

# **RAPID ASSESSMENT OF INFORMAL SETTLEMENTS IN YANGON**

COVID-19 pandemic and its impact  
on residents of informal settlements

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United Nations Human Settlements Programme (UN-Habitat)  
8(c), Saw Mahar Street (off Bogyoke Museum Rd.)  
Bahan Township, Yangon, Myanmar

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Rapid Assessment of Informal Settlements in Yangon:  
COVID-19 pandemic and its impact on residents of informal settlements  
UN-Habitat, Country Office, Yangon, Myanmar

Author: UN-Habitat Myanmar

Contributors: Myo Nyunt, Htun Lynn, Aye Cho, San Win, San San Htay, Thin Thin Shwe, Vishnu Prasad,  
Oddy Angelo Barrios, Bijay Karmacharya

Edition: Eunji Ju

Graphic design and layout: Eunji Ju

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# SUMMARY OF KEY FINDINGS

## ● ● ● Livelihood security and Household income

**81 per cent** of the households in informal settlements have at least one member who lost their job in the past 30 days. The percentage of job loss (either the respondent or a member of their household) for women respondents was **87.7 per cent**; **13.2 percentage points** higher than for men at **74.5 per cent**.

**94 per cent** of households in informal settlements report a fall in income over the past 30 days. **90 per cent** of households reported having no alternate sources of income.

## ● ● ● Household Debt

**69 per cent** of households have taken a loan in the past 30 days.

Households in informal settlements were already highly indebted before the outbreak of COVID-19. Average household indebtedness was MMK 555,000. **61 per cent** of households taking out a new loan in the past 30 days took out a loan of value greater than MMK 100,000.

**88 per cent** of households used the loan taken out in the past 30 days to buy food.

## ● ● ● Food Security

**60 per cent** of households in informal settlements reported receiving food assistance from the government.

However, food insecurity remains high. All households (**100 per cent**) in the sample reported that they are worried their stock of food would run out before having money to buy food.

# SUMMARY OF KEY FINDINGS



## ● ● ● Security of Tenure

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**53 per cent** of households in informal settlements do not feel secure from eviction.

More women respondents reported eviction-related insecurity (**57 per cent**) compared to men (**49 per cent**).

## ● ● ● Access to Healthcare

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**90 per cent** of households live within 15 minutes of a health facility.

For **65 per cent** of households, the nearest health facility is a public hospital.

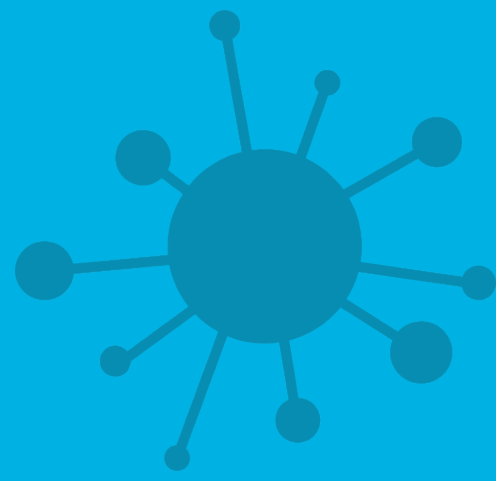
## ● ● ● Knowledge, Awareness and Practices (KAP) related to COVID-19 —

Households reported **high awareness of three key actions** for the prevention of COVID-19 - handwashing, use of masks and physical distancing.

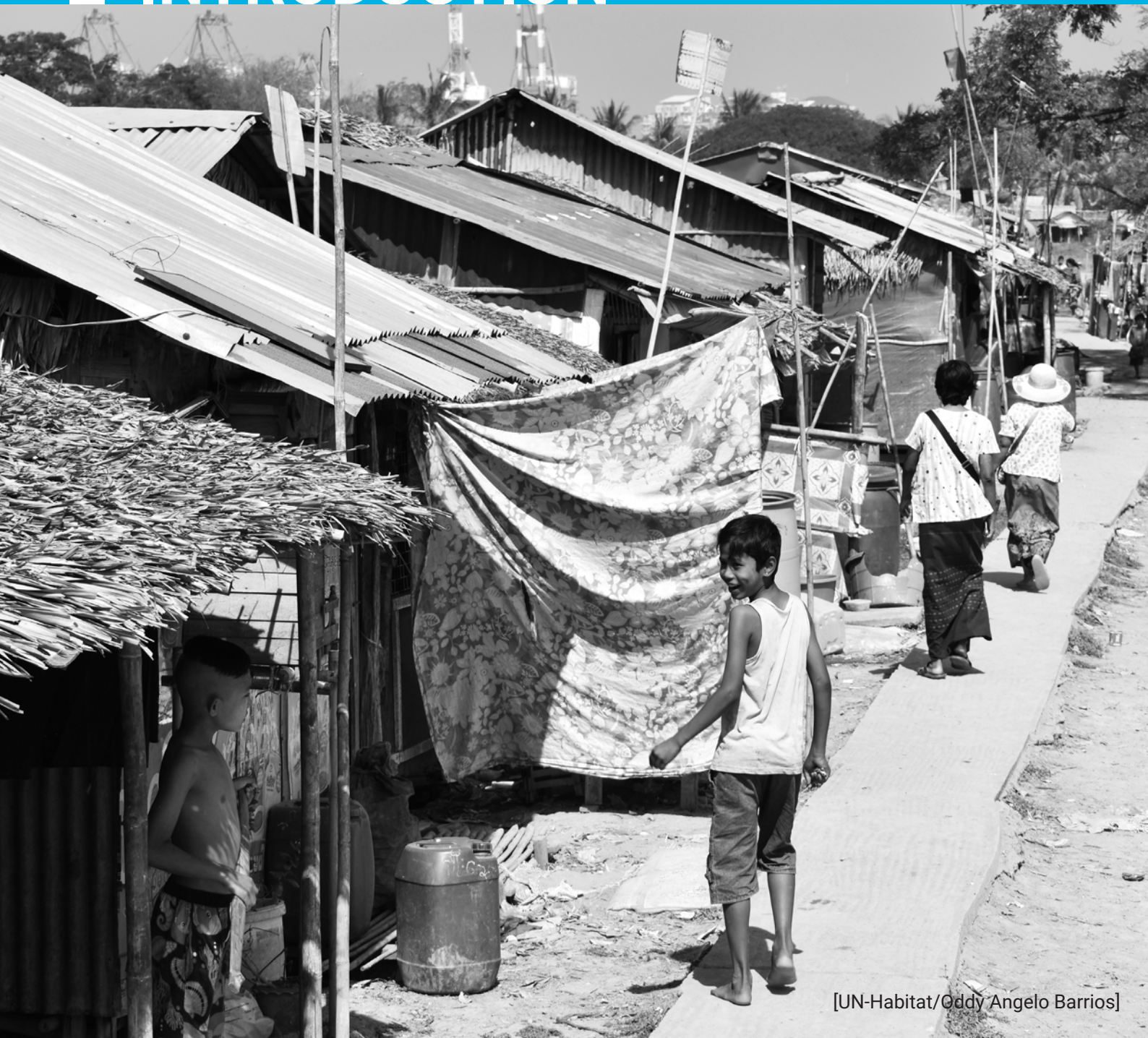
However, **62 per cent** of households in informal settlements do not have space for physical distancing; a third of all households do not have money to buy masks.

Majority of households rely on **television and/or government notices and announcements** for information on COVID-19.





# INTRODUCTION



[UN-Habitat/Oddy Angelo Barrios]

Approximately 1 billion residents in informal settlements worldwide find themselves at the forefront of the battle against COVID-19. Conditions in informal settlements including deficient access to water, high density of settlements, and insecure 'security of tenure' with the allied risk of evictions place residents at greater risk of infection. Residents in informal settlements will also find it difficult to follow recommended measures including physical distancing, home-quarantine, self-isolation, and buying masks and sanitizers, among others. In this context, it is critical that Myanmar takes adequate steps to prevent the transmission of COVID-19 in vulnerable informal settlements in its urban areas.

