

CONTRIBUTION OF HOME-BASED ENTERPRISES TO WOMEN'S EMPOWERMENT IN MANDALAY REGION, MYANMAR



RESEARCH HIGHLIGHTS

- Women in Myanmar have access to education, and their involvement in the informal economy is very high.
- Women's formal labor force participation is low and there are few women in decision-making positions in the public or private sector.
- Women have equal property inheritance rights by law, but women do not actually have property in their own names due to barriers imposed by deep-rooted norms and traditions in society.
- This study of women entrepreneurs shows that property inheritance rights do not translate into access to financial capital, greater social network in formal spaces or empowerment of women.
- Gender norms restrict women's empowerment and hence, there is a need to support women's efforts to change gender norms and empower themselves.

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In Myanmar, women comprise around 51.7% of the population and the adult literacy rate among women is around 95.8% (ADB, 2016). Myanmar has attained gender equality in education with respect to enrollment ratios of boys and girls in primary and secondary education (UN Women, 2018). Based on the thematic report on gender dimension of the 2014 Myanmar Population and Census, women comprise 60% of the students in undergraduate and postgraduate colleges and universities in 2012 (Ministry of Labour, Immigration and Population, 2017). Although there are more educated females than males, there is a continuing lesser female labor force participation. In 2010, female vs. male ratios for labor force participation under 25-54, 55-64 and 65+ years old age groups are 90 vs. 97, 65 vs. 80 and 26 vs. 42, respectively (ADB, 2016). However, according to the UN Gender Inequality Index 2012, Myanmar is placed 80 out of 148 countries (UN Data, 2012). Therefore, this paper focused on why women's position is still low in spite of the fact that they have achieved equality in terms of education level in Myanmar.

In instances of divorce, women in Myanmar have the benefit of equal opportunities regarding inheritance laws and balanced marital property rights. Myanmar has one of the highest maternal mortality rates due to inadequate access to essential reproductive and healthcare services. Women's involvement in the labor market is significantly lower than that of men at 63.1% compared to 85.1% for men. Consistently, the women of Myanmar do not have the same professional improvement possibilities as men. Women are earning less for similar work and are not able to move out of the lower levels in both the formal and informal sectors. Moreover, women have not been admitted into the Myanmar Police Force in any considerable numbers. At present, women comprise 3.4% of personnel (AGIPP, u.d.)

According to ILO & Sasawaka Peace Foundation (2020), there is no gender discrimination in accessing property and inheritance by law. In Myanmar, both women and men have the legal rights and opportunities to gain access to family inheritances. In addition, with respect to business registration, women entrepreneurs do not need any legal permission from their husband or other



family members to undertake the licensing process. However, despite gender equality by law, property is usually registered in the husbands' names or at best in both the husband and wife's names due to traditional gender norms and practices.

Small and medium-sized enterprises (SMEs) especially home-based and cottage industries represent the backbone of local economies in most developing countries. The development of home-based and cottage industries can generate women's empowerment by participation in the equity and employment of a business enterprise. In the development process of Myanmar, the role of women SME entrepreneurs has tremendous potential in empowering women and transforming society (OECD, 2017).

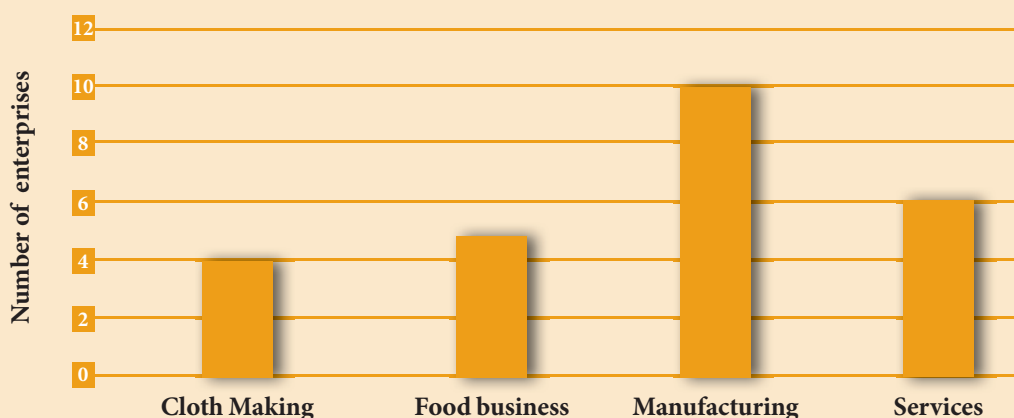
JICA (2016) summarized in its survey report that gender disparities can still be found in Myanmar based on the following facts: "(1) many women, unlike men, take on two jobs, one outside of their home and the other within; (2)

