CHIN STATE, MYANMAR: SME STRATEGY

AN ACTION PLAN FOR DEVELOPMENT OF THE SME SECTOR IN CHIN STATE

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PREFACE AND INTRODUCTION| ONE

This document outlines a strategy and implementation plan for developing small and medium enterprises (SMEs)[1] in Chin State, Myanmar. This document is the result of a two-day workshop held in Hakha, Chin State in June 2016. The Chin State government invited the Friedrich Naumann Foundation (FNF) to lead the workshop. A first draft containing 20 SME Roadmap Actions was reviewed by the Chin State Government and members of civil society, and a final list of 13 priority Actions were selected. This draft details those 13 Action Areas (AAs).

The main data for this document comes from the two-day workshop held in Hakha in June 2016. There were over 200 participants at that workshop, including representatives from government, parliament, the military, civil society and the private sector. Women were present, but underrepresented. The workshop Facilitator and author of this document, Dr. Adam McCarty (with Siddhartha Basu), have further developed the 13 AAs under guidance from the Chin State government.

It is recommended that this document be distributed to various parties for further comments and feedback. Sharing the report with the Union Government (and the donor community) is also advisable, in order to receive feedback about both content as well as funding options. Using this document as a focal point for external support will ensure local ownership as well as effective and efficient coordination.

[1] Note that for the purposes of this document, the term "SME" will be taken to refer also to micro-sized firms, as this better reflects the fact that the economy of Chin State is still underdeveloped and small in size.

DEVELOPMENT CONTEXT| TWO

Chin State is usually referred as the "Least Developed State" in Myanmar. Chin State is certainly poor, with a population of slightly under 500,000 persons largely eking out a subsistence living amongst a rugged, mountainous terrain (the poverty rate is 73%). It is a developmental "chronic patient" in a subsistence economy poverty trap. Two-thirds of government funds are devoted to maintaining and expanding the road network, which allows a minimum level of access to markets. In accordance with this picture, the economic "weaknesses" of Chin State are numerous and substantial. In the table below, we see that it includes social as well as physical infrastructure, poor agricultural productivity and more.

Table 1: SWOT analysis

Strengths (to build on)	Weaknesses (to be addressed)
• Strong and diverse civil society, including churches • Diversity and value of natural resources • Agricultural potential and land availability • Natural beauty and a clean environment for tourism • Stability and social harmony; the ceasefire • Human resources (education)	• Poor road infrastructure and communication • Weak social infrastructure (schools and health facilities) • Weak technical infrastructure (water and sanitation, telecom, and electricity) • Poor market access • Physical and intellectual isolation Other weaknesses: • Limited access to education (at all levels) • Insufficient labour force, scarcity of skilled labour and brain drain • Limited access to capital for SMEs • Inadequate technology/skills • Underutilisation of land resources and low land productivity (due to shifting cultivation) • Ethnic and linguistic diversity (problems with tribalism) • Forest and environmental degradation (due to fires, shifting cultivation and deforestation)
Opportunities (to seize)	**Threats (to manage and mitigate)**
• Proximity to India (for cross-border trade) • Abundant natural resources (worthwhile investing in agriculture and ecotourism) • Attractive for external assistance • Strong and free media • Telecom and internet (could reduce isolation)	• Climate change (particularly landslides) • Complex geography and remoteness • Out-migration of skilled workers (brain drain) • Lack of learning facilities • Poor quality of teaching

Source: Myanmar Institute for Integrated Development (October 2014), Support to Chin State's Comprehensive 5-year Development Plan and Annual Planning 2016-2021 With Local Social Plan.

Some weaknesses are, rather perversely, connected to strengths. The high poverty rate in Chin State should mean that it attracts higher per-capita donor and government developmental support. Similarly, the poor agriculture diversity and low value-added (few and poor-paying cash crops) suggests the possibility for “quick wins” in rural incomes, given improved techniques, new crops and varieties, and improved access to markets.

Chin State also has particular strengths, notably the social system and implementation capacities within religious groups (churches). Chin State is the only State/Region in Myanmar with majority Christian population (85% of the State’s population). This needs to be seen as an asset that can support the government in applying strategies (churches as “sub-contractors”). Education levels are also quite impressive in some locations, and there is a network of over 50,000 Chin State people living in other countries that should be tapped into to support development, trade and investment. There is also peace, at least since the 2012 ceasefire with the Chin National Front (CNF).

Given this developmental context, the immediate focus for development in Chin State should be in raising the agricultural productivity of small farmers. They need to achieve sustained, beyond-subsistence, higher incomes, through the application of better crop and animal-raising techniques, or through new or improved crop and livestock varieties. Connected to achieving this, however, is much else: improvements in health, education, roads, communications, etc. Also connected are SMEs – the enterprises that will connect farmers to markets, through wholesaling, transport, financing and processing.

The focus of this SME Strategy is therefore to strengthen that SME aspect of the overall development strategy. At the workshop it was agreed that the definition of “small” enterprise in Chin State is best understood to include “micro” enterprises, and, for want of a better definition, that would include any farmer household that derives most of its income through the specialised production of crops or animals for cash sale. These households are an integral part of a particular value chain, and so are connected to more formal SMEs.

STRATEGIC CONSIDERATIONS| THREE

Demographic Profile|3.1

The 2014 Census returned a total population for Chin State of 478,801 persons. The table below shows the breakdown of that population by gender across the three districts and 13 Townships (and sub-Townships) of Chin State. Only 21% of people live in urban areas.

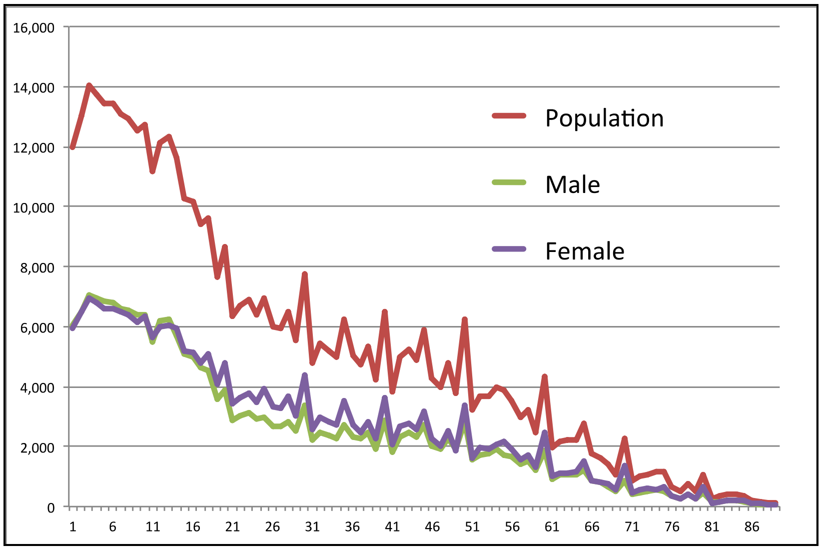
Table 2: Demographic data

	Total population			
	Both sexes	Male	Female	Sex ratio
CHIN	478,801	229,604	249,197	92
Chin Urban	99,809	47,198	52,611	90
Chin Rural	378,992	182,406	196,586	93
HAKHA	98,726	47,401	51,325	92
Hakha	48,352	23,022	25,330	91
Thantlang	50,374	24,379	25,995	94
FALAM	167,578	81,242	86,336	94
Falam	41,457	20,350	21,107	96
Tedim	87,623	41,927	45,696	92
Tonzang	20,722	10,107	10,615	95
Rihkhawdar (sub-township)	6,620	3,273	3,347	98
Cikha (sub-township)	11,156	5,585	5,571	100
MINDAT	212,497	100,961	111,536	91
Mindat	42,600	19,727	22,873	86
Matupi	39,086	18,680	20,406	92
Kanpetlet	21,493	10,313	11,180	92
Paletwa	64,971	31,104	33,867	92
Rezua (sub-township)	12,265	5,471	6,794	81
Sami (sub-township)	32,082	15,666	16,416	95

Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report. <http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf>

In both rural and urban areas, the total number of women exceeds men notably. The sex ratio of 92.1 is probably not due to son-preference practices common in countries like India and China, but rather due to migration by males out of Chin State for employment in Myanmar or India. This tendency was reported in the SME workshop, and the chart below seems to confirm it, as the numbers of males are consistently below numbers of females between 18 to 45 years of age. These “missing men” reflect the poor economic opportunities in Chin State, and only development and the creation of jobs (and value-adding agricultural activities) will draw them back.

Figure 1: The Gender Gap



Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report. <http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf>

Figure 1 highlights the extraordinarily youthful population of Chin State, where 43% of persons are under 17 years of age. The chart also suggests poor knowledge about precise ages, as there are peaks of persons reporting to be 30, 40, 50 or 60 years of age. This is simply a reporting or recording error. The overall picture, however, is very clear: the youthful population of Chin State will be surging into a working-age one, looking for jobs over the next two decades. If jobs cannot be created, on-farm or off-farm, then migration will increase and the numbers of “missing men” will increase.[2]

The Chin Diaspora|3.2

There are approximately half a million ethnically Chin persons living in Chin State, and another nearly half a million living in outside Chin State in Myanmar, especially in Rakhine State, Sagaing, Magway, Bago and Yangon Regions. As of about five years ago, about 60,000 Chin refugees were living in India, while more than 20,000 Chin refugees were living in Malaysia. Several thousands more are scattered across North America, Europe, Australia and New Zealand.

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[2] East Timor faces a similar demographic profile, and there would be useful lessons for Chin State to glean from how it has developed a “youth-focused” development strategy (see: http://www.worldbank.org/projects/P106220/timor-leste-youth-development-project?lang=en).

The 2014 Census recorded 51,545 Chin “conventional household” members as living in other countries (i.e. recent migrants), mostly in Malaysia and America. That is over 10% of the total Chin State population, and as such can be a very valuable source for development assistance. A formal strategy to link with and seek help from these communities should be developed. This is challenging given the levels of distrust that remain from previous decades, but the networks of resentment can change very quickly into networks of support with the right approach. Those networks include international church groups and numerous information channels.

Aside from charity-related assistance, overseas Chin networks should be viewed as potential investors in land, property and SMEs. The environment for them to do so must, however, improve dramatically. Overseas Chin individuals should be able to formally invest without fear of losing their assets and profits. They will only invest (for themselves or for their relatives) when they perceive investment risks to be low. This can be done by example: a small number could be actively supported in their investments to demonstrate to the many others that it is both possible and safe.

