where the crossing was once a single bamboo log, dangerous to traverse, Proximity funds supported a new concrete bridge, strong enough for motorized cycles to use, safe enough for children to get to school unassisted.

Proximity designs sources parts from local workshops, like this one in northeastern Yangon. A shop in Kungyangon township displays Proximity pumps for sale.

U Soe Htet, an elected village leader, moderates the conversation. He talks about how 150 farming households (the other 220 are landless, a surprisingly high proportion and a sign of economic stress) shared seed, fertilizer, and common tillers distributed by Proximity after the cyclone. Other speakers describe subsisting as farm laborers three months a year, and fishing, crabbing, and gathering food from nature. The village is too remote for commuting to casual day jobs elsewhere—so people are migrating in search of work in Yangon.

As roosters crow and the ubiquitous dogs bark, the talk turns to credit. Farmers have used six cycles of crop loans: repayment is nearly universal, Debbie Taylor
Debbie Taylor and residents of A Phaung Gyi and surrounding villages discuss credit, solar lights—and an alarming pest preying on the ripening rice crop.

says, because borrowers know they will need access to credit again for the next season’s planting. Can unsecured loans be made available for other purposes? villagers ask. That is the great unsolved problem in developing-country rural credit, she notes: the small loans cannot be effectively underwritten, but perhaps technology could help; small equipment or livestock could serve as collateral; and the community-based organizations could become involved both in securing the credit and servicing collections. Proximity Finance and other entities are exploring such issues around the world.

Like 90 percent of Myanmar’s rural households, these villagers are far off the grid, and beyond the reach of the solar-panel program. How many people have acquired Proximity-distributed solar lights (created and manufactured by San Francisco-based d.light, another social enterprise shaped by the Stanford extreme-affordability design course) since they became available last year? A big show of hands ensues, and a chorus of enthusiastic endorsements. The lights—a hockey-puck-style unit retailing for $10.50 (pay-