due to gender stereotypes concerning the types of jobs, women work for jobs that are paid less than men; (3) women have less access to assets such as land, equipment; and (4) women have fewer opportunities to gain practical knowledge and skills related to work through education and training" (p.15). Despite the lack of national statistics to describe the trends of gender gaps in the country, customary practices and traditional norms are still vital in identifying gender roles in the society. This study has confirmed these points and identified more challenges faced by women, such as their lack of decision-making power as well as social network.

Objective

The main objective of this research is to identify the role of women in the family after their participation in home-based and cottage industries and how women's employment encourages women's empowerment in home-based enterprises. The reason why home-based enterprises are chosen as the research area is that most of the women in

Figure 1: Types of business of the respondents



Source: Field survey, 2019

Myanmar are now self-employed or working as brokers, as salespersons in home-based shops, or operating a small manufacturing firm at home for handcraft production such as tailoring and weaving shops, sandals shops, homemade food, etc.

Methodology

A total of 25 women undertaking their own small businesses participated in this research study. All these women entrepreneurs were engaged in cottage industries in Mandalay Region. In terms of their businesses, 9 women business owners run cloth-related activities, for example, cotton weaving, silk weaving, tailoring and fabric painting. Ten are engaged in several business activities such as plastic pellets, mineral water, sandals, rubber slippers and flip-flops and hair salon. Six are doing food businesses such as burgers, sauce, noodles, cakes, dim sum, etc. Of the respondents, 64% are aged over 40, 32% are 25-36 and 4% are 15-24. More than a quarter of the



married women (76%) were married at age over 16 yrs. The number of children are between 1-3.

The above figure shows the types of business the respondents engaged in. A majority of the women (40%) were engaged in the manufacturing sector producing rubber slippers, plastic pellets, mineral water, sandals, flip-flops; 24% were engaged in the service sector such as hair salons, 20% were engaged in clothing including cotton weaving, silk weaving, tailoring and fabric painting and 16 % were involved in food businesses. Their businesses are small in size, and the number of workers range between 2 to 30.

Regarding education levels, 28% of the women are graduates, 24% each have completed primary and secondary levels and 12% of the women are literate. Only 4% of the respondents have a post graduate degree. Women are joining their husband's business rather than risk starting their own businesses.

Factors encouraging women to start home-based businesses

There were many reasons given by respondents for having their businesses. Some respondents engaged in their family business before marriage and continued it after their parents retired.

My parents opened this souvenir shop more than thirty years ago. Before marriage, I worked as a supervisor at my

parents' shop. So, running this business naturally become my responsibility. (Ms. R-3, 37, souvenir shop owner)

Managing carework with generating an income is another reason for starting their own business. One respondent with a tailoring shop says she can take care of her daughter while doing business. She does not have to maintain regular working hours and can adjust her working hours as required. This was also the case with respondent no. 24 who was running a silk weaving business:

I worked as a daily worker in silk weaving enterprise for nearly ten years from the age of 14 years. I helped in my husband's chicken poultry business, but income was not stable due to seasonal diseases or bad climate or high cost of animal food. So I asked my husband for capital to start my home-based enterprise and my mother-in-law also agreed to help me in my business. (Ms. R-24, 46, silk weaving business)

In addition to the time taken for carework, some women mentioned the lack of advancement

in their jobs due to carework-related time constraints.

