WOMEN'S ECONOMIC EMPOWERMENT

A Case Study of Internally Displaced Women's Small and Microenterprises in Myitkyina

Tein Wan

Understanding Myanmar's Development | RESEARCH REPORT No. 20

Critical Perspectives on Regional Integration 22 | Myanmar in Transition

RCSD | IDRC · CRDI Canada

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IDRC · CRDI
International Development Research Centre
Centre de recherches pour le développement international

Canada

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Editor: Janeen Sawatzky
Cover Photo: Tein Wan
Design and Layout: Jeff Moynihan

Published in July 2021 by:
The Regional Center for Social Science and Sustainable Development (RCSD),
Faculty of Social Sciences, Chiang Mai University
239 Huay Kaew Road, Tambon Suthep, Amphur Muang,
Chiang Mai 50200 Thailand

Telephone: 66 (0) 5394 3595/6
Fascimile: 66 (0) 5389 3279
Email: rcsd@cmu.ac.th
Website: rcsd.soc.cmu.ac.th

Foreword

The Understanding Myanmar's Development (UMD) Fellowship program, supported by the International Development and Research Centre (IDRC), Canada, is designed to the enhance knowledge of Myanmar's development processes, strengthen the capacity of Burmese researchers, and encourage them to actively engage the study of development policy and practice. The fellowship seeks to promote sustainable academic exchange and dialogue among researchers from Myanmar, Thailand, and other GMS countries. Under this program, 30 fellowships have been awarded to midcareer researchers in their respective areas of social and economic transformation, agricultural, environment and climate change, health and health care systems, and social media and innovations.

In an era of global financial uncertainty and prolonged migration crises, Tein Wan demonstrates the need for continued humanitarian aid and the importance of well-designed microenterprise programmes for internally displaced persons (IDPs). Tein Wan's research offers a critical perspective of the "entrepreneurship option" via small and microenterprises for women, showing that it is not always a reliable means for women's economic empowerment. By showing that the generation of women's own income and stronger decision-making power in the household does not necessarily translate into stronger leadership roles within the community or a change in the gendered division of labor, this research contributes to the literature by informing future policy programming for IDPs through its detailed analysis of women-led microenterprises in IDP camps in Kachin State, Myanmar.

Chayan Vaddhanaphuti, PhD
Director, RCSD

Acknowledgements

Firstly, I would like to praise God for giving me the courage to study, the necessary financial blessing, and the strength to focus on my studies throughout the years.

I would also like to express my deep gratitude to Kyoko Kusakabe for her endless valuable support and guidance, as well as useful and helpful suggestions. In addition, I give my heartfelt thanks to Joyee S. Chatterjee and Sylvia Szabo, for providing valuable insight. I also express my sincere thankfulness to Philippe Doneys for his kind support and advice.

A special heartfelt thanks goes out to all of the respondents, particularly the internally displaced persons (IDPs) from Tatkone Kachin Baptist Convention (KBC) IDP camp and Jan Mai Kawng KBC IDP camp as well as the key informants for their precious time and willingness to share their experiences. I would not have been able to conduct my work without their contributions and readiness to share their stories and experiences.

My appreciation and thanks go to my one and only sister, Tein Nam, for her love, care, and support throughout my life.

I dedicate this work to two beloved but deceased women who were heroes in my life: my Mom, Nang Lat, and my Aunt, Bawm Wang. The love and support they provided helped me become the strong woman I am today.

Tein Wan

Abstract

This study explores how small and microenterprises contribute to the economic empowerment of internally displaced women in Kachin State, Myanmar. Particularly, it focuses on how women's economic advancement through income generation can lead to increased capacity to control their resources and profit (i.e., power) as well as to define and make their own choices (i.e., agency) over household decisions and within the community. Applying qualitative research methods, data were collected from 24 internally displaced persons operating enterprises and from several key informants using in-depth interviews and observation. While women's enterprise activities and increased income had a positive impact on gender relations in terms of joint decision making over household issues, it did not significantly affect the gendered division of labor. Women were still responsible for the reproductive work in the household, in addition to productive and camp-based roles—the so-called *triple burden*. However, their efforts were recognized and appreciated by family and camp community members, as employment was difficult to find both inside and outside the camps.

Women's economic advancement did not affect women's leadership roles in the camp community; however, their participation in camp matters increased, as most men were absent from the camp in search of work, attesting to the gendered nature of employment opportunities. Hence, women took the main responsibility for community-related matters in the camp. Furthermore, holding a leadership position in the camp did not depend on the income or enterprise activities of the women but rather on their availability for community-related activities and their past experience serving their community. This study provides clear evidence that women's microenterprises, the generation of their own income, and stronger decision-making power in the household do not necessarily translate into stronger leadership roles within the community or a change in the gendered division of labor.

Abbreviations

BRIDGE	Bridging Rural Integrated Development and Grassroots Empowerment
CBOs	Community-Based Organizations
DRC	Danish Refugee Council
FGDs	Focus Group Discussions
HARP	Humanitarian Assistance and Resilience Program
ICRC	International Committee of the Red Cross
IDPs	Internally Displaced Persons
INGOs	International Non-Governmental Organizations
KBC	Kachin Baptist Convention
KIA	Kachin Independence Army
MMK	Myanmar Kyat
NGOs	Non-Governmental Organizations
SIDA	Swedish International Development Agency
SMEs	Small and Microenterprises
UN	United Nations
UNHCR	United Nations High Commissioner for Refugees

Glossary of Terms

Internally displaced persons (IDP)

: individuals forced to flee their homes in search of safety but who remain within the borders of their country. They are by definition a distinct group of individuals from refugees (see below).

Kachin Independence Army (KIA)

: a non-state armed actor operating in both Kachin and Shan states and the military branch of the Kachin Independence Organization, a political organization representing a coalition of Kachin tribes.

kyat

: Myanmar's currency. 1 USD = 1,556.27.

Petty trading

: small-scale buying and selling of goods, usually agricultural products (e.g., vegetables).

Refugees

: individuals who are forced to flee their homes in search of safety, cross an international border, and are unwilling or unable to return to their country of origin.

Small and microenterprises (SMEs)

: small-scale, private businesses, ranging between five and nineteen employees and fewer than five, respectively, although this varies by country (White, 2018).

Triple burden

: the triple workload internally displaced women in camps bear, including the culturally assigned reproductive role (e.g., childcare), income-generating role for family survival in the new camp context, and the camp-based social and management role delegated to women in the absence of men who search for work outside the camp.

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Note on Terminology

Prior to 1989, the largest country in mainland Southeast Asia was exclusively known internationally as "Burma," the name that British colonizers used after they consolidated the central plains and previously autonomous mountainous regions in the mid-1800s in reference to the country's largest ethnic group, the Burman. The international use of "Myanmar" to refer to the country dates only to 1989, when the country's unelected military rulers of the time announced the change of the nation's name to *Myanmar naing-ngan*.

In addition, the official names of many ethnic groups, regions, cities, and villages were also changed, including that of the former capital from "Rangoon" to "Yangon."

The name changes were purportedly an effort on the part of the military regime to remake Burma into a more inclusive, multiethnic country, and to cast off vestiges of the colonial era. However, many critics pointed out that these changes failed to address the root causes of problematic Burman/ethnic minority relations, and historians have shown that both "Burma" and "Myanmar" were used prior to British administration. In addition, the use of "Myanmar" in English presents a grammatical challenge, as there is no conventional adjective form.

While international organizations such as the United Nations and Amnesty International have adopted the use of "Myanmar," journalistic, activist, and academic convention in much of the world continues to favor the use of "Burma," although usage patterns continue to evolve. For this series, the decision of whether to use pre- or post-1989 "official" names has been left entirely to the author of each work, and in most instances the names are used interchangeably with no intended political implications.

1

INTRODUCTION

Countries with a context of armed conflict have different conditions in regard to socio-economic, political, and security concerns. Such characteristics are important considerations when addressing women's economic empowerment in a conflict setting, since they produce unique challenges and opportunities. Armed conflict usually produces economic, social, and political breakdown. Generally, war and violence bring negative consequences to the lives of both women and men in terms of loss of important resources, trauma, violence, and displacement. Moreover, conflict often results in shifting gender roles and responsibilities for both men and women, and more women must lead as the head of the household (El Jack et al., 2003). The effects of these changes are experienced in different ways by each group of people. However, displaced women are more often disproportionately affected than men in similar situations, since the former must cope with household responsibilities in an environment starved for resources with the added component of physical and emotional violence.

Although women suffer from the hardship of displacement, in some contexts, women can also benefit from the change in gender roles. Displaced women's efforts to survive in a conflict setting by engaging in trade and other economic activities lead them to gain more control and autonomy at both the household and community levels (Jacobsen, 2002). Involving women who have been displaced in commercial enterprises in internally displaced persons (IDPs) camps has been gaining interest among scholars, as displaced persons are increasingly perceived as an untapped sector of the economy that could lead to potential entrepreneurs and innovators (Ritchie, 2018). In refugee settings, women's traditional skills have been recognized as marketable assets that can contribute to developing small businesses, leading women to become valuable providers for their families (ILO, 2005). The

entrepreneurship option has thus been recognized by some as a "silver bullet" for displaced peoples' livelihoods and self-reliance apart from humanitarian relief (Ritchie, 2014; Jacobsen, 2002). Small and microenterprises are perceived as a means of generating sustainable income opportunities, particularly for women who live on the margins of poverty (ILO, 2005).