Table 3: The Chin Diaspora

	Country of residence									
	Total	Thailand	Malaysia	Singapore	China	Japan	Korea	India	USA	Other
CHIN										
Both sexes	51,545	588	27,016	1,695	202	44	75	5,880	12,117	3,928
Male	33,975	436	19,751	168	183	24	56	3,502	7,636	2,219
Female	17,570	152	7,265	1,527	19	20	19	2,378	4,481	1,709
HAKA										
Both sexes	20,346	90	8,758	197	15	18	45	1,601	7,013	2,609
Male	12,142	58	5,477	46	9	10	37	900	4,215	1,390
Female	8,204	32	3,281	151	6	8	8	701	2,798	1,219
FALAM										
Both sexes	15,663	151	8,032	1,138	88	23	21	2,962	2,765	483
Male	10,102	90	6,082	57	83	12	10	1,758	1,737	273
Female	5,561	61	1,950	1,081	5	11	11	1,204	1,028	210
MINDAT										
Both sexes	15,536	347	10,226	360	99	3	9	1,317	2,339	836
Male	11,731	288	8,192	65	91	2	9	844	1,684	556
Female	3,805	59	2,034	295	8	1	-	473	655	280

Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report[3].

Employment and Assets|3.3

Of the 347,466 persons of working age in Chin State, very few are employed in the formal sectors of the economy. The government employs less than 8%, and even fewer are employees of the 1,719 private sector employers. There is an average of only 7.5 employees per private sector employer. Other workers include "own account workers" and unpaid family workers, but these would not typically fall within the SME definition. The SME sector is therefore very small, although to these numbers we can add the farm households whose main incomes come from cash crops.

3 http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf

Table 4: Economic activity profile

	Usual activity status					
	Total	Employee (government)	Employee (private)	Employer	Own-account worker	Unpaid family worker
CHIN						
Both sexes	347,466	15,697	12,961	1,719	61,996	79,768
Male	163,220	9,291	9,648	1,045	40,346	34,930
Female	184,226	6,406	3,313	674	21,650	44,838

Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report. <http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf>

According to recent census data (2014), about 17% of Chin State's 91,121 households own mobile phones, and one-third own a motorbike. That percentage would be higher now and still increasing, although ownership is likely to remain concentrated in townships. It would be good to build up a database of all village leaders with mobile phones (making note of whether they are smartphones or not). To that database could be added the telephone numbers of other relevant persons (e.g. women's group representatives, SME managers, etc.). Such a database could then become a valuable tool for cost-effective communication between thousands of persons.

Table 5: Asset ownership across Chin households

CHIN	Conventional households	Car/Truck/ Van	Motorcycle/ Moped	Bicycle	4-Wheel tractor	Canoe/Boat	Motorboat	Cart (bullock)
	91,121	733	25,593	3,083	266	611	1,228	7,582
	Conventional households	**Radio**	**Television**	**Landline phone**	**Mobile phone**	**Computer**	**Internet at home**	**% with none of the items**
	91,121	18,535	24,884	4,583	15,567	1,999	1,187	***58***

Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report. <http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf>

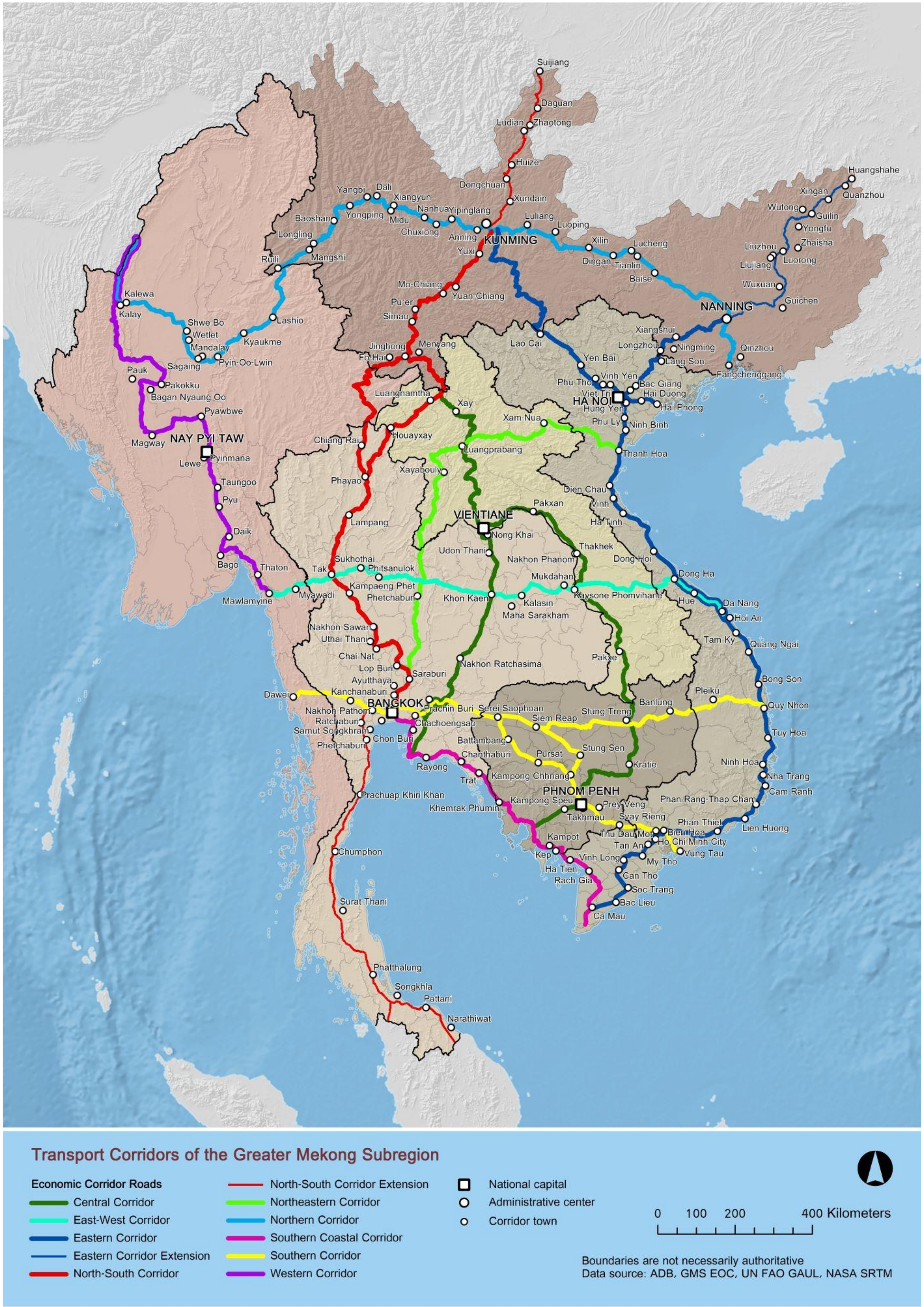
Mobile phones are the most obvious means of communication and for receiving feedback from Chin State citizens who own them. Relevant applications, such as VOTO, Greenway and iWomen, should be explored and developed for practical use. A separate strategy is needed to reach out to off-grid households that do not own mobile phones. To the extent that there are whole villages like this, a typical approach would be to fund construction of a modest community centre (which is maybe also a primary school) that uses hydroelectric or solar power to run a television and support the use of mobile phones (it could recharge household batteries as a business). Specific persons can then be responsible for the shared use of community mobile phones.

Physical Infrastructure|3.4

Chin State must think strategically about infrastructure investments and options, given its unique position bordering two other countries. In particular, Chin State can benefit from pending road networks that will crisscross the Greater Mekong Sub-Region (GMS). Two highways will pass along the north of Chin State – one connecting India to Kunming, and the other connecting India to Bangkok. Getting Chin households connected to these roads would be a strategically advantageous decision for Chin State.

Another priority is to examine in detail and improve border gate efficiency. One priority activity under this SME Strategy is the following: "To promote border trade with India – a policy approved by the Union Government – and to open border trade centres at Rihkhawdar, Sarsichauk and Myeikwa (Mareih Vum)". The borders need to be open and efficient, and this "efficiency" needs to be regularly measured and monitored. The Chin State government needs to strengthen formal trade and investment relations (including exchange visits) with the neighbouring Indian States of Manipur and Mizoram.

Expansion of the present Chin State road network should follow only after existing key roads are reinforced and are able to provide all-weather access. The most important roads are those connecting Chin State to the Kunming and Bangkok highways that run into Manipur state (see map below).



Transport Corridors of the Greater Mekong Subregion

SME STRATEGY| FOUR

The above strategic considerations have included infrastructure, demographics, employment and asset ownership in Chin State. We have also brought attention to the potential benefits from working with the overseas Chin community and with religious organisations within Chin State. Religious organisations, in particular, should be given the chance to implement development projects using state funds. If they prove effective and accountable for funds, then support can be scaled up.

There is no doubt that Chin State is poor and that its SME sector is small and has low value-added. Tourism and manufacturing hardly exist, and while there is tourism potential, that will take much time to develop. An initial focus on “community-tourism and adventure tourism” would be a good strategy. The mountainous terrain could readily provide routes for trekking, and these could be linked to a network of community-based tourism destinations.[4]

We feel that an immediate 1-4 year focus on agriculture is justified. That, and a general improvement in the business environment – regulations and other “soft infrastructure”, as well as physical infrastructure – form the basis of the following Action Plan items.

[4] Nepal is a country that has been able to successfully implement and promote such a model of tourism.

ACTION AREAS| FIVE

There are 13 Action Areas. Under each Area, there are one or two "problem areas", and for each problem area one or more specific actions are recommended.