In 2016, UN-Habitat identified a total of 423 informal settlements in the city of Yangon. These settlements house an estimated 400,000 people in 72,900 households, approximately 8 per cent of the city's total population. One single township Hlaingthayar hosts a third of all informal residents in the city, spread over 181 pockets of settlements. The townships of Shwepyitha, Dagon Seikkan, Insein, and Dala also house a significant proportion of the residents in informal settlements.

While it is urgent that Myanmar takes action to prevent the spread of COVID-19 in informal settlements, these efforts are likely to be stymied by a lack of data on the unfolding situation on the ground. UN-Habitat's rapid impact assessment study aims to fill this gap and presents a view of the extant conditions in informal settlements in Yangon. Our study examined 6 key indicators:

- Livelihood security and household income
- Household debt
- Food security
- Security of tenure
- Access to healthcare
- Knowledge, Attitudes and Practices (KAP) related to COVID-19

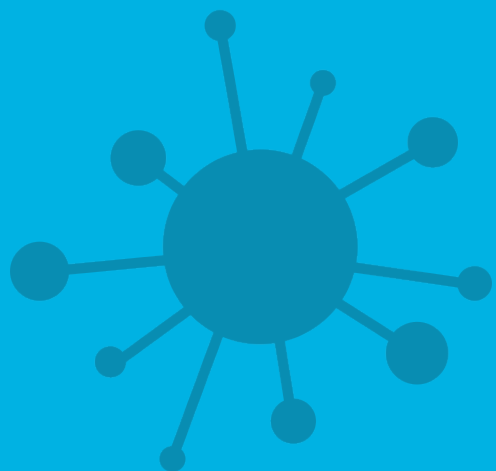
Over five days in the last week of April 2020, we conducted phone interviews with 100 respondents living in informal settlements in Yangon. Our respondents were selected from three distinct townships with a high concentration of residents in informal settlements, Shwepyitha (28 per cent of the sample), Dala (28 per cent), and Hlaingthayar (44 per cent). In Shwepyitha and Dala, we selected an initial set of respondents from members of existing Community Development Committees (CDCs) already set up in informal settlements by UN-Habitat. Additional respondents from the same informal settlements were selected through snowball sampling, with initial respondents recommending acquaintances for the survey. In Hlaingthayar, we selected our respondents from two sources, one, we re-sampled respondents in informal settlements who were initially surveyed in a UN-Habitat study conducted in 2019, and two, we surveyed residents in informal settlements who worked with Bedar Social Development Group, a Civil Society Organization. Each phone interview lasted between 20 and 25 minutes and respondents were provided a mobile phone recharge worth MMK 1,000 in exchange for their time.

Overall, the results, presented below, paint an alarming portrait of the situation in informal settlements. The results point to households facing a multitude of pressing issues including worsening livelihood security, with job losses and fall in incomes reported by the large majority of households, rising household indebtedness, widespread food insecurity despite the reach of government-led measures, tenuous security of tenure, with a majority of households insecure about evictions, and an inability to follow preventive actions against COVID-19 despite awareness. On the other hand, a majority of households in informal settlements reported an ease of access to health facilities, high rates of awareness about key COVID-19 prevention actions, and access to information through channels including government notices and announcements and television.





[UN-Habitat/Oddy Angelo Barrios]



# DEMOGRAPHIC PROFILE

Phone interviews were conducted with 100 respondents. The households were sampled from three townships (all with a high concentration of informal settlements) as shown in Figure 1 below:

*Figure 1. Number of respondents by township*

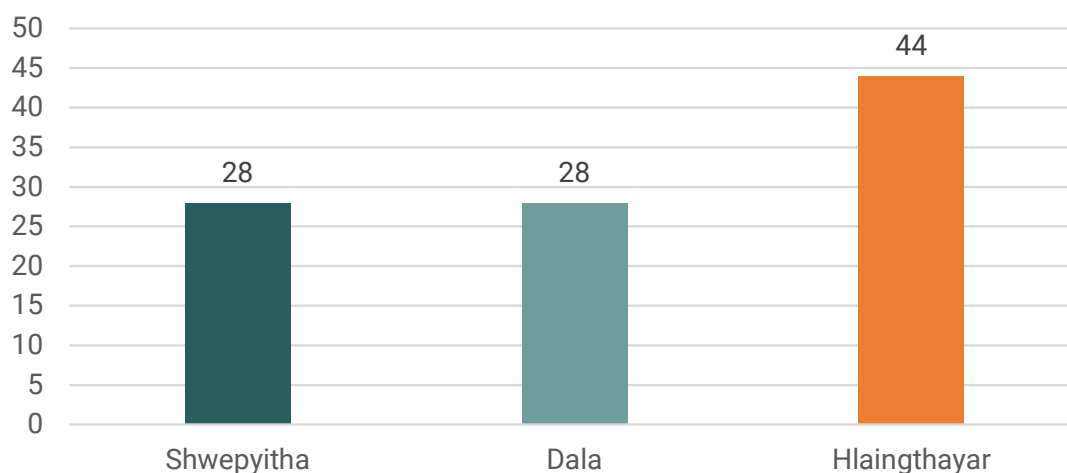
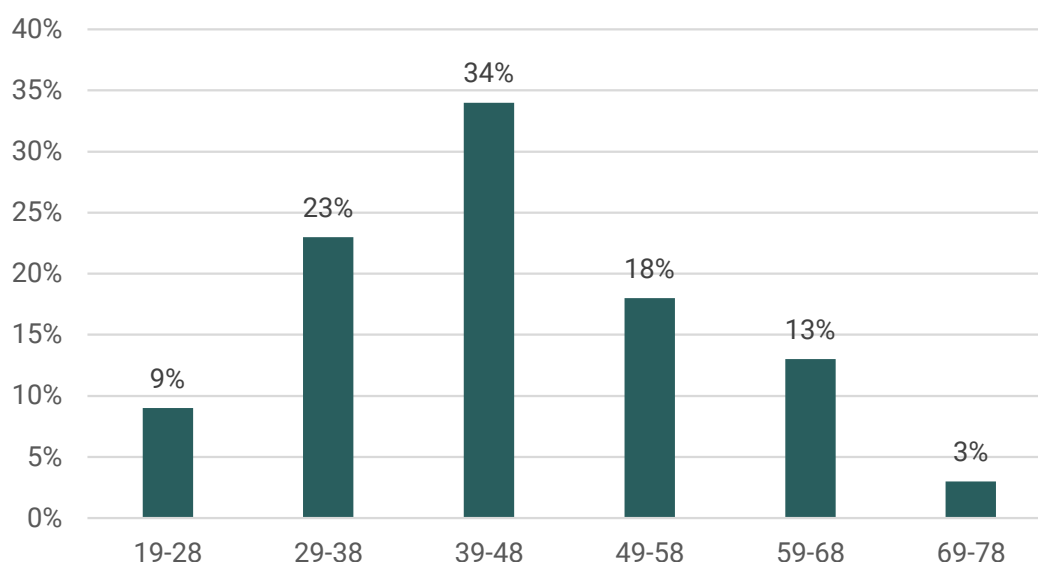
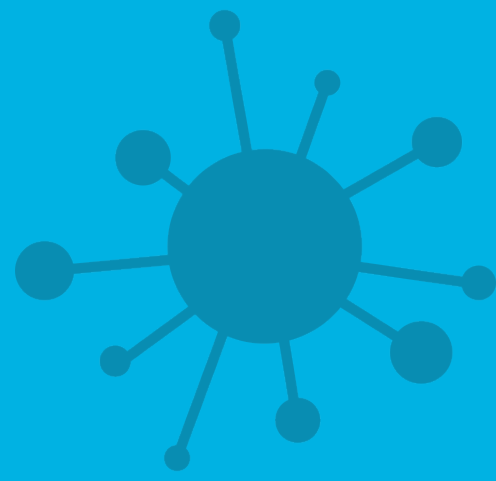


Figure 2 presents the age profile of the respondents in the survey.

*Figure 2. Age profile of respondents*



The survey sampled a marginally higher number of men than women, 49 out of the 100 respondents are women. 82 per cent of our respondents reported being married while 11 per cent were widowed and 7 per cent reported being single. The average households size in the sample was 4.9.