Globally, the number of displaced persons has increased each year. According to the Internal Displacement Monitoring Centre (IDMC, 2018), the number of those newly displaced due to the fact of conflict and violence increased from 6.5 million in 2016 to 11.8 million in 2017. At the end of 2017, 40 million people remained internally displaced because of conflict (IDMC, 2018). In 2018, Myanmar held nearly 241,000 displaced persons as a consequence of armed conflicts being waged around the country, and 77% were women and children living in IDP camps or camp-like situations, dependent on humanitarian assistance for their basic needs (UNOCHA, 2018a).

Kachin State has been significantly affected by the conflict between the Myanmar Army and the Kachin Independence Army (KIA) beginning in the 1960s, followed by a ceasefire period from 1994 to 2011 (Durable Peace Programme Consortium, 2018), until its eventual collapse and the resumption of armed conflict in 2011. As a result of the ongoing hostilities, approximately 91,000 people in Kachin State have fled to IDP camps or camp-likes settings, and 76% of them are women and children (UNOCHA, 2018a). In the context of displacement in Kachin State, livelihood assistance and early recovery support are provided to IDPs by humanitarian organizations. Different kinds of interventions are supported, ranging from small and microenterprise (SME) development, skills trainings, and small-scale farming and livestock raising (UNOCHA, 2013).

Among IDPs, 43% are estimated to be residing in non-government-controlled areas (i.e., areas under the control of ethnic armed organizations), where international non-governmental organizations (INGOs), non-governmental organizations (NGOs), and local community-based organizations (CBOs) face challenges accessing these populations to provide relief assistance (Refugees International, 2017). Even IDPs who live in government-controlled areas have limited access to aid and services, as the government has leveraged burdensome bureaucratic requirements on aid organizations (Refugees International, 2017). With the ongoing fighting and subsequent displacement (for many IPDs) approaching more than seven years, securing funding and donor support to meet the basic needs of these IDPs and to ensure their dignity has been increasingly difficult. In spite of the continuing peace process, the intensity of conflict has increased

significantly, and with it, the re-displacement of over 6,000 people in early 2017 (Durable Peace Programme Consortium, 2018). With the ongoing conflict and stagnant progress in the peace talks, 90% of IDP respondents in a 2018 report stated that they did not know when they would be able to return to their homes (Durable Peace Program Consortium, 2018).

With almost seven years of displacement, IDPs in Kachin State have been facing decreasing levels of humanitarian assistance. As described by Crisp (2002), when a conflict drags on for many years, most displaced persons find themselves in protracted situations of displacement, where they have no hope of return in the near future, lack or have limited resources for their survival, and have no durable solutions for their current and challenging situation. Declining humanitarian and food assistance is a significant characteristic of protracted situations, and the longer a displacement camp exists, the greater the economic insecurity due to the fact of decreasing aid resources (Jacobsen et al., 2006).

With the changing nature of gender roles and responsibilities during conflict, the consequences of decreasing assistance disproportionately burden internally displaced women, since they oversee their household's livelihood and family responsibilities in most displacement settings. Therefore, income-generating activities are urgently needed for the survival of displaced women's household income. There is a common acceptance among scholars that SMEs, as a central element of poverty reduction, are operated by the poor either out of choice or necessity (Vandenberg, 2006). Throughout the literature, it is widely accepted that creating and supporting economic opportunities and recovery are critical to addressing situations of conflict. Moreover, a balanced approach combining emergency assistance and livelihood activities is necessary to support displaced persons in protracted situations (Avis, 2016).

Statement of the Problem

For IDPs in Kachin State who are in protracted situations of displacement—some for longer than seven years—and who face uncertain futures, the need for sustainable incomes offering self-reliance and long-term solutions is pressing and urgent. Planning for return and resettlement is still on hold, since there are no imminent signs of a peace agreement among opposing armed groups. Support and assistance for sustainable income activities and employment have been crucial for IDPs and host communities in conflict-affected areas of Kachin State (UNDP and KMSS, 2015). Since Kachin

women culturally conduct the household and childcaring activities of the family, women must now labor under the *triple burden* of household, income, and camp-related activities during displacement (Awng, 2014).

With the changing gender roles and responsibilities that result from displacement, more women must engage in livelihood activities to sustain their families. According to previous research conducted in Kachin State, there is a need to support income-generating activities for internally displaced women in humanitarian programs (Trócaire, 2010). One study on internally displaced women in Kachin State showed that many risked their lives for their family's survival by migrating to China illegally, where they are much more vulnerable to human trafficking (Kamler, 2015). According to the United Nations Office for the Coordination of Humanitarian Affairs (UNOCHA), supporting small and microenterprises, skills development training, and small-scale farming and livestock raising have been implemented for IDPs by local and international aid organizations (UNOCHA, 2018a).

A *microenterprise* has been described as an effective means for promoting the self-reliance of displaced persons to improve their economic engagement and socio-economic conditions (Kachkar et al., 2016). Many scholars propose that small and microenterprises can promote sustainable livelihood opportunities and enhance the economic and social empowerment of women. Moreover, promoting entrepreneurship for migrants and refugees is seen as an effective approach to integrating them into the local economy and a long-term solution to the consequences of forced displacement (UNCTAD, 2018). Furthermore, the economic empowerment of IDPs and refugees enhances the protection of IDPs and refugee women and girls (ILO, 2005). Empowering women in their economic life leads to development not only for women but also for children, men, and entire communities; moreover, it enhances sustainable economic growth (Törnqvist & Schmitz, 2015). Although there have been studies on refugee enterprises and refugee women's empowerment, there have been no specific studies on internally displaced women's enterprises and their relationship with empowerment in internal displacement settings. While both refugees and IDPs are victims of conflict, the nature of their displacement is very different.

However, internally displaced women who engage in business activities encounter many constraints in resource-starved environments, which often characterize displacement settings. Since displacement often directly leads to social exclusion and poverty, women frequently remain in precarious situations, responsible for household and livelihood duties in uncertain environments with little to no support from family, society, and government

(Ritchie, 2018). As shown in a report by the Humanitarian Assistance and Resilience Program (HARP) Facility (2018), although there were various income-generating activities by IDPs, self-reliance and sustainability for IDPs' livelihoods were difficult to achieve due to the protracted nature of encampment and limited resources. Although 90% of IDP respondents in another report stated they were unsure when they would be able to return to their original village due to the ongoing conflict, approximately 83–92% said they wanted to return if it was safe, and there was a high level of uncertainty among IDPs regarding further resettlement options (Durable Peace Programme Consortium, 2018). All of this uncertainty regarding the future creates a sense of temporariness in the camp that has a great influence on internally displaced women's enterprises and their business' performance.

To gain insight into internally displaced women's enterprises in a displacement setting, one must explore and experience their engagement in business activities with limited resources, uncertain futures, and new surroundings to understand their enterprises' performances. Moreover, the impact of small and microenterprises on internally displaced women's economic empowerment, in terms of gender relations and decision-making power over their futures, needs to be investigated. The research conducted in this study investigated how the economic empowerment of internally displaced women through small and microenterprises can lead to enhanced quality of life.

Rationale

Although several studies exist on refugee enterprises (Kachkar et al., 2016) and refugee women's empowerment (Ritchie, 2018), there are no specific studies on enterprises in internal displacement settings. Moreover, there are no academic studies on IDPs' enterprises, though there are some studies on women's enterprises in non-displacement contexts. Therefore, in the study, the experiences of internally displaced women who engaged in small businesses were highlighted, as well their challenges and needs. Thus, using the information from the study, Union- and State-level governments in Myanmar and local and international aid organizations can affect policy change to further meaningful support of internally displaced women socially and economically to reach sustainable livelihood capacities. It is widely accepted that supporting small and microenterprise development is an important source of self-employment and self-sufficiency for IDPs, and the findings of the study provide holistic insights into contexts of internally displaced female entrepreneurs. The research questions applied here will

lead to an understanding of the importance of women's entrepreneurship as an important means to creating sustainable livelihoods and female empowerment in situations where both resources and the environment are limiting factors. As small and microenterprises are perceived as a sustainable income opportunity for women in displacement settings, the outcomes of the study contribute to internally displaced women's economic security.

Beyond humanitarian assistance, the enterprise activities of internally displaced women are crucial elements for self-reliance, social and economic independence, and improvement in social networking in the host community. In order to achieve enterprise development, accessibility to financial resources and skills for business management are necessary for enterprise development (ACT Research, 2015). However, in displacement settings, with limited resources and changing gender roles, there are more constraints and a need for internally displaced women to involve themselves in the commercial sector. By understanding the experiences, needs, and capacities of internally displaced women engaging in small enterprise, the study contributed to remedies for the social and economic development of conflict-affected populations.

Research Questions

How do small and microenterprises contribute to internally displaced women's economic empowerment in displacement contexts?

Specifically:

- How and which internally displaced women engage in small and micro businesses in situations of displacement in Kachin State?
- What are the factors affecting the performance of internally displaced women's micro businesses in displacement settings?
- How do internally displaced women's independent income change gender relations within their family and community?
- How will internally displaced women's economic advancement from their enterprise affect their ability to make decisions regarding their desired future?

Research Objectives

- The main objective of the study was to explore the impact of microenterprise on women's economic empowerment among IDPs in Kachin State. The specific objectives of this research were as follows.
- To understand the experience of internally displaced women involved in small and microenterprises;
- To understand the factors affecting the performance of internally displaced women's enterprises;
- To investigate how a women's income changes their position within the family and community as well as their decision-making ability regarding their income and their future.