Action Area 1

To reduce and simplify lengthy and complicated procedures to do business more quickly and easily - including by improving access to bank loans

Business regulations and bank loans	This Action Area addresses three problems: (1) complex processes to obtain bank loans; (2) the convoluted regulatory environment for doing business, the improvement of which could be achieved through strengthening one-stop shops (OSSs); and (3) the need for establishing formal regular dialogue between the government and SMEs.	
Problem 1: The bank problem	Obtaining a bank loan in Chin State is a longwinded process that requires a multitude of checks and supporting documents. Recommendation letters are difficult to obtain and, for the most part, irrelevant. Banks should deal directly and only with enterprises. Furthermore, banks require the calculation of profits and losses, as well as detailed business plans, before approving loans, but there is no service to assist in doing these things. The loans offered are also often less than applied for, at high interest rates and for short terms.	
Solution(s)	· Review and remove (or simplify) requirements for recommendation letters. · Explore how services could be offered, on a cost-recovery basis, to assist SMEs in developing business plans for loans.	
Action 1.1	Review recommendation letters: A local expert should be hired to map and critically review the bank loan process to SMEs in detail. This should be done in consultation with relevant stakeholders in Chin State. The review should conclude with specific justified recommendations (prescribed for each level of government, e.g. Chin State, union-level, etc.) about how the process for obtaining these letters can be simpler, quicker and more transparent.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Planning and Finance together with Ministry of Development Affairs, Electricity and Industry, Chin State	Private consultant (should publish report)	Six months (workshop of initial findings in Chin State in month 5)

Action 1.2	Strengthen business plan consulting services: Review and make recommendations about how SMEs may access support for developing strong business plans. If viable, such a service could be facilitated through OSSs. The service should be cost-recovery (i.e. the SMEs pay).	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin State	General Administration Department (GAD) and OSSs	Six months
Problem 2: The "ease of doing business" problem		
Solution(s)	· Making "doing business" easier requires many small changes to either remove administrative burdens or to make them less costly for businesses (both in terms of time and money). This can only be done through a critical review of the many small ways that government interacts with businesses, and by looking for "opportunities" to lessen that burden. · The initial focus should be on making the OSS system more effective. This could be achieved through the adoption of new technologies. · Training for OSS staff in all three Chin State OSSs.	
Action 1.3	Self-review and publication of reports by OSS departments regarding how to improve the number of customers and the quality of services provided	
Managed by	**Implementer(s)**	**Time needed**
GAD and CSDRC	OSSs	Six months
Action 1.4	Provide training for OSS staff (in all three Chin State OSSs)	
Managed by	Implementer(s)	Time needed
GAD and CSDRC	GAD	One year
Problem 3: The need for regular formal dialogue between the government and the private sector		
The problem	The SME sector in Chin State remains small and so dialogue with the government is typically informal and unrecorded. There is a need to move to a more formal system of dialogue and systematic recording of the concerns of the business community.	
Solution(s)	· Establish annual evidence-based meetings to take place between the government and the Chin State business community.	

Action 1.5	Draft Chin State business community "SME Voice" document	
Managed by	**Implementer(s)**	**Time needed**
Chin State Chamber of Commerce and Industries	Chin State Chamber of Commerce and Industries (assisted by Union of Myanmar Federation of Chamber of Commerce and Industries-UMFCCI)	Three years
Action 1.6	Hold annual government-private sector meetings (and share meeting note afterwards)	

Managed by	Implementer(s)	Time needed
Ministry of Planning and Finance together with Ministry of Development Affairs, Electricity and Industry	Government assisted by the Chin State Chamber of Commerce and Industries	One day (event to take place one month after “SME Voice” document is shared

One-Stop Shops (OSSs) for private businesses have been established in Myanmar (and Chin State), but while they are operational, they are not yet fully focused on achieving (or monitoring progress towards) the key OSS objectives, specified in the 20 May 2015 Terms of Reference for the Union-Level OSS Working Committee:

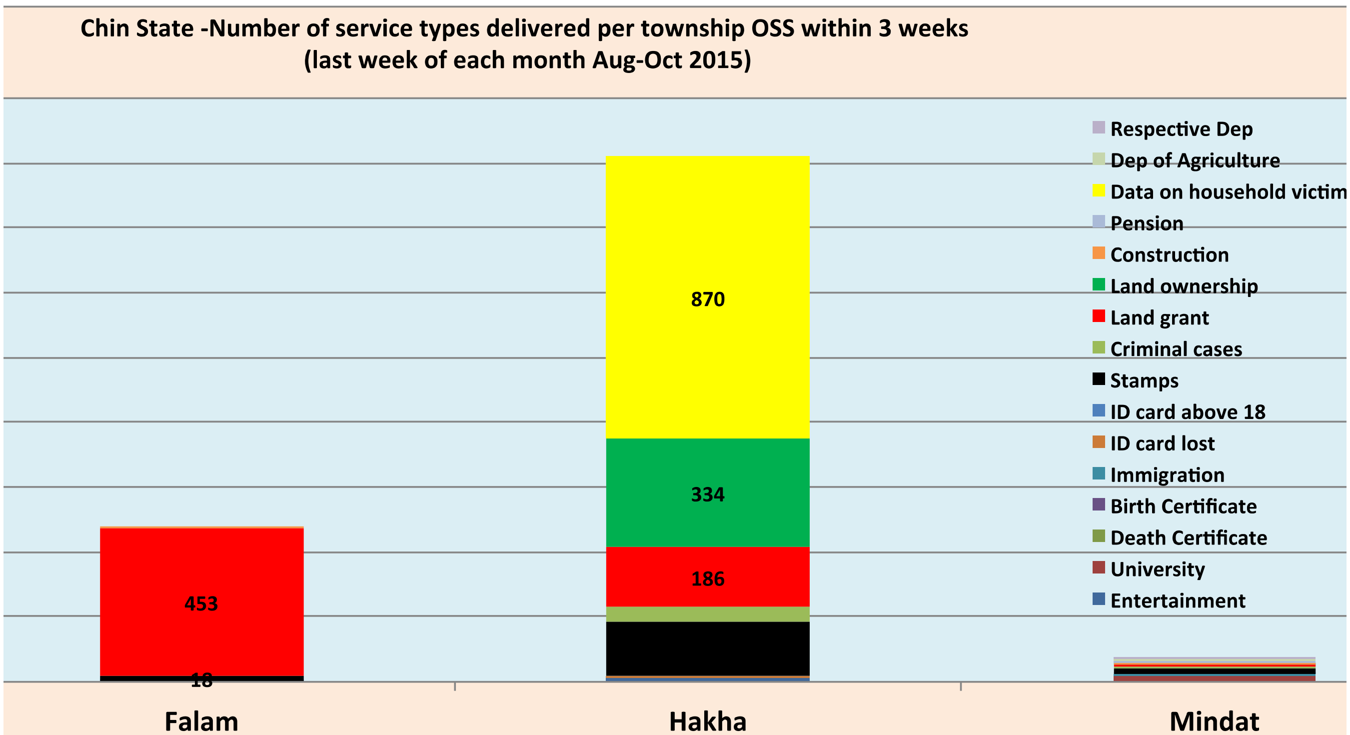
1. To provide basic services to ensure the needs of citizens
2. Efficient use of resources (time/money)
3. To prevent bribery and corruption
4. To enhance the development of the socio-economy
5. Build trust between government staff and the public
6. Departmental collaboration, coordination and transparency

The 16-member committee document then delves into how these key objectives can be achieved. There are 13 of these sub-objectives. Most of the sub-objectives are intended as ways to achieve the key objectives, and the remaining are instructions about how OSSs should be established and function. Most important is the first one:

> **“To promote better governance, through a reduction in the processes, the time taken and the costs to access basic services, in turn to be achieved through greater decentralisation of authority and a relaxation of departmental procedures”**

The OSS system should therefore be used as the principal pathway to make “doing business” easier in Chin State. In reality, establishing the OSSs has changed only where interactions with the government take place, but not reduced regulations or costs. That should change. Data about actual services delivered by Chin State’s three OSSs show that Mindat is hardly active, whereas Hakha has registered disaster victims, issued land grants and ownership papers, and sold tax stamps. None of the three have been actively involved with SMEs. Under this SME Action Plan, the OSSs (led by the GAD) should review how it can do a better job, in particular with respect to supporting SMEs.

Figure 2



Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report. <http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf>

Action 1.3 should review how OSSs can become “busy and proactive” in informing and helping citizens and SMEs. This should include a review of what services could be added to OSSs, how different departments could work together more efficiently, how results could be measured and reported, and what regulations could be simplified or even removed. This would include making such recommendations to the union-level government. As well, this “self research” would determine how budgets for equipment and training could be most effectively put to use in supporting SMEs. This could include paying for internet access. The goals of training OSS staff, which should be ongoing and utilising multimedia, could include:

- Understanding the vision, objectives and regulations of OSSs in Myanmar.

- Understanding the details of "customer-focused" service delivery.
- Learning about all the services delivered by the various OSS departments, "good practice" examples of cooperation between departments, and problem-solving skills.
- Learning-by-doing training could include drafting (or making videos of) service case studies, and monitored "homework" providing Facebook, Twitter, etc. content for the OSS.
- Training course for relevant OSS staff about intellectual property rights (IPR) and patents, followed by a dissemination plan.
- Management and customer-handling training for GAD OSS monitors.

Actions 1.5 and 1.6 ("SME Voice") enable us to form a consensus view of the whole Chin State business community with respect to their concerns and what changes they would like to see implemented. The business community should produce this document by themselves, and then it can be presented at an annual meeting with government representatives (who are each given a copy one month ahead of the meeting to prepare). The "concerns" should not be the problems of individual businesspersons (e.g. "why did I not get a bank loan?"), but should pertain to more general issues (e.g. "the bank loan process takes too long"). There are many examples of such documents from other countries. Anticipated costs from these actions will be to fund meetings, travel and any publishing costs. The document should include a matrix of concerns: What is the concern? What should be done about it? How does one measure the problem and progress towards solving it? Who is responsible in the government (and at what level) for action on and reporting of the problem? The document and the matrix could then be updated annually. This could include the government reporting on what was changed since the previous year and why some things were not changed.

Action Area 2

To encourage and promote women-led SME development (target: to support at least 1,000 women-led businesses within five years)

Barriers faced by women-led SMEs	Many formal and informal attitudes and values make it difficult for women to open and manage SMEs. These problems are often ignored or clear ideas about what to do and what to change are missing.
Solution(s)	· Establish formal bi-monthly meetings where relevant stakeholders meet to review concerns regarding women's livelihoods and to discuss solutions. Over time, this event could result in the formulation of a specific plan of action, with desired policy changes.