# KEY FINDINGS





## Livelihood security and Household income

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For 10 years, 38-year-old Daw Khin Ma Ma has lived in an informal settlement in the Hmaw Set Ward of Dala township in her small bamboo-built home.

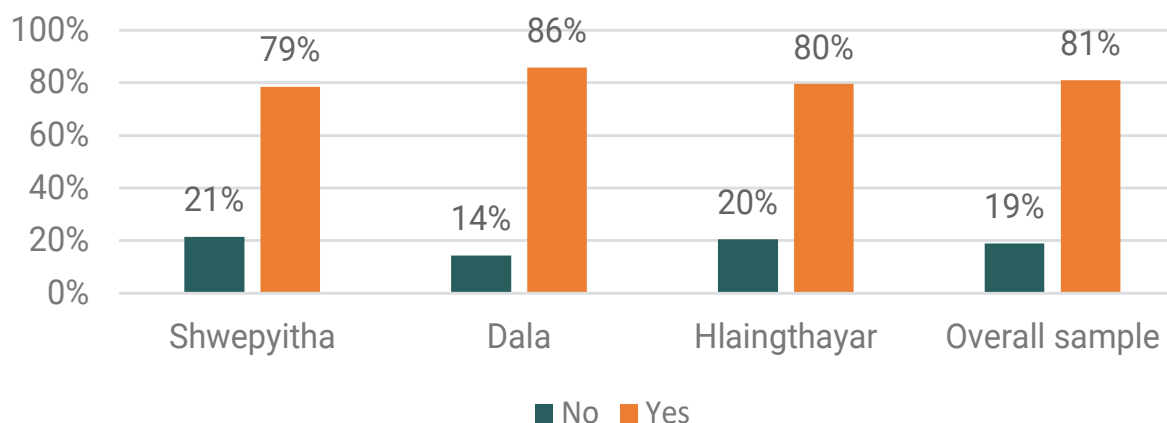
Before the outbreak of COVID-19, she used to take the boat across the river to sell pigeon feed in downtown Yangon, earning between MMK 4,000-5,000 per day. With the restrictions on street vendors after the outbreak, she was informed that continuing to work could result in a MMK 50,000 penalty with a potential three month sentence for repeated violators. With the on-going construction of the Yangon-Dala bridge, fears of eviction and relocation have also gripped the settlement in which she lives. With her only source of income now terminated, Daw Khin and her family of three are struggling to make ends meet."

**81%**

of the households in informal settlements have at least one member who lost their job in the past 30 days

81 per cent of the respondents in the sample stated that either they or a member of their household have lost their job in the past 30 days (Figure 3). Across townships, the rate of reported job loss varied slightly, 79 per cent in Shwepyitha, 80 per cent in Hlaingthayar, and 86 per cent in Dala. In the sample, the percentage of job loss (either the respondent or a member of their household) for women respondents was 87.7 per cent; 13.2 percentage points higher than for men at 74.5 per cent.

Figure 3. Have you or a member of your household lost your job in the past 30 days?



A UN-Habitat survey conducted among 500 households in Hlaingthayar in 2019 revealed that most people in informal settlements work in factories (30 per cent), do casual laboring (16 per cent), are business owners (12 per cent), skilled constructions workers (13 per cent), or are engaged as vendors (10 per cent). Sectors of employment varied according to gender with women most likely to work in a factory (54.5 per cent), be business owners (20.5 per cent), and work as vendors (13.3 per cent). Men were most likely employed as casual labour (24 per cent), in the construction sector (21 per cent), and in factories (13 per cent). This provides us a sense of the nature of the jobs that are likely to have been lost in the past 30 days.

Figure 4. How many members of your household have lost jobs in the past 30 days?

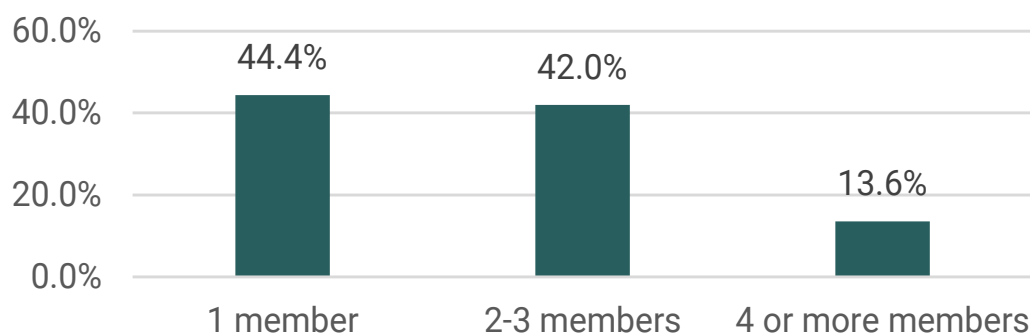


Figure 4 above also reveals that job loss has affected multiple members of the household - 42 per cent of all respondents reported that 2-3 members of their household have lost their job (Figure 4). In 13.6 per cent of the households, 4 or more members have lost their jobs. Across our sample of 100 households, the total number of people who lost their jobs was 171.

**42%**  
of all respondents reported that  
2-3 members of their household  
have lost their job

Figure 5. Monthly household income before COVID-19 outbreak

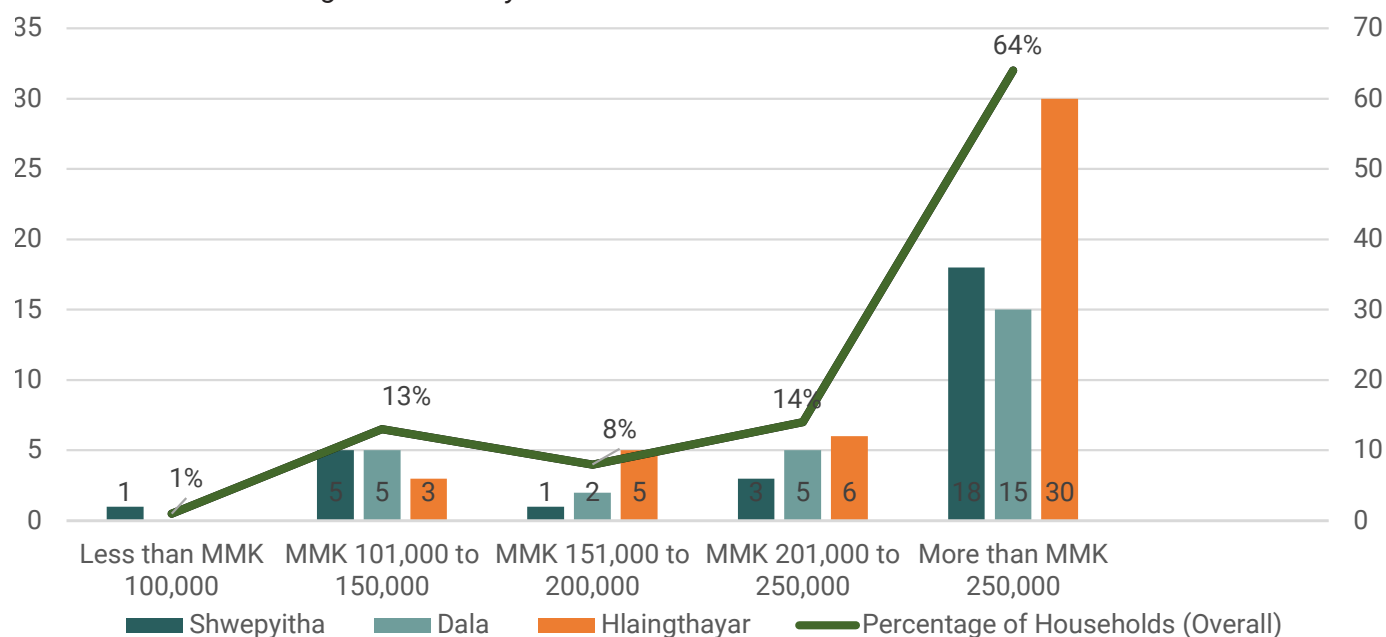
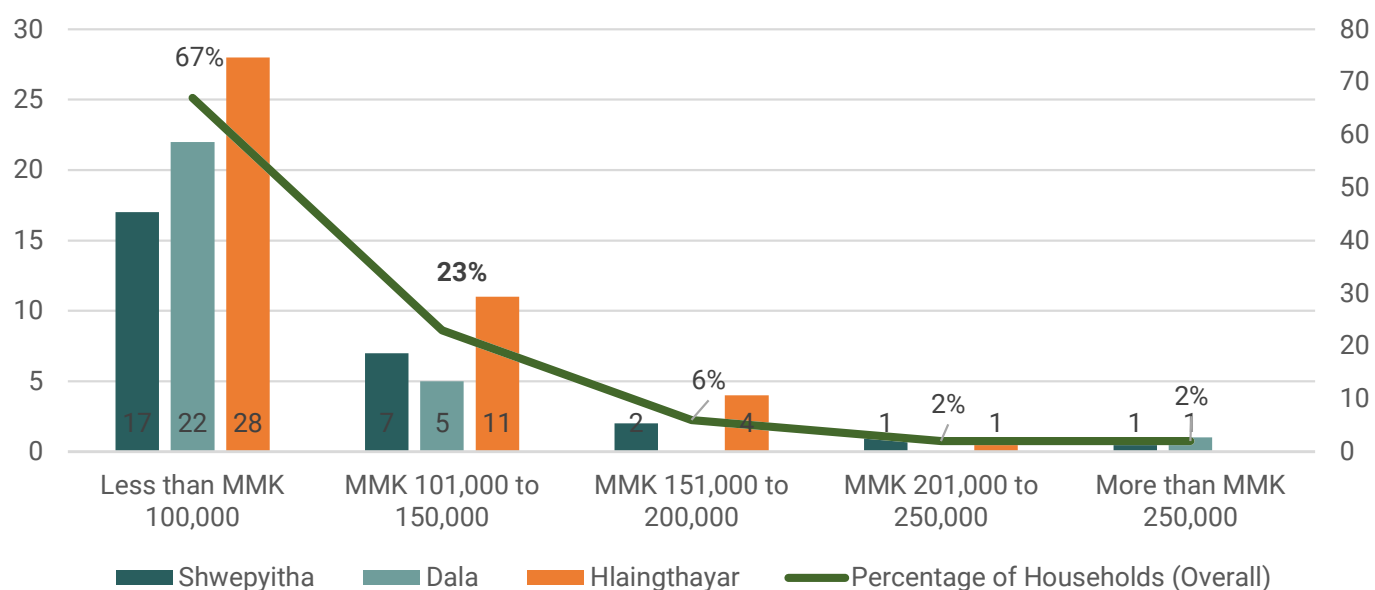