2

GENDER, LIVELIHOODS, AND EMPOWERMENT IN A DISPLACEMENT CONTEXT

In 2017, there were approximately 68.5 million people who were forcibly displaced by violence and armed conflict worldwide (UNOCHA, 2018b). Furthermore, 40 million people were forcibly displaced inside their own countries as IDPs, and 25.4 million were compelled to flee to other countries, crossing international borders, becoming refugees (UNOCHA, 2018b). In theory, humanitarian assistance must shift from emergency relief to durable solutions, but, in reality, for most displaced persons, they languish for decades in camps or impoverished urban settings with limited resources, rights, and opportunities (Betts et al., 2014).

According to the United Nations (UN) *Guiding Principles on Internal Displacement*, IDPs are defined as:

> Persons or groups of persons who have been forced or obliged to flee or leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights, and natural or human-made disasters, and who have not crossed an internationally recognized State border. (Global Protection Cluster Working Group, 2010, p. 8)

The definition of an IDP is descriptive rather than a legal status, whereas refugees need special legal status, as they are outside the country of their legal residence. National governments hold the primary responsibility for protecting IDPs within their own borders, and IDPs are entitled to all of the rights and guarantees afforded to all citizens in the country (Global Protection Cluster Working Group, 2010).

Generally, more men die as a result of conflict than women, but women and girls suffer the devastating consequences of war to a greater extent. Women and children have disproportionately become targets in conflicts, and they have become the majority of victims in contemporary armed conflicts (UN Secretary-General, 2002). In an armed conflict-induced displacement setting, the livelihood responsibilities previously held by men often shift to women, since many of the men involved are killed or disabled as a consequence of conflict (Arostegui, 2013, as cited in K.C. et al., 2017, p. 176). The livelihoods earned by displaced people are different from those of the non-displaced populations. In a study by Barbelet and Wake (2017), after interviewing refugees, they were able to show how the experience of forced displacement shaped refugees' livelihood opportunities and risks. Therefore, specific analysis of the impact of displacement on refugees' experiences and good practices and knowledge of the broader literature should be considered when supporting the livelihoods of displaced persons.

Although both women and men suffer violence, disruption, and abuse as well as the loss of resources during conflict, women are disproportionately disadvantaged because of the few or non-existent resources needed to cope with family livelihood responsibilities and the violence of war (El Jack et al., 2003). Traditional sources of household income are lost during conflict, and women are often forced to take new roles previously held by men or must find available livelihood activities relevant to their existing skill sets. Not only do women experience shifts into new roles during war, but their community is often unprepared to accept this change in women's roles (ICRC, 2004). Conflict situations provide space for women to engage in livelihood activities, and male family members must accept this change in gender roles for women due to the fact of displacement (Kaya & Luchtenberg, 2018).

Gender and Livelihoods in a Displacement Context

Due to the changing gender roles that occur during conflict, more women must serve as the head of the household or as the breadwinner after displacement transpires. This shift in roles during conflict produces a change in the gendered division of labor that contributes to new opportunities for women; however, although they may receive advantages from displacement, they are, in some cases, in a more marginalized position in the community (El Jack et al., 2003). The majority of the displaced women who participate in livelihood activities do so out of necessity for their household, as men are often unable to earn enough income to sustain the

family as a result of the lingering effects of armed conflict (e.g., disabilities) (Kaya & Luchtenberg, 2018). With or without limited resources in a displacement setting, internally displaced or refugee women and girls may be compelled to exchange sex for food, shelter, a safe route or other resources. Some may opt to migrate to urban centers for employment and job opportunities, but they are more at risk of exploitation than those who remain in camp settings, subject to protection by government and humanitarian organizations (Kamler, 2015).

On the other hand, in a study by K.C. et al. (2017) conducted in Nepal, they found that conflict led widows, single women, and women-headed households to integrate themselves into various livelihood opportunities. Moreover, due to the absence of men, women were able to gain opportunities to participate and establish their position in the public sphere. Data from a study on IDPs in Ambon, Indonesia, by Adam (2008) have produced the most significant evidence so far that women can manage better than men while displaced and in an insecure environment. The study showed that while many men lost most sources of income during the conflict, women still managed to generate a livelihood. Ruiz Abril (2009) noted that the changing gender roles of women during conflict contribute to the enhancement of women's economic opportunities, and the participation of women in the informal economy[1] increases significantly during periods of conflict and after, even if some types of employment contradict traditional gender roles. A study by Bouta et al. (2005) in Somalia revealed that women engaged in petty trading continued their activities in the informal sector even after the resolution of the conflict, since there were no other options for them to earn livelihoods for themselves and their families.

Although, economic migration and forced displacement both involve relocation, the forced nature of a displaced person's experience makes it a unique phenomenon (Ghimire et al., 2010). In a study on Nepalese IDPs by Ghimire et al. (2010), it was found that although Nepal has a history of extensive migration from rural to urban settings, conflict-induced displacement was different from the usual migration pattern in that economic migrants made decisions to move to urban centers based on family decisions to seek out future success, while on the other hand, internally displaced persons' strategies were more concerned with

1. The informal sector refers to the informal economy in which small businesses do not operate legally but rather within a grey zone without social protection (e.g., street vendors).

overcoming the immediate struggle for basic survival rather than long-term success. Urban camp life is a new experience for IDPs from rural areas. They are forced to adapt to a new environment that includes depending on the government and humanitarian assistance (Ghimire et al., 2010).

Migrants to urban centers must often start out in the informal sector due to the absence of adequate skills to obtain jobs in cities, and most migrants engage as vendors, petty traders, construction workers, plumbers, and domestic servants. Social networking has a large impact on migrants transitioning from a rural to urban labor force. Although migration may not improve the social and economic conditions of migrants, it may expand their survival strategies (Misra & Alam, 2014).

In Nepal, it was shown that the status of IDPs produces an unequal power relation with the host residents in the social–economic spaces of livelihood (Ghimire et al., 2010). Internally displaced persons are seen as outsiders and possible competitors for resources and jobs if there is a disparity in skills that disadvantage the host community. In order to overcome the stigma of being an IDP, most IDPs leave the camp to settle in nearby communities as soon as they have saved enough money. Nevertheless, some IDPs still live in the camp to maintain access to facilities and receive the support provided by assistance organizations (Ghimire et al., 2010). In establishing informal businesses, IDPs must compete with host communities in public areas, which often leads to confrontation. Therefore, many displaced persons operate their business in different neighborhoods in town to avoid such conflict despite the travel costs (López et al., 2011).

After surveying 2,322 IDP households in Colombia, Ibáñez and Moya (2010) found that displaced persons struggled to generate incomes and were forced to pick expensive coping strategies for family survival. Resource loss, difficulties in income production, and costly strategies (e.g., borrowing money at high interest rates) produced long-term cost effects on IDPs, and these factors were more likely to lead them into a poverty trap—an economic system that makes it extremely difficult to escape poverty (Ibáñez & Moya, 2010). Therefore, the sustainable livelihoods of refugees are also important when promoting human security, as their economic activities lead them to create independent conditions socially and economically among host communities and enhances social networking, reducing conflict with host communities (Jacobsen, 2002).

Humanitarian programs are the only source of international support for displaced people in conflict areas. Nowadays, humanitarian interventions are expected to support displaced peoples' basic urgent needs as well as

sustainable livelihood foundations (Jacobsen, 2002). The United Nations High Commissioner for Refugees (UNHCR) and donor agencies promote refugees' livelihoods for their resilience with various supporting programs, such as capacity building projects, to increase the likelihood of employment or self-employment, supporting individual agricultural activities, providing microfinance, and voucher assistance instead of in-kind support (Jacobsen & Fratzke, 2016). Providing cash instead of food assistance has been widely accepted as the way to support existing livelihood systems and allows people to choose between relief and development for themselves in crisis and post-crisis contexts (Hilhorst et al., 2010). Refugees receive support from humanitarian assistance in most displacement contexts; however, their well-being must depend on other social relationships or other forms of support and, in most cases, they engage in sustainable income-generating opportunities. Although refugees are often seen as being entirely dependent on international assistance, research findings provide much evidence of the many innovative means in which refugees manage their own sustainable livelihood activities (Betts et al., 2014).

Women tend to receive more skills training and development assistance in education, health care, and livelihood activities than men. These new skills lead women to become the breadwinners of the family, while men are engaged in combat or migrate to other areas for employment (El Jack et al., 2003). These changes in traditional roles and responsibilities remove the stereotypical view of masculine and feminine positions. However, some men respond to these changing conditions with increased domestic violence, alcoholism, and depression (de Alwis & Hyndman 2002, as cited in El Jack et al., 2003, p. 15). Therefore, when assisting displaced women, relief efforts must be adapted to their particular situation including gender relations within households, traditional responsibilities, and norms in a displacement context (ICRC, 2004).

Of course, not all women have the same experience in conflict and post-conflict situations. The different backgrounds of each woman shape the experience of the women they encounter in the community. After studying ex-combatant and non-combatant women in Nepal, K.C. et al. (2017) found that war in Nepal resulted in positive changes toward gender roles in the lives of non-combatant women compared to ex-combatant women, although the latter had more transformational experiences during conflict. Although non-combatant women experienced many difficulties and barriers while engaging in livelihood activities, they managed to establish skills in entrepreneurship and leadership. Once these women developed their businesses, whether selling foods, tailoring, selling products in the local

markets, or participating in community organizations, their previously held gender role that confined them only to household activities had shifted to the public sphere.

