

A photograph of a woman with dark hair, smiling warmly while holding a baby. The woman is wearing a purple and white striped tank top. The baby is wearing a colorful, patterned onesie. The background is dark and slightly out of focus.

LIFT'S COVID-19 RESPONSE

**ONE YEAR OF LIFT'S COVID-19
RESPONSE; STORIES THAT
INSPIRE HOPE**

*How Better Loans Help Myanmar's
Entrepreneurial Farmers Branch Out p. 42*

*Zin Zin Htut turns pandemic challenges into
business opportunities p. 34*

LIFT beats the odds with cash assistance p. 63

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Livelihoods and Food Security Fund



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12-MONTH REPORT *MARCH 2020 – MARCH 2021*



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INTRODUCTION

This story report reflects on 12 months of a COVID-19 response through the experiences of our beneficiaries and partners.

From March 2020, through an unprecedented year with devastating impacts across all sectors caused by COVID-19, the Livelihoods and Food Security Fund (LIFT) supported 2.9 million of the most vulnerable and food insecure women and men, boys and girls in 2,000 village in 72 townships in 12 states and regions of Myanmar - without a break in operations. Under its 2019-2023 Strategy, LIFT continued to focus on increasing income, improving nutrition, and reducing vulnerability of poor and vulnerable groups in Myanmar. In response to the outbreak of COVID-19, LIFT quickly adapted and responded to the pandemic to support the early recovery of vulnerable populations.

The past year has been tremendously challenging, yet there have been remarkable

stories of resilience, commitment, service, ingenuity, and creativity. Commemorating our partners' allegiance to deliver life-saving and essential services to the most vulnerable populations in the most food-insecure and hard-to-reach locations, LIFT brings to the forefront their stories, stories that inspire hope for sustainable, resilient, inclusive recovery and development. The following stories are not about multimillion-dollar projects, but they are the tales of everyday dedication, entrepreneurship and innovation - happening on a small scale with high impact.

This story report reflects on 12 months of a COVID-19 response through the experiences of our beneficiaries and partners.

RESULTS: KEY HIGHLIGHTS

At the onset of COVID-19, LIFT responded quickly and pivoted existing resources to deliver immediate preparedness and prevention activities supporting the most vulnerable. Within days after the first COVID-19 case was detected in Myanmar, more than 30 of LIFT's partners had pivoted and repurposed US\$2.3 million of their existing project budgets to respond to COVID-19. In 2020, LIFT committed a total of US\$28.9 million for an immediate frontline response, a medium-term response in areas of high need, and a longer-term response to the socio-economic impacts of the virus.

Civil society organizations were key to LIFT's response to COVID-19 and their reach was extraordinary: 260 local or national organizations, which constituted 91 per cent of all LIFT's partners and sub-partners, supported over 64 per cent of the 2.9 million who benefited from LIFT's response.

LIFT provided the largest programmatic response to the COVID-19 crisis for migrants in Myanmar, engaging ten partners in crucial humanitarian assistance, information and livelihood support. LIFT-supported interventions across states and regions reached 1.4 million internal and international migrants (60 per cent women) with the provision of information, personal protective equipment, food assistance, cash transfers, shelter, transportation, legal assistance and psychosocial counselling.

LIFT supported expanding the national social protection initiatives by financing the emergency top-up cash transfers to 238,410 mothers and nearly 200,000 people aged over 85 years, empowering people with a choice to address their essential needs according to their priorities while also stimulating local economies. When all household members are included, approximately 1.8 million people benefitted from the cash transfers. LIFT-supported cash transfers were also provided to unemployed factory workers, informal sector workers, people with disabilities and people living with HIV to help them cover their immediate needs, proving to be a strong social safety nets tool in emergencies. Additionally, LIFT's microfinance partners supported the Department of Social Welfare's one-off cash transfers through the Ngwe Bike programme in nine states as part of the government's COVID-19 Economic Relief Plan (CERP).

In conflict-affected areas, where vulnerable populations including internally displaced communities faced increased risks of exposure to the COVID-19 due to overcrowded shelters and limited hygiene facilities in camps and temporary shelters, movement restrictions, lack of livelihoods, malnutrition and limited access to essential services, LIFT and partners stepped up to provide protection equipment, awareness raising, counseling, food and cash assistance as well as scaling up WASH activities and supporting the response of national actors, including ethnic services providers. In addition, a cash

transfer programme was developed to provide MMK 65,000 (USD 47) one-time payment per household for about 65,000 households in Rakhine, Chin, Kayin, Kachin and northern Shan State to help people living in camps cope with COVID-19-related shocks. In 2020, distribution was completed in non-government controlled areas of Kachin and northern Shan states while other target areas will be covered in 2021.

LIFT mobilized US\$5.5 million that leveraged loans totalling to US\$67.13 million as international capital investment in the microfinance sector as an early response to mitigate the pandemic's impact on the sector.

Working closely with others, LIFT increased the availability of data and insights into the impact of COVID-19 on people in the rural economy and agricultural sector to inform the national and partners' response policies and interventions. LIFT also developed a public works cash-based programme with the Ministry of Agriculture, Livestock and Irrigation to support employment opportunities for vulnerable rural communities as a mitigation and recovery measure to the impact of COVID-19.

LIFT's response contributes to several of the national COVID-19 Economic Relief Plan's goals, including easing the impact of COVID-19 on the private sector, labourers, workers and households and promoting innovative products and strengthening Myanmar's healthcare system.

LIFT'S COVID-19 RESPONSE TIMELINE

2020

March	April	May	June	July	August	September	October	November	December
<p>17 March: Fund Board meeting provides steer for LIFT actions in response to COVID-19</p> <p>20 March: LIFT invites partners to propose adjustments within existing projects and budgets to respond to COVID-19</p> <p>25 March: 30 LIFT partners pivot and repurpose US\$2.3 million to respond.</p> <p>31 March: LIFT Fund Board approves additional funding for civil society, social protection, migration, Rakhine, and communication</p>	<p>UNOPS Myanmar adopts its COVID-19 strategy.</p> <p>6 April: LIFT announced support for Myanmar's civil society COVID-19 preparedness</p> <p>9 April: LIFT's additional funding for Myanmar's COVID-19 preparedness and response reaches US\$16 million.</p>	<p>LIFT and its implementing partners initiate the largest programmatic response to the COVID-19 crisis for internal and international migrants in Myanmar.</p> <p>LIFT mobilized US\$5.5 million to mitigate the pandemic's impact on the microfinance sector in Myanmar, leveraging US\$67.13 million in international capital investment.</p> <p>LIFT and the Department of Social Welfare roll out US\$9 million in COVID-19 cash transfers to pregnant women, women with children under two years and elderly people over 85.</p>	<p>LIFT launches US\$3.2 million to support internally displaced people affected by COVID-19.</p>	<p>LIFT's migration support reaches 1 million people.</p> <p>Norway joins LIFT donors in funding COVID-19 response</p>	<p>LIFT and the Ministry of Agriculture, Livestock and Irrigation design a cash-for-work pilot programme to support rural agricultural communities affected by COVID-19.</p> <p>LIFT's MFIs partners roll out support to the Department of Social Welfare to reach over 34,600 pregnant women and women with young children with one-off cash transfers in nine states through the Ngwe Bike programme.</p>	<p>LIFT's COVID-19 response reaches 2.8 million people, including camps for internally displaced people across the country.</p> <p>LIFT mobilized national support to align the Multi-sectoral National Plan of Action on Nutrition (MS-NPAN) to the COVID-19 Economic Relief Plan (CERP) for more focused COVID-19 response.</p>	<p>LIFT's US\$2 million small grants fund supported civil society organizations in Rakhine to deliver the COVID-19 response across the state.</p> <p>The Grand Bargain showcased LIFT as a good practice in promoting localization during the COVID-19 response within the Grand Bargain commitments.</p>	<p>LIFT and MFIs discuss the options for continued 'safety net' financial services to clients during the COVID-19 restrictions.</p> <p>LIFT announced a US\$11.5 million call for concept notes to strengthen the resilience and sustainable livelihoods of vulnerable groups in Rakhine including to the COVID-19 and other shocks.</p> <p>LIFT launched cash payments to 65,000 internally displaced households in Rakhine, Kachin, northern Shan, Kayin and Chin with first distributions in Kachin and northern Shan states.</p>	

2021

February	March
<p>LIFT explores options for cash transfers to 55,000 internally displaced households in Kachin, northern Shan, Kayin, Rakhine and Chin.</p>	<p>LIFT continues to provide lifesaving and essential services across the country as part of its COVID-19 response, filling critical gaps in our geographic areas of focus and areas of need in the context of the military coup.</p>

SUMMARY OF LIFT'S COVID-19 RESPONSE ACTIVITIES

US\$28.9 million
to support 2.9 million
people in 72 townships
and 2,000 villages in
12 states/regions



\$5.3m to 260 CSOs to help 1.8 million people

Civil Society - As the backbone of LIFT's response, \$5.3m to 260 CSOs helped 1.8 million people with cash assistance, skills development, psychosocial support, legal counseling, COVID-19 awareness raising, PPE distribution and support to IDPs.



\$12.5m for cash transfers

Social Protection - \$12.5m was allocated for cash transfers to mothers, pregnant women, elderly, internally displaced people, garment workers, people with disabilities.



\$3.1m was the largest migrant response

Migration - LIFT's \$3.1m was the largest migrant response, supporting 1.4 million people with information, PPE, food assistance, cash transfers, shelter, transportation, legal assistance and psychosocial counselling.



\$950,000 cash-for-work programme

Agriculture - A \$950,000 cash-for-work programme was designed for agricultural communities, alongside analysis of the COVID-19 impact on rural economy.



\$5.5m was invested in microfinance sector

Financial Inclusion - \$5.5m was invested in the microfinance sector, and leveraged \$67.13 million in international capital investment to mitigate COVID-19's impact on the financial sector.



THEMATIC RESPONSE

Civil Society

Nutrition

Decent Work and Labour Mobility

Financial Inclusion

Agriculture

Social Protection

Conflict-affected Areas

CIVIL SOCIETY

Local civil society organizations were key to LIFT's COVID-19 response; their reach was extraordinary due to close engagement with communities, their physical presence on the ground, their trusting relationships with local stakeholders and their commitment and capacities to act quickly and efficiently.

LIFT's local civil society partners reached 64 per cent of the total 2.9 million beneficiaries during the COVID-19 emergency response. LIFT's strategic partners - Karuna Mission Social Solidarity (KMSS), Gender Equality Network (GEN), Land Core Group (LCG), Network Activities Group (NAG) and Metta - reached over half of these people with an emergency COVID-19 response. With LIFT's emergency response funding, 260 civil society organisations, 91 per cent of all response actors, from across the country stepped up to provide the life-saving and essential assistance during the COVID-19 pandemic. These organisations shared 20 per cent (USD 5.27 million) of the total USD 25.5 million that LIFT committed to a COVID-19 response. An additional USD 1.5 million was allocated for LIFT strategic partners' COVID-19 response.