Figure 6. Household income in the past 30 days



**94%**

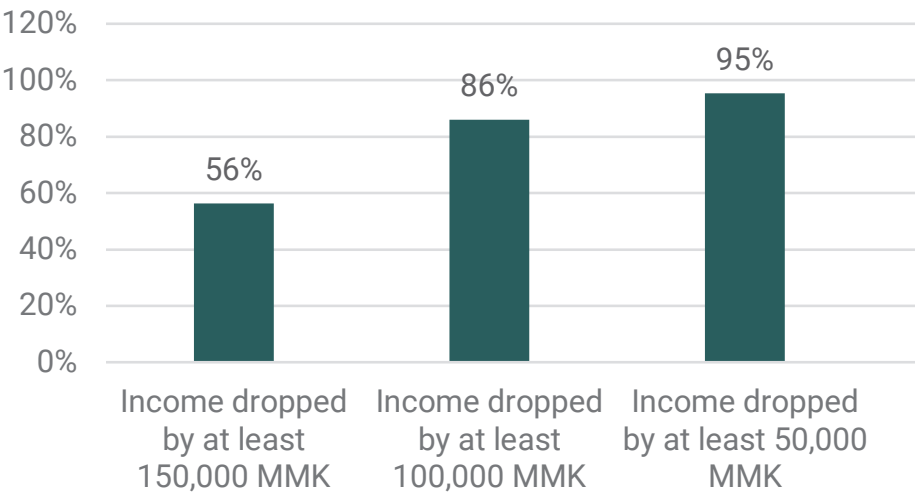
of respondents reported a fall in income compared to their pre-COVID-19 outbreak monthly income

As a result of the high rates of joblessness, household incomes have reduced dramatically over the past 30 days. Overall, 94 per cent of respondents reported a fall in income compared to their pre-COVID-19 outbreak monthly income (Figures 5 and 6).

The magnitude of income loss is striking, while 64 per cent of households reported monthly incomes greater than MMK 250,000 before the outbreak of COVID-19, only 2 per cent of households reported incomes within the same range over the past 30 days.

Similarly, 67 per cent of households now earned less than MMK 100,000 over the past 30 days compared to 1 per cent of households before the outbreak of COVID-19.

Figure 7. Magnitude of loss in income (for households of who made > MMK 250,000 before COVID-19)



The magnitude of income loss is further revealed in Figure 7 when we examine households with pre-outbreak earnings greater than MMK 250,000, a cohort that makes up 64 per cent of all households. 56 per cent of households in this income range report a drop-in income over the past 30 days of MMK 150,000 or greater. 86 per cent report a drop-in income of MMK 100,000 or greater while nearly all households (95 per cent) report a drop in income of at least MMK 50,000.

90 per cent of households reported having no alternate sources of income. 10 per cent reported pensions, rent from land/house, and income from livestock as alternate sources of income.

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50-year old Daw Myint Myint Kyi lives in the Oke Yay Kan ward of Hlaingthayar township. Her husband who is a casual worker is the sole income earner in her family.

“My husband works as a bricklayer or carpenter and sometimes even helps with digging or loading cargo. After the outbreak, our daily incomes have reduced. My husband has now hired a motorbike and is trying to offer taxi services. But he cannot find many passengers these days”, she said.

The family has taken multiple loans to buy food, soap, and masks.

But a more pressing worry is the onset of the monsoon season. She added, “We have to repair our house before the rainy season begins. We have already taken a loan for this. Even though I have been living here for 15 years, I know that I don’t own this place. I always worry about our house”.







## Household Debt

As presented in Figure 8, household indebtedness is high in informal settlements with 69 per cent of all respondents reporting borrowing money in the past 30 days. This is expected given the magnitude of income and job loss seen in the sections above. Among the households who borrowed money in the past 30 days, 61 per cent took out a loan of value greater than MMK 100,000, 35 per cent borrowed between MMK 51,000 and MMK 100,000, and 4 per cent borrowed an amount less than MMK 50,000. (Figure 9).

**69%**

of all respondents reporting borrowing money in the past 30 days

Figure 8. Has any member of your household taken a loan in the last 30 days?

