Table 23 Access to Credit (Population %, Non-Agricultural Businesses)

State,	2010							2005 Total
Region and	Poverty Status		Strata		Head of Household		Total	
Union	Poor	Non poor	Urban	Rural	Male	Female		
Kachin	9.2	8.7	7.2	10.0	8.1	10.7	8.8	15.2
	(7.2)	(1.0)	(2.4)	(1.1)	(3.1)	(2.0)	(1.8)	(2.6)
Kayah	59.4	9.4	12.8	8.2	10.8	11.4	10.9	22.7
	(48.2)	(5.0)	(8.2)	(5.7)	(6.3)	(7.8)	(6.6)	(2.0)
Kayin	34.1	12.7	4.5	21.2	17.7	5.6	15.6	23.0
21.	(6.0)	(3.9)	(4.1)	(2.6)	(3.4)	(2.6)	(2.5)	(5.4)
Chin	24.0	9.3	17.4	16.2	16.9	19.9	17.1	8.0
c :	(10.1)	(9.0)	(7.5)	(12.0)	(7.2)	(18.5)	(7.5)	(6.9)
Sagaing	1.3	7.9	7.0	7.3	7.3	7.1	7.2	12.4
Taninthani	(1.3) 10.2	(1.3) 18.9	(0.7) 15.6	(1.6) 17.7	18.8	(2.9)	(1.2) 17.0	(2.5)
Tanintharyi	(5.5)	(1.4)	(1.9)	(1.5)	(1.1)	(2.5)	(0.5)	(3.9)
Bago	10.2	15.1	15.7	13.8	13.4	17.7	14.4	19.3
Dagu	(5.8)	(7.0)	(5.6)	(7.5)	(7.1)	(6.2)	(6.6)	(1.1)
- Bago (E)	22.3	20.0	23.7	18.6	21.6	17.0	20.3	19.3
	(7.8)	(11.1)	(9.2)	(12.2)	(11.4)	(8.2)	(10.5)	(0.9)
- Bago (W)	0.0	6.7	3.3	6.6	3.0	20.0	5.5	19.2
	(0.0)	(2.9)	(0.8)	(3.3)	(0.5)	(11.2)	(2.5)	(2.8)
Magwe	16.7	12.5	8.6	15.0	14.1	10.2	13.3	16.8
	(2.0)	(2.3)	(2.7)	(2.8)	(2.5)	(6.4)	(1.7)	(2.0)
Mandalay	12.5	7.3	5.1	11.5	7.1	10.7	7.9	10.6
,	(6.5)	(2.0)	(1.3)	(4.4)	(2.3)	(3.8)	(2.5)	(1.8)
Mon	28.1	10.6	15.6	11.1	11.3	16.8	12.3	11.8
	(18.0)	(5.5)	(4.5)	(7.0)	(5.9)	(10.5)	(6.5)	(4.7)
Rakhine	22.7	16.1	16.7	18.1	19.1	11.9	17.6	20.6
	(6.1)	(2.8)	(2.4)	(3.7)	(3.6)	(4.5)	(2.7)	(5.1)
Yangon	5.1	7.6	7.9	4.3	6.9	8.9	7.4	9.6
	(4.2)	(2.1)	(2.2)	(2.7)	(2.5)	(3.6)	(2.1)	(2.4)
Shan	2.6	4.9	3.9	5.1	4.0	5.8	4.4	6.9
21 (2)	(1.2)	(1.2)	(1.1)	(1.3)	(1.1)	(3.2)	(0.9)	(1.9)
- Shan (S)	4.9	3.9	2.4	8.1	3.0	7.4	4.0	6.2
Chan (NI)	(5.7)	(2.4)	(0.7)	(6.2)	(0.8)	(10.0)	(1.8)	(2.9)
- Shan (N)	1.2	6.6	6.7	4.2	5.4	4.9	5.3	8.1
Chan (F)	(1.2)	(0.5)	(0.7)	(1.2)	(0.9)	(3.1)	(0.8)	(3.1)
- Shan (E)	5.7 (2.7)	1.3	0.9 (1.2)	4.1 (1.3)	2.0 (1.3)	4.9 (2.4)	2.5 (0.9)	4.8 (1.4)
Ayeyarwaddy	19.2	15.6	11.3	18.3	16.1	17.3	16.3	22.0
Ayeyai wauuy	(5.0)	(2.4)	(1.4)	(2.7)	(2.1)	(4.8)	(2.5)	(2.6)
Union 2010	13.5		8.6	13.2				15.0
O111011 2010	(2.0)	10.6 (1.1)	8.6 (1.0)	(1.4)	11.0 (1.1)	11.4 (1.6)	11.1 (1.1)	(0.9)
Union 2005								(0.3)
Union 2005	18.8 (1.3)	14.0 (0.9)	12.6 (1.1)	16.6 (1.1)	15.0 (1.0)	14.8 (1.3)	15.0 (0.9)	
	(1.3)	(0.9)	(1.1)	(1.1)	(1.0)	(1.3)	(0.9)	

Source: IHLCA Survey 2004-2005, IHLCA Survey 2009-2010