A study by Ghimire et al. (2010) on IDPs in Nepal indicated that they related to their engagement in livelihood activities through a perspective of temporariness, that their existence in the camp was impermanent, and that they expected to return to their original village. Through this lens of impermanence, IDPs did not utilize all available resources, such as land inside the camp for planting, since they hoped to soon return home, although their stay in the camp had lasted more than four years. When futures are characterized by uncertainty, individuals tend to prioritize the present rather than invest in the future; thus, they utilize their existing resources immediately when they have no hope for the future (Leaning and Arie, 2000). However, if individuals feel an increased confidence in their future, they will also develop a willingness to invest in long-term improvements for the future. The assumption is that people only invest in futures that are perceived as positive (i.e., if they see the future as predictable and holding assurance); therefore, the impermanence felt by IDPs in camp settings influences their livelihood approach such that they tend to focus on their immediate needs rather than thinking and planning ahead toward a positive future (Ghimire et al., 2010).

Small and Microenterprises in a Displacement Setting

Small and microenterprises are defined as small-scale, private businesses, ranging between five and nineteen employees for small enterprises and fewer than five for microenterprises. However, the definition of SMEs varies depending on the country (White, 2018). Small and microenterprises have been recognized as a way to promote sustainable income opportunities, especially for low-income women and other disadvantaged populations. As women's traditional skills are perceived as enterprise resources in a displacement context, with the right intervention, women can become sustainable primary income earners for their families and job providers for household members and others if their enterprises grow (ILO, 2005). While many low-income individuals manage to earn an income from trading, others are involved in service delivery, manufacturing, and working on small farms. With the support of vocational training, the quality of products and services and the productivity of enterprises and workers can be improved (Vandenberg, 2006).

Yasmeen and Gangaiah (2014) conducted an empirical study on the impact of microenterprises on the attainment of women's economic empowerment in India. After studying 60 female-run microenterprises, their achievement in economic, psychological, and social empowerment after engaging in business at the microlevel was demonstrated. Starting a microenterprise develops the entrepreneurial skills of women in economically deprived rural areas. In addition, the survival and growth of their enterprises contribute to better living conditions for the women themselves and their family. Moreover, women may then possess more opportunities to make decisions regarding family matters after participation in business activities.

Poverty reduction and small enterprises have increasingly been recognized as two important and interrelated factors, and most individuals from low-income countries pursue an income through business at the small and micro levels; even in developed countries, a significant share of the population works at small- and medium-size businesses (Vandenberg, 2006). However, for people from less developed countries, they operate small and microenterprises either out of choice or necessity (Vandenberg, 2006). Due to the scarce opportunities for employment and lack of available land for agriculture and livestock, displaced persons often establish small businesses in petty trade or services (Jacobsen et al., 2006). In an assessment of IDPs' livelihood opportunities in a community in Afghanistan, three categories of enterprises among IDPs were identified: donor-supported businesses, self-starters with limited growth, and successful enterprises (ILO, 2013). Most of the IDPs' enterprises were self-started with their own money. Some enterprises survived by working long hours; however, others failed because of competition from the host community. Successful entrepreneurs operated growth-oriented enterprises, based on donor assistance (i.e., cash or skills trainings), and were self-starters with good management and understanding of the market (ILO, 2013).

A survival economy is increasingly perceived as the entry point for how people find their own means to recover in a post-conflict context, including existing livelihood opportunities with or without assistance (Hilhorst et al., 2010). In a displacement context, growth-oriented entrepreneurship is not a viable option for refugee women engaged in business, and many undertake such activities as an act of survival with different needs and objectives (Ritchie, 2014). Women are the first to engage in trade with their limited resources, and, in Somali, for example, the majority of traders during the war were women, since it was safer for women to cross enemy check points (Warsame, 2013). In fragile contexts, businesses are operated as a coping strategy for survival rather than focusing on strategies for their growth potential as a primary objective (Hoffmann & Lange, 2016).

Moreover, microenterprises are recognized as an effective strategy for displaced persons to promote their self-sufficiency and to advance their socio-economic condition (Kachkar et al., 2016). Most displaced women attempt to engage in small enterprises and other economic activities for their families while displaced, and their participation in these economic activities often advances their position both at the household and community levels (Jacobsen, 2002). According to a study by Adam (2008) on the coping mechanisms of displaced women in Ambon, Indonesia, internally displaced women endeavored to generate an income for their households by receiving access to the informal economy via resources, such as networks, financial capital, skills, etc., that focus on selling goods externally (i.e., market places or mobile—from one market or area to the next) and internally to the camp (i.e., home-based enterprises). Warsame (2013) showed that due to the responsibilities associated with taking care of the family and the breakdown of the household economy, Somali women were forced to start trading in order to ensure the survival of the family during the conflict. Trading was one of the coping strategies women used during the crisis in Somalia, and their option of starting a business depended on access to financial resources, their desire for economic autonomy, and the available economic opportunities. Age, marital status, and a poor socio-economic status were the specific characteristics of Somali women who engaged in business; women-headed households and poor and older women comprised the majority of the women trading goods during the war (Warsame, 2013).

Informal entrepreneurship has been presented as a foundation for the economic empowerment of women. For example, research on Syrian refugee women in Jordan showed that it allowed women to take control of their lives, both in the personal and business realms while also increasing collective action among refugee women (Mehtap & Al-Saidi, 2019). In addition, a study in Ethiopia revealed that small and microenterprises had a profound impact on women, incentivizing them to become economically empowered regarding access to and control over family and business resources and participation in the community and social networking. Of the study's respondents, 70.4% stated that they had gained the ability to make decisions independently over resources and their business. Moreover, the majority of respondents—approximately 70%—asserted they did not have a decision-making role over household resources prior to starting their own business. Furthermore, 59.2% of the respondents reported being able to contribute to positive investments in their children's education, nutrition, and health care. This shows that women's access to income promotes their human capital and well-being (Mezgebo et al., 2017).

Women face many barriers to participating in small and microenterprises including a lack of access to credit, high interest rates, complicated loan processes, limited access to information and education regarding technology, and access only to basic infrastructure (e.g., electricity, transportation, water) (Mezgebo et al., 2017). In a study of Somali refugee women entrepreneurs in Kenya, it was revealed that refugee women experienced not only practical challenges, such as difficulty accessing resources, but that they also struggled with insecurity and harassment and uncertain traditional norms within the host community (Ritchie, 2014). Additionally, in a study conducted by Kachkar et al. (2016) a variety of challenges faced by a relief organization supporting refugee enterprises were found, the primary of which were legal issues and a lack of a supportive host community, and a lack of financial support from the government and experience from their institutions were other challenges facing microenterprises operated by refugees.

On the other hand, after interviewing 50 entrepreneurs from Afghanistan, Pakistan, the Democratic Republic of Congo, Sierra Leone, and South Sudan, Hoffmann and Lange (2016) argued that the success of an enterprise in a conflict setting depends on personal and social networks and non-state actors rather than formal institutions (Hoffmann & Lange, 2016). Generally, women often experience specific difficulties in their struggle with poverty, and they need assistance and support in starting or growing their business. Although women operating small and microenterprises contribute to the economic growth of a country, they are often not recognized or considered by policy makers. Therefore, most women microentrepreneurs in developing countries must depend on their own effort, ingenuity, and relatives to develop their enterprise (Vandenberg, 2006).

One of the primary developmental approaches for the eradication of poverty is the delivery of financial assistance and access to financial resources for low-income households to start a microenterprise, particularly in the informal economy (Vandenberg, 2006). Through a study on a microcredit program for IDPs in Northern Uganda by Jacobsen et al. (2006), it was revealed that the credit program improved IDPs' household income, increasing resources (i.e., financial, technical, and social), and strengthening business activities. One of the strongest findings of the study was the IDPs' desire for more training and refresher courses. Moreover, the achievements of the microcredit program were amplified for both IDPs and refugees when it was implemented by trusted and well-known organizations among the local community with experience in providing microcredit (Jacobsen et al., 2006). On the other hand, a greater focus on promoting enterprises via microcredit and start-up capital is essential to improving the household income of displaced persons,

and nutrition assistance should be implemented together to prevent the use of seed capital for family food consumption (Ibáñez & Moya, 2010).

Economic Empowerment of Refugee and Internally Displaced Women

The concept of women's economic empowerment is derived from the combined ideas of empowerment and economic advancement. Economic empowerment focuses on the elements that support a woman's success in the marketplace by improving their skills and access to resources, which enhances their power to make decisions over their personal and business income resources and creates a supportive environment (Alkitkat, 2018). Moreover, according to Gettliffe and Rashidova (2019), the empowerment of women economically means a greater transformative process for women, their family, and society, all which must be taken into account for successful women's economic empowerment. According to the Swedish International Development Cooperation Agency's (SIDA) definition, "women's economic empowerment is a process which increases women's real power over economic decisions that influence their lives and priorities in society" (Törnqvist & Schmitz, 2015, p. 7). Moreover, economic advancement and power and agency are two important interrelated factors that contribute to the economic empowerment of women. Economic advancement enhances women's power and agency; if women have the power to control resources and the ability to make choices, their economic advancement increases (Golla et al., 2018). Participation in entrepreneurship activities can be an important way for women to become economically advanced and self-confident; further, it promotes women's positions in family and society (Balasundaram & Absar, 2010).

When women advance economically and enjoy the subsequent benefits progress brings, they gain the ability to control their resources and profit (i.e., power) as well as to define and make choices (i.e., agency). For women, power and agency are directly linked to engagement in economic activities and the subsequent decision-making capacity and control over their resources (Golla et al., 2018). According to Kabeer (1999), agency is defined as the process of decision making, even in less measurable forms such as negotiation, deception, and manipulation. The World Bank's (2011) definition of agency is the ability of an individual or group to make effective choices to attain desired outcomes, and it is a process in which both women and men practice their capabilities to take advantage of economic opportunities to attain anticipated outcomes. Moreover, economic empowerment enhances women's ability to participate in decision-making processes that have an impact on their family and society's well-being (Törnqvist and Schmitz, 2009).