I worked in the sales and marketing field for more than five years. After getting married, I faced difficulties in working outside. I could not go to business trips, so my salary did not increase and I did not get promoted. So I quit the job and when my children started school, I started my home-based business. (Ms. R-16, 35, grocery shop owner)

Some respondents expressed that they were forced to start earning as their husbands became jobless due to ill health or other issues. Then they took the role of main earner within the family. One respondent said:

My husband's business was getting into trouble about ten years ago. I started selling home-made burgers online. Three years later, I opened a burger and snacks shop at home. Because both my husband and I are working, the economic condition of my family is getting better. (Ms. R-10, 32, burger and snacks shop owner)

Most of the respondents stopped working temporarily due to their personal or family matters, after which they decided to start small businesses at home. They feel less work pressure and maintain a work-family balance. Some businesses are jointly managed with their husbands, especially in food and clothing industries. Both push and pull factors encouraging the start of home-based businesses can be found in Myanmar. Choosing what kind of business to begin seems to be gender-biased as they mostly operate traditionally female businesses such as weaving, tailoring, making sandals or flip flops, hair salon and food-making.





Benefits and challenges of home-based enterprises

Respondents use their income mainly on household daily expenditures and their children's education, while their husbands' earnings are spent on expanding their business and buying properties such as land, buildings, jewelry, or saving for their children's future education. The amount earned as income may be small, but it still ensures that they are in the position of income earner for the family. According to the interviews, women tend to have considerable power in the day-to-day running of their business, though for bigger decisions regarding work or family matters, men retain their decision-making power. The power imbalance between husband and wife

within the family is still huge. Engaging in home-based enterprises helps women to construct their own social networks, which is one of the critical factors contributing to women's empowerment. Respondents revealed networking with governmental organizations and other private organizations helps them to formalize their small business. Such formalization gives visibility to business and also allows the women to create and access wider networks with their customers, suppliers, employees, and the public. Despite the small impact, home-based enterprises also create or provide employment, especially to women with low education level.

Women entrepreneurs face many challenges that their male counterparts do not. The most challenging one for women entrepreneurs is access to finance required to start their own business. Most of them took capital from their family or their relatives, or micro loans. Most respondents answered they still do not have the desire to expand their micro enterprises due to limited access to capital and credit except for the reason that their main purpose of doing home-based business is to provide for their family and to be a role model for their children. Some respondents noted that their

Table 2: Summary of barriers, motives and personal gains for women engaging in business

BARRIERS FACED BY WOMEN IN BUSINESS	<ul style="list-style-type: none"> ● Lack of access to capital and credit ● Lack of accurate knowledge about market conditions ● Lack of support infrastructure ● Lack of time due to household chores ● Lack of role models ● Gender stereotypes
WOMEN'S MOTIVES TO ENGAGE IN BUSINESS	<ul style="list-style-type: none"> ● To meet the financial needs of their family ● To raise their family status ● To raise their economic status ● To gain self-esteem and self-confidence
PERSONAL GAINS FROM THE BUSINESS	<ul style="list-style-type: none"> ● To be financially independent ● To support family income ● For self-satisfaction ● To set a good example to children ● To increase in self-confidence



lack of knowledge and skills reduced the potential to expand their business, and they do not have enough time to upgrade their knowledge on market condition, customer satisfaction, value-added, logistics, etc. One respondent explained:

I did not have enough money to buy the accessories needed for my hair salon. It was hard for me to borrow money from the money lenders. I also did not want to ask money from my parents as I was married. So, I first took loans from my aunt with low interest. We saved all my husband's earnings to pay loans and to extend the size of my business. I could not hire anyone. I must learn new make-up and hair design to expand, but I am busy with my young children. (Ms. R-8, 31, hair salon owner)

Some respondents believe that negotiating contracts and finding new suppliers are easier for men than women. That is why in some business, men deliver their products and negotiate with their customers and suppliers as well. In the weaving industry, handmade textiles are more expensive because of the high cost of raw material as well as the time it takes to weave and to make unique designs. As traditional textiles are used only for spe-

cial occasions, business owners must pay more attention to the quality of the product. However, only a few skilled workers know the complicated traditional dyeing process, and so the labor cost is quite high. Therefore, the product price is high compared with textiles produced in the factory, and the market demand is still declining.