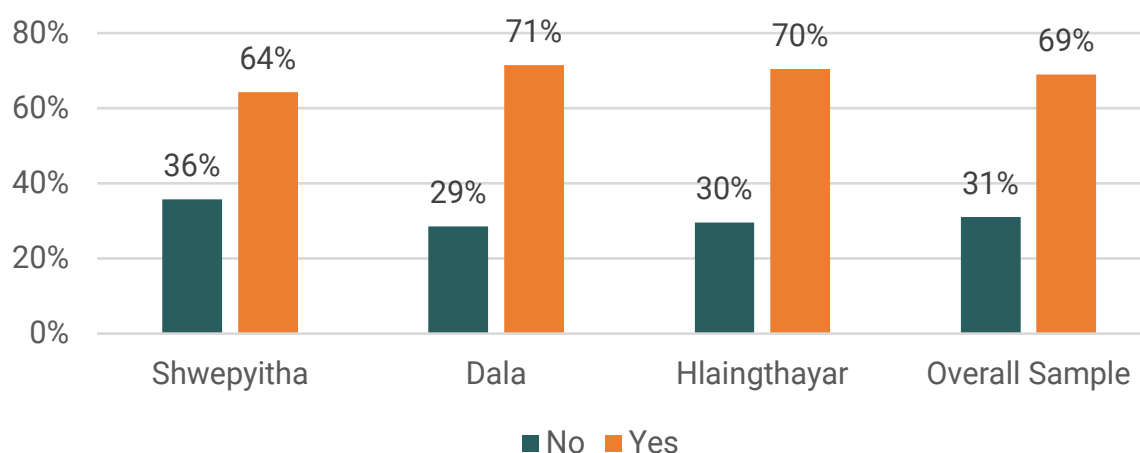
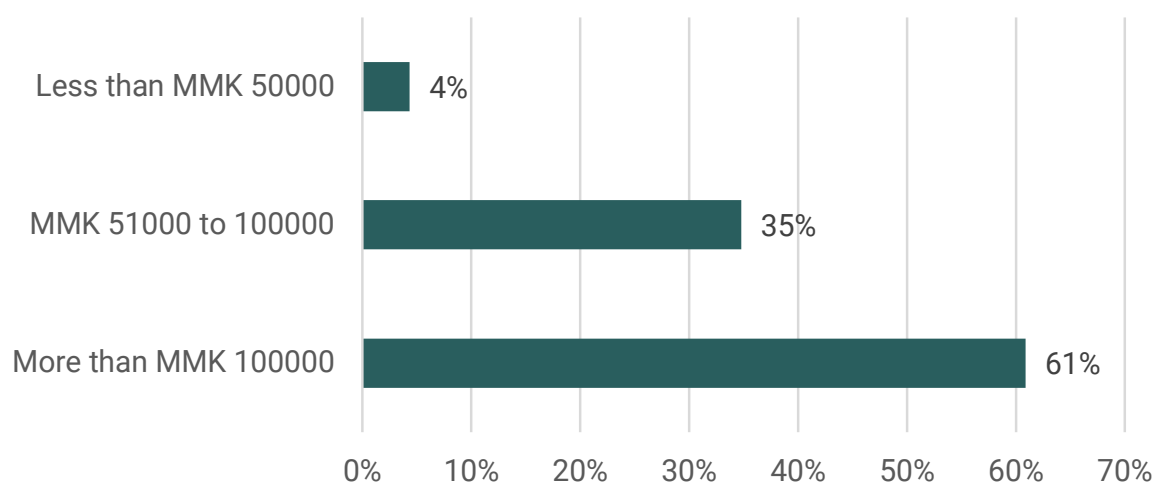


Figure 9. How much debt has your household taken in the past 30 days?



Among the households  
who borrowed money in the  
past 30 days,

**69%**

took out a loan of value  
greater than MMK 100,000

It is important to note that households in informal settlements were already highly indebted before the outbreak of COVID-19. A UN-Habitat survey conducted in 2019 among 500 households in Hlaingthayar found that 56 per cent of households have pre-existing loans amounting to an average of MMK 555,000. The survey had also revealed that in most cases, money was borrowed from family members, friends, or neighbors (61 per cent), from money lenders (31 per cent), through village savings and loan associations (7 per cent), and micro-credit providers (6 per cent).

The loss in income over the past 30 days is likely to have pushed households further into a vicious debt cycle. 19 per cent of households who borrowed money in the past 30 days used it to repay pre-existing loans.

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**Daw Tin Mar Wai and her family of six lives in an informal settlement near the Shwe Than Lwin Industrial Zone in Hlaingthayar township. Her family depends on two income earners, her husband who is engaged in casual labour and her eldest daughter who used to work at factory in Hlaingthayar. Her three younger children are students. After the COVID-19 outbreak, the factory where her daughter worked closed its operations putting her out of work. Work opportunities have also been difficult to come by for her husband. She has taken a loan of MMK 200,000 from three lenders at an interest rate of 10 per cent for 10 days. Daw Tin Mar Wai said, "The loans I have taken will be difficult to pay back without jobs and income. I had to sell and mortgage my belongings so that we can buy food. We also fear that we might be infected with COVID-19. Our family lives beside the main road and it is not possible for us to practice physical distancing. We do whatever is possible and I feel that I have to be more responsible during this time. I remind everyone to wash their hands and shower when they come back home. I also started avoiding buying food outside of my home, I cook all our meals now. But I am afraid of what will happen next month". "**

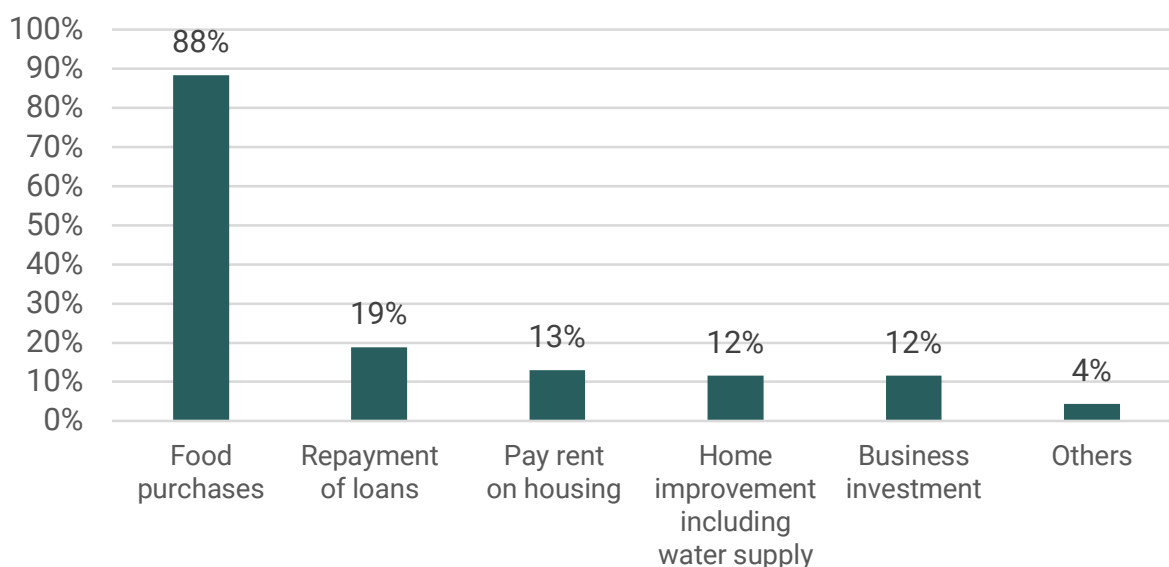
Food purchases formed the top purpose for taking out a loan in the past 30 days, 88 per cent of households who took out a loan used it to purchase food (Figure 10). Other purposes included repayment of existing loans (19 per cent), paying rent (13 per cent), home improvement including water supply connections (12 per cent), and business investments (12 per cent).

**88%**

of households used the loan taken  
out in the past 30 days to buy food

In our previous survey of 500 households in Hlaingthayar, conducted in 2019, food purchases were already the most important use of loans borrowed by the household (for 37 per cent of indebted households). The other uses cited in the previous survey were health expenditure (30 per cent), business investment (23 per cent), house construction (12 per cent), and repayment of loans (12 per cent). However, the percentage of households borrowing money for buying food appears to have markedly risen, indicative of the state of food security in informal settlements in Yangon.

Figure 10. For what purpose did you take a loan in the past 30 days?









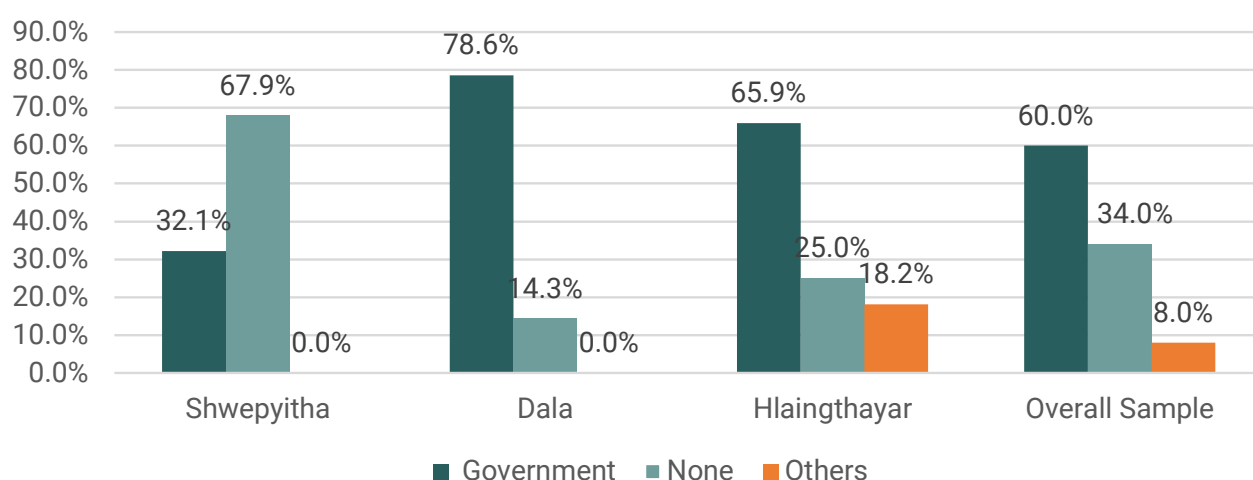
## Food security

As Figure 11 presents, 66 per cent of households reported receiving food assistance from at least one source. 60 per cent of households reported receiving food assistance from a government source. While the exact nature of assistance is not known, it is safe to assume that the assistance is linked to relief measures recently announced by the Government of Myanmar.

