Table 22 Access to Credit (Population %, Agriculture)

Non poor Non poor Male Female	State,	2010					2005 Total
Rachin 28.5 24.4 24.5 30.5 25.5 21. Kayah 52.4 43.6 43.2 50.5 44.4 40. (2.3) (9.1) (4.1) (30.2) (8.5) (6.6 Kayin 12.8 10.6 9.8 15.6 10.9 16. (2.4) (2.6) (4.3) (6.1) (2.2) (9.0 Chin 8.2 0.0 5.7 5.0 5.6 5. Chin 8.2 0.0 5.7 5.0 5.6 5. Sagaing 25.0 32.6 32.9 27.0 31.8 38. Gaing 25.0 32.6 32.9 27.0 31.8 38. Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Bago 44.5 38.4 37.8 43.7 38.8 56. - Bago (E) 66.6 45.1 47.5 45.8 47.1 67.	Region and	Poverty Status		Head of Household		Total	
Rayah 52.4 43.6 43.2 50.5 44.4 40.	Union	Poor	Non poor	Male	Female		
Kayah 52.4 43.6 43.2 50.5 44.4 40. (2.3) (9.1) (4.1) (30.2) (8.5) (6.6 Kayin 12.8 10.6 9.8 15.6 10.9 16. (2.4) (2.6) (4.3) (6.1) (2.2) (9.4 Chin 8.2 0.0 5.7 5.0 5.6 5. (8.4) (0.0) (6.3) (4.4) (6.0) (4.2 Sagaing 25.0 32.6 32.9 27.0 31.8 38. Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.3 - Bago (E) 66.6 45.1 47.5 45.8 47.1 67. 67. 48.8 (10.2) (7.1) (9.6) (8.8 (10.2) (7.1) (9.6) (8.8	Kachin	28.5	24.4	24.5	30.5	25.5	21.7
Case		(7.6)	(4.3)	(3.2)	(10.0)	(3.2)	(9.4)
Kayin 12.8 10.6 9.8 15.6 10.9 16. Chin 8.2 0.0 5.7 5.0 5.6 5. Keyin (0.0) (6.3) (4.4) (6.0) (4.4) Sagaing 25.0 32.6 32.9 27.0 31.8 38. (4.3) (3.9) (4.3) (2.5) (3.9) (3.3 Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.5 - Bago (E) 66.6 45.1 47.5 48.8 47.1 67. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3 <td< td=""><td>Kayah</td><td>52.4</td><td>43.6</td><td>43.2</td><td>50.5</td><td>44.4</td><td>40.8</td></td<>	Kayah	52.4	43.6	43.2	50.5	44.4	40.8
Chin 8.2 0.0 5.7 5.0 5.6 5. (8.4) (0.0) (6.3) (4.4) (6.0) (4.4) Sagaing 25.0 32.6 32.9 27.0 31.8 38. (4.3) (3.9) (4.3) (2.5) (3.9) (3.8 Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. (2.4) (5.1) (3.5) (3.6) (3.4) (1.6 Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.3 - Bago (E) 66.6 45.1 47.5 45.8 47.1 67. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. (10.4) (5.0) (6.3) (8.1) (4.9) (9.2) Magwe 41.5 33.2 34.4 36.7 34.8 45. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3) Mandalay 34.3 34.3 33.4 38.8 34.3 36. (3.8) (3.8) (3.3) (2.3) (3.9) (2.0) (2.4 Mon 21.3 13.9 15.2 9.6 14.6 22. (14.1) (5.0) (5.9) (5.9) (5.4) (5.7) (3.6 Rakhine 26.5 28.1 29.7 13.6 27.6 24. (5.1) (3.4) (4.4) (5.2) (3.6) (2.2 Yangon 66.9 75.8 75.3 66.7 74.3 59. (13.9) (7.8) (7.4) (23.8) (9.3) (4.8 Shan 11.1 16.6 15.1 12.0 14.7 23. (4.8) (3.0) (3.4) (4.4) (5.9) (3.4) (5.7 Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (1.6) - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (1.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. Union 2010 29.7 33.8 33.2 32.0 33.0 38.		(2.3)	(9.1)		(30.2)	(8.5)	(6.4)
