussed below, these are of two main types in Myanmar: rituals marking life-cycle events, and religious festivals associated with pagodas and monasteries. Because broad participation is highly valued, there are mechanisms for incorporating poorer households into the rituals and mitigating the costs. Rarely do poor villagers opt out because they cannot contribute or they need to work.

Communities 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. People strongly desire and feel obliged to join in these events, which means contributing, whether by donating cash or labor, in order to share in the merit that is generated.

The general term for these various events is *tha-yè-na-yè* ("good-things-bad-things"). "Good things" events (*tha-yè*) include new-house rituals, ceremonies for a new baby, and most important, weddings and novitiation ceremonies – a village-wide celebration marking the temporary ordination of boys into the monkhood. *Na-yè* ("bad things") is the polite term for events surrounding the death of someone from the village. 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.

Another important category of traditional communal activity includes *pagoda or monastery festivals*. While "good-things-bad-things" activities are life-cycle rituals, pagoda and monastery festivals follow on a yearly round, linked to the agricultural cycle. Communal religious events are important occasions for cultivating core values related to merit and social solidarity.



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Whether these communal activities ultimately yield social protection for vulnerable households is a question of nuance. On the one hand, offerings to monks at various ritual events constitute a significant flow of village resources towards the monkhood. In some cases, ritual life may actually contribute to vulnerability because it implies financial and other obligations for the poor. On the other hand, this-worldly material benefits sometimes flow in the other direction. For example, occasionally monks redistribute some of their resources back to the community, and monasteries can become places of last resort for those in very desperate situations.

Ultimately, the purpose of these traditional solidarity events is not to provide social protection. However, these events relate to social protection in three main ways:

- They are the basis for community cohesion. 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 informal social protection.
- They are inclusive. Because of the high value placed on inclusiveness in community-wide rituals, there are specific mechanisms for incorporating the poorest members of the Buddhist community and mitigating the burdens of participation. (The communities studied are predominantly Buddhist, so this paper

does not look at inter-religion issues.) Whether or not these community events generate a net material benefit, or only a spiritual one, community practices that promote participation are experienced as real and meaningful social support.

- They are the foundation for other activities associated with community development. The cultural values and practices cultivated in solidarity rituals provide an ideological and practical underpinning for other sorts of community-based efforts that more closely resemble social protection as defined in international contexts.

A question asked during this study was whether one earns more merit by giving assistance to very poor people or by making offerings to monks. Usually, the answer was complicated. While villagers, including senior monks (*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. A critical feature is the mental state or intention (*cetana*) with which one makes the offering. As a 65-year-old woman explained: “When we go to the monastery for a 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*.” Through ritual, monks or lay community organisers also elevate the act of donating to enhance the generation of merit for the parties involved.

## Community rituals of respect for the elderly

There is generally an expectation that assistance will be returned in the future, in cash or in kind, in keeping with principles of reciprocity. Outright assistance is usually for the elderly or people with disabilities. Some communities also hold events aimed at honoring elderly people that also function to provide some limited material support. The notion that elders deserve special respect is an old idea in Burmese Buddhist tradition. Although village residents *most* prefer to make offerings to monks because of the great merit that monks can generate, the veneration of elders is also considered to bring spiritual benefits, which explains the relative ease with which organisations have been able to organise community support for older people.



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## Cooperation, resource sharing and mutual assistance

Communal activity also encompasses forms of labour pooling, labor exchange, resource sharing and informal lending. While the practices discussed above directly relate to spiritual concerns and the generation of merit, other activities are more “this-worldly” in orientation, yet still very much guided by cultural norms and religious values. Through these mechanisms, villages maximise the productivity of their local resources, which contributes to the resilience of the community, making it less vulnerable to shocks and stresses. However, few of these practices are directly aimed supporting the most vulnerable in the community.

**Work parties and community projects** are important forms of cooperation. Community members work together not only to build or repair pagodas or monastery structures but also to repair local roads and bridges, build school buildings, dig community wells and carry out other such projects. Contemporary efforts are informed by old traditions of village residents pooling labor and money for the common good. Support is pieced together from various sources. One person from each household may join the work party. If a household cannot contribute labour, they often make food and tea for the others.

Depending on the size and scope of a project, the work may be led by the village administrator, or village members may set up a committee to oversee the effort. With many village projects, the list of “committee members” and “advisors” can be very long – perhaps 15 members or more per committee. As one man said, “We divide up the management so it is easier to finish within the time frame and achieve success.” He mentioned another motivation: “If we join a committee and the committee is successful, then we will have prestige (*gon*).” Usually the work is completed quickly because “everyone knows what to do.” When a project fails, 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 addition to labour pooling, **labour exchange** is also practiced in the dry zone – for example, when two parties work in each other’s fields for an equal number of days. Labor exchange is most common among relatives but also occurs among friends and neighbours within the same village. Labour exchange is especially effective when farmers’ harvest times are not the same, so people can help each other without losing productive time in their own fields. In addition to agricultural work, people may help each other on projects such as building or repairing houses or digging private wells.