**60%**

of households in informal settlements reported receiving food assistance from the government. However, food insecurity remains high.

Figure 11. Percentage of households who received food assistance (by township)



**Food insecurity remains high across townships, all households surveyed reported that they are worried their stock of food would run out before having money to buy food.**

While 79 per cent of households in Dala and 66 per cent of households in Hlaingthayar received food assistance from the government, only 32 per cent of households in Shwepyitha reported receiving food assistance. 8 per cent of households reported receiving assistance from other sources including private donors, Civil Society Organizations (CSOs), or religious charities.

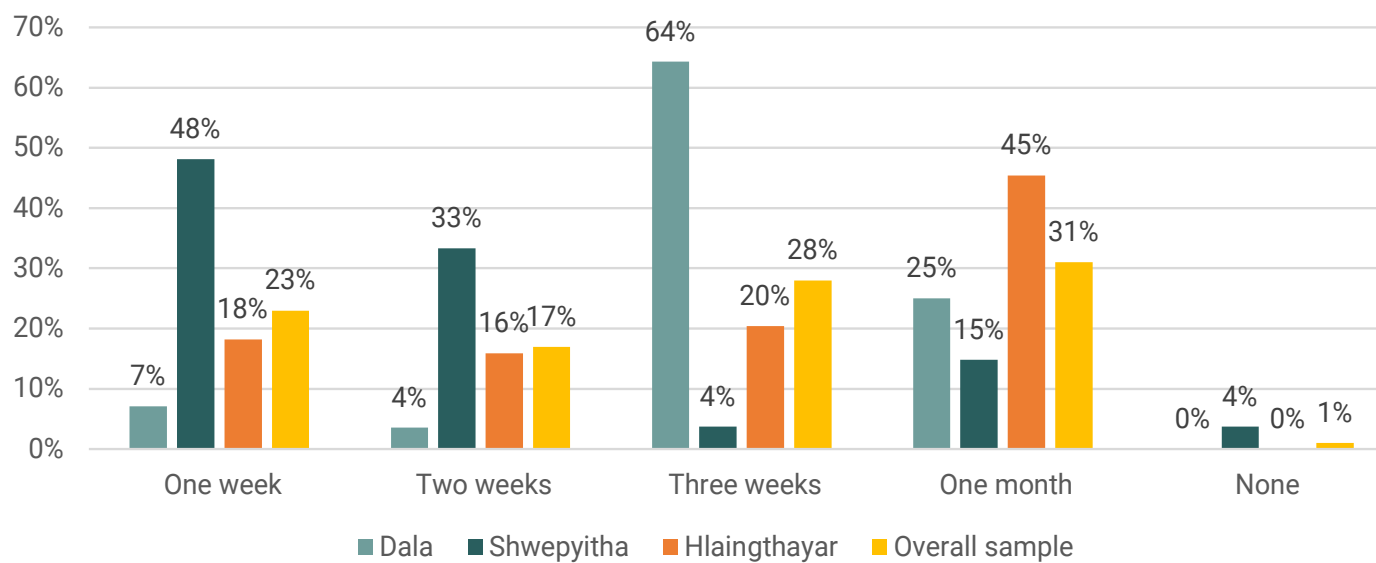
Food insecurity remains high across townships, all households (100 per cent) in the sample reported that they are worried their stock of food would run out before having money to buy food.

As presented in Figure 12, close to half of sampled households (48 per cent) in Shwepyithar reported having stocks to last for a week or less. In comparison, only 7 per cent of households in Dala and 18 per cent in Hlaingthayar reported stocks lasting a week or less. In addition, 4 per cent of households in Shwepyitha reported having no stock of food. In Hlaingthayar, in contrast, 45 per cent of sampled households reported having food stock to last for a month.

In Shwepyitha, 7 per cent of households skipping a meal in the past 30 days; 2 per cent of households in Hlaingthayar and no households in Dala reported skipping a meal.



Figure 12. Availability of food stocks by township









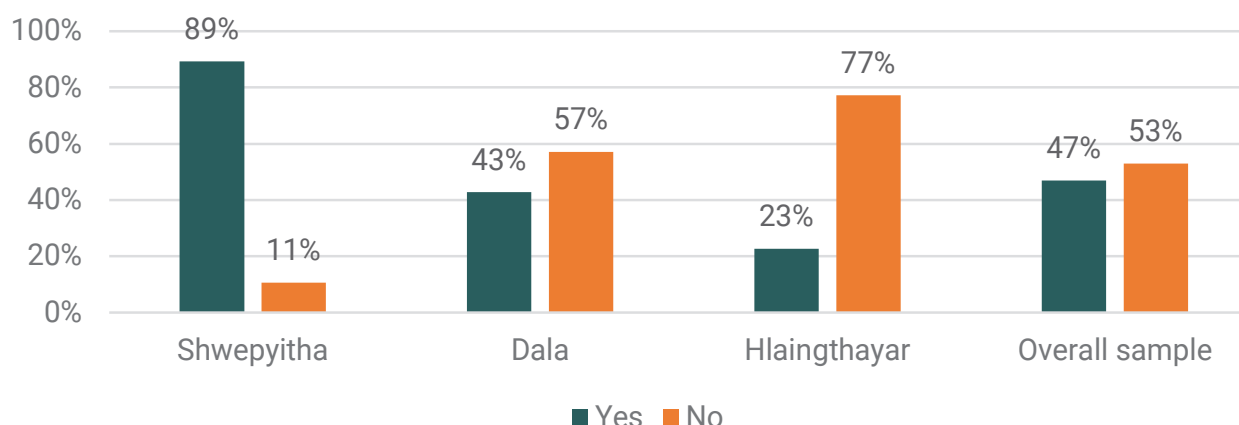
## Security of tenure

**53%**

of households in informal settlements do not feel secure from eviction

53 per cent of all households in our sample reported feeling insecure about being evicted from their current place of residence (Figure 13). The number of households reporting eviction related insecurity varied between townships, Hlaingthayar reported the highest percentage of households reporting eviction related insecurity (77 per cent), followed by Dala (57 per cent), and Shwepyitha (11 per cent). **More women respondents reported eviction-related insecurity (57 per cent) compared to men (49 per cent).**

Figure 13. Does your household feel secure from eviction in your current residence?