Chin 8.2 0.0 5.7 5.0 5.6 5. Sagaing 25.0 32.6 32.9 27.0 31.8 38.8 (4.3) (3.9) (4.3) (2.5) (3.9) (3.3 Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.7 - Bago (E) 66.6 45.1 47.5 45.8 47.1 67. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. - Bago (W) 14.4 32.8 30.5 40.6 31.7	Kayin						16.3
Sagaing (8.4) (0.0) (6.3) (4.4) (6.0) (4.4) Sagaing 25.0 32.6 32.9 27.0 31.8 38. Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Local (2.4) (5.1) (3.5) (3.6) (3.4) (1.6 Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.7 Bago (E) 66.6 45.1 47.5 45.8 47.1 67. Bago (W) 14.4 32.8 30.5 40.6 31.7 48. (10.4) (5.0) (6.3) (8.1) (4.9) (9.3 Magwe 41.5 33.2 34.4 36.7 34.8 45. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3 Mandalay 34.3 34.3 33.4 38.8 34.3 36.					The state of the s		(9.6)
Sagaing 25.0 32.6 32.9 27.0 31.8 38. Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.3 - Bago (E) 66.6 45.1 47.5 45.8 47.1 67. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. (10.4) (5.0) (6.3) (8.1) (4.9) (9.2 Magwe 41.5 33.2 34.4 36.7 34.8 45. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3 Mandalay 34.3 34.3 33.4 38.8 34.3 36. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3	Chin						5.4
Tanintharyi							(4.4)
Tanintharyi 12.2 10.8 11.6 8.8 11.2 10. Bago 44.5 38.4 37.8 43.7 38.8 56. (10.9) (5.0) (5.6) (4.5) (5.1) (7.2 - Bago (E) 66.6 45.1 47.5 45.8 47.1 67. - Bago (W) 14.4 32.8 30.5 40.6 31.7 48. (10.4) (5.0) (6.3) (8.1) (4.9) (9.2 Magwe 41.5 33.2 34.4 36.7 34.8 45. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3 Mandalay 34.3 34.3 33.4 38.8 34.3 36. (8.5) (8.3) (3.3) (2.3) (3.9) (2.0) (2.2 Mon 21.3 13.9 15.2 9.6 14.6 22. Mahine 26.5 28.1 29.7 13.6 27.6 24. <	Sagaing						
(2.4) (5.1) (3.5) (3.6) (3.4) (1.6)	Tauthaui				The state of the s		
Bago 44.5 (10.9) 38.4 (5.0) 37.8 (5.6) 43.7 (4.5) 38.8 (5.1) 56.1 (7.3) - Bago (E) 66.6 (8.8) (10.7) (10.2) (7.1) (9.6) (8.3) 47.1 (9.6) (8.3) 67.1 (9.6) (8.3) - Bago (W) 14.4 32.8 (10.4) (5.0) (6.3) (8.1) (4.9) (9.2) 48.5 (4.9) (9.2) 48.5 (4.9) (9.2) Magwe 41.5 (8.5) (8.3) (7.7) (11.6) (8.2) (3.3) 48.8 (4.5) (3.3) (3.9) (2.0) (2.2) 48.6 (2.2) (3.3) Mandalay 34.3 (3.8) (3.3) (2.3) (3.9) (2.0) (2.2) 48.6 (2.2) (3.6) (2.2) 48.6 (2.2) (3.6) (2.2) Mon 21.3 (3.3) (3.3) (2.3) (3.9) (2.0) (2.2) (2.2) (3.6) (2.2) 48.6 (2.2) (3.6) (2.2) (3.6) (2.2) Rakhine 26.5 (5.1) (3.4) (4.4) (5.2) (3.6) (5.7) (3.6) (3.2) (3.6) (2.2) 48.6 (5.1) (3.4) (4.4) (5.2) (3.6) (2.2) (3.6) (2.2) Yangon 66.9 (7.8) (7.8) (7.4) (23.8) (9.3) (4.8) (3.9) (3.4) (3.9)	Tanıntnaryı						
Color	Pago				1		
- Bago (E) 66.6 45.1 47.5 45.8 47.1 67. (8.8) (10.7) (10.2) (7.1) (9.6) (8.3) (8.1) (10.4) (5.0) (6.3) (8.1) (4.9) (9.2) (10.4) (5.0) (6.3) (8.1) (4.9) (9.2) (10.4) (8.5) (8.3) (7.7) (11.6) (8.2) (3.2) (3.3) (3.8) (3.3) (2.3) (3.9) (2.0) (2.4) (4.1) (5.0) (5.9) (5.9) (5.4) (5.7) (3.6) (2.2) (3.6) (3.2) (3	Dago						