Across Myanmar and often in remote and hard-to-reach areas, LIFT civil society partners implemented complex COVID-19 prevention and protection activities including awareness raising and training, distribution of preventive items, nutrition support, cash and social support assistance.

Through local civil society partners, LIFT's COVID-19 response included, inter alia:

- **COVID-19 awareness raising**

Through a network of local actors, LIFT's strategic partners supported COVID-19 awareness raising activities in 861 villages in 48 townships of six states and regions: Bago, Magway, Mon, Kayin, Ayeyarwady, and Sagaing. These awareness raising activities had a great impact, as communities adjusted their behaviours to comply with COVID-19 safe practices.

- **Cash grant support** - Through their networks on the ground, LIFT's partners collectively provided cash support to over 2,240 internally displaced households in conflict-affected areas to reduce the economic burden of the COVID-19 pandemic.

- **Financial services** - LIFT's civil society partners collaborated with ARFN, FDAs and the Myanmar Economic Bank (MEB) to launch microfinance loans targeting small-scale fish farmers in the Ayeyarwady Region. Three loan types were devised to support fishers with their operations: leasehold loans, tender loans and

open fishing ground loans.

- **Support to quarantine facilities and health centres** - LIFT's

civil society partners supported government agencies and ethnic organizations to expand and manage quarantine facilities by providing personal protective equipment, handwashing facilities, personal hygiene kits, beds, toiletries and bathroom accessories, wheelchairs, educational and communication materials about COVID-19 prevention as well as food assistance. In total, LIFT's partners supported over 218 quarantine centres while also providing assistance to health centres, camps for internally displaced people, COVID-19 response committees, orphanages and aging centres across the country.

- **Studies on COVID-19 and its economic impact** - LIFT's partners ensured the availability of data and insights into the economic impact on the rural economy and on small-to-medium size businesses, to inform the response policies, strategies and interventions in line with the COVID-19 Economic Relief Plan (CERP).



We were shocked about the COVID-19 outbreak and the fact it was found in our community. We were all panicking and rushed to stock food

— Community members



FALAM CIVIL SOCIETY NETWORK SUPPORTED COVID-19 AWARENESS RAISING IN REMOTE ETHNIC COMMUNITIES

When the first COVID-19 case was confirmed in Tedim Township, Falam District, Chin state, one of the poorest regions of the country, the community lacked awareness of the virus and protection measures.

“We were shocked about the COVID-19 outbreak and the fact it was found in our community. We were all panicking and rushed to stock food,” mentioned one of the community members.

When the ethnic-language newspapers stopped reaching their communities due to the COVID-19 restrictions, ethnic minorities were left with very limited information and health guidelines.

In order to address the needs of ethnic communities in reliable health information, Falam Civil Society Network (FCSN) obtained permission from the Health Department in Falam to produce informational pamphlets and posters for wider distribution to ethnic groups in Chin.

With support from the Falam Literature and Culture Organization and Falam Health Department, FCSN produced 15,000 pamphlets and a series of 50 posters for COVID-19 awareness. Working closely with the Falam Community Media,

FCSN also produced a series of informational videos and audio clips. In close cooperation with the Falam COVID-19 Prevention Committee, General Administration Department, Health Department, COVID-19 Falam Volunteer group, Falam Community Media, and World Vision these information materials have been distributed in 182 villages and 7 wards of Tedim Town. Additionally, Falam FM Community Radio was intensively broadcasting audio messages while Falam Community Media shared the informational videos through its channels.

As a result, local communities improved their COVID-19 knowledge and hygiene skills and they practiced hand washing, social distancing and other COVID-19 restriction measures, indicating that coordination of efforts by civil society organizations and Government was a key success factor in the pandemic response.

“Engagement of all stakeholders is critical to ensure the efficient and effective crisis response. The government has recognized the role of CSOs and community-based media in community mobilization and information sharing as well as in contributing to the public good,” remarked FCSN.



Our activities triggered productive discussions with communities, village administrators, international organizations and NGOs on how to ensure all-stakeholder partnerships to deliver emergency response and support the rural livelihoods in the face of health crisis

— GREEN member



GRASSROOTS EMPOWERMENT AND ECOSYSTEM NURTURING SET UP HAND-WASHING STATIONS TO CONTAIN THE CORONAVIRUS

Amidst the wide-spread panic over the outbreak of the COVID-19 in Chin State, the Grassroot Empowerment and Ecosystem Nurturing (GREEN) organization stepped up to support the government authorities with virus awareness building in remote rural areas.

Aiming to prevent the spread of fake news and promote COVID-19 containment measures in hard-to-reach rural communities, GREEN in close collaboration with the State Health Department and BDDO initiated the distribution of information materials in 65 villages of Hakha township. The distribution of informational materials was supplemented with training on improved hygiene and prevention practices like hand washing, social distancing, applying sanitizer and mask wearing to ensure self-protection from the COVID-19.

Recognizing the GREEN success in raising COVID-19 awareness in remote communities, the government requested them to extend support and provide food assistance, personal protection

essentials, hygiene tools, etc. GREEN supported by distributing antibacterial soap and installing hand-washing basins in rural health centers.

GREEN also mobilized resources to provide meals and essential services to returning migrants and patients of the Hakha Quarantine Center and Falam Quarantine Centre.

“Our activities triggered productive discussions with communities, village administrators, international organizations and NGOs on how to ensure all-stakeholder partnerships to deliver emergency response and support the rural livelihoods in the face of health crisis,” remarked a GREEN member.





ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

Habits such as fasting and avoiding foods (vegetables) because they think they were bad during pregnancy and childbirth are no longer practiced.

— Daw Naw Mar Wi



FIGHTING MALNUTRITION IN THE POOR RURAL COMMUNITIES OF NORTHERN KAYIN STATE IN THE TIMES OF CORONAVIRUS

A 49-year old mother of three, Naw Mar Wi lives in a crowded Taw Pyar Ka Lay village and grows cardamon, coffee, dog fruit, betel nut and turmeric for her living. Naw Mar Wi is happy with her business as her village's close proximity to Thand-aunggyi town enables good trade and steady income. However, all the business benefits were offset by the lack of healthcare facilities in the village and diarrhoea, vomiting and malaria were a frequent and common condition for many women and children in the village.

“Most women in our village were influenced by traditional practices such as fasting during pregnancy and choosing to feed the baby with rice. Many women and children were suffering weak immune systems and relied on peer advice in the absence of regular check-ups by health workers”, recalled Naw Mar Wi.

The COVID-19 outbreak has exacerbated the situation as fear of the pandemic has kept mothers and children at home — and away from visiting the health centres. So, when the LIFT-supported Bwe Moh Bwa (BMB) arrived in the village to offer maternal and child nutrition activities, the residents welcomed the initiative and many women actively participated in mother-to-mother groups and nutrition training provided by the BMB project.

The BMB support included counseling on healthier nutrition, feeding practices such as feeding children a balanced diet consisting of three food groups and hygiene. Mothers

in the village were taught to regularly check their children's weight to see if their child was developing each month. The villagers also liked to apply the systematic hand-washing techniques and became accustomed to washing their hands thoroughly before eating.

“We now soak the vegetables we bought from the market in salted water and wash them before eating and we observed the decrease in sickness in our children!” said Naw Mar Wi.

“The villagers have some health knowledge but we were weak in practice, the BMB training enabled a change in our practices as our health knowledge such as proper nutrition and hygiene has improved”, continued Naw Mar Wi. “Habits such as fasting and avoiding foods (vegetables) because they think they were bad during pregnancy and childbirth are no longer practiced”.

The project also provided latrine pans and pipes, water filters, tippy taps, other essentials, awareness and engineering support to build fly-proof latrines in the village. Building fly-proof latrines combined with improved hand-washing practices resulted in significant decrease in diarrhoea in the village.

“We established a special committee under the supervision of the village leaders to monitor the further improvements. Special thanks to LIFT and donors who came to support our village. We are welcoming any future projects” said Naw Mar Wi.

FEEDING A FUTURE WITH VEGETABLES

How LIFT helps rural communities to improve their nutrition with a mix of knowledge and innovations

Growing vegetables to secure her family's future is the new ethos of 51-year old Naw Jenny from the Pin Thi Lar village in Leiktho sub-township in Thandaunggyi. As Naw Jenny's home garden now produces a good variety of long beans, mustard, pumpkin, papaya, durian, and mangosteen, she feels confident in the future of her family of five.

The Burden of Traditional Farming...

Naw Jenny has been following the traditions of cultivating fruits and vegetables, which have been passed on from generation to generation, and increasingly felt the burden of outdated growing techniques as yields were often low. Naw Jenny's village is located far from markets, so her family was buying vegetables from the mobile sellers.

"There was little choice and the prices were high," recalled Naw Jenny. "Even though we have enough space in our compound, we didn't do much home gardening as we were not aware of how to maintain the garden".

... and Joy of Innovations

Naw Jenny was among the first participants of a series of training on nutrition, home gardening and financial literacy conducted by KKBA, WCM and CDN through LIFT's funding. The project supported poor rural communities through knowledge and skills training, agricultural inputs such as seeds, fertilizers and equipment. The project has even enabled

Even though we have enough space in our compound, we didn't do much of home gardening as we were not aware of how to maintain the garden

— Naw Jenny



communities like Naw Jenny's to expand their gardening activities with professional coaching throughout the agricultural season.

"This project was all about opportunities. Being in my 50s now, I've seen a lot, but I have never succeeded growing vegetables in home gardens," said Naw Jenny. "Now we are making every inch of land work for us."

Naw Jenny and other villages received agricultural inputs such as green pipes, plastic covers, cans, and a variety of vegetable and fruit seeds. They also received vermi worms and vermi tanks to produce organic fertilizers for their gardens.

"It was the first time we learned about this! It was very useful and effective for our gardens; I was so happy that I have improved my gardening skills!" recalled Naw Jenny. As an additional component, the project offered Naw Jenny and other villagers a nutrition training to boost their awareness of healthy nutrition and promote diverse diets with fresh produce.

"We learned that nutritious food is very important for our children and their development. Now we can grow those foods in our own garden and cook them for children" said Naw Jenny.





It was the first time we learned about this! It was very useful and effective for our gardens; I was so happy that I have improved my gardening skills!

— Naw Jenny



A Simple Formula of a Great Success

Naw Jenny has quickly seen the benefits of her home gardening as she was able to sell her first harvest surplus, on top of diversifying her family's daily diet with fresh produce. Inspired by her success, other villagers followed Naw Jenny to establish a home gardening group to share experiences and support each other with the agricultural work. While a direct bonus for smallholder farmers like Naw Jenny was the harvest surplus that generated much needed income for their families, another critical outcome was improving their daily rations.

"Increased yields of vegetables and fruits have enabled us to eat more

nutrition-rich foods and ensure the children have a more diverse and nutritious diet" said Naw Jenny. It is the first step towards a more sustainable future for Naw Jenny's family. The positive impact the project has so far had on her life is quite apparent; better nutrition and more sustainable agricultural activities.

