

# Social microfinance for the most vulnerable, predominantly in rural areas

ENTREPRENEURS  
du Monde

## MYANMAR

**185<sup>th</sup>**

out of 193  
countries  
in HDI\*  
ranking

**86%**

of the working  
population are in  
highly vulnerable  
employment



\*HDI : Human Development Index – UN 2022

## FOR WHOM?



### A poor but enterprising population

Sont Oo Tehtwin targets low-income people of southern Yangon division Myanmar who have set up informal revenue-generating activities such as little shops or small farms in order to survive.

For these informal entrepreneurs, it is very difficult to develop these activities into sustainable businesses without access to credit nor training.

Their situation has become even more precarious since the military junta came to power in 2021, which has slowed down the economy and led to the collapse of the microfinance sector.

## WHAT?



### All-round support for success

In 2014, Entrepreneurs du Monde set up Sont Oo Tehtwin (SOO) to support extremely vulnerable families in Dala, Seikkyikhanaungto, Twante, Kawhmu, and Kungyangon to the south of Yangon Myanmar.

SOO contributes to the improvement of their living conditions, by helping them to increase their businesses income, their resilience and health.

The organisation offers them loans without guarantee, savings account, training sessions and guidance.

## PRIORITY TOPICS

ECONOMIC AND SOCIAL INCLUSION

SUSTAINABLE AGRICULTURE AND FOOD SAFETY

ADAPTATION TO CLIMATE CHANGE

WOMEN EMPOWERMENT



## HOW?

### A methodology for the poorest

To ensure poor entrepreneurs can access to its services, SOO asks no caution, nor guarantee nor liability. But the team requests them to get together in groups of around 20-25 persons, and they meet them every 2 or 4 weeks.

In addition, SOO's beneficiaries receive financial literacy trainings before their first disbursement, and then on various matters, such as:

- Economic trainings : how to calculate costs and sales prices, manage stock and cash, adjust to clients demand and to competition, marketing & promotion, etc.
- Social trainings : how to gain rights and self confidence, prevent common diseases and family violence, adjust to climate change.
- Agri trainings : how to use the fertilizer effectively, how to prevent the insects and soil quality

## WITH WHOM?

### A committed and supported team

With the support of Entrepreneurs du Monde's technical experts, SOO's team is developing its skills and building a social microfinance institution that is sustainable in every aspect: regulatory, human, financial, etc.

For instance, SOO team is supported on loan methodology, management and reporting tools, creation and delivery of training sessions, governance, environmental and social performance measurement, etc.



## IMPACT



### With my business I have gained independence and I have secured my family's future

When I was 14, I left my village to work in a Japanese textile factory in Yangon. Working conditions were strict. After getting married I moved to Seikkyi Township. I noticed the lack of local shops and I opened a grocery store, to provide for my family. Over time, I diversified my business by adding sewing, clothing sales and an online service.

In 2016, thanks to loans from SOO, I invested in equipment, bought a refrigerator and expanded my textile business. In 2023, I even bought a house. Today, my income has risen from 400,000 to 1,000,000 MMK (€90 to €223) per month, guaranteeing our financial stability. My business has improved our living conditions and enabled me to enroll my autistic son in a specialised center. I also support my family and help my brothers and sisters to continue their studies.

As a member of the Mothers of Autistic Children group, I contribute to the education of underprivileged children. Despite the challenges, I want to expand my textile business and invest in clothing imports.

Win Myint Htay

	2024	2025 objectives
Number of branches	7	7
Micro-entrepreneurs supported	5 900	6 000
Training sessions	662	850
Loan portfolio*	468 317€	601 045€
Savings portfolio*	35 833€	43 666€
Average loan*	127€	154 €
PaR 30 (Portfolio at risk at 30 days)*	12%	10%
Employees	56	56



**84%**  
women



**71%**  
rural active  
borrowers



**+84%**  
increase in net income  
between 1st and 7th loan  
(over 5,5 years)

## 2024 HIGHLIGHTS



### Further training and coaching for beneficiaries

In 2024, in addition to the regular services offered by SOO, the beneficiaries were able to attend specific technical trainings on business and agricultural matters.

On business, 24 micro-entrepreneurs attended 7 weekly group training sessions, designed with the support of the French NGO IECD, followed by 6-month coaching with individual visits at their activity place. Their feedbacks are highly encouraging: *"After completing the course, I can attract more customers by keeping my products neat and well-organized."* ; *"Now I understand the market better and I am more aware of customer needs."*; *"I learned to keep careful records of my store's inventory financial transactions, which helped increase the number of customers."*

On agriculture, a new Agri-Worker joined the team and, despite the difficulties to travel to the field (no motorbike allowed, high fuel costs, restrictions to access to some areas), she provided individual counselling to 165 SOO beneficiaries by visiting their small farms. She also raised awareness on pest prevention to mitigate the risk and boost their production yields.



### Social and environmental performance achievements

2024 social and environmental report confirms SOO's commitment to fully fulfill its social mission. Indeed, the report highlights SOO's capacity to reach the most vulnerable with 53% of new beneficiaries having accessed to primary school or none, 53% producing in less than 10 acres, while 33% don't own any land. Moreover, SOO services make a real difference in the life of the poorest: after 5,5 years of support, their income has increased by 84%, 63% have improved their housing conditions (more robust roof), while they own more assets, such as a refrigerator.

SOO team is willing to increase its environmental impact too. In 2024, a refresher training on climate change was conducted by Entrepreneurs du Monde, leading to the design of an environmental action plan including some objectives to reduce SOO's carbon footprint, but also to support beneficiaries' adaptation to the consequences of global warming with new training modules on farm management and environmental risks.



## 2025 OUTLOOK



### A stronger social microfinance institution for greater outreach!

After a successful transformation into a company in 2024 to comply with the local legislation, SOO is gathering the requirements to be issued with a permanent microfinance license, that will facilitate the services delivery to vulnerable people and the expansion of its activities. Among these requirements, SOO must increase its equity up to 300 millions MMK (70,000€ as of 04/2025) and looks therefore for additional fundings.

SOO and Entrepreneurs du Monde also work relentlessly to transfer loan funds from France to Myanmar, while the country is targeted by sanctions from the international community following the coup. Increasing SOO's loan fundings will allow the MFI to meet the demand of its existing beneficiaries, who are facing a skyrocketing inflation and need money to run their activities, and to reach new poor micro-entrepreneurs in need.

### Assess beneficiaries and staff satisfaction

With Entrepreneurs du Monde's support, SOO aims to conduct a new satisfaction survey among its beneficiaries and its staff in 2025. The first survey is crucial to ensure that the products and services offered by the MFI are relevant and truly meet the needs of its beneficiaries. Adjustments or new products and services can then be studied if necessary.

The second is also a priority in a very deteriorated context: as a social employer, SOO wants to ensure decent and secure working conditions for all its staff. Both studies will be based on quantitative and anonymous surveys, followed by focus group discussions to explore certain key areas in depth and facilitate subsequent decision-making. The results will lead to the creation of an action plan to address the gaps identified.

## CONTACTS



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