Rakhine 26.5 28.1 29.7 13.6 27.6 24.5 25.1 (3.4) (4.4) (5.2) (3.6) (2.2 25.9 24.4 25.7 38.5 (2.0) (1.9) (1.8) (4.8) (2.1) (4.8)	- Bago (F)						
- Bago (W) 14.4 32.8 30.5 40.6 31.7 48.1 (10.4) (5.0) (6.3) (8.1) (4.9) (9.2 (9.2 (9.2 (9.2 (9.2 (9.2 (9.2 (9.2	bago (L)						(8.3)
Magwe	- Bago (W)						48.0
Magwe 41.5 33.2 34.4 36.7 34.8 45. (8.5) (8.3) (7.7) (11.6) (8.2) (3.3) Mandalay 34.3 34.3 33.4 38.8 34.3 36. (3.8) (3.3) (2.3) (3.9) (2.0) (2.4 Mon 21.3 13.9 15.2 9.6 14.6 22. (14.1) (5.0) (5.9) (5.4) (5.7) (3.6 Rakhine 26.5 28.1 29.7 13.6 27.6 24. (5.1) (3.4) (4.4) (5.2) (3.6) (2.2 Yangon 66.9 75.8 75.3 66.7 74.3 59. (13.9) (7.8) (7.4) (23.8) (9.3) (4.8 Shan 11.1 16.6 15.1 12.0 14.7 23. (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9)	5480 (11)						(9.2)
(8.5) (8.3) (7.7) (11.6) (8.2) (3.3) Mandalay 34.3 34.3 33.4 38.8 34.3 36. (3.8) (3.3) (2.3) (3.9) (2.0) (2.4 Mon 21.3 13.9 15.2 9.6 14.6 22. (14.1) (5.0) (5.9) (5.4) (5.7) (3.6 Rakhine 26.5 28.1 29.7 13.6 27.6 24. (5.1) (3.4) (4.4) (5.2) (3.6) (2.2 Yangon 66.9 75.8 75.3 66.7 74.3 59. (13.9) (7.8) (7.4) (23.8) (9.3) (4.8 Shan 11.1 16.6 15.1 12.0 14.7 23. (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9)	Magwe	1					45.2
(3.8) (3.3) (2.3) (3.9) (2.0) (2.4) Mon 21.3 13.9 15.2 9.6 14.6 22.0 (14.1) (5.0) (5.9) (5.4) (5.7) (3.6 Rakhine 26.5 28.1 29.7 13.6 27.6 24.1 (5.1) (3.4) (4.4) (5.2) (3.6) (2.2 Yangon 66.9 75.8 75.3 66.7 74.3 59.1 (13.9) (7.8) (7.4) (23.8) (9.3) (4.8 Shan 11.1 16.6 15.1 12.0 14.7 23.1 (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (16.6 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1)							(3.7)
Mon 21.3 13.9 15.2 9.6 14.6 22.0 Rakhine 26.5 28.1 29.7 13.6 27.6 24.1 Yangon 66.9 75.8 75.3 66.7 74.3 59.1 Shan 11.1 16.6 15.1 12.0 14.7 23.1 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38.1 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15.1 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. - Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. Union 2010 29.7 33.8 33.2 32.0 33.0 38.	Mandalay	34.3	34.3	33.4	38.8	34.3	36.2
Rakhine (14.1) (5.0) (5.9) (5.4) (5.7) (3.6) Rakhine 26.5 28.1 29.7 13.6 27.6 24.1 (5.1) (3.4) (4.4) (5.2) (3.6) (2.2 Yangon 66.9 75.8 75.3 66.7 74.3 59.1 (13.9) (7.8) (7.4) (23.8) (9.3) (4.8 Shan 11.1 16.6 15.1 12.0 14.7 23.1 (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38.1 (2.0) (1.9) (1.8) (4.3) (2.1) (16.6 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) <td>,</td> <td>(3.8)</td> <td>(3.3)</td> <td>(2.3)</td> <td>(3.9)</td> <td>(2.0)</td> <td>(2.4)</td>	,	(3.8)	(3.3)	(2.3)	(3.9)	(2.0)	(2.4)