"The project made me very happy! I will continue growing vegetables and fruits after the project ends, and I think other members will do the same. On behalf of the members and our villagers, a heartfelt thanks to the donor and the project staff for their great support" concluded Naw Jenny.



■ PUTTING TRAINING INTO PRACTICE FOR BETTER NUTRITION OF CHILDREN IN RAKHINE

Reciting a 'handwashing' poem she learned at the mother and child health training, "Broken Palms, no thumbs left, scratch marks and finish on the wrist", Daw Ma Than Nu thoroughly washes her hand before feeding her three children.

The leader of a mother-to-mother support group (MtMSG) in a hard-to-access Ma Dae village of Sin Tet Maw Village Tract in Pauktaw township, Rakhine state, Daw Ma Than Nu was skeptical at first about the value of the mother and child health training offered by the LIFT-funded Tat Lan Plus project implemented by Save the Children. She felt that she had nothing new to learn about feeding babies, but decided to enroll into the programme after the project team introduced to them the project details, plan, duration, activities, and targeted beneficiaries.

"Our village is located far from rural health centers or hospitals and rainy seasons complicate the transportation, so we would often treat our children's health problems at home and don't rely on healthcare," recalled Daw Ma Than Nu. "I understood that the project would implement nutrition activities for pregnant women and nursing mothers and provide health training, so I thought it could be beneficial to my newborn."

At the time, she was feeding her new infant a mix of breastmilk and other liquids and foods the way she had with her elder children. Although Daw Ma Than Nu was wary of being told what to do by a project team, she was pleasantly surprised by what she learned.

I see that my child's growth and health have improved because I applied the knowledge from the training

— Daw Ma Than Nu



"Every month, the project team would visit our village and have a session with mothers and pregnant women on a particular topic - one nutrition lesson per month. I learned about the side effects of bottle-feeding, benefits of breastfeeding and the difference in growth potential between a breastfed and a non-breastfed baby," recalled Daw Ma Than Nu.

At one of such meetings, Daw Ma Than Nu was nominated to be the leader of a mother-to-mother support group (MtMSG) and proudly accepted her new duties of visiting pregnant women and nursing mothers in her village, who missed a session, to share new information and provide the counseling.

"Our group has eight mothers - six from my Ma Dae village and another two from a neighboring Myin Kyan village. I firmly believe that mothers improved their knowledge and practices of maternal and child health and nutrition - for instance, no one in the village is feeding their

infants under six months with honey, glucose, water and other foods," mentioned Daw Ma Than Nu. Nutrition education was also combined with child care and health awareness as the project staff encouraged mothers to regularly bring their children to outreach clinics where they get vaccinated, ensuring that children receive comprehensive protection for a healthy growth. The villagers have also requested the Township Health Department to assign a Basic Health Staff to Ma De village to ensure their community has an easily accessible medical counseling and treatment, including prenatal care for pregnant women.

This joint effort is bearing fruit in the fight against malnutrition. "I see that my child's growth and health have improved because I applied the knowledge from the training," said Daw Ma Than Nu. "Now, I know a lot more compared to just six months before!" With the outbreak of the COVID-19 and introduction of travel restrictions, the training sessions haven't stopped as the project continued with phone counseling twice a month.

"I liked the phone call meetings as it didn't take long and I didn't have to go anywhere to receive new information," said Daw Ma Than Nu. When COVID-19 intensified in the country, Save the Children provided the members of MtMSGs with COVID-19 information, masks, maternal hygiene kits and child hygiene kits to strengthen the virus prevention.



I faced many difficulties as I was pregnant during this COVID-19 pandemic time while my husband was jobless and could not earn money.

— Daw Mya



MOTHER AND CHILD CASH TRANSFERS HELP IMPROVE HEALTH AND FUTURE OF MOTHERS AND CHILDREN

Daw Mya Thazin Mon, 35 years old, is a household mother of three children, two girls of eleven-years and two-years and a two-month old boy, from Shwepyithar Township, Yangon. Their family has 5 members including her husband who is the only bread-winner.

Her husband works as a welder (part-time) in construction sites around Shwepyithar Township. Her husband repairs bicycles and motorcycles when he does not have to weld. Daily income of their household is around 5000 to 7000 MMK (Minimum Wage per day is 4800 MMK). They lived in a slum as landless with her parents-in-law previously but recently they rented a hostel room in the target ward of Shwepyithar Township.

"I faced many difficulties as I was pregnant during this COVID-19 pandemic time while my husband was jobless and could not earn money. We already had two children to feed, so I could not take much care about the pregnancy and we had been struggling to provide food using money from government's support and had to borrow money from relatives. I could not even take antenatal care for the pregnancy too."

"My mother-in-law restricted me on nutrition while I was pregnant and I had poor health and nutrition in previous pregnancies. I heard about the Maternal Child Cash Transfer (MCCT) program of SCI from a local volunteer in my ward and received 15,000 MMK per month since August 2020 in the 26th week (6 months) of pregnancy. My first and last child were delivered at Health facility and my second at home delivered by midwife," said Daw Mya.

Daw Mya had received the MCCT cash transfer for 5 months up from August to December, 2020, and she used the money for nutrition, vitamins and antenatal healthcare including ultrasound. She took quality antenatal care at midwife for her third pregnancy and delivered her boy at hospital by normal spontaneous delivery.

"I learned a lot about exclusive breastfeeding and complementary feeding. I had successfully delivered my child at the hospital due to the MCCT program. I believe my child will be healthy and clever as I follow nutritional knowledge."

DECENT WORK AND LABOUR MOBILITY

LIFT and its partners worked on the frontlines of the COVID-19 pandemic response since it broke out in Myanmar, providing crucial humanitarian assistance, information and livelihood support to internal and international migrants. LIFT worked quickly with partners to restructure their programmes in response to the emerging threat. Existing budgets were reallocated to provide an immediate response to the crisis and 10 projects developed new project proposals for USD 3.1 million in additional funding to scale-up support for migrants affected by the pandemic.

This adaptive management strategy enabled LIFT and its partners to provide the largest programmatic response to the COVID-19 crisis for internal and international migrants in Myanmar, resulting in 1.4 million direct beneficiaries (60 per cent women) provided with support. Interventions were implemented across 12 states and regions of Myanmar, including provision of preventative information, personal protective equipment, food assistance, cash transfers, shelter, transportation, legal assistance and psycho-social counselling for vulnerable migrants. Radio and social media were leveraged to disseminate information on COVID-19 prevention and responses to a much larger audience, directly engaging millions of people across Myanmar and in destination countries.

Some LIFT-supported responses to COVID-19 that contributed towards decent labour and safe migration included:

- **Inclusive cash transfers** - LIFT-supported cash transfers of MMK 240,000 (USD 167) were provided to 1,458 unemployed factory workers, informal sector workers, people with disabilities and people living with HIV in Yangon to help them cover their immediate needs. Additionally, through its partners, LIFT supported the distribution of one-off MMK 50,000 (USD 36) to 7,655 factory workers (86 per cent women). An additional 500 vulnerable female sex workers in Yangon received MMK 72,000 (USD 50) in a one-time cash transfer, distributed through a sex worker association.
- **Legal assistance** - With the massive layoffs in the garment sector resulting from COVID-19, there was a significant need for legal assistance services for workers to claim compensation in peri-urban Yangon. LIFT's partners stepped up to organise legal support for workers and trade unions to resolve collective and individual labour disputes. Through Legal Clinic Myanmar, WE Generation, Cooperative Committee of Trade Unions, Workers Centers and Migrant Centers facilities the partners have collectively supported over 670 complainants, involving over 52,000 workers. As a result, financial remedies of a total of USD 1.4 million have been awarded. In addition, partners provided legal counselling through their 24-hour hotline service.
- **Migrant Centres** - LIFT's partners set up and managed six Migrant Centers (MCs) in Kawthaung, Myawaddy, North Dagon, Hlaing Thar Yar, Bago and Tachileik, which have been a core element of LIFT's COVID-19 response for migrants, acting as first responders at the main border checkpoints. MCs supported tens of thousands of migrants by providing information, masks, hand sanitisers, soap, sanitary pads, food, water, counselling and paralegal assistance. When quarantine facilities were set up in communities of origin, MCs further expanded their activities to Bago, Hpa-An, Mawlamyine, Sagaing, Pakokku, Magway and North Dagon to support migrants during the quarantine period. In 2020, MC's COVID-19 response activities reached a total of 141,716 migrant beneficiaries (44 per cent women) with gender-sensitive material assistance and 50,666 with preventative information.
- **Psychosocial support** - LIFT's partners launched a psychosocial counselling service for workers to support them in coping with the heightened level of stress. During 2020, LIFT-supported counselling services were delivered to 7,474 migrants (72 per cent women) in quarantine centers while 640 workers (over 70 per cent women) were provided with counselling at the Workers Centers or through a telephone hotline service named 'Call Me Today'.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

The support of PDN has been really helpful for me and my family. They paid for the hospital costs, transportation costs, and also gave translation support, all of which was very helpful. I and my family are really grateful to PDN.

— Nang Kyuu



THE LONG ROAD HOME FROM THAILAND FOR NANG KYUU

Lulling her newborn son on a doorstep of her house in the Ho Nam village of Shan State, a 27-year old Nang Kyuu who recently returned from Thailand recalls her long way home and support from a community organization during the most critical times of her journey.

Prior to the outbreak of COVID-19, Nang Kyuu had migrated to join her husband in Thailand through a local broker while she was pregnant. The broker charged her 5.5 lakh but she could not afford this and had to borrow the money at 10 per cent interest. Once in Thailand, Nang Kyuu worked at a durian processing factory for 4 months making only 6,000 baht per month, which was well below the legal minimum in Thailand. It was not enough to save money or pay back the loan she had taken to migrate to Thailand. However, due to her pregnancy and the arrival of the COVID-19 pandemic, she decided to return to Myanmar. She was particularly worried she would be unable to access health services at a Thai hospital due to the language barrier.

While her return journey went smoothly, Nang Kyuu faced many challenges in her home village, where she was placed in the village quarantine facility for 14 days. After just one night in quarantine, Nang Kyuu suffered a risk of miscarriage. She was taken to a local hospital with heavy bleeding, where medical personnel explained that she needed surgery and rented a car to send her to Taunggyi.

As neither Nang Kyuu nor her accompanying relatives spoke Burmese, communication with the hospital staff in Taunggyi proved very challenging. A community-based

organization who were helping Nang Kyuu contacted the IOM's partner - Parami Development Network (PDN) - to provide additional support. Through funding from LIFT, the IOM Twe Let project launched an emergency response programme to support the safe return of migrants by providing them with essential items and services.

PDN immediately went to the hospital to provide assistance and stayed with Nang Kyuu to support with the interpretation of administered medication. PDN has also supported to cover the hospital costs such as medicines, surgery and blood transfusion as well as assisted during out-of-the-hospital recovery.

"The support of PDN has been really helpful for me and my family. They paid for the hospital costs, transportation costs, and also gave translation support, all of which was very helpful. I and my family are really grateful to PDN," said Nang Kyuu.