Promoting women's economic empowerment contributes to gender equality and a nation's wealth and well-being (Blumberg, 2005). When women are empowered economically, they invest more in their family's well-being and their children's education, while also increasing their power to make decisions within the family. Moreover, it is linked with decreased armed conflict, corruption, and gender-based violence. The social and political empowerment of women is also linked with economic empowerment, and the underlying social and cultural elements that inhibit women's ability to control and benefit from their income must be considered in the full scope of women's economic empowerment. Unequal distribution of household responsibilities, limited freedom of movement, and gender-based violence are important issues that must be addressed for the economic empowerment of women to take root (Alkitkat, 2018, p. 1). With the urgent need for livelihood activities in displacement contexts, women's interest and participation in skill trainings and awareness raising activities by local and INGOs has increased (Kaya & Luchtenberg, 2018). In focus group discussions (FGDs) with displaced women, participants expressed witnessing changing traditional cultural norms that would have previously been barriers in their communities (Kaya & Luchtenberg, 2018). During conflict, women acquire new skills for economic pursuits and cultural gender divisions of labor in various activities are modified and adapted to new situations. Post-conflict, these new economic roles, now held by women, promote additional opportunities, which were previously reserved for only men (Ruiz Abril, 2009).

Even in stable and secure settings, the process of women's economic empowerment is complicated, and in a forced displacement context, more risks and opportunities exist (Gettliffe & Rashidova, 2019). Every conflict and post-conflict country have their own specific characteristics concerning their socio-economic, political, and governance conditions. These aspect are vital when considering the subject of women's economic empowerment, since they produce significant challenges and opportunities towards that end (Ruiz Abril, 2009). Moreover, the differences between the traditional norms associated with displaced women's culture and the host community's has an effect on displaced women's access to economic resources and agency (Gettliffe & Rashidova, 2019).

Women's economic roles change when men enter the armed forces during conflict, and this situation leads women to become the backbone of the country. This was clearly evidenced in rural societies in sub-Saharan countries and in the United States, an industrialized society, during World War II (Ruiz Abril, 2009). In a study on refugees in Jordan, it revealed that the motivations of refugee entrepreneurship were driven by a combination

of push and pull factors, while access to seed capital, work–life balance, and unsupportive host communities were mentioned as challenges refugee entrepreneurs experienced. For female refugees, they were able to manage their income in a socially accepted manner (i.e., without interfering with their domestic responsibilities) while at the same time supporting their family and, in some cases, even contributing to personal development needs (Mehtap & Al-Saidi, 2019).

In a study of Somali refugee women, Ritchie (2018) found that by joining a women's association group, participants improved their self-confidence, collective agency, and strengthened the shift in gender roles and evolving norms. Moreover, women's groups offer comfort to those experiencing war-related trauma and promote religious unity and new practice in business. A study in Kenya also showed that women's business associations could provide women refugees with positive social trends by encouraging women to participate in business, providing important solidarity among women, supporting training, and providing credit (Ritchie, 2014).

New changing economic roles provided empowerment and self-esteem among refugee women in both Kenya and Jordan, Syrian refugee women expressed that they took responsibility for everything, while Somali women said they took all men's responsibilities (Ritchie, 2018). On the other hand, in the context of Somalia, increasing women's income sources and freedom of mobility related to business made men feel threatened both during and after the war in which they had less of a role in the family (Warsame, 2013).

According to Ritchie (2018), although refugee women, in general, have been economically empowered, there is still a lack of recognition of women's changing roles by men and the larger community, which leaves women in precarious situations of women's jobs and empowerment in uncertain environments without much support from family, society, and the government (Ritchie, 2018). In addition, evaluations of microenterprises are often only based on income as the key indicator, and this limits its ability to fully recognize how opportunities for success may vary for each group of women and their background and ignores the key roles of power and agency of women as considerations in success (Kantor, 2005). Moreover, the author argued that increasing income from enterprise via the support of enhanced skills training, credit, and other resources did not assist in the empowerment of women, and more should be concentrated on improving women's role within the family in order to advantage a form of decision-making power over the use of economic resources. On the contrary, after studying Somali refugee women, Warsame (2013) reported that women's economic resources did not

provide the ability for women to become involved in decision-making positions beyond the household. Although women play a central role in family livelihoods during a crisis, traditional politics allow only men to participate in the decision-making position which inhibit women in the public sector.

Generally, structural and cultural barriers are the main factors that inhibit women's ability to participate in generating income activities and to enhance their economic empowerment (Kaya & Luchtenberg, 2018). Additionally, access to economic resources and opportunities and women's agency in order to have voice in the household and society are important elements in the changing process of effective women's economic empowerment (Gettliffe & Rashidova, 2019). However, access to economic resources, such as land, productive resources, and property, become more difficult or impossible in some situations during and after conflict because basic infrastructure has been destroyed (Ruiz Abril, 2009).

Internally Displaced Persons, Gender, and Livelihoods in the Kachin Displacement Context

After the resumption of conflict between the Myanmar Army and the Kachin Independence Army (KIA) in 2011,[2] over 91,000 civilian were internally displaced in both government and non-government-controlled areas in Kachin State (UNOCHA, 2018a). Supporting livelihood opportunities through the creation of jobs is vital for the needs of the IDP population and its host communities (UNDP and KMSS, 2015). In a study by the Durable Peace Programme Consortium (2018), although 90% percent of IDP respondents were unsure when they would be able to return to their village of origin, 83% stated they wanted to return, and there was a high level of uncertainty among IDPs regarding resettlement as an option. In Kachin State, the protracted nature of the IDP situation has generated a large amount of stress on host communities and their limited resources. This has led to incidents of tension and non-violent conflict between IDPs and host communities over the adoption of local land to host IDPs as well as any infrastructure and cultivation of farms to grow crops outside of the camps (South, 2018).

2. Hostilities between the KIA and Myanmar Army erupted after a 17-year ceasefire (1994–2011) collapsed when Myanmar Army troops attacked KIA positions nearby a hydroelectric project. The conflict has been ongoing ever since, displacing thousands living in Kachin State, disproportionately affecting civilian populations.

Although the main responsibility to protect and provide for IDPs lies with the national government, the Government of Myanmar has failed in its responsibilities under international law to protect its own citizens affected by armed conflict in Kachin State (South, 2018). Moreover, Myanmar authorities inhibit humanitarian organizations from accessing IDPs, and local organizations have taken on the important role of assisting and protecting IDPs. Faith-based groups, such as the Roman Catholic and Baptist Church, play important roles in leading networks assisting and protecting victims of armed conflict in Kachin State (South, 2018). Non-governmental organizations, faith-based organizations, private donors, and the UN have been assisting IDPs in Kachin State. In government-controlled areas, humanitarian assistance is supplied on a regular basis, although it is difficult in non-government-controlled areas due to the restricted access for humanitarian actors. From the beginning of the conflict, local organizations have been at the forefront of responding to and providing humanitarian assistance to IDPs in Kachin State (UNOCHA, 2013).

In Kachin society, decision making is traditionally dominated by men in positions of leadership and religion. Even now, men still assume positions of power in the village and as church leaders. Traditional roles for Kachin women are as caregivers, serving their husbands, and overseeing household activities. However, during a financial crisis, women are obligated to find economic opportunities to feed the family (Kachin Women's Association Thailand, 2005). A man's position in Kachin culture, traditionally, is that of the breadwinner in the family and the leader within the household and community; on the other hand, women are relegated to caregivers and bread makers.

However, these traditional gender roles change during and after conflict and displacement. Displaced women tend to be more involved in economic activities, and they often become the main contributor to the family's income. In a study by Ying (2016), it was found that that men became more involved in household activities while their wives operated their businesses. In addition, women who had camp-based businesses or did not work at all became more involved in the community activities in the camp setting such as members of the camp management, ward leaders, and administration activities. Furthermore, one of the highest positions in camp management are reserved for the women's group association, and at least one woman must be in the highest decision-making position in the camp. Prior to displacement, cultural traditions and norms afforded Kachin women little opportunity to participate in public positions (Ying, 2016).

Although there were positive changes in gender roles among IDP men and women during displacement in Kachin State, men still held the power when it came to making the most important decisions (Ying 2016). Moreover, Ying's (2016) study on IDPs conducted in Kachin State showed that that during the baseline survey, both male and female respondents stated that only men held decision-making power over household expenditures; however, there was an increased response of joint positions from both men and women in the end line survey. Although there were positive responses for joint decision making, there was a decrease in responses from only men in the survey. It can be seen that men as the primary position holders in the family was still prominent, though there were some changing gender roles in context of displacement (Durable Peace Programme Consortium, 2018).

Awng (2014) conducted a study on IDPs in Kachin State that revealed that women bear a *double burden* (i.e., household and economic responsibilities) for the household when they arrived at displacement camps. Culturally, Kachin women are responsible for all household and caring activities in the family and are never afforded the same power as men in both the family and community. Therefore, women have responsibilities for taking care of the children and elders when they are forced to flee from their villages during conflict. In addition, when they arrive at the IDP camps, they have the double burden of taking care of family household activities and income generation to feed the family, as the food assistance provided on its own is not enough to feed the entire family sufficiently (Awng, 2014).

Moreover, due to the different elements of insecurity in the IDP camps in Kachin State, many women leave camp for livelihood and income-generating activities. These push factors lead women to migrate to China of their own volition, but their illegal status often make them more vulnerable to labor exploitation and trafficking (Kamler, 2015). In addition, domestic violence is an increasing issue in camp settings (Ying, 2016), and in a survey on IDPs conducted in both government-controlled and non-government-controlled areas of Kachin State, a significant finding was that domestic violence was increasing across IDP camps: 69% of male and 78% of female respondents communicated that violence against women was occurring in the camps (Durable Peace Programme Consortium, 2018).