Action 2.1	Establish a formal and regular process of dialogue: A women's civil society organisation (CSO) should be appointed as the secretariat of the meetings. Their responsibilities could include: research ("evidence-based" policy discussions), inviting stakeholders, presentations, taking notes, doing follow-up monitoring and publishing reports on the same, etc.	
Managed by	**Implementer(s)**	**Time needed**
Ministry for Social Affairs, Chin State	Women's CSO (should conduct research and set meeting itineraries, as well as write and disseminate reports after meetings)	Two years
Action 2.2	Ensure that women have access to modern technologies: The CSO implementing Action 2.1 above should also build up a database of women with telephones and use this (as well as the bi-monthly meetings) to explain and share new IT programmes and applications.[5]	
Managed by	**Implementer(s)**	**Time needed**
Women's CSO	Women's CSO	Two years
Action 2.3	Strengthen female entrepreneurs' human capital: This would involve developing entrepreneurial education and training opportunities that are better aligned with the specific needs of female entrepreneurs. Seemingly obviously, the human capital needs of women are very similar to men working in the same type of activities, e.g. women in the formal sector require the same skills and training as their male colleagues in the formal sector. Despite this, women overall have less education and training. Improving women's access to training programmes and networking opportunities will help to expand their opportunities.	
Managed by	**Implementer(s)**	**Time needed**
Women's CSOs	Women's CSOs and CSCCI	Three years
Action 2.4	Build more inclusive public-private dialogue processes by empowering women's networks and associations to participate more actively in the policy dialogue: Strengthening women's voices involves including women in the reform process, and ensuring that issues of relevance to women are included in the agenda. Greater female participation would lend a voice to gender-differentiated constraints that are often overlooked in gender-neutral policies and a male-dominated policymaking process. This could be facilitated by involving women's networks and associations in the policy dialogue, as well as by increasing women's access to entrenched networks, including mainstream structures such as business and industry associations, which too often have low female representation.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of	CSCCI and Women's CSOs	

Social Affairs, Chin State		
Action 2.5	Build the capacity of financial institutions to better serve female entrepreneurs: This involves enhancing the capacity of commercial banks to respond to the needs of a growing market of women-owned enterprises, so as to increase banks' outreach to this segment of the SME market. These capacity-building efforts need to take place at several different levels within the institutions in question. Similarly, loan officers need specific training in evaluating women-owned businesses and lending to women-owned SMEs.	
Managed by	**Implementer(s)**	**Time needed**

An interesting mobile application for consideration is the iWomen app recently launched by the United Nations Development Programme (UNDP) in Myanmar. This application will initially serve as a network for up to 23,000 female small business owners across Myanmar, but may expand rapidly. The menu for the application reveals its empowering motive: Inspiration; Be Knowledgeable; Be Together; Talk Together; Ready to Play. Content (in Burmese) includes women's success stories (some in audio), advice about relevant issues and options (e.g. regulations, training opportunities, etc.), and a managed forum for related concerns. It does not require a large investment to add OSS-relevant content to this and similar applications. These women could then find out about how and where to register a birth or to get ID cards for their children, or indeed the paperwork and cost of establishing a particular type of business. They could find out the costs involved and even print out application forms using their mobile phones. They could listen to audio or video presentations about the importance of civil registration, as well as about the services being offered by their local OSSs.

Action Area 3

To support the development and expansion of organic farming, cash crops (including coffee, grape, orange, apple, elephant foot yam and avocado) and new livestock varieties

Problem 1	Conventional agriculture imposes negative externalities on society in the form of biodiversity loss, soil erosion, pesticide use, nutrient runoff, subsidised water usage, and subsidy payments and associated problems. To the extent that these problems can be lessened by organic farming, whether it is possible for Chin State to develop a reputation for certain organic crops is a question that needs to be explored through research and, if viable, testing.

Solution(s)	· Several of the negative effects of conventional agriculture can be mitigated through organic farming practices. A scheme of subsidising organic farming could be introduced to this end. This need not be incurred as a long-term cost to the government, as there is evidence that organic farming is 22-35% more profitable than conventional farming (Crowder and Reganold, 2015). As such, it is the process of transitioning to organic farming (which takes roughly three years) that is likely to require government support, which can eventually be alleviated. · Research the options and possibilities for organic farming, and then take the findings to established wholesalers in the sector to get feedback and attract their interest. · The government could initiate training programmes aimed at building the capacity of farmers to adopt organic farming practices.	
Problem 2	It is very risky for farmers to test new crops and livestock varieties. That is why not many of them are willing to try new things. In this case, it is justified for the government to support and subsidise some or all of the costs of such "experiments". Furthermore, cash tree crops typically take some years to grow before generating incomes. This puts off many farmers, so financial and technical assistance over this period is important.	
Solution(s)	· Establish a well-managed "Fund for Experiments in Rural Livelihoods".	
Action 3.1	Introduce a scheme of subsidies similar to the EU's system of "green payments": Before such a scheme can be introduced, the government must establish clear standards for what constitutes organic farming and a certification process for the same.	
Managed by	**Implementer(s)**	**Time needed**

Action 3.2	Research organic farming possibilities (in Myanmar and also India): Resulting report should identify best possibilities and potential business partners.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Agriculture, Forest and Mining, Chin State	Relevant consultant or CSO	Six months
Action 3.3	Design and fund experiments in organic farming (set up a "Fund for Experiments in Organic Farming" based on possibilities identified by research from Action 6.1	
Managed by	**Implementer(s)**	**Time needed**
Manager of Fund for Experiments in Organic Farming	Recipients of fund grants (criteria to be decided)	Two years
Action 3.4	Build cooperation with relevant wholesalers (fund selected wholesalers to be involved in experiments, conduct site visits, give advice, undertake initial transport and test	

	sales)	
Managed by	**Implementer(s)**	**Time needed**
Manager of Fund for Experiments in Organic Farming	Selected wholesalers	Two years
Action 3.5	Organise training sessions in organic farming and information days for producers, processors and distributors (also with foreign lecturers), and work towards starting up long-term training programmes: This could be complemented by the creation of a practical study centre that does small-scale processing and trains organic processors.	
Managed by	**Implementer(s)**	**Time needed**

Action 3.6	Design the Fund for Experiments in Rural Livelihoods (draft and finalise a fund concept note and also the terms of reference (TOR) for a management organisation), before conducting the tender process (3 months)	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Agriculture, Irrigation, Forestry and Mining, Chin state	One or two consultants hired by the relevant ministry.	Six months
Action 3.7	Set up the fund (establish office, draft implementing manuals, develop a results-based monitoring and evaluation (M&E) system, market the fund, hold stakeholder meetings, assist in proposal development, etc.)	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Agriculture, Irrigation, Forestry and Mining, Chin state	A private firm or CSO that wins the tender to manage the fund.	Six months
Action 3.8	Implement the fund	
Managed by	**Implementer(s)**	**Time needed**
Private firm or CSO reporting to the steering committee	Recipients of fund grants (criteria to be decided)	Two years

Action 3.3 (organic farming) should fall under the administrative and financial management of the non-state organisation that manages the Fund for Experiments in Rural Livelihoods (Action 3.6). Thus, the research would not commence until that fund is operational. The Fund for Experiments in Rural Livelihoods would then use 10% or more of its allocated budget to fund some experiments in organic farming, following recommendations from the research phase. In later years, a further 6% of the total budget for the fund will become the budget line for supporting various activities to link farmers growing produce with organic produce wholesalers outside of Chin State (e.g. pay for visits, communications, etc.).

In other words, there will be three steps to implementing this set of actions:

1. Research what seems to be the most viable organic crops (and certification requirements, etc.)
2. Fund some experiments to grow these and identify "winners"
3. Have ongoing light subsidies to maintain relationships with those higher up the value chain so as to build up trust, communication, quality control and the scale of production.

The above Fund for Experiments in Rural Livelihoods should give priority to new crops or livestock varieties. What is "new" needs to be defined (e.g. elephant foot yam is not new to Chin State, but it is new to some townships in Chin State – so could townships now not growing it access funds to test growing it in their township?). As well as new varieties, grants could also fund new techniques (e.g. pig vaccinations in some villages). In all cases, however, very careful results-based M&E should be part of the implementation design. The purpose of this fund is to find "what works" in terms of sustainably increasing household (SME) incomes. "New" could also include testing some basic processing of existing crops (e.g. making jams, apple juice, etc.). Funded projects might take a few months or a few years to be fully implemented (e.g. for new tree crops to grow).

Action Area 4

To support packaging, the value-added process, marketing and matchmaking, as well as promotion, timely delivery to markets, and the opening of a commodity market/exchange or wholesale suppliers

The problem	The domestic market in Chin State is poor and limited in its extent. For producers to generate more value-added from their crops through processing, gaining access to new markets is essential. But how to do so, and what products? Grape juice seems one possibility, but research must be done to justify any investment. Yet, unless the activity is obviously profitable, Chin State SMEs do not undertake such research.

Solution(s)	· Government-funded assistance for business matchmaking and input from technical experts.

Action 4.1	<u>Establish a fund to support business matchmaking and value chain technical expert visits</u>	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin state	Business owners and technical experts	Six years (six months to design and advertise the fund, 18 months for implementation)
Action 4.2	<u>Gather and share relevant information about products and value chains among producers</u>	
Managed by	**Implementer(s)**	**Time needed**
CSDRC	Chin State Development Research Centre (CSDRC) (see AA 12)	Three years
Action 4.3	<u>Implement findings from detailed value chain research on existing cash crops (including elephant foot yam, oranges, grapes and spices)</u>	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Agriculture, Irrigation, Forestry and Mining, Chin state	Winner of research tender	Six months for TOR and to tender, one year for implementation

The above Action 4.1, which could be called the "Fund for Business Learning in the Agriculture and Agricultural Processing Sectors" should fully fund <u>technical experts</u> coming to Chin State to research issues of particular relevance. The issues to be investigated should be clear and of concern to more than just one SME. The Trade Department can hire such persons directly, paying a consulting fee as well as expenses. Such experts must produce reports with specific recommendations (copied to the CSDRC). The fund could also pay for <u>relevant external businesspersons</u> who have never visited Chin State before to come and investigate business opportunities (in this case, the Trade Department will only pay for expenses, not fees). Finally, the fund could support <u>Chin businesspersons'</u> travel when investigating a specific business idea (but only paying for their expenses), or attending relevant training or exhibitions. Whoever receives support from this fund must produce a three-page report about what they did, who they met, what they learned, and if and how the activity has influenced their business plans.

The study of value chains requires a high-quality and detailed TOR against which bidders may present a strong proposal. The budget for the activity should be mentioned in the TOR and with the bid price weighted 20%. This would only fund a "first phase" of value chain research. A larger budget is needed for a more comprehensive “second phase” of research as detailed in the Myanmar Institute for Integrated Development (MIID) Chin State Development Report (Annex 3).

Action Area 5

To promote cottage industry, including traditional handicrafts businesses

The problem	Chin State produces some beautiful handicrafts, but lacks consistency in supply and quality control, as well as market connections. In fact, the supply of handicrafts in Chin State is not responsive to demand (and consumer preferences), so sales remain low.	
Solution(s)	· Fund a relevant international NGO (INGO), linked to a local Chin NGO, to visit and aid in developing local businesses in this sector. · In addition, set up government-owned handicrafts emporiums in major settlements that are able to offer a greater variety of handicrafts from all over Chin State (this may be at higher cost but the aim is to stock a winder range of products than are available from any one local business or even multiple businesses in any one region).	
Action 5.1	<u>Select and invite a relevant INGO (should be a wholesaler in this sector and active in Myanmar)</u>: Their visit should be followed up with the development of a business plan.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Agriculture, Irrigation, Forestry and Mining, Chin state	Relevant INGO	Two years
Action 5.2	<u>Set up government-owned handicrafts emporium in central locations (e.g. Hakha)</u>: These should stock a wider range of items from all over the state, including more remote regions. These should in turn be acquired either from wholesalers or directly from local businesses, and can be sold at fixed prices to tourists and visitors. Indeed, this will improve the availability and reliability of market and pricing information for Chin handicrafts, which will in turn promote greater responsiveness of suppliers to changes in demand, as well as a greater sensitivity to the tastes of consumers.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Hotels and Tourism, Chin State	Ministry of Hotels and Tourism, Chin State	

Two or three relevant INGOs could be approached for implementation of Action 5.1. They would then be asked for a plan about what they would do over the course of one year given the total budget allotted. They may choose their local partner organisation or have them chosen for them. The winner will be chosen on the basis of their proposal. The purpose of the project is for an experienced INGO to work directly with local handicraft producers so as to create a regular supply of high-quality handicrafts – including new designs – for a network of shops (in both Myanmar and overseas). In essence, the project's aim is to subsidise the establishment of what is ultimately a sustainable business activity.