After returning home, Nang Kyuu continued facing many challenges. Still recovering after a surgery, she can manage only simple day labour works for as small as 3,000 kyat per day as her husband couldn't remit any money due to adverse reduction of wages caused by the COVID-19 pandemic. She is very grateful for the extensive continuous support provided by PDN, however, she also requested that "organisations and government authorities should support the livelihoods of people returning to Myanmar more and try to create local jobs. I would like to have the opportunity to open a small shop since it would be easier on my health."



■ NGU YWET EI

In April 2020, Ngu Ywet Ei, a migrant worker in Yangon, returned from her hometown in the Delta, where she had gone for Thingyan. Upon returning, she discovered that she would not be paid for her past work at her garment factory. Her manager claimed she had taken leave without permission, although Ngu Ywet Ei had received approval before leaving. She now faced the prospect of losing the money she needed to support her family of seven in Yangon during the pandemic.

Ngu Ywet Ei turned to LIFT-funded ActionAid for legal advice and they connected her with Legal Clinic Myanmar which helped her to receive the 200,000 Myanmar kyat (US\$151) due from her employer. Once she had received her withheld salary, Ngu Ywet Ei quit her old job and is now working at a different garment factory earning 50,000 kyat (US\$38) extra.

Ngu Ywet Ei is one of 560,000 people working in Myanmar's garment industry, most of whom are migrant workers and 90 per cent women. The COVID-19 outbreak left many of them without income due to factory shutdowns, layoffs or employers refusing to pay their workers because of disruptions in the supply of raw materials and reduced orders.

Legal Clinic Myanmar which helped to receive the due 200,000 Myanmar kyat (US\$151) from her employer.



■ ZIN ZIN HTUT TURNS PANDEMIC CHALLENGES INTO BUSINESS OPPORTUNITIES

Like thousands of Myanmar women migrants, Zin Zin Htut from the Nyung Ywar Village in Hlaing Thar Yar Township has faced income loss and increased stress and insecurity as a result of #COVID-19. With the COVID-19 arrival, she lost her job at a garment factory and her husband couldn't continue his car spare business at the pre-pandemic scale due to the imposed restrictions. Lack of income and growing uncertainty over their future gave rise to aggression, harassment and family violence, so Zin Zin Htut left her husband and sought help.

LIFT-funded Women's Organization Network (WON) offered her shelter, psychosocial counselling and vocational training. Zin Zin Htut attended training to learn how to produce hand sanitizers and soap and soon was offered a job through

the job matching services in the shelter. Zin Zin Htut joined the Lan Pya Kyelzin women's group in her village to produce soap and hand sanitizers for the villagers.

"It has been such a good support during a very difficult time for me", recalled Zin Zin Htut. "It was such a joy to learn new skills and earn income while regaining self-esteem by working with people who believe in you."

As her skills and profits are growing, Zin Zin Htut is planning to launch her own soap production!

It was such a joy to learn new skills and earn the income while regaining self-esteem by working with people who believe in you.

— Zin Zin Htut





I'm so lucky that I could keep my job. Aung Myin Hmu trained me very well to be a professional sewing machine operator in a garment factory.

— LA Naw Daung Naw



LA NAW DAUNG NAW: "I'M HAPPY WITH MY JOB!"

La Naw Daung Naw from the Wine Maw district of Myitkyina in Kachin state was only 18 years old when she decided to move to Yangon for better job opportunities to support her family. Through a church network in her native town, she learned about the Aung Myin Hmu Garment Training Center, which offered free sewing and sewing machine operating classes. She was interested in attending skills training for the garment sector but was unsure about whether the opportunity was real: "I was worried that Aung Myin Hmu training centre was a fake because it sounded too good to be true".

After a phone call to Aung Myin Hmu staff and discussions within her church parish, La Naw Daung Naw decided to take a chance.

"We learned that Aung Myin Hmu would also help finding a job in garment factories after their training, so my friends and I decided to move to Yangon together," she added. After a long journey to Yangon, La Naw Daung Naw joined a group of young women in the Aung Myin Hmu Center studying to become sewing machine operators in a garment factory. During her two months of training, she built strong friendships and learned sewing techniques in demand in workplaces. She also participated in training on labour rights, sexual harassment and soft skills that would help her succeed in her work.

After completing Aung Myin Hmu's courses, La Naw Daung Naw quickly

found a job as a sewing machine operator in the Dagon Talent factory. With a monthly salary of 200,000 Kyats and knowledge of managing her income, which she learned during her studies, La Naw Daung Naw was able to send money home every month, buy a new smartphone and make savings.

"I am happy that I could support my family after earning nothing in my native town," she said. "After a year in the Dagon Talent factory, I strengthened my skills and now I can work faster and produce beyond my targets every day. I'm often praised for technical knowledge while some workers produce less than I do and many make mistakes as they didn't have proper training," she added, plus she also gained good communications skills from the training center.

When COVID-19 arrived, La Naw Daung Naw felt the benefits from her training as the factory was forced to reduce staffing but kept her on because of her competency and skills. Reflecting on the experience, she said: "I'm so lucky that I could keep my job. Aung Myin Hmu trained me very well to be a professional sewing machine operator in a garment factory".

She was getting her full salary during the COVID-19 pandemic, though her factory was affected by the restrictions and limitations. "I will continue working in the garment factory and I am happy with my job", concluded La Naw Daung Naw.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

I planned to start up a motorbike repair business right after graduation, however, the COVID-19 outbreak has introduced some changes. I decided to work as a mechanic first to get more experie

— La Zaru



LA ZARU FROM AN IDP CAMP IN MYITKYINA PURSUES A DREAM OF OWNING A MOTORBIKE REPAIR SHOP

A 31-year old La Zaru, from the Inn Jan Done camp for internally displaced people in Myitkyina, is counting days when his life dream of owning a motorbike repair business would come true. Displaced by conflict, La Zaru, a breadwinner for his family of six, would not reject any job to support his wife and four children. Working part-time as a security guard in restaurants and hotels, he would only make 150,000 MMK a month, a very scanty income to provide for his family.

When he learned about the LIFT-supported motorbike repair training by FRC, La Zaru had no moment of doubt as it was his chance to gain sought-after skills in order to start new businesses.

“From the very first day of the training I understood that it will be a really useful course to start my new career as a motorbike mechanic!” remarked La Zaru.

Attending and servicing motorbikes is a valid business prospect in Myanmar which has a thriving motorbike industry with hundreds of thousands people riding their bikes for work, business or leisure. La Zaru intends to turn his dream into reality and use his skills to earn an income to support his family. “I want to open my own motorbike repair business,”

he said. “When my children grow older, I will also teach them so that we can work together.”

During the training, he acquired both technical skills to handle the mechanics and repairs and soft skills such as business management to run his venture.

“I planned to start up a motorbike repair business right after graduation, however, the COVID-19 outbreak has introduced some changes. I decided to work as a mechanic first to get more experience,” remarked La Zaru. Despite COVID-19 limitations that affected many businesses, La Zaru’s competencies helped him to find a job in a motorcycle repairing shop. When many hotels and restaurants have closed due to the COVID-19 restrictions, his new profession provided him with the opportunity to ensure a decent income for his family.

“I enjoyed the training and learned a lot about motorbike repairing in a comfortable environment during the training. Thank you FRC for this great opportunity!”

FINANCIAL INCLUSION

With the COVID-19 outbreak in Myanmar, LIFT and its partners reacted quickly at multiple levels to engage with policy makers and provide loan capital to the microfinance sector while ensuring that the end-clients - farmers and rural communities - could still access financial services to sustain their livelihoods.

The LIFT-supported COVID-19 financial inclusion response included the following activities:

- Injection of additional credit for resilience, recovery and economic growth** - LIFT mobilised USD 5.5 million as an early response to mitigate the pandemic's impact on the microfinance sector. This USD 5.5 million leveraged USD 67.13 in international capital investment in the sector through LIFT's Capital Markets Programme with partner The Currency Exchange Fund (TCX). By December, nine of LIFT's partner MFIs had accessed loans from this new funding for immediate COVID-19 responses. LIFT and its microfinance partners also closely engaged with policy makers on the COVID-19 related policies reviews and regulatory adaptations.
- Adaptation of financial services to client needs** - Since COVID-19 first impacted Myanmar in mid-March, all LIFT's financial inclusion partners took a responsible lender role to support clients during the crisis, preserve their financial stability and to provide additional liquidity for clients' livelihood recovery. LIFT's microfinance partners suspended collection of loan principals and interest, introduced grace periods, and modified procedures for loan disbursements and deposit taking. MFIs have also revisited rescheduling schemes with a sound understanding of clients' repayment capacity. By the end of December, 20 of LIFT's 22 supported MFIs reported that almost 383,188 loans amounting to USD 47.6 million were rescheduled.
- Promote access and use of financial services** - LIFT continued capital investments in rural markets as part of COVID-19 response with loan disbursement reaching over USD 305.7 million and benefiting over 2.49 million people. LIFT's microfinance partners also provided recovery loans for clients whose businesses had been impacted by COVID-19 and developed a new offset loan for clients in crisis situations (natural disaster, pandemic, etc.).
- Support for the government's COVID-19 Economic Relief Plan (CERP)** - In August-October 2020, thirteen of LIFT's microfinance partners supported the Department of Social Welfare to distribute one-off cash transfers of MMK 30,000 (USD 22) to over 34,600 pregnant women and mothers of young children in nine states/regions including Mon, Kachin, Magway, Sagaing (Except Naga), Mandalay, Tanintharyi, Yangon, Bago, and Nay Pyi Taw, where the national MCCT programme was not implemented. One-off cash payment programme amounting to nearly USD 726,000 was implemented through the app-based Ngwe Bike or Silver pregnant programme as part of the government's COVID-19 Economic Relief Plan (CERP).



*Without the support,
I wouldn't have been able
to get the business going.*

— Daw Hlaing Hlaing



HOW BETTER LOANS HELP MYANMAR'S ENTREPRENEURIAL FARMERS BRANCH OUT

Daw Hlaing Hlaing and her husband U Aung Thu Win from the Kan Ywar village in Myanmar's Central Dry Zone found a loan tailored to their needs to launch a very much demanded business - sound system rental services! Their sound system rental service serves an important purpose in Myanmar, where major life events — marriages, graduation ceremonies, religious ordinations — are celebrated with high volume music.

Before they started this business, the pair supported themselves and their two young daughters with their income from farming sesame, ground nuts and pigeon peas. A lack of access to good loans made it hard for them to save or invest. But with the help of a 300,000 kyat (roughly \$200) crop loan from LIFT-supported Proximity Finance, they were finally able to boost their profits enough to put some cash towards a side business.

"Without this support I wouldn't have been able to get the business going," said Daw Hlaing Hlaing. Proximity's products are tailored for farmers. So instead of making repayments every few weeks, Daw Hlaing Hlaing was able to repay after harvesting her crops. The interest is also lower than other loans on offer, she says.