According to HARP Facility (2018), in terms of relief assistance, IDPs in government-controlled areas receive a monthly cash distribution and additional cash as curry money, but this was a very rare occurrence. Internally displaced persons engaged in a variety of income-generating activities and some IDPs obtain cash grants if they submit a business

proposal. However, the protracted encampment is the main constraint for self-reliance and sustainability (HARP Facility, 2018). A study by Awng (2014) conducted in an IDP camp in a non-government-controlled area concluded that CSOs' programs were mainly involved in assisting the empowerment of internally displaced women to be able to face the challenges of conflict zones during their stay in an IDP camp. The CSOs' programs provided income-generating training, education on gender and women's rights, and legal support for trafficking and cases of sexual violence for women. Moreover women's collective actions, such as women's associations and community networks, helped internally displaced women to circulate their empowerment by providing and receiving emotional and psychological assistance (Awng, 2014).

3

RESEARCH DESIGN, METHODOLOGY, AND RESPONDENT PROFILES

The study focused on displaced women's engagement in small and microenterprises and how this may lead to economic empowerment. Moreover, the study emphasized how women's independent income changes gender relations within households and communities and promotes their ability to make decisions regarding their desired future. The study focused on internally displaced persons living in two IDP camps located inside Myitkyina Township. All respondents lived inside the camps and operated enterprises that were either internal or external to the camp, or in one case both. Though respondents were not all displaced from the same area or village, they had all experienced violent conflict. In-depth interviews were conducted with 20 internally displaced women and four men to gain a nuanced understanding of the factors that led them to engage in operating a microenterprise, what factors affected its performance, and whether the income generated from these activities led to economic and social empowerment.

Conceptual Framework

The consequences of conflict often mean that more women are responsible for generating household income, since most men are enlisted in the army, killed during combat, or migrate to other areas for employment. Women's new role in contributing to the family's livelihood in a displacement setting and the economic opportunities to participate in training and access to financial assistance by humanitarian organizations allows for the change in women's gender norms and their position within the household and community (El Jack et al., 2003). In addition, women's traditional skills can

be a means of business that may lead to small enterprises, and this condition can lead displaced women to be valuable providers for their households (ILO, 2005).

Since IDPs have little opportunity for employment and a lack of resources, such as land for agriculture and livestock rising, small businesses, such as petty trade and services, become one of the only options for them (Adam, 2008). Although some IDPs start enterprises with donor assistance, other IDPs are self-funded, and while internally displaced women have the chance to engage in business with their existing resources and assistance from international aid, there are many obstacles for women to be economically empowered in a displacement context. Displacement always implies social exclusion and poverty, and it often disadvantages women into the responsibility of household provider with limited or no resources at hand.

In this study, women's economic empowerment was conceptualized in relation to economic advancement and women's power to control and share resources and make effective choices (Golla et al., 2018). Moreover, women invest more in the family's well-being and children's education if they are economically advanced (Blumberg, 2005). Indicators, such as women's increased income, household expenditure, and women's control over their income, were explored for economic advancement (Golla et al., 2018).

The process of gaining power and agency was assessed by how the benefits of economic activities promoted women's capability to control their resources (i.e., power) and to make effective decision making (i.e., agency) that had an impact on their family and community's well-being. In this study, women respondents' power and agency was assessed by studying their increased self-efficacy, control over their enterprise activities and profit, control via increased decision making over household expenses, improved participation in community-leading sectors, and ability to make desired choice regarding their futures (Golla et al., 2018).

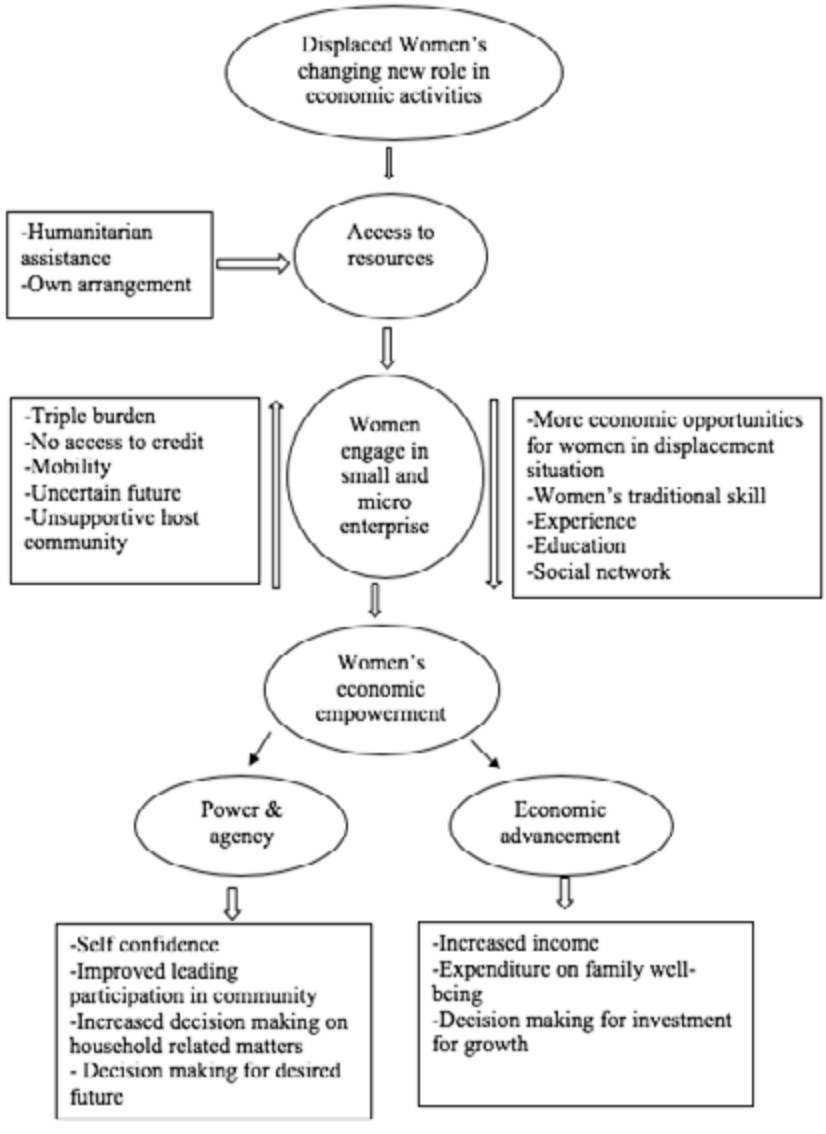

Figure 3.1: Conceptual framework of the research

Study Area

Myitkyina Township, Kachin State

Kachin is the second largest state in Myanmar composed of 18 townships, and it borders both China and India. Myitkyina is the capital city of Kachin State with a population of 306,949 (Myanmar Census, 2014). During the research period, there were 25 IDP camps located in Myitkyina Township. For this study, two camps, Tatkone Baptist Church IDP camp and Jan Mai Kawng Baptist Church IDP camp, were selected, both of which are located inside Myitkyina Township, allowing IDPs easy access to daily markets. In Myitkyina Township, IDPs are not subject to movement restrictions inside or outside of the camps.

Tatkone Baptist Church IDP camp

In 2018, Tatkone Baptist Church IDP camp had a total population of 268 IDPs. In addition, there were 369 IDPs who lived nearby outside of the camp due to the lack of available housing in the camp. Located in Tatkone Ward, this IDP camp was set-up in the compound of Tatkone Baptist Church in Myitkyina Township. Camp Committee members are selected among IDPs by the Camp Committee Selection Team in the camp. There are a total of nine members on the committee: camp leader, assistant camp leader, financial controller, clerk, and committee members.

Table 3.1: Tatkone Baptist Church IDP camp statistics *(Source: Field Data, May 2019)*

Camp Characteristic	**Total**
Number of Households	52
Total Population	268
Male	126
Female	142
Number of Villages Displaced	6
Year Camp Established	2011
Distance to Daily Market	1 Mile
Dominant Livelihood Modality	Daily Wage Labor
Livelihood Activities Inside the Camp	4 Grocery Shops 1 Vegetable Shops Food Manufacturing Sewing (Home Based)

Jan Mai Kawng Baptist Church IDP camp

Jan Mai Kawng Baptist Church IDP camp is located in Jan Mai Kawng Ward with a population of 1,124, the camp with the largest IDP population in Myitkyina Township. Kachin Baptist Convention is the primary agency responsible for the camp, and IDPs are accommodated on land owned by the Jan Mai Kawng Baptist Church, i.e., KBC. The Camp Committee is organized among people from KBC, the host community church, and IDPs. The camp leader is assigned from one of the members of the host community church (i.e., KBC), an assistant camp leader from the IDP camp, two members are from KBC, two members are from the host community church, and two members are from the IDP camp. There are subcommittees for health care, livelihoods, education, and dormitory-related matters. Most of these groups' members are composed of women, as subcommittee members are assigned based on who remains in the camp the majority of the time.

Table 3.2: Jan Mai Kawng Baptist Church IDP camp statistics *(Source: Field Data, June 2019)*

Camp Characteristic	**Total**
Number of Households	201
Total Population	1,124
Male > 12 years	399
Female > 12 years	420
Male < 12 years	150
Female < 12 years	155
Number of Villages Displaced	17 villages
Date Camp Established	28 July 2011
Distance to Daily Market	4 miles
Dominant Livelihood Modality	Daily Wage Labor
Livelihood Activities Inside the Camp	1 Soap Manufacturing Collective 3 Grocery Shops 2 Grocery and Vegetable Shops 2 Noodle Shops 1 Clothing Shop Sewing (Home Based)

Data Collection Methods

The study applied qualitative research methods, and data were collected through key informant interviews, in-depth interviews, and secondary data sources.