Action Area 6

To promote eco-and-community-based tourism, in accordance with the policies and principles laid down by the Union Government

The problem	Tourism is new to Chin State. Tourist facilities are few and of poor quality. It will take decades before hotels are built and "mainstream" tourists begin to arrive in sizeable numbers to Chin State. The immediate strategy must be for something more basic, such as eco-tourism and adventure tourism based around a circuit of community-based tourism. The recently approved Chin State Tourism Strategy details this approach.	
Solution(s)	Eco-tourism and community-based tourism are a quick way to "add beds", and the standards are considerably lower than multi-star hotels. They also tend to be seasonal (which complements the fact that tourism is only attractive in Chin State some months of the year).	
Managed by	**Implementer(s)**	**Time needed**
Action 6.1	<u>Establish different tiers of accommodation quality (e.g. economy level, standard level and executive level), with clear operational standards for each</u>: Stratified licensing fees, together with properly enforced tax collection, should ensure the economic benefits of community-based tourism trickles down to the average citizen in Chin State.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Hotels and Tourism, Chin State	Ministry of Hotels and Tourism, Chin State	

Action 6.3	Develop a strategy to promote community-based tourism in Chin State. This includes strategic area choice; detailed planning for local infrastructure and facilities; specification of standards, and their education and enforcement; design and implementation of a marketing strategy; vocational training needs identified and met.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Hotels and Tourism, Chin State	Ministry of Hotels and Tourism, Chin State, in collaboration with relevant non-state organisations and associations.	Determine the area, and then fund and manage a detailed planning and needs study. Nine months. Output: Agreed, phased and costed Implementation Strategy.
Action 6.4	Establish a model community-based tourism area: This can serve as an example of the standards expected, and also function as a training facility.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Hotels and Tourism, Chin State	Ministry of Hotels and Tourism, Chin State, in collaboration with relevant non-state organisations and associations.	Two years.
Action 6.5	Begin marketing community-based tourism in Chin State: In particular, tap relevant INGOs to promote the area, link to sector wholesale operators, and implement (funded) social media campaign.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Hotels and Tourism, Chin State	Ministry of Hotels and Tourism, Chin State, in collaboration with relevant non-state organisations and associations.	Commence six months after 6.4 above starts. First “testing year”, and then “big effort” starts six months before tourism high season.

Community-based tourism is a more affordable and personal form of hospitality than hotels. Action 6.1 seeks to implement this strategy in Chin State. The opportunities for cultural immersion that can be gained by living with communities, particularly in more rural and remote settings, typically appeal to young adventure tourists who seek a more intimate and educational experience than the average commercial tourist, and there are vast opportunities in this area to be taken advantage of in Chin State. Facilities can be quite basic for adventure tourists, although they might expect a variety of clean foods, flushing toilets, etc. Equally important, however, are well organised and safe activities for them to do: Hikes with qualified guides; bird watching; being involved in animal preservation efforts; learning about local cultures and foods; etc.

Action Area 7

To promote government-approved border trade with India and to open border trade centres such as at Rihkhawdar, Sarsichauk and Myeikwa (Mareih Vum)

The problem	Since the popular barter system was suspended at the Myanmar-India border post of Tamu in December 2015, and they switched over completely to normal trade, cross-border trade has slumped dramatically. Unofficial cross-border trade, however, continues, but with widespread distrust among dealers.	
Solution(s)	· Interaction between the Ministries of Commerce and Industry, and the relevant departments/agencies of Indian states which border Myanmar, should take place on a periodic basis and in the presence of traders. This would serve to provide traders with explanations and clarifications regarding the prevailing policy regime concerning cross-border trade.	
Action 7.1	<u>Study the potential for and what is needed to promote cross-border trade with India</u>	
Managed by	**Implementer(s)**	**Time needed**
Government	Consulting firm	One year
Action 7.2	<u>Support the resolution of border lines</u>	
Managed by	**Implementer(s)**	**Time needed**
Government	Government	Five years
Action 7.3	<u>Conduct a study tour of India to review opportunities for economic cooperation</u>	
Managed by	**Implementer(s)**	**Time needed**
Government	Government and business representatives	Six months to plan, one week for the trip (should only be implement after Action 7.1)
Action 7.4	<u>Hold an annual event where business and government representatives from both sides of the border can participate and strengthen cross-border trade and investment linkages</u>	
Managed by	**Implementer(s)**	**Time needed**

The above border trade study would require a detailed TOR and tender process. The study should consider all issues pertaining to increased trade and investment flows across the border. That includes physical infrastructure requirements (cool storage, warehouses, etc.) and options for border zone management and land use. The present reality when it comes to border costs – both formal and informal – should be reviewed, and recommendations should be made to improve efficiency and transparency. The use of new technologies is a subject that should also be covered.

Action Area 8

To produce and distribute, on a small and medium scale, off-grid electricity in areas of Chin State which are not connected to main power lines

The problem	Myanmar has one of the lowest electrification rates in the world. Even with notable gains in recent years, only 33% of the population has access to electricity. While this rate is higher for the major cities, large parts of rural Myanmar have almost no electricity at all. Lack of power threatens Myanmar's economic transition. It restricts the expansion of infrastructure projects, puts industrial development on hold and slows down job growth. In rural areas like Chin state, schools and clinics operate with little to no power.	
Solution(s)	· It is necessary to promote rural electrification. Commendably, the Government of Myanmar adopted the policy of achieving full electrification by 2030, to be delivered using both private and public sector resources. In order to achieve the target, off-grid, mini and microhydropower, biomass, wind and solar energy systems need to be developed for implementation in rural areas. · Collaboration is needed between local communities in designing and realising rural electrification programmes.	
Action 8.1	Conduct desk research aimed at producing a portfolio of off-grid electricity options (including information on what, where, costs, who delivers, etc.)	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin State	Ministry of Development Affairs, Electricity and Industry, Chin State and consultant	Six months
Action 8.2	Pilot test five new off-grid options for Chin State (options to come from desk research)	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin State	Invited providers	18 months
Action 8.3	Hold workshop to review the results of five experiments	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin	CSDRC	End of year 2

State		
Action 8.4	<u>Secure access to electricity for poor households through assistance mechanisms such as direct cash transfers, provision of energy coupons, etc.</u>: This should target vulnerable households only.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin State	Township Electricity Committee	

Data from the Myanmar Census shows that only 14,074 (15.4%) of Chin State households have main-grid electricity as their main source of lighting, while slightly more use solar energy systems (and 10,951 households use small hydropower systems, i.e. water mills). A number of others use batteries or small generators. There is clearly an active market for off-grid electricity.

Table 6

	Source of lighting								
	Total	Electricity	Kerosene	Candle	Battery	Generator (private)	Water mill (private)	Solar energy system	Other
CHIN	91,121	14,074	5,393	26,763	8,279	3,268	10,951	14,663	7,730

Source: Department of Population, Ministry of Immigration and Population (May 2015), 2014 Myanmar Population and Housing Census: Chin State Report. <http://myanmar.unfpa.org/sites/asiapacific/files/pub-pdf/Chin%20State%20Census%20Report%20-%20ENGLISH.pdf>

What is being used for the purposes of generating electricity in Myanmar, and in Chin State in particular, is not necessarily optimal after budgetary and environmental considerations particular to the region are taken into account. Chinese hydropower generators are cost-effective, but not so useful during dry months. Chin State could usefully investigate best practices and discover some of the exciting new technologies being applied globally, and these can then be brought back to the state for testing. Action 8.1 is to undertake relevant desk research and to produce a prioritising list of “new off-grid products most relevant to Chin State”. Then, the five most relevant new service providers could be offered an allotted sum of money to cover non-fee costs so that they can come and develop their businesses in Chin State. These providers should not already be selling to Chin State, and could be from any country.

Action Area 9

To coordinate and implement better public transport and road infrastructure for a smoother flow of goods in Chin State, as well as in other states and regions

The problem	After decades of underinvestment, transport infrastructure in rural Myanmar lags behind that of other countries in the region. 60% of trunk highways and most of the railways need urgent maintenance or rehabilitation. The road network is three times less dense than that of neighbouring Thailand. It is also of lower quality – only 20% of the roads are paved as opposed to 53% in Thailand – and the roads are narrower.	
Solution(s)	· New investments should concentrate on those projects that produce the highest economic returns. These include improving the operation of, conducting maintenance on and rehabilitating the most frequently used road corridors. To increase transport investments, Myanmar needs a new policy paradigm. Such a paradigm shift would require the mobilisation of greater resources – particularly on the part of actual users – and concentration of these resources on a limited number of high-return investments, to be implemented by the private sector through competitive procurement under the leadership of streamlined government institutions.	
Action 9.1	Orient the road budget towards building higher quality roads rather than increasing the quantity of and building longer roads (also set standards and monitor closely)	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Transport, Chin State		
Action 9.2	Review the regulations and costs faced by private transport providers (with an eye to deregulation)	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Transport, Chin State	Concerned departments and Consultants	

Action Area 10

Subject to approval by the Union Government, to attract international investment, development assistance and support from the overseas Chin community, and for an equal share of these to go to each of the nine townships in Chin State

The problem	Official development assistance (ODA) donors are active in Chin State, and more funds will come from them over the next decade. Chin State, however, is not proactive enough in making clear its needs and in lobbying (both the Union Governments and its donors directly) for ODA.	
Solution(s)	· From the more general development strategy for Chin State, and its SMEs in particular, outlined in this document, a sub-strategy should be drafted about how donors could best facilitate the overall development approach of Chin State. Then there should be active lobbying of both the Union Government and donor groups to garner support for particular projects.	
Action 10.1	Draft "Framework for Attracting Investment to Chin State"	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Planning and Finance, Chin state	Government, with the support of consultants	Six months
Action 10.2	Promote the Chin State ODA Strategy	
Managed by	**Implementer(s)**	**Time needed**
Government	Government	One year
Action 10.3	Training in project management and reporting: Short courses should be arranged to train government staff, CSDRC staff and others in preparation for managing donor projects.	
Managed by	**Implementer(s)**	**Time needed**
Government	CSDRC	One year

The Framework for Attracting Investment to Chin State should include a list of specific projects calling for funding. Examples from the MIID report are annexed to this document. Chin-specific ODA projects should not overlap with existing multi-donor fund activities (e.g. the Livelihoods and Food Security Trust Fund, abbr. LIFT), and they should outline a clear argument for how the project can reduce poverty in Chin State and the need for assistance. The first draft should take a consultant two months, leaving four months for the government to get feedback and finalise their strategy document.