So the couple were able to cover essential costs like fertilizer while planting without being hit with constant repayments before they'd made any money.

That gave them enough breathing room to buy a set of loudspeakers and a tuk tuk after the harvest. And so they started driving out to nearby villages to rent the speakers out for ceremonies.

They didn't stop there but initiated building stages and doing costume makeup for weddings and Buddhist novitiations. It took the couple over six months to produce the intricately painted adornments, which they can transport to clients and set up on demand within two days.

"We're really proud we've created this," they say, grinning. "Whatever ceremony it is, whatever event it is, we've got it covered."

With the help of a second loan from Proximity, this one 600,000 kyat, the pair made a decent profit on their next harvest too. Freed from the sky-high interest rates they used to pay to finance their farm, they've been able to save up enough to keep growing the business.

Though the COVID-19 arrival has put their speaker business to test as restrictions affected social events and gatherings, a low-interest loan helped them to sustain a steadier income from their farm. With savings, the family is ready to welcome its newest member; Daw Hlaing Hlaing's third child is due later this year.

"The family's getting bigger," she says.



I applied for my first loan and received 400,000 MMK which I used to buy corn seeds and rice grain for the farm.

— Daw Nang Kham Le



LIFT-SUPPORTED TAILORED LOANS FOR FARMERS BOOST RICE YIELDS IN NORTHERN SHAN AMIDST COVID-19 PANDEMIC

With funding support from LIFT, VisionFund Myanmar expanded its financial services to the most vulnerable populations in Myanmar, focusing in particular on persons with disabilities (PWDs) even amidst the COVID-19 restrictions and challenges.

Daw Nang Kham Le and her husband U Sai Aung Thein from Yel Maung village in Hsipaw township in northern Shan state have been farmers since their early teens. They spent their entire life working on their 11-acre corn and paddy farms and increasingly feel the burden of unaffordable inputs and loans as rice yields are often low though they farm on their own to save on the labour costs.

"I have to pay the land rent and for other farming expenses whether I had a good or bad harvest season," says Nang Kham Le. "Sometimes the harvest is just enough for us to eat; nothing to sell. I struggle to feed my family."

Nang Kham Le's family economics worsened after she lost a leg following protracted sickness. The family struggled financially especially with the additional costs of her medical treatment. Her eldest son migrated to China to work while her second son who was only 13 years old then had to drop out of school to help care for her and assist in the farm.

"We used to borrow from an informal money lender in the village who charges very high interest rates. It was difficult to keep up with the loan

repayments", recalled Daw Nang Kham Le.

When VisionFund visited their village for a product presentation, Nang Kham Le and her husband liked their products and services and got interested to join.

"I applied for my first loan and received 400,000 MMK which I used to buy corn seeds and rice grain for the farm", recalled Nang Kham Le. After paying off that first loan, she got another loan and bought three piglets for breeding. On her third loan, Nang Kham Le purchased fertilizers and high-yield rice grain, which enabled a steadier income, enough to support their family expenses and make some house improvements.

"These affordable loans changed my mindset, the key is thinking bigger and looking for opportunities as small investment can bring significant improvements," says Nang Kham Le.

When the COVID-19 arrived, Nang Kham Le's family was so worried because it affected their livelihoods. However, LIFT-supported financial services through VisionFund continued during the pandemic and provided farmers with affordable funding for inputs.

"Despite my fears over COVID-19 restrictions, I received financial services from VFM which enabled us to continue our farming and earn income for the family," said Nang Kham Le.



My business plan was really simple. I started a small home-based bakery producing and selling snacks such as cake, bread and other local products.

— Khin Mar Cho



MYANMAR, WHERE SNACKS ON LOAN GO A LONG WAY

In Myanmar, where labour migration is not a choice but an economic compulsion for better livelihood options, migrant Khin Mar Cho started a business the success of which went beyond her dreams.

KHIN MAR CHO'S Intuitive business plan

Taking cakes out of an oven, Khin Mar Cho recalls her first business experience. She was overcome with fear of failure mixed with the determination to save her family from despair. Khin Mar Cho, her husband U Han Thwe and their daughter Yu Nandar Lin had to leave their native Bagan due to financial hardship. Their sesame and maize farm was severely impacted by long droughts, which forced her to go into debts. The family sold eight bulls to pay off their debts and moved to Hpa-an for better livelihood options. "My business plan was really simple. I started a small home-based bakery producing and selling snacks such as cake, bread and other local products" recalled Khin Mar Cho.

Her husband rented a motorcycle to help sell and deliver the snack products. With the cost of renting a house and a motorcycle, there's very little left for the family. She wanted to expand her business but she didn't have either capital or knowledge to do so, that is until her neighbor introduced her to VisionFund offering loans, financial literacy and other training through a LIFT-funded project.

KHIN MAR CHO'S snacks going far and beyond

Khin Mar Cho used her first loan of 500,000 MMK (US\$355) to purchase flour and other materials needed for her snack business. As she was able to produce more items and demand was increasing, Khin Mar Cho started offering more products such as dried bean, fish powder, cake and damson jams.

What began with a small loan has turned into a growing family business as Khin Mar Cho's bread, cakes and other snacks are sold far beyond her own township. Growing business inspired her to continue loans with the VisionFund to buy four motorcycles to help with the delivery.

New business, new life, new plans

New business, new life, new plans On her fifth loan cycle, Khin Mar Cho is a proud businesswoman with an expanding business. Her daily profit of 140,000 MMK has increased to 400,000 MMK. The family now owns 6 motorcycles and two cars. When demand is high, she hires her relatives and friends from her hometown Bagan to work for her. The family has also stopped renting and now has their own house. Her daughter is back in university.

"I learnt that any business must be simple, sustainable and client-oriented for success and stability. I learnt all of this in order to support my family and I'm grateful to VisionFund for helping bring my family to where we are now. It's financial services and trust on us made it possible for us to overcome many challenges," said Khin Mar Cho.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

DAW KAUNG MI: I AM PROUD TO BECOME A MEMBER OF VSLA GROUP

LIFT-supported village saving and loans schemes are changing lives of people like Daw Kaug Mi living in camps for internally displaced people in Myanmar. "Our harvests from growing local produce - like sesame - enable us to feed well and live healthily," says Daw Kaug Mi, a mother of two sons and four daughters and a successful farmer in Gar Yar Yan village.

I knew I could still borrow finances at low-interest if needed, so I do not have to worry about that and no need for me to be shy!

— Daw Kaug Mi



A couple of years ago, when Daw Kaug Mi and her family returned to their native village after years of displacement in the Myoma Baptist Church Camp she was a life-tired mother with no assets, no money and a very little hope to break out of poverty. There were days when she struggled to have meals for her children.

"Before the war, I was farming and breeding pigs to support my family," Daw Kaug Mi recalled her past. "In the camp, I had to work as a casual laborer to feed my children. When I returned home, I had no capital and no assets to resume my farming or start some income-generating activities, so I had to sell groceries in a shop - again working for someone else".

While she did her best to make ends meet, fading self-confidence and no prospects for a change often meant her very survival could hang in the balance.

"I was looking to borrow some money to set up a grocery shop, but very few lending options were available at very high interest rates and with unrealistic conditions", recalled Daw Kaug Mi.

It was her remote acquaintance who helped her to sign up for LIFT-supported Rawt Ning Ja Village Savings and Loan Group (VSLA) formed by World Vision. Struggling to survive on unstable daily wages, Daw Kaug Mi certainly met the criteria. "We've developed different income-generating activities with the support kit we received," says Daw Kaug Mi. The startup low-interest capital of

300,000 kyats has made a difference in her life, as Daw Kaug Mi was able to buy sesame seeds to cultivate 4 acres of her farm and two piglets. Through VSLA, Daw Kaug Mi also attended some training on agriculture, livestock and small trade to improve her business capacities. "As a member of a VSLA group, I also learned how to manage my finances and repay loans, save and invest - I managed to save 134,000 kyats," added Daw Kaug Mi.

After selling her first harvest of 10 baskets of sesame for 50,000 kyats per basket, Daw Kaug Mi invested her savings and a part of proceeds to set up a grocery shop.

"My shop has a wide range of products, so I have good sales and steadier income for my family. More importantly, I work on my own farm and have my own business, I don't have to work for others any more," Daw Kaug Mi proudly shared her main achievement.

The arrival of COVID-19 hasn't stopped the VSLA activities and proved it to be a strong resilience tool for the VSLA members. "I knew I could still borrow finances at low-interest if needed, so I do not have to worry about that and no need for me to be shy!" remarked Daw Kaug Mi.

"By joining the VSLA group, I have developed good savings habits, I have been able to raise capital and run a successful business. I can support my children's education. Next year, I will continue to be a member of the Savings and Loan Group to expand my business."

AGRICULTURE

LIFT utilised existing resources through LIFT's Agriculture, Markets and Food Systems Programme and its partners to deliver immediate actions related to COVID-19: awareness raising, provision of hygiene and protective items and in some cases, access to clean water through the provision of water facilities and support to health services in the Delta, Dry Zone, Kayah, Kayin and Chin States. Further funds were approved for a Rapid Market Assessment in the Delta to explore the impact on agribusiness and rural livelihoods.

In total, the response to COVID-19 from agriculture partners reached approximately 152,200 individuals (50 per cent women). LIFT's partners distributed hygiene kits, hand sanitisers, hand soaps, gloves, antivirus spray, disposal masks, small medical equipment items like thermometers and personal protective equipment (PPE), food and water, and information, education and communication materials. In some townships in Ayeyarwady Delta, cash was distributed to 40 seed grower farmers and 32 contract farmers, who each received USD 100 as quick recovery support.

LIFT's COVID-19 agriculture response included:

- **Research on the impact of COVID-19 on the rural economy** - LIFT ensured the availability of data and insights of COVID-19 impacts on people in rural economy and agricultural sector to inform the national and partners' response policies, strategies and effective interventions in line with the Government's COVID-19 Economic Relief Plan (CERP). LIFT's research findings supported 29 nationally-led policy papers and policy notes.
- **A public work cash-based programme** - LIFT launched cash-for-work projects to construct and rehabilitate infrastructure such as drainages in seed farms to support employment opportunities for vulnerable rural communities as a mitigation and recovery measure to the impact of COVID-19 while mitigating potential adverse effects of COVID-19 on agricultural production by allowing production and supplying of high quality early generation seeds. Lessons learned from the pilot are intended to inform a nationwide scale-up of the cash-for-work initiative.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

In the past, the Myanmar government invested in 300 pump-based irrigation schemes across the region and development partners joined in to provide technical expertise and capacity strengthening to farmers.



■ WATER PUMP REVIVES HOPES FOR FARMERS IN CENTRAL MYANMAR DESPITE COVID-19

The impact COVID-19 has had on farmers has been devastating. Harvest delays due to mobility restrictions, reduced availability of labor and variability in output and input price have resulted in food shortages and loss of income.