Primary data collection

Primary data were gathered through in-depth interviews with 20 internally displaced women and four internally displaced men operating small or microenterprises inside or outside of the selected camps in Myitkyina Township, Kachin State. In addition, data from three organizations, which promote livelihood activities for IDPs in Myitkyina, were collected through key informant interviews.

In-depth interviews

In-depth interviews were used as a tool for data collection, as they provide opportunities to investigate an individual's personal experience and provide an in-depth understanding of the respondent's context. The interview respondents were selected with purposeful sampling, which meant the researcher selected the individuals and study area for the study's purpose in order to inform an understanding of the problem statement and the main phenomenon in the study. Eight women and three men from Tatkone IDP camp and 12 women and one man from the Jan Mai Kawng IDP camp were interviewed. The women and men who fit the selection criteria were interviewed to explore their detailed experiences of running their business, its activities, performance, and their experience with changing gender relations. The in-depth interviews took 45 min to 1 hr per person. By conducting in-depth interviews, the contextual experiences of how and through what factors displacement settings led them to engage in enterprise activities for their livelihoods were identified. The constraints and barriers against women's enterprises in the host community and access to resources were explored. The following table provides general information about the respondents from both IDP camps. All respondents' names are listed here as pseudonyms in order maintain confidentiality as an ethical consideration.

Table 3.3: List of respondents

Name	Sex	Enterprise	Camp
Bawk	Female	Sewing	Jan Mai Kawng Kachin Baptist Church IDP Camp
Pi	Female	Soap Making	Jan Mai Kawng Kachin Baptist Church IDP Camp
Lu	Female	Sewing	Jan Mai Kawng Kachin Baptist Church IDP Camp
Myaw	Female	Noodle Shop	Jan Mai Kawng Kachin Baptist Church IDP Camp
Marip	Female	Noodle Shop	Jan Mai Kawng Kachin Baptist Church IDP Camp
Ja	Female	Grocery Shop	Jan Mai Kawng Kachin Baptist Church IDP Camp
Yang	Female	Soap Making	Jan Mai Kawng Kachin Baptist Church IDP Camp
Roi	Female	Dry Vegetable Seller	Jan Mai Kawng Kachin Baptist Church IDP Camp
Nam	Female	Grocery Shop	Jan Mai Kawng Kachin Baptist Church IDP Camp
Nhkum	Female	Grocery Shop	Jan Mai Kawng Kachin Baptist Church IDP Camp
Lawng	Female	Grocery Shop	Jan Mai Kawng Kachin Baptist Church IDP Camp
Ka	Female	Basket Weaving	Jan Mai Kawng Kachin Baptist Church IDP Camp
Zaw	Male	Carpenter	Jan Mai Kawng Kachin Baptist Church IDP Camp
Doi	Female	Grocery Shop	Tatkone Kachin Baptist Church IDP Camp
Mai	Female	Food Processing	Tatkone Kachin Baptist Church IDP Camp
Ling	Female	Sewing	Tatkone Kachin Baptist Church IDP Camp
Nang	Female	Sewing	Tatkone Kachin Baptist Church IDP Camp
Hkawn	Female	Mobile Vegetable Seller	Tatkone Kachin Baptist Church IDP Camp
Ying	Female	Food Processing	Tatkone Kachin Baptist Church IDP Camp
Hkawng	Female	Food Processing	Tatkone Kachin Baptist Church IDP Camp
San	Female	Food Processing	Tatkone Kachin Baptist Church IDP Camp
Mai	Male	Nursery plant shop	Tatkone Kachin Baptist Church IDP Camp
Aung	Male	Motorcycle workshop	Tatkone Kachin Baptist Church IDP Camp
Mung	Male	Beauty Salon	Tatkone Kachin Baptist Church IDP Camp

Key informant interviews

Key informant interviews with three local and international organizations that provided livelihood cash or skills training assistance to the respondents from the selected camp were conducted. Moreover, after the in-depth interviews, the researcher identified one internally displaced woman from Tatkone IDP camp who was chosen to attend the food manufacturing training at the KBC Sustainable Development Center. After returning from

the training, she founded a women's group and shared her knowledge on food manufacturing with the other women in Tatkone IDP Camp. Moreover, she was also invited to provide trainings at the training center for other IDP camps. An interview with her as a key informant was conducted to obtain a better understanding of the difficulties and challenges in the area of food manufacturing by IDPs. Camp leaders from both camps were interviewed as key informants, as they had over three years of experience in IDP camp management as camp leaders or assistant camp leaders.

Table 3.2: List of key informants[3]

Position	Sex	Organization
Center Manager	Female	KBC Sustainable Development Center
Livelihood Officer	Female	Humanitarian Organization *(see footnote)*
Livelihood Assistant	Female	Danish Refugee Council
Food Manufacturing Leader	Female	Tatkone Kachin Baptist Church IDP Camp
Camp Leader	Male	Jan Mai Kawng Kachin Baptist Church IDP Camp
Camp Leader	Male	Tatkone Kachin Baptist Church IDP camp

Organizations for key informant interview

KBC: humanitarian and development department

The Kachin Baptist Convention (KBC) is a faith-based organization, and their headquarters is located in Myitkyina city. The organization has over 300 churches and 13 departments including the Humanitarian Development Department. The latter mainly works to protect the dignity of conflict-affected people and provide humanitarian assistance that satisfies basic needs. The department has three programs: a humanitarian aid program, a community program (non-IDP targeted), and a local product marketing program, which had just recently been operationalized. The organization builds the capacity of people affected by structural poverty or by humanitarian crises for their sustainable livelihood. The organization arranges and provides livelihood trainings for IDPs and communities according to their needs via assessments conducted prior to the workshops. External experts are contracted if the center does not have the qualified resources and knowledge, and they provide trainings in the camp and center, depending on the type of training provided.

3. The name of the organization has been withheld upon the request of the informant

Moreover, the humanitarian aid program for IDPs provides loan assistance and grant assistant for group enterprise.

Danish Refugee Council

The Danish Refugee Council (DRC) is a non-governmental humanitarian organization that started working in Myanmar in 2009. The DRC engages in three main activities regarding livelihoods in Myitkyina: skills training, cash grants, and apprenticeship for IDPs. For IDPs who have skills (e.g., animal husbandry) but do not have the financial capital to start their income activities, cash grants are provided; training is provided for unskilled IDPs who are then assisted with cash grants. The third activity, apprenticeship (e.g., motorcycle repair, beauty salon), normally has a duration of six months, and it is mostly youth who participate in this activity. The DRC Myanmar operates its supporting programs in Kachin, Northern Shan, Kayah, and Rakhine states. The DRC in Kachin State supports protection and sustainable livelihoods for IDPs and vulnerable host communities. They operate in three main sectors: protection, mine action, and livelihoods. The livelihoods programs focus on durable solution with the identification of suitable ways to increase new capacities and livelihood opportunities. The DRC's holistic approach to livelihoods includes capacity building, start-up seed funding and coaching, and follow-up activities. Moreover, income generation through small and microenterprises combined with business management training are provided for IDPs (DRC, 2018).

Humanitarian organization

Due to the mandate of the Humanitarian Organization, their name was not allowed to be used; thus, they are referred to by the name given above. This organization is an independent, neutral entity ensuring humanitarian protection and assistance for victims of war and armed violence. It acts in response to emergencies and promotes respect for international humanitarian law and its implementation in national law. The organization's mission is to protect the lives and dignity of victims of armed conflict and other situations of violence and to provide them with assistance. Their economic security department provides conditional and unconditional cash grants. For conditional cash grants, IDPs must submit a proposal to receive the cash grants, and unconditional cash grants are provided in situations where it is difficult to operate livelihoods or where no public markets are available. One Livelihoods Field Officer from this organization was interviewed as a key informant.

Secondary Data Collection

Data were gathered from relevant journal articles, books, and reports from NGOs, INGOs, and UN organizations (published or unpublished) related to generating income by IDPs and women's empowerment activities as secondary sources. Moreover, the secondary resources provided more information regarding the contextual situation of IDPs and how assistance and economic opportunities for IDPs enabled the improvement of business performance and the empowerment of women.

Observation

Observation was also used a research approach for both in-depth interviews and camp assessments. Particularly, observation was conducted to see (1) how respondents operated enterprises in a camp setting and (2) what kind of space was available to conduct their enterprise. For most of the respondents in the camp, the in-depth interviews were conducted during their working hours, in their shop or dormitory in the camp. This aided in gaining a more nuanced understanding of enterprises engaged in by internally displaced women and how they managed their productive and reproductive work in their daily lives. In addition, this observatory aspect was a useful tool when evaluating the collected data, adding more reliability and consistency to the study.

Respondents' Profiles

All 24 respondents lived inside the camps and operated enterprises that were either internal or external to the camp, or in one case both, engaging in either production (i.e., food processing, basket weaving, soap making), sewing, trading, or operating a shop.

The majority of the respondents were married, and only two were single. The respondents who opened shops within or outside of the camp tended to have a regular income greater than those who operated food processing and soap making ventures within the camp. Among the 20 female respondents, 17 engaged in camp-based enterprises, while only three worked beyond the camp's perimeters. On the other hand, among the four male participants, three operated businesses outside of the camp. This study showed that the female respondents preferred to engage in home-based businesses and the men to work outside the camp. All of the single interviewees operated their enterprise outside of the camp.