Once completed, the government must then promote the strategy document. This can be done via workshops and conferences, directly visiting key donors and through the media (e.g. by writing newspaper articles about the document and making sure it is widely available online). Funds out of the total budget should be put aside for the costs of these activities. The proposed training fund can pay for courses delivered in Chin State by local consultants on specific topics (e.g. accounting systems, procurement or monitoring and evaluation) or for staff to attend such courses in the rest of Myanmar.

Action Area 11

To promote and encourage practices to enhance corporate social responsibility and social accountability

The problem	There exists an acute lack of awareness regarding intellectual property rights (IPR) and patents in Chin State. Development of the SME sector in Chin State rests on there being an effective incentive structure for existing and potential entrepreneurs to innovate and release new product lines. The role of corporate social responsibility (CSR) in improving the socioeconomic wellbeing and business environment of Chin State needs to be clearly communicated to budding firms. In particular, they need to realise that costs incurred in the process of adopting more socially responsible practices are temporary and generate long-run benefits. Tax incentives should also be explored.
Solution(s)	· Set up workshops and a training course on IPR and patents for entrepreneurs and relevant OSS staff in Chin State. · Make sure the role of CSR is discussed in communications between the business community of Chin State and the government. · Explore "clustering" and tax incentives as means to encourage CSR among Chin State SMEs.

Action 11.1	Liaise with a relevant INGO to get in contact with and subsequently invite a legal expert in this field to Chin State: This expert can lead a series of workshops aimed at building not only awareness of IPR and patents, but also the advantages of operating in a business environment which respects intellectual property. The workshops can also function as a networking event for entrepreneurs in the same industry, and there should be separate workshops for each major industry or sector in Chin State. This will also facilitate in the design and implementation of Action 11.4.

Managed by	**Implementer(s)**	**Time needed**
Action 11.2	Related to Action 11.1, hold an intensive training course in IPR and patents for relevant OSS staff; this should be accompanied by a dissemination plan: Relevant persons need to be contacted and local experts should be consulted.	
Managed by	**Implementer(s)**	**Time needed**
Action 11.3	Ensure that IPR is included in the SME Voice dialogue (see Action 1.6) that will take place with government	
Managed by	**Implementer(s)**	**Time needed**
Action 11.4	Encourage "clustering": A cluster development initiative can encourage SMEs with similar products that are based in the same location to learn and replicate good practices from among one another. If a firm is able to benefit from internalising any CSR practices, this provides an enticing and visible reason for others in the sector/location to follow suit. However, like in any cluster development initiative, a key challenge is to identify who should be taking the first step. Undertaking such pursuits is often a very difficult task for firms that have a short-term view of their operations and markets, as tackling their CSR agenda implies costs in the short run. Within clusters it may be admittedly easier to gather a group of leading businesspeople that take a joint initiative, and thereby set a visible example. To this end, any kind of networking opportunity for entrepreneurs operating in the same sector and/or location would be beneficial.	
Managed by	**Implementer(s)**	**Time needed**
Action 11.5	Introduce a regime of corporate and income tax deductions for firms that practice CSR and their investors: One way in which the union-level government can promote CSR among firms - not only in Chin State, but in Myanmar in general - is through establishing official CSR standards and offering tax incentives to firms which practice them. These tax benefits will serve to offset the short-term costs of incorporating CSR practices. In achieving this, a document proposing relevant reforms to the Myanmar tax regime should be drafted and circulated among government (both state-level and union-level) officials.	

A cluster is concentration of interconnected businesses and related institutions that operate within the same geographical area. The aim of promoting business clusters is to boost the level of support and cooperation in all facets of business, i.e. both vertical and horizontal, so as to strengthen the industrial value chain.

For an example of how clustering works, we can look at Thailand. Thailand has begun offering the highest tax incentives available to companies operating in the country to those firms that are in certain industries and located in "super clusters", referring to the eight Thai provinces selected for this scheme. The incentives offered include benefits such as exemption from corporate income taxes in the first eight years and a 50% reduction for the next five years, and exemption from import taxes on machinery. The industries that benefit from this policy include, for instance, the automotive and electrical appliance industries. Naturally, the scale of production of the firms in targeted industries and the chosen industries themselves will differ greatly in Chin State, being oriented more towards SMEs (taken to include micro-sized firms) operating in the agricultural, rather than the manufacturing, sector.

Action Area 12

Establish a Chin State Development Research Centre (CSDRC)

The problem	A development plan for Chin State requires the capacity to implement that plan. The capacity to plan, design, implement and monitor are fundamental to achieving development outcomes. Chin State lacks such apparatus, and is therefore dependent on "donor-by-donor" projects or low-level "design-and-implement" projects. This SME Strategy, for example, has many activities that would benefit from a central body in charge of research, management and information sharing.
Solution(s)	· Establish the Chin State Development Research Centre (CSDRC) as a quasi-governmental body to lead an ongoing rolling agenda of research and implementation activities, benefiting both SMEs and the overall development of Chin State. The centre would have three main goals: (1) to serve as a focal point for sharing information using the latest technologies; (2) to lead in the design, management and M&E of (subcontracted) research and other development-related activities; and (3) to serve as a focal point for the coordination of and sharing of information related to ODA in Chin State, so as to maximise its effectiveness.

Action 12.1	Draft concept note and calculate budget: The concept note should be around 20 pages in length, and should include details on the management structure, staffing levels and indicative costs of the centre, as well as a plan for the first 12 months.	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin State	CSDRC Steering Committee and hired consultant (s)	Six months

Action 12.2	Establish the centre and begin operations at CSDRC: Implement a limited research agenda that directly supports development of project designs to obtain funding. Manage and monitor funded projects (AAs). Meanwhile, start the process of implementing cost-effective information sharing systems to achieve maximum impact on the broader Chin State economic community.	
Managed by	**Implementer(s)**	**Time needed**
CSDRC Steering Committee	CSDRC staff and contracted researchers	Three years (initial)

The CSDRC would play a critical role in implementing this SME Strategy. This would be done through its support to and participation in many of the activities detailed in this document, and also through its role in the design and management of other activities as they emerge over time (e.g. in relation to AA 2). Furthermore, the centre's development mandate means that it would be obliged to support development efforts in a variety of areas, such as in education and health, agriculture extension, etc. The centre would focus on the design, management and evaluation of activities, rather than their implementation.

The centre should have the capacity to undertake quality and transparent tendering. It should also be active in finding and sharing development-related information using new technologies. It must also have the capacity to design quality M&E systems for use in projects. In principle, the centre must be a facilitation body that "turns ideas into actions" - the ideas being those of this SME Strategy as well as from other plans, and with the actions to be undertaken by specialised persons and organisations recruited and managed by the centre.

Action Area 13

To set up a Chin State Business Institute (will contain technical and vocational education trainings), as a means to improve the business capacity of Chin State

The problem	Opportunity for business education is almost absent from Chin State. There are Government Technological Institute (Hakha), and Technological High Schools (Tedim and Mindat) operating in Chin State, however, no private school larger than a household enterprise. SMEs will need more and more workers with such training, as increasing urbanisation means that they move into into more complex value-adding activities.	
Solution(s)	A creation of business and vocational education opportunities for women and men (especially young generations) in Chin State by setting up of relevant business and vocational training institutions such as Chin State Business Institute (CSBI).	
Action 13.1	Set up Chin State Business Institute (CSBI) in coordination with relevant government departments as well as in collaboration with private educational institutions	
Managed by	**Implementer(s)**	**Time needed**
Ministry of Development Affairs, Electricity and Industry, Chin State	GTI (Hakha) and THS (Tedim and Mindat), Private institutions	One year
Action 13.2	Facilitation of cooperation between existing vocational education system and the private sector, specifically with the aim of introducing workplace-oriented training that better meets the needs of the labour market. This can entail support for the establishment of a dual cooperative training fund, which will financially support companies to create new on-the-job training opportunities for students in vocational schools.	
CSBI Management Board	CSBI in cooperation with relevant government educational institutions such as Hakha College, Hakha Education College, GTI (Hakha), etc.	Three years

CONCLUDING COMMENTS| SIX

This SME Strategy includes 13 Action Areas, and each is as detailed as possible at this stage. The philosophy behind this strategy is to be humble and respect present markets. Markets work quite well in Chin State, opportunities to make high profits doing something different are not obvious. We do not know exactly what crops, or what animals, or what value chain interventions would sustainably increase the incomes of SME farmers and other SMEs. We have some good ideas, but they need to be tested and researched. We also need to be open to new ideas from others. The approach is therefore to "learn by doing"; it is iterative - we research and pilot test, and follow what works. We expect some failures; most new businesses started by private entrepreneurs fail within two years - do we expect that government officials and donors are necessarily better at guessing what will be a commercial success than private business people? Business is risky - particularly anything new. That is the justification for this whole strategy, which underwrites the early costs and risks involved in research and field-testing.

With great risks come high returns when there is success. In commercial activities (which include small farmers that sell their outputs, even if only for a subsistence lifestyle), when something new is proven as profitable, then quickly (and at much lower risk) many others will copy. If, for example, farmers discover the economic value of vaccinating pigs, then they will drive the demand and pay for that service. Similarly, when elephant foot yam was proven as a viable business, numerous farmers started growing it. We need to find new and improved crops and animals that enable farmers to make higher profits than they do now. For that, an experimental learning approach is essential.

If all the above AAs are undertaken, there will be impressive synergies and benefits. The Fund for Experiments in Rural Livelihoods can support experiments to see "what works" in Chin State, and then the CSDRC can use that information to submit proposals for ODA funds to scale-up the programmes that emerge as success stories (this could be to, for example, LIFT). Similarly, the Fund for Business Learning in the Agriculture and Agricultural Processing Sectors can work in cooperation with the Chin State School of Business, sharing lessons about business problems and solutions. They could, for example, undertake pre-feasibility research for proposals calling for foreign investment. They can also enlist overseas Chin persons to help with teaching or assist them in establishing business start-ups.

Furthermore, many of the above AAs establish institutional structures that, if implemented properly, have the potential to attract additional funding for the expansion and sustainability of projects. For

example, if the Fund for Experiments in Rural Livelihoods proves that it can use its funds efficiently and transparently, including through rigorous reporting on funds spent and activity results, then it could become something that international donors would consider funding directly.
The path to strengthening and building up the SME sector in Chin State, or indeed anywhere, is not easy. There are few immediate solutions and “easy wins”. Mostly what is needed is careful planning and research, supported by information sharing and policy advocacy. This SME Strategy lays the foundations for that approach.