And yet, in the Central Dry Zone of Myanmar which is the most water-scarce, least food-secure region in the country, the land has prospered even during a spectacularly dry year. The Pyawt Ywar irrigation scheme supported by IWMI with funding from the LIFT from 2016 to 2019, has seen long-lasting impacts and continues to support farmer resilience, development of nutrition-sensitive agriculture and promoting crop diversity.

Exploring the background to the Pyawt Ywar scheme

In the past, the Myanmar Government invested in 300 pump-based irrigation schemes across the region and development partners joined in to provide technical expertise and capacity strengthening to farmers. To boost irrigation across the region, IWMI supported farmers to establish a Water Users Association to manage the Pyawt Ywar irrigation scheme. The “Five Village Bless” association with 693 members demonstrated promising results through the first season of operation. Canals uninterruptedly delivered water to the pumping

stations ensuring good irrigation to crop fields while reducing disputes over water allocation.

Managing a scheme through a pandemic

When COVID-19 hit, the Water User Association (WUA) continued to be operational and supplied water in an equitable and reliable manner. Since then, WUA has gone from strength to strength as an assessment during the dry season in the five villages served by the scheme revealed that farmers with access to irrigation and WUA support have greener fields than ever. Covid-19 measures didn't disrupt the WUA from delivering water to their users, which allowed dry-season cultivation to continue. It allows more farmers to grow in the dry season, and it allows them to diversify the crops they grow in the dry season. In addition to green grams and sesame, which requires limited irrigation, farmers were able to grow papaya, lemon, or mangoes.

Another assessment during the monsoon season revealed that three thousand acres were cultivated and irrigated by the scheme which almost doubled the irrigated command areas compared to years prior to the rehabilitation. While the majority of farmers grow paddy in the monsoon season, almost two-thirds of the surveyed sub-groups had a second crop, half had a third crop, and one fourth even a fourth crop.

Farmers now cultivate banana, chili, guava, honey melon, lemon, mango, papaya, and sunflower alongside their rice crop. And yet, despite this, the 2020 monsoon can barely be called a monsoon, the rains are below average, and it might even become a drought year. To overcome this additional challenge, the pump stations are now running all hours of the day, which ensures every farmer gets the water they need, in quantity and in time.

How has the WUA been so impactful?

Continued progress through the pandemic was achieved in part due to a strong community commitment and a bottom-up approach. The WUA, set up by IWMI through the LIFT-funded project, developed a strong community buy-in and adapted to the circumstances and delivered water services in a collaborative way. Assessments show that farmers contribute their full fees



for the irrigation scheme as they value the service and trust the WUA to continue delivering this service in future.

WUA informs the farmers about the water schedule and fee payment via phone call or loudspeakers which boosts communication and transparency. Information on operation and maintenance, in addition to water schedules, are also being posted onto the WUA's Facebook pages. This level of communication and information has only been made possible because the farmers knew, elected and trusted the sub-group representatives.

So, what does the future hold?

In a world impacted by COVID-19, farmers can see the scheme works. Canal rehabilitation and, more importantly, the establishment of the WUA in these five villages across the Central Dry Zone has made inhabitants feel more optimistic about the future. The Covid-19 health and economic crisis, as well as recent drought, could have caused optimism to fall. But not for the members of the "Five Village Bless" Water User Association. If this story shows us anything, it's about the importance of building and supporting institutions that adapt and independently manage these resources – serving the farmers and protecting them against shocks.



Assessments show that farmers contribute their full fees for irrigation scheme as they value the service and trust the WUA to continue delivering this service in future.





ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

RURAL WOMAN PAVES THE WAY FOR SEED GROWERS IN THE DELTA REGION

The COVID-19 outbreak has hugely impacted Myanmar's agri-food system with smallholder farmers and low-income households being hardest hit. While studies show a considerable slowdown of the country's agribusiness due to challenges related to affordability of agricultural inputs, mechanisation services and difficulties in borrowing and recovering loans, some inspiring seed growers like Daw Kyin Saing from Kyaiklat Township are beating the odds.

A proud awardee of the 'Kyaiklat Township Leader: Outstanding Farmer for 2019' from the Myanmar Rice Federation for her dedication to agriculture development in the Ayeyarwady Delta region, Daw Kyin Saing has been empowering her peer seed growers to expand the production of quality seed.

"Through the RSSD seed production and business management training I have learnt accounting and record-keeping systems that have helped me run my seed business and tractor rental business very well and I wanted to share my knowledge with others", said Kyin Saing.

In mid-2020, just before the COVID-19 arrival in Myanmar, Daw Kyin Saing started her tractor rental business to help 120 farmers in her community with the preparation of more than 1,000 acres of summer paddy. Though COVID-19 restrictions heavily affected her business, Kyin Saing's smart management skills allowed her to address the COVID-19 challenges while keeping her agribusiness running successfully and helping her peer farmers.

"I faced many challenges in renting the tractor to neighbouring farmers due to the COVID-19 restrictions of movement. The skilled tractor drivers I hired returned to their hometowns in the Dry Zone due to the situation. I, therefore, had to cooperate with youths in the villages who had attended mechanic training and continued to rent the tractor to smallholder farmers with a discounted rate or consignment payment terms. In this way, I was able to maintain the business", Kyin said.

As an outstanding agribusiness entrepreneur, Daw Kyin Saing was invited to participate in a live stream discussion hosted by the State Counsellor Office on the impacts of COVID-19 on the agriculture sector. Throughout the live stream (304K views), Kyin confidently shared her experience, thoughtful insights, and challenges that farmer communities face.

Nowadays, she collaborates with eight seed growers to produce quality seed in her village. She

also provides training to other neighbouring seed growers and shares her knowledge. Moreover, she manages farming processes to produce quality seeds in order to obtain high yields and actively get linked to remunerative markets like seed companies and farmers in Ayeyarwady Delta.

The LIFT-funded Rice Seed Sector Development Project in the Ayeyarwady Delta, Myanmar, implemented by Welthungerhilfe (WHH) in partnership with Wageningen University Research and Myanmar Rice Federation, supports seed growers like Daw Kyin Saing in the Ayeyarwady Region to increase the production, quality and uptake of seed to reach a wider market.

I have learnt skills that helped me run my seed and tractor rental business very well.

— Daw Kyin Saing





ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

A COFFEE FARMER IN KAYIN SHOWS THAT SUCCESS BRINGS SUCCESS

U Kyaw Thaug, a 58-year old father of eight, has been a farmer since his early teens. He spent his entire life working with his family on the hill-sides of Thae Pyaw (Upper) Village of the Ah Doe Thae Pyaw Village Tract in Kayin State.

"I learnt traditional coffee and cardamom growing techniques by observing my parents and other farmers," says U Kyaw Thaug. "That was 40 years ago. The way I have been cultivating coffee has never changed since." While farming techniques were passionately passed on from one generation to another, U Kyaw Thaug realized that old was not always best. "Families in our village are struggling to make a living from agriculture. In the old days, no one would even buy cardamom from us. It was very difficult to make a living as we grew and sold only a small amount of dog fruit and coffee," recalled U Kyaw Thaug.

LIFT, through its partners including KMSS, supported farmers like U Kyaw Thaug through introducing new cultivation techniques that boost harvest yields while promoting the use of natural fertilizers and climate-sensitive technology.

U Kyaw Thaug along with other villagers enrolled into a coffee farming training led by highly experienced agronomists contracted by KMSS, which arranged this training and provided materials, seedlings, equipment and other inputs for the participants. "The agronomists provided us with technical training on how to grow coffee, how to grow cardamom and how to maintain crops, grafting techniques and how to prevent rodent destruction," said U Kyaw Thaug.

At one of the training sessions, U Kyaw Thaug was nominated to lead a crop producer group in his village and support other farmers with putting their new knowledge into practice.

"The training changed my mindset, the key is bringing innovations, replacing old coffee trees with higher-yield varieties and intercropping coffee with winter crops such as potatoes, I can increase the harvest and income multifold" said U Kyaw Thaug. As a result of the project, our villagers have gained a lot of agricultural techniques and knowledge. Due to the practical implementation of the growing methods provided by the project, almost all of the seedlings that were previously unsuccessful have become significantly more successful. We are also pleased to see that the seedlings provided by the project grow well due to the application of natural fertilizers and preparation of soil, under the guidance of the agriculture trainer from the project.

The project has born a fast-ripening fruit in the struggle for better harvests as the village farmers soon

realized that the application of new cultivation methods and systematic care of coffee seedlings resulted in steadier incomes.

"Seeing the first results, our villagers have intensified coffee rejuvenation and other crop care more than ever before!" said U Kyaw Thaug. "I also gained a lot of experiences and knowledge from agricultural cross visits".

Inspired to pass on his new knowledge and experience to others, U Kyaw Thaug has been growing coffee seedlings and donating them to farmers in his village and neighborhood for replanting along with his advice.

"The project staff were open and friendly, and we found it so advantageous to be able to ask questions about technology or anything we wanted to explore," recalled U Kyaw Thaug. "With the COVID-19 outbreak, the project technicians would continue their counseling by phone and we see and feel that the project organization is supporting villages and families who really need help and implementing beneficial activities for those in need."

The training changed my mindset, I can increase the harvest and income multifold.

— U Kyaw Taung





ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

I am eager to learn more agronomic practices after seeing the benefits from my trial plot and I will encourage my neighbors to do so as well.

— Daw Van Lal Kim



THE CROPS OF WOMEN'S EMPOWERMENT IN MYANMAR

Daw Van Lal Kim, a smallholder farmer from Tili Village of Falam Township has not only harvested an impressively large corn crop to support her family, but has won a Maize Yield Competition despite weather challenges and the COVID-19 pandemic. Funded by LIFT, the Productive Agriculture through Community Engagement (PACE) project launched a corn yield contest to encourage smallholder farmers, particularly women, to apply new cultivation techniques for higher yields, income and resilience.

Maize Yield Competition motivates to introduce innovative growing techniques...

Daw Van Lal Kim had been growing maize for years and was already intercropping maize with beans, one of the PACE-promoted practices, which helped her produce a greater yield on her land.

"We have been planting crops on our plots for ages and harvests were barely sufficient for consumption, so I was skeptical about what would change and it would bring us more income," recalled Daw Van Lal Kim. Skepticism turned into appreciation after Daw Van Lal Kim was able to sell her first harvest surplus. Inspired by this initial success, Daw Van Lal Kim wondered if she might have a winning harvest when the PACE project came to her village to conduct a Maize Yield Competition.

... and boosts harvest yields, food diversity and self-esteem!

Striving to succeed, Daw Van Lal Kim has practiced a new technique of introducing 2-foot spacing, which brings maize plants closer together and increases the amount of maize

that can be harvested from the same area. Daw Van Lal Kim planted a trial plot on her land of 20 ft x 20 ft. She intercropped not only maize and beans but also cucumber to diversify fresh produce for her family to eat. In addition, she kept using traditional practices on other parts of her land so she could compare the promoted practices.

Daw Van Lal Kim impatiently waited for the time to harvest corn from the trial plot and a section of traditional practices. When she spread the cobs out on the floor after harvesting, she immediately saw that the trial plot clearly outnumbered the traditional plot!