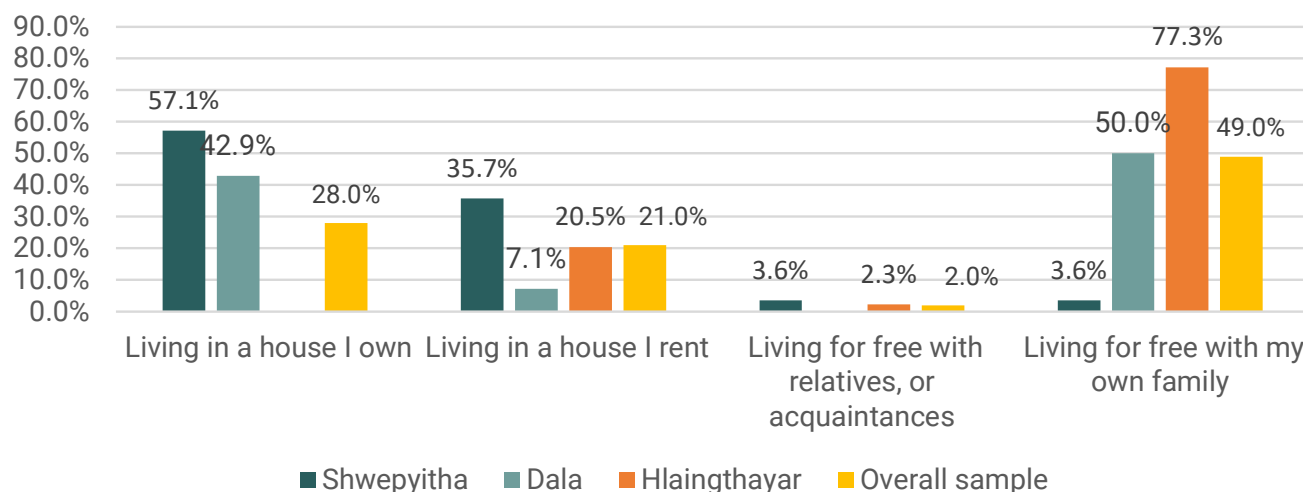


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U Thant Zaw Oo works as a bricklayer and lives in an informal settlement in Hlaingthayar township. His family of six are dependent on him and his wife, who also works in bricklaying. Since the COVID-19 outbreak, works has reduced for both of them. While his wife has been put out of work, U Thant Zaw Oo works once in three days. However, this income is hardly enough to cover his family's needs. He has now taken a loan of MMK 300,000 at an interest rate of 20 per cent for 24 days. His family tried to negotiate with their landlord to reduce the monthly rent of MMK 70,000 for the 64 sq. ft. home his family lives in.

U Thant said, "Tomorrow is the due date for paying the rent on our room. We tried negotiating with the landlord but he asked us to vacate the room if we are unable to pay. I am thinking of taking a loan to pay the landlord even though I know it will be difficult to pay it back without a regular job. I can't imagine what the situation of my family will be if this situation persists". "

Figure 14. Current status of residence by township



A plausible explanation for the relatively low levels of eviction-related insecurity in Shwepyitha in our sample could be that the majority of respondents (92.8 per cent) reported either living in a house they own (57.1 per cent) or in a house they rent (35.7 per cent). Comparative figures for Dala and Hlaingthayar were 50 per cent and 20.5 per cent respectively, as presented in Figure 14.

Living with their own family was the most prevalent residency status in Dala (50 per cent) and Hlaingthayar (77.3 per cent). A majority of the respondents who reported living with their own family for free were women who identified themselves as the spouse of the head of the household.

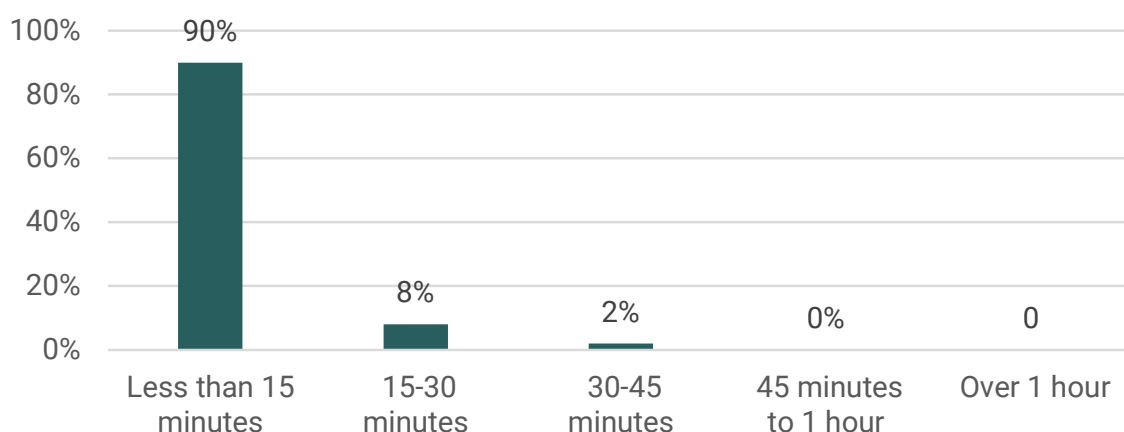
No household in the sample across all three townships reported receiving an eviction threat in the past 30 days.

## Access to healthcare

**90%**  
of households in informal  
settlements live within  
15 minutes of a health  
facility

Overall, 90 per cent of households reported being in close proximity (less than 15 minutes) to a health facility (Figure 15). In Hlaingthayar, 93 per cent households reported being within 15 minutes of a health facility compared to 100 per cent in Dala. In Shwepyitha, while 75 per cent of households were within 15 minutes of a health facility, 21 per cent reported being within 15 to 30 minutes away, and 4 percent between 30 to 45 minutes away.

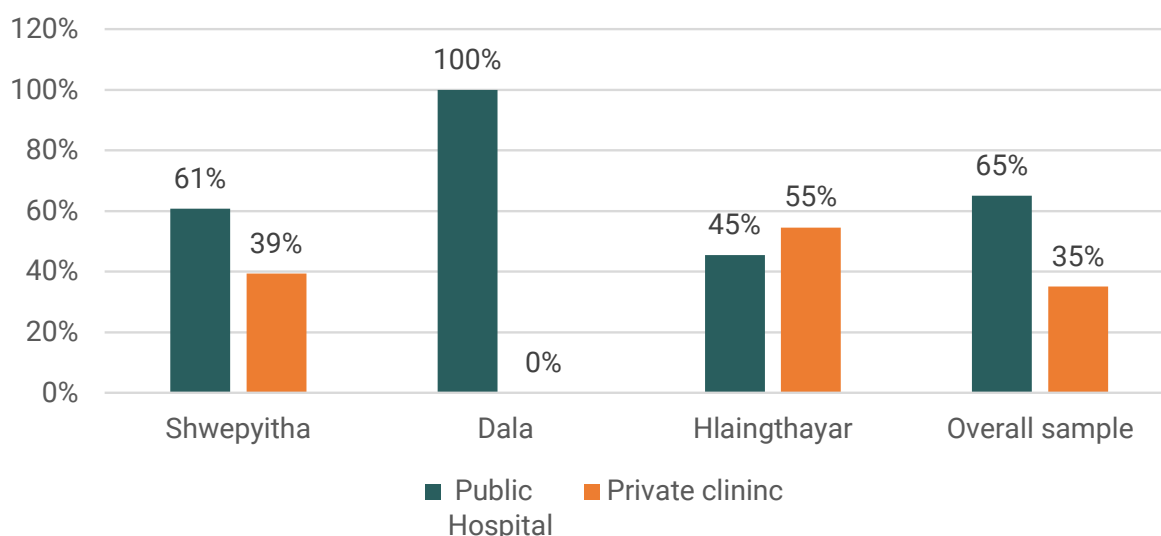
Figure 15. How long does it take you to reach your nearest health facility?



Overall, 65 per cent of households in informal settlements reported that the closest health facility to them was a public hospital while 35 per cent reported being closest to private clinics. The variation across townships is presented in Figure 16 above.

For **90%** of households,  
the nearest health facility is a  
public hospital

Figure 16. What is the nearest health facility that you would go to?