What is needed now is an investment by the Chin State Government to ensure that a small team, of either government employees or hired consultants, are immediately put to work in bringing these AAs into being over the first 3-6 months of the proposed timeline. These initial months will involve drafting a detailed TOR for each assignment to be undertaken by one or more consultants. This will then be put out to tender, and consultants will be hired according to a specific procurement process. The small team in charge of overseeing the AAs is needed to manage the consultants and ensure quality outputs. They might be needed for one year, after which the CSDRC can take over these tasks.

Annex 1: Organisations Active in Chin State (MIMU[6] Database)

MIMU

Contacts for Organisations and Key Individuals

(as of 19 May 2016)

Please help us keep this information up-to-date by reporting any changes to info.mimu@undp.org

Canada

Search by:													
Organization Acronym	Organization Name	Organization Type	Name of Contact	Position	Phone	Email (s)	Head/Field Office	State/Region	Location	Address	Fax	Website	Sector

Search | Clear

- Enter search text in one or more field(s) and hit the **Search** button. Partial names can be used
- The **Clear** button must be used to reset the spreadsheet before a new search.

Highlighted contacts are not yet confirmed

Organization Acronym	Organization Name	Organization Type	Name of Contact	Position	Phone	Email (s)	Head/Field Office	State/Region	Location	Address	Fax	Website	Sector	Updated Date
AYO	Ar Yone Oo Social Development Association	National NGO/CBO	General Contact	N/A	09- 49278622		Field_Office (Different Township)	Chin	Mindat	Ba 7, Bawathit Quarter, Mindat	www.aryoneoo-ngo.org	Environment		6-Aug-15
AYO	Ar Yone Oo Social Development Association	National NGO/CBO	General Contact	N/A	09-43190652	aryoneooinfo@gmail.com,	Field_Office (Different Township)	Chin	Tedim		www.aryoneoo-ngo.org	Gender , Agro- Forestory	Agriculture	6-Aug-15
AYO	Ar Yone Oo Social Development Association	National NGO/CBO	General Contact	N/A	09-49581841	tonzang.ayoinfo@gmail.com, aryoneooinfo@gmail.com,	Field_Office (Different Township)	Chin	Tonzang	Ma/117, Bogyok Road, Khaw Lai Gozang Quarter, Tonzang.	www.aryoneoo-ngo.org	Food Security and Livelihoods	Livelihood and Agriculture	6-Aug-15
AYO	Ar Yone Oo Social Development Association	National NGO/CBO	General Contact	N/A	070 80076	aryoneooinfo@gmail.com,	Field_Office (Different Township)	Chin	Matupi	No 111, Sanbong Junction, Matupi	www.aryoneoo-ngo.org	Food Security and Livelihoods		6-Aug-15
AHRN	Asian Harm Reduction Network	International NGO	Dr.Win Zaw	Project Manager(Kalay)	07321136, 0947072319	dr.winzaw.winzaw@gmail.com	Field_Office (Different Township)	Chin	Kalay	No.30, Nay Pyae (6),Mingalar Oo Yin Ward,Kalay, Sagaing Division	-	www.ahrnmyanmar.org	Health	24-Aug-15
AHRN	Asian Harm Reduction Network	International NGO	Dr.Aung Myat Kyaw	Project Manager	7.34022E+16	iburma87@gmail.com	Field_Office (Different Township)	Chin	Tamu	Ngu War Street, Sae Tan (6) Ward, Tamu, Sagaing Division	7340217	www.ahrnmyanmar.org	Health	24-Aug-15
CARE	CARE International in Myanmar	International NGO	General Contact	N/A	070-70330	caremindat@care.org.mm,	Field_Office (Different Township)	Chin	Mindat	Sa/110,Sanpya Ward,Mindat Township,Southern Chin State	070-70330		Multi-sectors	10-Jan-14
CARE	CARE International in Myanmar	International NGO	U Khin Zaw	Field Office Coordinator	070-70330	caremindat@care.org.mm, kzaw@care.org.mm,	Field_Office (Different Township)	Chin	Mindat	Sa/110,Sanpya Ward,Mindat Township,Southern Chin State	070-70330		Multi-sectors	10-Jan-14
CARD	Community Association for Rural Development	National NGO/CBO	Amos Divan	Task Force Director	070-22008(office)	amosvan07@gmail.com,	Head_Office	Chin	Hakha	ZaTha-347, Bogyoke Road, Zay Thit Quarter, Hakha			Agriculture, NonAgricultural Livelihoods/Infrastructure	10-Jan-14
CARD	Community Association for Rural Development	National NGO/CBO	Betty Ram Nawn	Planning Director	070-22008(office)	anawnbetty52@gmail.com,	Head_Office	Chin	Hakha	ZaTha-347, Bogyoke Road, Zay Thit Quarter, Hakha			Agriculture, NonAgricultural Livelihoods/Infrastructure	10-Jan-14
CARD	Community Association for Rural Development	National NGO/CBO	Lian Zunv	General Director	070-22008(office)	lianzunv@gmail.com,	Head_Office	Chin	Hakha	ZaTha-347, Bogyoke Road, Zay Thit Quarter, Hakha			Agriculture, NonAgricultural Livelihoods/Infrastructure	10-Jan-14
CARD	Community Association for Rural Development	National NGO/CBO	General Contact	N/A	070-22008(office)	anawnbetty52@gmail.com,	Head_Office	Chin	Hakha	ZaTha-347, Bogyoke Road, Zay Thit Quarter, Hakha			Agriculture, NonAgricultural Livelihoods/Infrastructure	10-Jan-14
RID	Rhododendron Integrated Development	National NGO/CBO	General Contact	N/A	09-442001986	gear.myanmar@gmail.com,	Head_Office	Chin	Kanpetlet	Par Kon Village,Kant Thar Yon Village truct Kanpetlet township, Southern Chin State			Multi-sectors, Others	3-Dec-14
GREEN	Grassroots Empowerment and Ecosystem Nurturing	National NGO/CBO	General Contact	N/A	070-21734, 09-400302774	cungthangsui@gmail.com,	Head_Office	Chin	Hakha	210, Zeithit Quarter, Matupi Road			Health	15-May-14
ILO	International Labour Organization	United Nations	Ngun Uk Thaung	Network Focal	09-452659346	thang@ilo.org ukthangk@gmail.com	Field_Office (Different Township)	Chin	Hakha	No-200,Bogyoke Road, Myothit Quarter, Hakha Township, Chin		http://www.ilo.org/yangon/lang--en/index.htm	Protection, Others	16-Mar-16
IRC	International Rescue Committee	International NGO	Kanpalet	Field Manager	09-49322751	Min.Lwin@rescue.org	Field_Office (Different Township)	Chin	Kanpalet	Myoma (2) Ward, Kanpetlet Tsp,Chin State		www.rescue.org	Multi-sectors	2-Sep-15
3DF(MCC)	Myanmar Council of Churches	National NGO/CBO	General Contact	N/A	070-40206(office)	stevencungsin@gmail.com,	Field_Office (Different Township)	Chin	Falam	Cherry Lane, Farthawk Quarter, Falam Tsp			Health	10-Jan-14
MCC	Myanmar Council of Churches	National NGO/CBO	Lian Ci	Coordinator	070-40265(office)	liancitlauhmun@gmail.com,	Field_Office (Different Township)	Chin	Falam	Cherry Lane, Farthawk Quarter, Falam Tsp				10-Jan-14
MCC	Myanmar Council of Churches	National NGO/CBO	General Contact	N/A	070-40265(office)	liancitlauhmun@gmail.com,	Field_Office (Different Township)	Chin	Falam	Pha-7, Hakha Road, Farthawk Quarter, Falam			Agriculture, NonAgricultural Livelihoods/Infrastructure	10-Jan-14
MCC	Myanmar Council of Churches	National NGO/CBO	Pau Khan Thang	Township Activity Manager	070-50418(office), 070-50039		Field_Office (Different Township)	Chin	Tedim	TBC, Mission Compound, Tedim Tsp				10-Jan-14
MCC	Myanmar Council of Churches	National NGO/CBO	General Contact	N/A	09-5095694	mindatmcc@gmail.com, agthuya83@gmail.com,	Field_Office (Different Township)	Chin	Mindat	Mindat Baptist Association Office, Bawathit Quarter, Mindat Tsp			Health	30-Jan-15
MCC	Myanmar Council of Churches	National NGO/CBO	Dr. Aung Thura	Field Medical Coordinator	09-5095694	mindatmcc@gmail.com, agthuya83@gmail.com,	Field_Office (Different Township)	Chin	Mindat	Mindat Baptist Association Office, Bawathit Quarter, Mindat Tsp			-	30-Jan-15
MCC	Myanmar Council of Churches	National NGO/CBO	General Contact	N/A	070-50418(office), 070-50039		Field_Office (Different Township)	Chin	Tedim	TBC, Mission Compound, Tedim Tsp			Health	10-Jan-14
MCC	Myanmar Council of Churches	National NGO/CBO	Dr. Salai Cung Sin Thawng Lui	Field Medical Coordinator	070-40206(office)	stevencungsin@gmail.com,	Field_Office (Different Township)	Chin	Falam	Cherry Lane, Farthawk Quarter, Falam Tsp			Health	30-Jan-15
MEET	Myanmar Enhancement to Empower Tribals	National NGO/CBO	General Contact	N/A	09-6600169		Field_Office (Different Township)	Chin	Kanpetlet	Myo Ma Road, Myo Ma-2 Quarter, Kanpetlet Tsp			Agriculture, NonAgricultural Livelihoods/Infrastructure	10-Jan-14
MEET	Myanmar Enhancement to Empower Tribals	National NGO/CBO	Mr.Kan Aung	Focal Contact	09-73138215	email@email.com	Field_Office (Different Township)	Chin	Paletwa	No.91,Yetakhawe St,Yeikkha ward,Paletwa Township			Agriculture, NonAgricultural Livelihoods/Infrastructure	24-Aug-15
MRCS	Myanmar Red Cross Society	RedCross_RedCrescentMovement	U Saline San Kyone	Grade One Officer	070-21020, 21455, 21887	chinso.mrcs@gmail.com	Field_Office (Different Township)	Chin	Hakha	State Health Department Office, Hakha Tsp			Multi-sectors	28-Aug-15
YMCA	National Council of Young Men's Christian Association	National NGO/CBO	Ronnie Thlakio Lyan	General Secretary	070-21133(Res.)	ronnietklyan@gmail.com,	Field_Office (Different Township)	Chin	Hakha	YMCA (Hakha), Pyidawtha Quarter Quarter, Hakha			Health	10-Jan-14
YMCA	National Council of Young Men's Christian Association	National NGO/CBO	General Contact	N/A	070-21133(Res.)	ronnietklyan@gmail.com,	Field_Office (Different Township)	Chin	Hakha	YMCA (Hakha), Pyidawtha Quarter Quarter, Hakha			Health	10-Jan-14
	Shalom Foundation (Nyein Foundation)	National NGO/CBO	General Contact	N/A		shalommyanmar@gmail.com,	Field_Office (Different Township)	Chin	Hakha	(zaha 12), 2nd floor,Payarkyoung Street, Pyidawthar Qtr,Har-kar,Chin State.		www.shalommyanmar.org	Others	10-Jan-14
TBC	Tedim Baptist Convention	National NGO/CBO	General Contact	N/A	070-50418(office)	golianthang@gmail.com,	Field_Office (Different Township)	Chin	Tedim	TBC, Mission Compound, Tedim			Health, Protection	14-Aug-14
TBC	Tedim Baptist Convention	National NGO/CBO	Go Lian Thang	Project Manager	070-50418(office)	golianthang@gmail.com,	Field_Office (Different Township)	Chin	Tedim	TBC, Mission Compound, Tedim			Health, Protection	10-Jan-14
TGH	Triangle Generation Humanitaire	International NGO	Jonathan Domarle	Projects Coordinator	09-421141395	mtp.myanmar@trianglegh.org	Field_Office (Different Township)	Chin	Matupi	111, San Boung Block, Matupi, Chin.			Food Security and Livelihoods	28-Aug-15
UNICEF	United Nations Children's Fund	United Nations	Mohammad Badrul Hassan	Chief of Field Office, Hakha	070-21777 (Off), 09-250-344964	mbhassan@unicef.org	Field_Office (Different Township)	Chin	Hakha	No.480, Myo Thit Lan Haung Street, Myo Thit Ward, Hakha, Chin State.		www.unicef.org/myanmar	Education, Health, Nutrition, Protection, WASH	16-Mar-16
UNDP	United Nations Development Programme	United Nations	U Thiha Aung	Area Office Coordinator	01-3330362, 3330363, 070-21469, 21587	thiha.aung@undp.org	Field_Office (Different Township)	Chin	Hakha	Ma-Tha-02, Bogyoke Road, Myothit Ward, Hakha, Northern Chin State.		www.mm.undp.org	Multi-sectors	6-Jul-15
UNHCR	United Nations High Commissioner for Refugees	United Nations	Ms. Hau Lam Vung @ Theresa	Assistant Field Officer	09400541427 c/o 070 21587	VUNG@unhcr.org	Field_Office (Different Township)	Chin	Hakha	c/o UNDP Office, No.2, Bogyoke Road, Myothit Ward, Hakha, Chin State			Protection	6-Jul-15
WFP	United Nations World Food Programme	United Nations	L JA LUM	Head of Field Office	09-861 0150, 070-22023	l.jalum@wfp.org,	Field_Office (Different Township)	Chin	Hakha	No. Ma-060, Myo Thit Quarter, Hakha Tsp		https://www.wfp.org/countries/myanmar	NonAgricultural Livelihoods/Infrastructure	7-Jul-15
LWF	The Lutheran World Federation	International NGO	San Thein Maung	Project Coordinator	070-70594	pcc.mmr@lwfdws.org	Field_Office (Different Township)	Chin	Mindat	No. Na/552,Tha Khin Aung Min Street, West Ward, Mindat Township, Chin State,	070-70594	www.lwfmyanmar.org	Multi-sectors, Coordination	21-Jul-15
CAD	Community Agency for Rural Development	National NGO/CBO	U Za Mang	Area Coordinator	3332312~15	josephwin@gmail.com, cad.yangon@gmail.com,	Field_Office (Different Township)	Chin	Thantlang	Hnaring village, Thantlang Tsp, Chin State		www.cadmm.org	Multi-sectors	19-Sep-14
CAD	Community Agency for Rural Development	National NGO/CBO	Monica	Office in Charge	09-400302914	m.nicani@gmail.com	Field_Office (Different Township)	Chin	Hakha	No. (186), 2/F, Bocho road, Pyidawta Quarter, Hakha, Chin state.		www.cadmm.org	Health, Agriculture, NonAgricultural Livelihoods/Infrastructure	19-Sep-14
CAD	Community Agency for Rural Development	National NGO/CBO	Nang Seing	HR Manager	09-73100973	nanseing@gmail.com,	Field_Office (Different Township)	Chin	Hakha	No. (186), 2/F, Bocho road, Pyidawta Quarter, Hakha, Chin state.		www.cadmm.org	Health, Agriculture, NonAgricultural Livelihoods/Infrastructure	19-Sep-14
CNRWG	Chinland Natural Resources Watch Group	National NGO/CBO	U Zam Thuam	Director	9400307982, 09780728650	zamthuam@gmail.com,cnrwg.info@gmail.com	Head_Office	Chin	Kalaymyo	No. 01/6 Bokyoke Road, Kalaymyo (Opposite of Tahan EBC road)	n/a	N/A	Multi-sectors	4-Sep-15
GRET	Gret	International NGO	Tial Tin Par (Ms.)	Administrator	070-21213, 070-22054	gret.project.chin@gmail.com	Field_Office (Different Township)	Chin	Hakha	Pa Ta Tha 111, Pyi Taw Thar Quarter, Hakha Tsp, Chin State	070 21213	www.gret.org	Food Security and Livelihoods	8-Aug-15
GRET	Gret	International NGO	Lal Uk Nawl (Mr.)	General Manager (Micro Finance)	070-21213, 070-22054	laluknawl@gmail.com	Field_Office (Different Township)	Chin	Hakha	Pa Ta Tha 111, Pyi Taw Thar Quarter, Hakha Tsp, Chin State	070 21213	www.gret.org	microfinance	6-Jan-16
GRET	Gret	International NGO	Ms. Murielle Morisson	Technical Assistant	070-21213, 070-22054	gret.chin.pm@gmail.com	Field_Office (Different Township)	Chin	Hakha	Pa Ta Tha 111, Pyi Taw Thar Quarter, Hakha Tsp, Chin State	070 21213	www.gret.org	microfinance	6-Jan-16
KMSS	Karuna Mission Social Solidarity	National NGO/CBO	Fr. Joseph Ro Nei Thang	Director	070-22349	karunahakha@gmail.com,	Field_Office (Different Township)	Chin	Hakha	St. Joseph's Cathedral Hakha, Chin State		http://www.karunamyanmar.org/	Coordination, Multi-sectors	27-Aug-15
KMSS	Karuna Mission Social Solidarity	National NGO/CBO	General Contact	N/A	070-22349	karunahakha@gmail.com,	Field_Office (Different Township)	Chin	Hakha	St. Joseph's Cathedral Hakha, Chin State		http://www.karunamyanmar.org/	Coordination, Multi-sectors	27-Aug-15
DAWN	Dawn Action on Women's Network	National NGO/CBO	Cing Sian Muan	Senior Trainer	09 420189646	dawninfo2014@gmail.com	Field_Office (Different Township)	Chin	Tonzang	Khaw Hlaing Ward, Tonzang Town.			Peace Building/Conflict Prevention	25-Apr-16
DAWN	Dawn Action on Women's Network	National NGO/CBO	Cing Sian Muan	Senior Trainer	10 420189646	dawninfo2014@gmail.com	Field_Office (Different Township)	Chin	Cikha	No 1/10, Award (1), Main Street, Cikha Town			Peace Building/Conflict Prevention	25-Apr-16
DAWN	Dawn Action on Women's Network	National NGO/CBO	Gin Sian Mawi	Trainer	09 33237554	dawninfo2014@gmail.com	Field_Office (Different Township)	Chin	Tedim	N/A			Peace Building/Conflict Prevention	25-Apr-16