"I was surprised to see the results, as the trial plot cobs tipped the scale at 12.0 kg, almost double the 6.4 kg harvested from the traditional plot!" exclaimed Daw Van Lal Kim. "I have noticed the difference in maize production before, but seeing it with my own eyes at harvest time was so amazing".

This 87.5% increase in maize yields from Daw Van Lal Kim's land has convinced the PACE agents in Daw Van Lal Kim's win of the Maize Yield Competition and persuaded Daw Van Lal Kim to continue using the PACE-promoted practices of 2-foot spacing and intercropping for higher crop yields.

"I am eager to learn more agronomic practices after seeing the benefits from my trial plot and I will encourage my neighbors to do so as well," said Daw Van Lal Kim, the proud winner of the Maize Yield Competition in Tili Village.

SOCIAL PROTECTION

In 2020, in response to COVID-19, LIFT scaled-up existing social protection programmes (cash transfers, food assistance programmes, social insurance programmes and child benefits) to support families affected by the pandemic. LIFT's cash transfer support was based on global evidence that identifies cash transfers for vulnerable people and communities as one of the most effective interventions that governments can take to mitigate the effects of COVID-19.

A key component of LIFT's response to COVID-19 in Myanmar was the rapid mobilisation of funding to support cash transfers to households vulnerable to the adverse effects of COVID-19. LIFT's cash-based programmes in response to the pandemic included:

- **Maternal and child cash transfers (MCCT):** MMK 30,000 (USD 22) one-time payment for 238,410 pregnant women and mothers of children under the age of two as a 'top-up' to the on-going MCCT programme.
- **Social pensions:** MMK 30,000 (USD 22) one-time payment to nearly 200,000 people over the age of 85 as a 'top up' to the on-going social pensions programme distributed in May/June.
- **Internally displaced people:** A cash transfer programme was developed to provide MMK 65,000 (USD 47) one-time payment per household for about 65,000 households in Rakhine, Chin, Kayin, Kachin and northern Shan State .
- **Cash for work programme:** An average pay of MMK 5,000 (USD 3.60)/day for an average of 70 days' work for about 1,435 people in the Ayeyarwady Region.
- **Emergency cash:** A substitute for lost income, providing the equivalent of MMK 120,000 (USD 86) monthly salary for three months for 753 garment workers at two Yangon factories was distributed in May/June. Over 6,000 people were also reached with emergency cash support in Rakhine State through civil society organizations.
- **Peri-urban migrant workers:** A total of 7,655 garment workers who had lost their employment received cash transfers of up to MMK 50,000 (USD 36) in Shwe Pyi Thar and Hlaing Thar Yar to cover immediate needs. An additional 500 vulnerable female sex workers in Yangon received MMK 72,000 (USD 52) in a one-time cash transfer, distributed through a sex worker association. Cash transfers of up to MMK 240,000 (USD 173) were also provided to 1,458 unemployed factory workers, informal sector workers, people with disabilities and people living with HIV in Yangon.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

LIFT BEATS THE ODDS WITH CASH ASSISTANCE

For Nbwi Shing Rip, it has been a hard year. First, his family of five had to flee their home village of Seng Mai due to conflict and insecurity, leaving behind their rice fields, belongings and dreams of education for his kids. Second, after settling down in the Je Yang camp for internally displaced people, the family had to make a tough decision and choose who would migrate to China in pursuit of better earning for the family. As Nbwi Shing Rip managed to secure a part-time job as a health assistant at the Camp Management Centre and their oldest daughter got married and moved, he remained in the camp with two children while his wife went to China.

Nbwi Shing Rip performed his parental duties with extreme devotion - helping with studies and managing all the household chores while his younger daughter and son were attending the Je Yang School. Schooling time changed to start at 7am due to COVID-19 restrictions, yet Nbwi Shing Rip would still get up first to cook breakfast for his kids.

When the pandemic struck, Nbwi Shing Rip lost all sources of income - both his ad-hoc earnings from CMC and remittances from his wife in China, who couldn't return home and couldn't send back any support due to restrictions.

"It has not been easy for us since the pandemic hit," said Nbwi Shing Rip. "Some organizations provided us with assistance such as food and essentials, but my biggest fear is that I won't be able to keep my young children in school."

So he sought domestic work around his neighbourhood but there was little demand. He thought he had left such uncertainty behind when he fled his home village.

Nbwi Shing Rip was among other residents of the Je Yang camp to receive a cash transfer of 65,000 MMK, provided by LIFT through its partner #Metta as a means to help IDPs cover their most basic food needs or purchase other basic items and services to protect themselves from COVID-19 and its socio-economic impacts.

"It's the first time I receive such significant support and it's so timely and helpful!" said Nbwi Shing Rip. He used part of the payment to buy food for his children. "With the other part, I would cover the tuition fees and will try to save a bit of money," he says.

Thanks to LIFT's support, Nbwi Shing Rip is cooking more nutritious meals for his children so that they have

energy and concentration to study. "For days, my children have eaten rice for breakfasts and lunches, now I will cook them dumplings," he adds. LIFT's cash transfers empowered people with the choice to address their essential needs according to their priorities, whether enabling them to diversify diets and pay school fees like Nbwi Shing Rip, or cover medicine expenses, or even start a small business and trade. LIFT through its partners will reach about 65,000 displaced households with cash payments in Kachin, northern Shan, Kayin, Rakhine and Chin states.

It's the first time I receive such significant support and it's so timely and helpful!

— Nbwi Shing Rip





At the age of 87 years old, I am still feeling fit, but my wife has suffered a stroke and developed some difficulty in walking and deafness. — U The Dae



■ U THE DAE AND DAW HTWE MRA FROM THE DAW-KHU VILLAGE: SOCIAL PENSION HELP US LIVING A DECENT LIFE

We both are Buddhist of Kayah ethnicity and speak only a few words of Burmese. We haven't been enrolled in any formal schooling, so we are illiterate. We were raising cattle and doing hillside cultivation for living. We have nine children, five sons and four daughters. We live together with the eldest son, U Ka-law-ye, 62 years old, who also does hillside cultivation.

At the age of 87 years old, I am still feeling fit, but my wife has suffered a stroke and developed some difficulty in walking and deafness. We are not taking any medicines but go to the lady health visitor who lives behind us in case something happens. It was our previous village leader who informed us about the social pension. We enrolled ourselves into the programme when the village administrator asked the names of village elders aged 85+ to make a list of beneficiaries.

Initially our children told us not to take the social pension as they would look after us. We used to receive some 50,000 or 100,000 MMK every 6 months or yearly from the son who lives in Bago, so we had to rely on this money and look forward to getting it.

But we decided to get enrolled and receive social pensions monthly so

that we have our own money to buy whatever we need.

The current village administrator was extremely nice and energetic and has done all the paperwork for our social pension. We don't have any problem getting the social pension as he arranges everything for us. As the administrator himself was visiting us to give us the 30,000 MMK pensions, I thought he's the one who was paying out. Then we learned that the pensions were coming from the Union Government. Usually we spend the money to buy meals, especially meat as we like it. Sometimes we donate to the monastery and buy some snacks.

In the past we couldn't buy anything apart from what our son would send us. Now we've the chance to buy or cook the meals we prefer. We are so happy to be able to cook and have the meals of our preference. We are just poor peasants and we feel pleased that the government recognized us, we feel overjoyed to be able to spend our own money. Last time we received 60,000 MMK each, this included COVID-19 allowance. Until then we didn't know much about COVID-19, only heard it's dangerous. Good that social pension also brought up the information.



I am so happy and grateful to have received the cash from the programme which covers expenses for 2 months.

— Daw Ni



REACHING THE MOST NEEDY COMMUNITIES IN COVID-19 RESPONSE

My name is Daw Ni, I am 77 years old and I live in Bo Yar Gyi village, Bo Yar Gyi village tract, Kyaikto Township, Mon State. I live alone, without family members, and I am a casual worker.

When I don't have work, I live on the food given away by the people in the village. I often have a headache and cannot see clearly. In summer, I collect the rain tree seeds in the village and neighboring villages to bake and sell. I earn about 30,000 kyats from selling them. That's how I live through the summer.

Since COVID-19 started, I don't have a job anymore. So I have to eat with the support from others. The Government supported me with rice, oil, salt and such. I also

received MMK40,000 as cash support provided by NAG's COVID-19 Response Programme. I bought 8 Pyi (1 Pyi is about 2.13 kg) of rice, 1 bamboo chair, and robes for the monk. The rest of the money I saved to buy food and keep it with the neighbour who lives in front of my house.

If I need something, I ask her to buy it for me. I also bought a needle, thread, and robe to use in making toys with the coffee bags, and plastic bags I collected in the village and I sell it with 100 kyats for 3 toys. I am so happy and grateful to have received the cash from the programme which covers expenses for 2 months.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

■ NGWE ZIN PHYO BUILDS HER FAMILY COVID-19 RESILIENCE WITH LIFT-SUPPORTED CASH TRANSFER

The first thing that holds the attention in the Ngwe Zin Phyo's new house is pink roses and green ThaPyay (Eugenia) leaves matching each other in the two clay pots that offer a household shrine, a neat and tidy space even in a small room. It seems like a symbol to mention that an owner is a person who cares about the everyday offering.

"This is the very first house that we could afford to rent in these years. We lived in a small hut near a riverbank as an illegal tenant since we moved from the Ayeyarwaddy Division. We had to take refuge at the nearest community place in the rainy nights because rain drops flew through the roof," said Ngwe Zin Phyo.

Ngwe Zin Phyo, 29, a mother of two children, lives in Shwe Pyi Thar township. Two years ago, she started working in a garment factory. The early days in a garment factory were tough, and she tried to learn how to sew well, and then the working environment became more familiar to her.

Her husband abandoned the family when the youngest son was only four months old. So the single mother had to earn living costs for her children.

In March 2020, the factory was closed due to the COVID-19 restrictions. All the workers did not get the salary for February 2020 as the owner ran away. So they all decided to make temporary shelters to stay in front of the factory.

"We stayed there about two months to ask for our salary. But we did not get any response from the owner or supervisors. We survived on our daily food by the donors," said Ngwe Zin Phyo.

She went back to her hut and faced the difficulties of finding a job during lockdown. There were days when she was struggling to feed her family. When she faced the challenges of taking care of two children, she decided to let her daughter live with her mother-in-law.

When all the illegal tenants were evicted from the location, she moved to a low-cost housing unit. The rental fee was 80,000 MMK per month, and they would become owners after paying the charges for six years. If she cannot pay the payments in the first eight days of a month, she would lose the chance to live there. So she has concerns not only for the daily food but also the house rental fees.

At that time, she got information that Save the Children supports workers who lost their jobs through multipurpose monthly cash distributions, supported by LIFT. "I have received 120,000 Kyats three times after I lost my job. It was a life saver at that time," recalled Ngwe Zin Phyo. "Every month, I left 80,000 kyats for the rental fees and the rest we used for food and my mother's medical charges".