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Maintaining reciprocity in these exchanges is important. “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 one person. 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, someone 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. People do not forget what they owe.

Dry zone farmers also **share resources** including productive assets through various arrangements. For example, a household may provide oxen for another family to use, and in return that family will contribute labor on the other’s fields. Share-cropping arrangements and in-kind transfers are common: for example, borrowing a generator in order to run a chopper for producing cattle feed, and in return providing chopped cattle feed for the lender.

## Informal lending

Although NGO and government-sponsored programmes have expanded access to credit, people also lend money to each other frequently. For landless laborers 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.

One general principle of informal lending is that people prefer to borrow money from relatives than from non-kin, as debts to relatives can be extended. Relatives may lend money to each other at no interest for periods of up to two or three months. If someone has multiple outstanding debts, the borrower will work to pay non-kin friends and associates first, as debts to relatives can be extended. If it turns out the borrower cannot repay the debt on time, they will be given an extension; however, after a delay, the borrower needs to make a partial payment to the relative and/or start paying interest. Relatives may also negotiate loans with interest, especially if the borrower's circumstances are unstable or the repayment period is expected to be long.

Friends and neighbors who are not related may also lend each other money at no interest, but usually smaller amounts (a few thousand kyat, equivalent to a few dollars) and for shorter periods of time (perhaps a week or less). Much depends on the individual's financial situation. As one person said, "when we lend money to someone, we always have to think whether this person can pay back or not."

A woman with three small children who struggles to make ends meet said 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.

## Patronage and protection

A critical feature of social hierarchy in Myanmar, directly relevant to the topic of social protection, is that it entails interdependencies and moral obligations. It is understood that, due to the merit they earned in previous lifetimes, certain individuals have a higher position in society than others: more wealth, better social connections (i.e. more power), or higher educational or spiritual attainments. Various kinds of prestige or status (*gon*) are recognised and celebrated. 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. 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.

Patronage may be extended to individuals, households or the entire village. Communities may be wary to embark on a big project without a benefactor who can lead the project and bear the financial risk, in return for community appreciation, raised status and merit. Some villages in the dry zone are fortunate to have benefactors – usually former residents who want to help their native community to develop. What is changing in the present moment in Myanmar is the way these patronage relations are being established at a distance, with the patron living outside the village.

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.







U Myo Thame/HelpAge International

## Responding to crises

In times of economic hardship or disaster, poorer households have few resources to protect themselves. The general principle in a crisis is that *families* are responsible for taking care of each other. After their immediate households, people then turn to other relatives for help. 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. Rather than outright grants, relatives usually provide material assistance in the form of no-interest or low-interest loans.

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, village members say things like: “My parents had good will and intention (*cetana*) to help us, but they also had hard times.” In other cases, family relationships break down, and some individuals have no kin to turn to: elderly people whose offspring have died are quite vulnerable, as are orphans. The villages in this study had only ad hoc responses to the more extreme situations of vulnerability and destitution. In some cases, monasteries can become

places of last resort for those in desperate situations, but providing practical assistance is not the monkhood’s main function.

*Non-relatives* provide assistance primarily by donating labour, and sometimes in-kind assistance, on the basis of reciprocity. In most cases, when village residents 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. For example, a farmer may give seeds to someone after a drought in order to replant. The hope or expectation is that the next harvest will be successful and the seeds can be returned. One woman, explaining 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 people in difficult circumstances to maintain their dignity, even as they receive assistance from others.

This study probed whether villages had any *organised community efforts* to manage during times of crises or to support the poorest households in the community. Consistently, the answer was “no.” Community members noted that “everyone is struggling for themselves,” and “each family has to plan and solve the situation for

themselves.” However, despite what they said about not helping each other, in a disaster or emergency such as flooding, they often do. Obviously, there are principles of solidarity at work when an emergency strikes, despite explicit statements about household autonomy.

One also encounters in the dry zone innovative community programmes 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 programme on their own, perhaps influenced by activities in neighbouring villages or by town-based, Buddhist-affiliated social assistance organisations, which are on the rise in Myanmar today.



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## Community funds

One community formed a committee that provides short-term (15-day) no-interest loans of up to 200,000 kyat (about \$180) for families facing crises, to help cover emergency transportation or hospitalisation expenses, or to pay for funerals. Their fund was established with small donations from every household and a larger gift from a benefactor in Mandalay. In most villages with such organisations, the practice is to loan out money at interest. In one village, the committee lends money to the public at 5 per cent monthly interest, and 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 merit, because they help the organisation to grow,” explained the village administrator, a member of the group.

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