Rakhine 26.5 28.1 29.7 13.6 27.6 24.1 Yangon 66.9 75.8 75.3 66.7 74.3 59.1 (13.9) (7.8) (7.4) (23.8) (9.3) (4.8 Shan 11.1 16.6 15.1 12.0 14.7 23.1 (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38.1 (2.0) (1.9) (1.8) (4.3) (2.1) (16.6 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15.1 (3.3) (2.1) (2.5) (5.2) (2.6) (6.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3 Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8 Union 2010	Mon	21.3	13.9	15.2	9.6	14.6	22.9
(5.1) (3.4) (4.4) (5.2) (3.6) (2.2) Yangon 66.9 75.8 75.3 66.7 74.3 59.0 (13.9) (7.8) (7.4) (23.8) (9.3) (4.8) Shan 11.1 16.6 15.1 12.0 14.7 23. (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (16.6) - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6) - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3 Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) </td <td></td> <td>(14.1)</td> <td>(5.0)</td> <td>(5.9)</td> <td>(5.4)</td> <td>(5.7)</td> <td>(3.6)</td>		(14.1)	(5.0)	(5.9)	(5.4)	(5.7)	(3.6)
Yangon 66.9 (13.9) 75.8 (7.8) 75.3 (23.8) 66.7 (9.3) 74.3 (4.8) 59.0 (4.8) Shan 11.1 (4.8) 15.1 (3.0) 15.1 (3.9) 14.7 (3.4) 23.0 (3.4) (8.3 (3.9) (3.4) (8.5 (3.9) (3.4) (1.6 (3.9) (3.4) (4.8 (3.9)	Rakhine		28.1	29.7	13.6	27.6	24.9
(13.9) (7.8) (7.4) (23.8) (9.3) (4.8) Shan 11.1 16.6 15.1 12.0 14.7 23. (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (16.6 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3 Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8 Union 2010 29.7 33.8 33.2 32.0 33.0 38.							(2.2)
Shan 11.1 16.6 15.1 12.0 14.7 23. (4.8) (3.0) (3.4) (3.9) (3.4) (8.3 - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (16.6 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3 Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8 Union 2010 29.7 33.8 33.2 32.0 33.0 38.	Yangon					_	59.6
(4.8) (3.0) (3.4) (3.9) (3.4) (8.3) - Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (16.0 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3 Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8 Union 2010 29.7 33.8 33.2 32.0 33.0 38.		1					(4.8)
- Shan (S) 27.1 25.2 25.9 24.4 25.7 38. (2.0) (1.9) (1.8) (4.3) (2.1) (16.0 - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6 - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3 Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8 Union 2010 29.7 33.8 33.2 32.0 33.0 38.	Shan						23.5
(2.0) (1.9) (1.8) (4.3) (2.1) (16.0) - Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6) - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3) Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8) Union 2010 29.7 33.8 33.2 32.0 33.0 38.	Cl (C)						(8.3)
- Shan (N) 4.9 11.6 9.5 6.1 8.9 15. (3.3) (2.1) (2.5) (5.2) (2.6) (6.6) - Shan (E) 1.8 1.9 1.8 2.0 1.8 1. (1.1) (0.1) (0.3) (2.6) (0.5) (1.3) Ayeyarwaddy 48.5 55.4 55.0 47.5 54.0 49. (7.0) (2.5) (2.3) (5.6) (2.1) (6.8 Union 2010 29.7 33.8 33.2 32.0 33.0 38.	- Snan (S)						
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Source: IHLCA Survey 2004-2005, IHLCA Survey 2009-2010