Through job matching services, Ngwe Zin Phyo got a job at a plywood factory. Nine months after being jobless, she is happy to be able to earn income for her family.

"Though the work at a plywood factory is a lot more tiring, I feel relieved for being able to afford a decent house for my family!"

I have received 120,000 Kyats three times after I lost my job. It was a life saver at that time.

— Ngwe Zin Phyo



LIFT'S COVID-19 RESPONSE IN CONFLICT-AFFECTED AREAS

Communities in conflict-affected areas have faced the increased risks of exposure to COVID-19 due to overcrowded shelters and limited hygiene facilities in camps and temporary shelters for internally displaced people, movement restrictions, limited livelihoods opportunities, malnutrition and limited access to essential services. Therefore, LIFT's COVID-19 response for internally displaced people and host communities focused on:

- Preventing the spread of COVID-19 among vulnerable internally displaced people populations, and host communities by providing information on COVID-19, protection measures, available health care services, and provision of personal protective equipment (PPE).
- Improving infection prevention and control in camps through WASH activities by enabling more frequent hand washing and applying proven behaviour changes approaches.
- Providing nutrition support to vulnerable groups and enhancing the provision of health services to vulnerable groups, including expanded mobile outreach and the establishment and improvement of quarantine facilities, complementing the support provided by Access To Health Fund partners.
- Mitigating the social and economic impacts of COVID-19 on vulnerable populations experiencing a loss of livelihood and income by providing cash transfers and other safety nets opportunities.

LIFT response to COVID-19 in Kachin and northern Shan State

In Kachin and northern Shan, LIFT utilised existing resources through on-going projects and allocated new emergency funding to deliver immediate support related to COVID-19. The main activities related to risk communication and community engagement, WASH, and support to health systems, including the provision of protective equipment and refurbishment of quarantine facilities. In Kachin, LIFT's support has reached a total of 34,266 people (50 per cent women) in 12 townships. In northern Shan State, LIFT has reached 59,320 people (59 per cent women) in 14 townships. Additionally, the Upland Township Fund (UTF) adjusted its funding mechanisms and delivered grants to 11 CSOs in Kachin and 10 CSOs in northern Shan to implement COVID-19-related activities covering six townships and approximately 400 villages in the two states.

LIFT response to COVID-19 in South-East States

Like in Kachin and northern Shan, LIFT's implementing partners in the South-East pivoted existing project budgets to provide immediate responses to COVID-19 in collaboration with government authorities and EAOs. LIFT's partners supported the distribution of personal protective equipment (PPE) to health workers, including in community-based quarantine facilities and COVID-19 response committees, provided emergency food assistance in government, non-government and mixed-controlled

areas and conducted activities around COVID-19 awareness raising, risk education and community engagement. It is estimated that **200,000 people** in Karen State were informed about preventative measures and/or provided with protective equipment to reduce exposure to COVID-19 during this time. Approximately **10,000 people** were assisted with food and/or cash transfers. In north Kayin State, LIFT's partners reached approximately **72,000 people (50 per cent women)** in **130 villages** with awareness raising activities and distribution of hygiene kits.

LIFT response to COVID-19 in Rakhine

In Rakhine, LIFT mobilised existing resources through on-going projects to deliver immediate actions related to COVID-19. In Rakhine, LIFT approved nearly USD 1 million for COVID-19 response focused on internally displaced people in camps and vulnerable groups. In addition, LIFT has expanded the reach of its support through local civil society organizations by launching a small grant mechanism in Rakhine to support the recovery from the COVID-19 pandemic and its socio-economic impacts. In Rakhine, LIFT's COVID-19 support reached **293,373 direct beneficiaries (52 per cent women)** and an estimated additional 178,025 indirect beneficiaries in 519 locations (322 villages, 128 wards and 69 camps for the internally displaced), 6 hospitals and 23 quarantine centers in all 17 townships of the State.



We received oil, peas, blankets, mats and other materials, in addition to rice. Thanks to NAG's support, we now have food and health essentials.

— Daw Muu Mu



DAW MUU MU'S STORY

My name is Daw Muu Mu. I am the leader of Myaing Gyi Ngu camp, which includes the Aye Lin Mya Shin camp and the Myat Pan Wut Hmone camp in Kayin State. Internally displaced people from 33 different villages live here. We came in 2015, at a time when the local abbot provided us with food. When he passed away, people in the camp started facing difficulties in accessing basic necessities.

For their survival, camp residents had to take on any work available. During the pandemic however, it was not possible to work outside the camp anymore, which made access to food increasingly difficult. The Kayin State Government and other actors gave donations, but the amounts were too small to reach every family. Consequently, the camp leaders started cooking all the donated food together to share it among all residents. We had no choice but to gather in crowds when sharing food. We prioritised people's

health so the process took a long time. We needed help from many people as well as a lot of firewood to cook for the whole camp. This resulted in a shortage of fuel.

In March, NAG came to the camp and collected data to donate rice to all residents on a monthly basis. I was delighted to receive it in May when most needed. Upon receiving the rice, we immediately stored it, and the next day, NAG and Government officials came to donate it to the camp in person.

With guidance from health departments, we gave rice to each household progressively through a group-by-group system in order not to gather crowds. The people are relieved and thankful that we no longer need to cook for everyone and that there will be more donations coming. When receiving donations from other organisations, they were satisfied that we already work in accordance with preventive measures. We also thank the NAG team for training us.



In our second donation, we received oil, peas, blankets, mats and other materials, in addition to rice. Thanks to NAG's support, we now have food and health essentials. As the pandemic prevents most of us from working, we welcome further donations. We hope that NAG will be able to donate more and more for our people in need.



ONE YEAR OF LIFT'S COVID-19 RESPONSE, STORIES THAT INSPIRE HOPE

REMOTE COMMUNITY IN RAKHINE STATE RECEIVES AWARENESS TRAINING AND SANITARY INFRASTRUCTURE AS PART OF COVID-19 RESPONSE

From April 1, 2020, IRC with LIFT funding implemented diverse COVID-19 response activities in 39 villages of Myebon and Minbya townships and nine Internally Displaced People (IDP) sites in Myebon township of Rakhine. Residents of Myebon and Minbya townships in northern Rakhine State have received community-based awareness training, and some material to support the prevention of the COVID-19.

“In line with the guidelines provided by the Ministry of Health and Sports, COVID-19 awareness training was provided to limited groups of 5 people with all necessary precautions, e.g. wearing facemasks, washing hands before entering the training site and keeping a distance of 6 feet between the attendees,” remarked Ko Win Naing Oo from IRC.

The COVID-19 prevention training focused on community volunteers and representatives of IDP camps and followed a ‘Training of Trainers’ scheme to empower the participants with skills to conduct information sessions in their respective villages. The distribution of informational materials was supplemented with training on prevention practices like hand washing, social distancing, applying sanitizer, mask wearing and others to ensure self-protection from the COVID-19 and distribution of personal protective items and hygiene kits in IDP camps in Myebon township

“I’m happy that under such tremendously difficult circumstances we continue supporting the most vulnerable groups,” added Win Naing Oo.

In addition to COVID-19 awareness raising, LIFT supported its partner to engage local stakeholders in construction of latrines, handwashing stands and water tanks in the Myebon quarantine center for COVID-19 response.

With the support of LIFT funding, IRC has built six handwashing stands, two latrines and two water tanks with a capacity of 500 liters for the quarantine center and renovated a pond in Myebon town for Internally Displaced People (IDP).

IRC has further mobilized residents from for IDP sites in Pya Thone and Yet Chaung villages in Myebon township for the construction of two new water wells in order to improve access to water and WASH infrastructure.

Theingi Aung, an infrastructure officer at IRC, who designed and planned all the COVID-19 in sites for internally displaced people and host villages in Myebon town construction remarked: “I’m so happy that my engineering skills helped built the sanitary infrastructures in these communities which really needed support during a critical situation of the COVID-19 pandemic.”





LAHPAI NANG DO'S STORY

For Lahpai Nang Do from the Hpun Lum Yang camp for internally displaced people in Kachin State, cash from LIFT has been a lifeline. Ongoing conflict forced her and her family of four to move to Laiza, where they can barely scrape a living through casual labour. When the coronavirus struck, Lahpai Nang Do's family lost their scarce income source overnight and were on the brink of survival. A cash allowance of 65,000MMK has restored Lahpai Nang Do's hopes in the toughest times. "We now have a choice of using cash on food, medicine or expenses for education for kids". LIFT's local civil society partner Metta has reached 8,944 IDP households in Non-Government Controlled Areas (NGCAs) and other locations in Kachin and northern Shan States to provide cash payments to displaced households and empower them to address their essential needs according to their priorities.

We now have a choice of using cash on food, medicine or expenses for education for kids. — Lahpai Nang Do



FIGHTING MALNUTRITION IN AN IDP CAMP AMIDST THE COVID-19 PANDEMIC

When LIFT-supported Save the Children's breastfeeding counselors and screening team first met 3-year old Ru Ni Mar, her arms were as thin as only 120mm. Her mid-upper arm circumference (MUAC) showed the ravages of malnutrition which would affect 3-year old Ru Ni Mar's growth and development if she did not receive the required nutrition treatment.

Ru Ni Mar's extended family is living in Ohn Taw Gyi (South) Camp for internally displaced people in Sittwe Township, Rakhine, and relying on daily wages of her father and food assistance from aid agencies. Working as a casual labourer, he could only earn about 4,000 MMK a day, barely enough to feed a family. With the COVID-19 outbreak in Rakhine, this scanty income faltered and Ru Ni Mar's father was no longer able to bring more money home. While her older siblings coped with less nutrition fairly well, Ru Ni Mar was getting sicker and thinner. Her condition deteriorated to the extent that her parents got depressed and worried about her health.

Diagnosed with Moderate Acute Malnutrition, Ru Ni Mar was referred to the Targeted Supplementary Feeding Programme (TSFP) of

the Myanmar Health Assistant Association. However, due to the COVID-19 restrictions, the TSFP could only provide some limited treatment. As a consequence, Save the Children's breastfeeding counselors conducted bi-weekly home-visits for individual counseling. Ru Ni Mar's mother said, "They told me about the importance of complementary feeding, good hygiene practices, four stars of food groups, recipes of more nutritious meals for the family, and they monitored Ru Ni Mar's MUAC status two times per week."

Ru Ni Mar's mother was closely following the recommendations for complementary feeding and hygiene practices. Her mother-in-law also supported her in preparing meals for the children with three food groups including four stars. And Ru Ni Mar's father has joined a father-to-father support group to learn more about child care. Within three weeks of intensive treatment, Ru Ni Mar's condition improved and her MUAC status reached a safe 127 mm!

Her husband and family are thankful to the project and committed to share and mobilize their lessons to other mothers, fathers, and caregivers.



LIFT's COVID-19 RESPONSE

MARCH 2020 - MARCH 2021

ONE YEAR OF LIFT'S COVID-19 RESPONSE; STORIES THAT INSPIRE HOPE

One Year of LIFT's COVID-19 Response, Stories That Inspire Hope



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