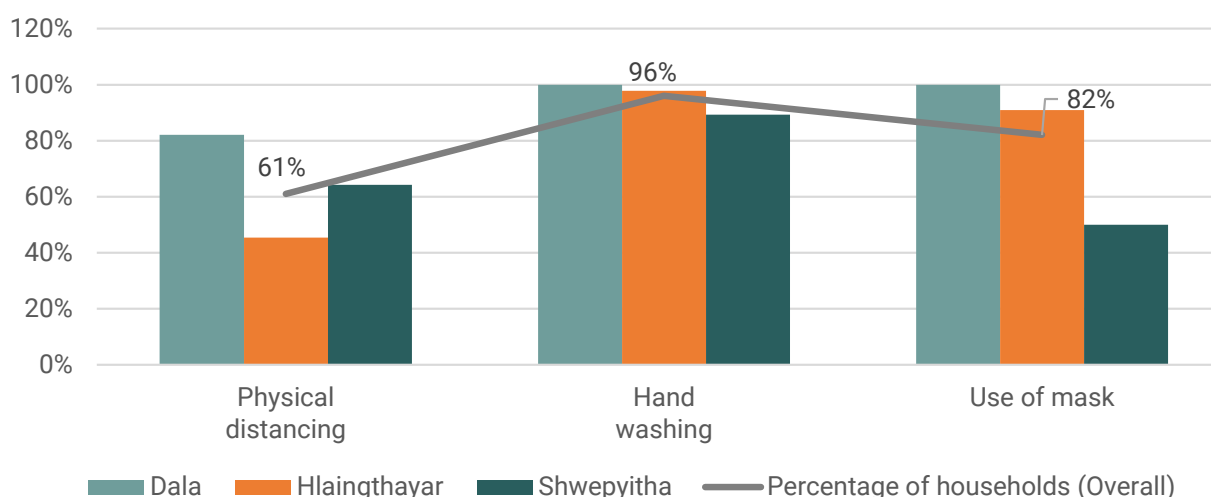


## Knowledge, Attitudes and Practices (KAP) related to COVID-19

As shown in Figure 17, households reported high awareness of three key actions for the prevention of COVID-19 - handwashing (96 per cent), use of masks (82 per cent), and physical distancing (61 per cent).

**A majority of households are aware of the key recommended actions for COVID-19 prevention**

Figure 17. Percentage of households aware of key COVID-19 prevention actions

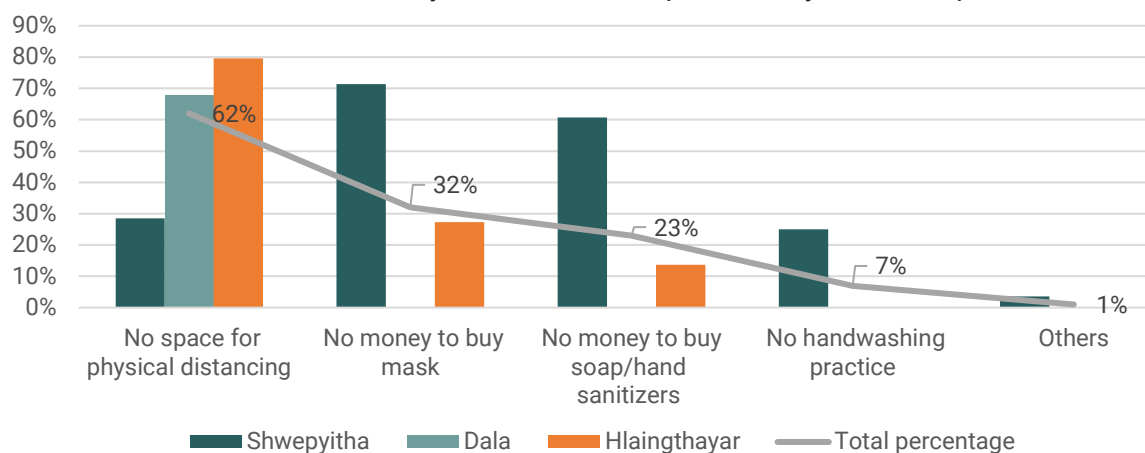


**Households reported high awareness of three key actions for the prevention of COVID-19 - handwashing, use of masks and physical distancing**

Knowledge of handwashing as a necessary preventive action remained consistently high across all three townships. In comparison, while knowledge about the use of masks in public remained high in Dala (100 per cent of households) and Hlaingthayar (91 per cent), only 50 per cent of the respondents in Shwepyitha reported awareness about the use of masks in public.

Households were least informed about the need for physical distancing - overall, only 61 per cent of households reported awareness about physical distancing. This varied across townships, while 82 per cent of households in Dala reported being aware of the need for physical distancing, in Shwepyitha and Hlaingthayar, awareness was lower at 64 per cent and 45 per cent respectively.

Figure 18. What are the main barriers for your household to practice key COVID-19 prevention measures?



# 62%

of households in informal settlements do not have space for physical distancing;

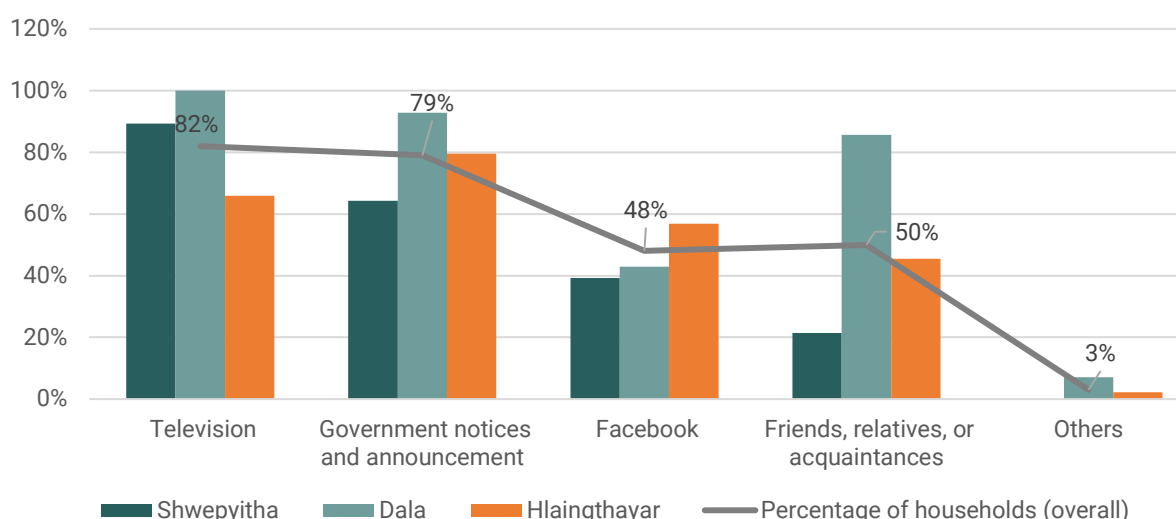
**a third** of all households do not have money to buy masks

Among the main barriers that households reported to follow the most common COVID-19 prevention actions, 62 per cent of households reported that there was no space for physical distancing in their settlements. 80 per cent of households in Hlaingthayar identified the lack of space for physical distancing as a barrier (Figure 18).

A third of all households reported not having money to buy masks. This varied between townships, 71 per cent of households in Shwepyitha and 27 per cent of households in Hlaingthayar reported not having money to buy masks. In Dala, no household reported the lack of money to buy masks as a barrier.

Similarly, while 23 per cent of all households reported the lack of money to buy soap or hand sanitizers, this varied across townships. 61 per cent of households in Shwepyitha and 14 per cent in Hlaingthayar reported not having enough money to buy soap or hand sanitizers. In Dala, no household reported this as a problem.

Figure 19. What is your main source of information about COVID-19?



As Figure 19 presents, the most common source of information for households about COVID-19 was television (82 per cent). Television was the most common source of information on COVID-19 in both Dala (100 per cent) and Shwepyitha (89 per cent).

**Majority of households rely on television and/or government notices and announcements for information on COVID-19**

In Hlaingthayar, government notices and announcements were the most common source of information on COVID-19 for 80 per cent of the households compared to television, reported only by 66 per cent of households. Comparatively, 64 per cent of households in Shwepyitha and 93 per cent of households in Dala reported government notices and announcements as the most common source of information about COVID-19.

Overall, half of all respondents reported relying on friends, family, or acquaintances while 48 per cent reported relying on Facebook for information on COVID-19.





United Nations Human Settlements Programme, UN-Habitat  
8(c), Saw Mahar Street (off Bogyoke Museum Rd.)  
Yangon, Myanmar  
Tel: +95-1-1543685  
Fax: +95-1-1543685  
Website: [www.unhabitat.org.mm](http://www.unhabitat.org.mm)  
Facebook: [www.facebook.com/UNHMyan](http://www.facebook.com/UNHMyan)

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