Men in the respondents' households did not take any responsibility for household work at all. Women have the full responsibility to manage the household and care for children, elderly and sick family members. As a result, with the dual responsibility and workload in the household and in business operations, women do not have much time for relaxation. Ms. R-11 shared the household division of labor in her household as follows:

My husband picked up children from school or took me to buy groceries, etc. We hired a helper to help me with cooking and cleaning. We also have household appliances like washing machine and vacuum cleaner to make things easier. My parents also help me a lot. (Ms. R-11, 38, silk weaving business)

In this study, all women entrepreneurs hire one or two housemaids to manage carework related to children and elderly as well as household chores. Almost every respondent has at least one housemaid to handle housework. All say their husbands are also busy with their work; they do not have enough time to help with household chores. They sometimes take their children to school while they are heading off to work. The men believe housework is women's domain and let their wife manage it. Therefore, women business owners must manage their responsibilities by employing housemaids, or requesting their parents or parents-in-law to take care of their grandchildren.

Some of them do their housework after a long day's business operation. Clearly, women alone manage the household chores and men do not have any intention of doing housework. Generally, in this study, women's main goal of undertaking a small own business is to support the family, not expanding their enterprise or business growth. Starting their own business is to reduce or blur the limits between private and professional working life. Table 2 summarizes the barriers faced by respondents, their motives to engage in business and the personal gains respondents received from the business.

Discussion

The main obstacle that women entrepreneurs face in Myanmar is formal financial services. UNIDO (2015) mentioned that women have fewer chances in gaining access to formal credit due to collateral requirements. Lack of access to capital was mentioned as the major problem in this study; more than half of women entrepreneurs' activities in this study are labeled as "informal business" and are not registered due to complex business regulations and licensing operating systems. Also, it is still unusual for them to hold property in their own names. Their businesses are registered under both names or only in the husband's name. It is clear that traditional stereotypes and beliefs control women's ability to run their own businesses and access credit. Even though a gender gap in financial services cannot be found in the law or in legal procedures, gender inequality can still be found in access to credit, property rights, etc. Therefore, women must rely on informal financial services: loans from family, friends, relatives, money lenders and microcredit loans from Microfinance Institutions to start up or expand their businesses.

Secondly, MOPF (2018) mentioned in its Myanmar Micro, Small, and Medium Enterprise

Survey 2017 that women entrepreneurs face "double labour burden of work": operating their business and household chores. In this study, respondents revealed that their husbands help them in transportation related work, like taking their children to schools and picking up and dropping them off at the market or other places they go. Both women and men believe that household chores are women's responsibility. Women devote their time to unpaid and undervalued domestic work. Traditional gender norms are still strongly followed, leading to significant disadvantage for women in balancing business operations and household chores.

Lastly, gender stereotypes also influence the types of businesses that women entrepreneurs



choose; most of the businesses involve manual work, domestic work, and home-based business rather than machinery and vehicles. Nearly 80 percent of respondents in this study operate their business activities in areas such as food, tailoring, weaving, fabric painting, services, etc. There are still gender-stereotyped jobs or businesses in Myanmar as men are controlling or operating businesses which require machines and technologies in nature.

Conclusion

Women are usually involved in unregistered small and micro enterprises. Despite women's participation in the SME sector, they have very limited access to capital. This is due to deeply entrenched gender norms and stereotypes as well as gender-based division of labor which burdens women with domestic and care work, reduces women's mobility and decision-making over

family income and family property. Gender stereotypes remain deeply entrenched in Myanmar, despite government efforts to ensure access to education and property inheritance. This is seen in the business activities that women respondents were involved in such as food, tailoring, weaving, fabric painting, services, retail sales, etc. Similarly, gender-based division of labor is also strong and women outsource domestic work to other women, with men's roles being transport related, such as transporting children to school or going to the market with the wife. Therefore, it may be concluded that gender norms hamper the ways in which better education, property rights and capacity building among women are translated into actual practice. Therefore, it is important to support practical efforts to empower women with gender training for women and men as well as conscious efforts to change the patriarchal culture and stereotypical gender roles.

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