[6] Myanmar Information Management Unit

Annex 2: Chin State SME Strategy Workshop Evaluation

Of the about 60 workshop participants, 36 completed the workshop evaluation form. The feedback from these 36 persons was very positive. They answered five questions (see table below), scoring the first three questions 1, 2, 3, 4, 5 or 6; and the last two questions 1, 2, 3 or 4. The average scores were high (over 4 out of a possible 6, or over 3 out of a possible 4), which in percentage terms were all over 70% of the highest possible score. The participatory methods and the international trainer were highly regarded. Also, and most importantly, participants largely agreed that they were able to share all their ideas and opinions.

	Average	Percentage
Q5a: Please help us to evaluate the workshop: (Mark only one answer, Overall, I thought that the workshop was (1=Very Bad; 6=Excellent)	4.4	73.0
Q5b: The participatory methods used were (1=Very Bad; 6=Excellent)	4.5	75.5
Q5c: The international expert (Dr. Adam McCarty)'s presentation was (1=Very Bad; 6=Excellent)	4.7	78.4
Q6a: I felt that I was able to share all my ideas and opinions. (1=Strongly disagree; 4=Strongly Agree)	3.1	76.5
Q6b: This roadmap approach should be used by all Myanmar states and regions. (1=Strongly disagree; 4=Strongly Agree)	3.0	74.3

Coding for Q5a., Q5b., Q5c.	Very bad 1	Bad 2	Fair 3	Good 4	Very Good 5
Coding for Q6a., Q6b.	Strongly Disagree 1	Disagree 2	Agree 3	Strongly Agree 4	

Annex 3: Proposed SME Projects in MIID Chin State Development Report

Creating an enabling environment for SME development

Project title	A Project to create an enabling environment for SME development	
Identification	Thematic area	Small and Medium Enterprise Development
	Location	Hakha, Falam, Thlantang, Tedim, Mindat, Kanpetlet, Madupi, Paletwa, Tonzang
	Overall budget	US$ 800.000
	Time frame	3 years
Project description	Objectives	**Development objective** Establish enabling environment for increased livelihood opportunities through support to cottage industry and SMEs. **Immediate objectives** · To develop policies to support SMEs and cottage industry; · To establish cooperation a)within the private sector and b) private sector and Township Administration; · To build capacity of Township Administration and private sector; · To increase business skills and vocational training provision.

Pilot Program: SME Development along selected Value Chains

Project title	Pilot program: SME Development along selected Value Chains	
Identification	Thematic area	Small and Medium Enterprise Development
	Location	Hakha, Falam, Thantlang, Mindat, Tedim, Kanpetlet, Paletwa
	Overall budget	US$ 1,500,000
	Time frame	4 years
Project description	Objectives	**Development objective** Increase employment and income generating activities in Chin State through support to SMEs. **Immediate objectives** · To increase investment in value added processing SMEs; · To increase market access and sales of products from SMEs in the Chin State for local and regional markets in sectors: elephant foot yam, weaving products, oranges, grapes and spices; · To improve quality of products and returns to producers and processors.

Annex 4: References

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ADB: Power Sector Development in Myanmar
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ADB: MM Transport Sector Policy Note
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