Farming was the main livelihood for most of the respondents in their home village before displacement, though some of the respondents engaged in part-time, small trading or seasonal work. The majority of respondents' husbands worked as farmers before being displaced. Men led the farming activities and were the breadwinners of the family, while women aided in farming activities or engaged in petty trading. From the 24 respondents, 12 respondents were experienced in street food vending, operating a shop, or seasonal small trading prior to being displaced. Most respondents received assistance from aid organizations with the exception of three respondents who did not receive any training or start-up assistance for their enterprise. Respondents who engage in food processing production received both skills training and cash assistance for their start-ups, while respondents who established soap making businesses received training and material assistance for their enterprise.

Respondents grouped by age

The ages of the respondents were divided into four groups: 25–34, 35–44, 45–54, and 55–65 years old. The youngest respondent was 25 years old and single who engaged in sewing outside of the camp, and the oldest was 65 who operated a noodle shop inside the camp. There were four respondents who ran sewing businesses, three of who were in the age bracket 25–34 years old. Among the 24 respondents, 10 were in the age group 35–44 years old, and seven respondents were in the group 45–54 years old. Only three respondents were categorized in the 55–65 age group, and four were in the age group of 25–34 years old.

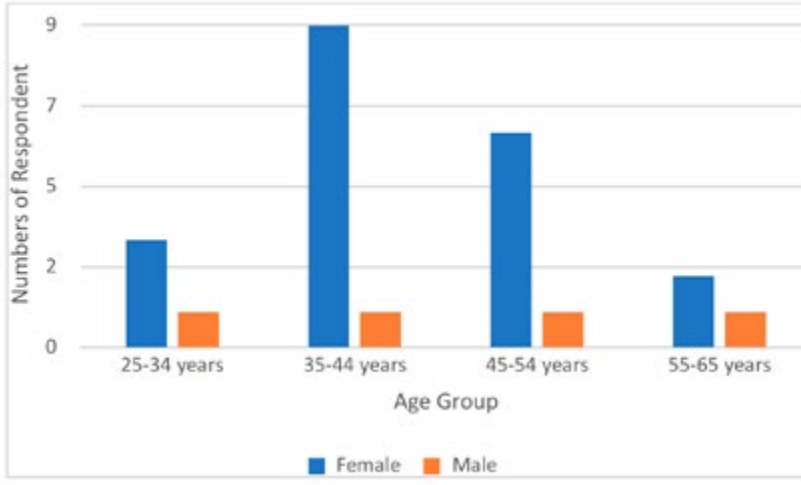

Figure 3.2: Respondents Grouped by Age

3.6.2 Marital status of the respondents

The majority of the respondents were married, and only a few respondents were single. Out of the 20 female respondents, fifteen were married and three were widows. Only one reported being separated from her husband, who had migrated to China for work and had stopped sending remittances and contacting her for two months. Among the four male respondents, only one was single, and the other three respondents were married. Figure 3.6.2 depicts the marital status of the female respondents.

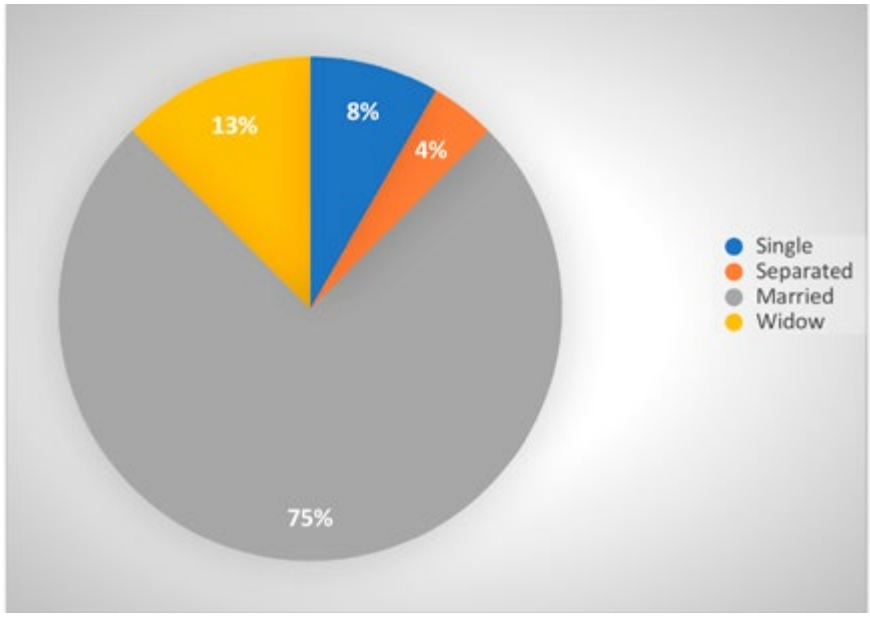

Figure 3.3: Marital status of female respondents

Education level of respondents

The education level of the respondents is shown in Figure 3.6.3.

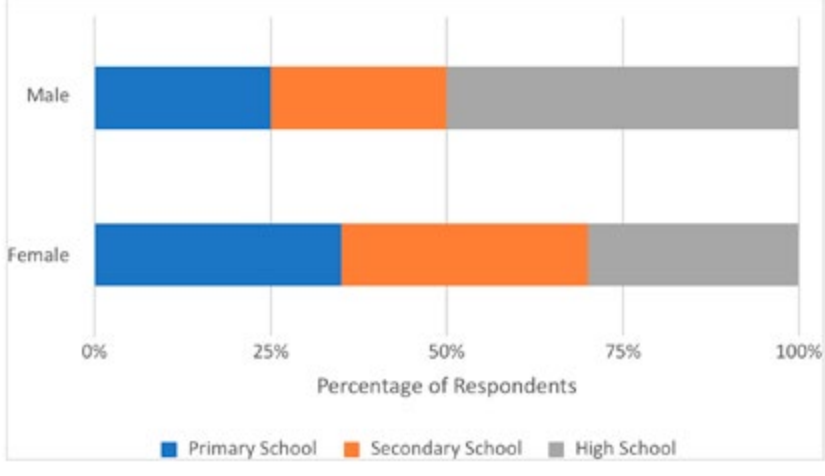

Figure 3.4: Level of education attained by the respondents

Educational status had a critical impact on the respondents' choice of livelihood activity in the IDP camp context. From the data collected, the

respondents' level of education can be categorized into three groups: primary education, secondary education, and high school. According to Myanmar's education policy, primary education is from grades 1 to 4, middle school from grades 5 to 8, and high school comprises grades 9 and 10. None of the respondents completed high school, and four of the respondents only reached grade 2 and did not continue their education. Among the 24 respondents, eight attained a primary level of education, eight middle school, and only eight respondents reached high school but did not finish.

4

DISPLACEMENT, GENDER, AND ENTERPRISE

The main underlying factors driving internally displaced women to engage in self-employment were access to food and their children's educational expenses in the camp. Most of the women engaged in self-employment due to the irregular or lack of income from their spouse, and though some respondents' husbands obtained regular incomes, it was not enough to support the family's main expenses (i.e., daily food costs and their children's education). Income activities in a displacement context are limited for IDPs in urban settings, as most of the respondents' livelihoods were previously based on farming activities. In the camps, there is no available land for IDPs to farm; this condition leads more men to search outside of the camp in order to fulfill their family's livelihood needs.

The female IDPs tended to choose the enterprise activities that complemented their reproductive work, education level, experience, and interest. On the other hand, male IDPs chose income activities in which they were interested or had previous experience in before being displaced; reproductive care was not expressed as a concern regarding the operation of their enterprise. Among the 19 married female respondents, only two operated their enterprise outside of the camp, and the majority of the women operated camp-based enterprises, as their primary concern was the reproductive work of the family. Thus, men had more freedom and independence when choosing their enterprise, whereas women were limited by their reproductive caregiver role in society. In addition, men had more access to personal financial assistance (i.e., family members or friends), whereas women relied more on humanitarian assistance (i.e., skills training and financial capital) to start-up their enterprise.

Income-Generating Opportunities for Displaced Persons

The majority of IDPs were displaced from rural areas, and their major livelihood activities were farming in their village of origin. In the camps, there are no lands for IDPs to farm, so many men sought daily wage labor, which was available more often for men than women, or migrated to mining areas or China for employment. Therefore, more women were present in the camps and operated home-based income-generating activities. In the camps, women became more involved in trainings and meetings with humanitarian organizations, as most of the men were out seeking a daily income for the family. In addition, since all respondents in the study did not complete high school, there were fewer employment opportunities for them in the city.

The following quotes present the impact the lower level of education had on the respondents when seeking employment in urban areas. For example, Mai, (female, 47, food manufacturing) stated that, "In the beginning of [living in] the camp setting, there were many opportunities to be employed, but I could not join because of my low education level", and Lawng (female, 50, grocery shop) said, "I could not work as an employee, as I had only reached a second standard education".

In addition, there were different livelihood opportunities in the camp. Although internally displaced women expressed wanting to work for daily wages when they were first displaced, it was not often available for them. For example, Yang (36, female, soap making) mentioned, "Here, we do not have any work. Women are not favored for daily labor as well; men are more preferred for daily wages", while Marip (64, female, noodle shop in the camp) stated, "There was no job when I arrived in the camp, I did not know what to do. Even for daily labor, no one wanted to call me as I am old and also a woman; men are more preferred for daily labor in here".

As men left the camp for work, they tended to lose out on opportunities to receive training from aid organizations. For example, Mrs. Yang's husband was the only source of the family's income. Although Mrs. Yang had a soap making enterprise, it did not provide a regular income due to the fact of market access difficulties, "My husband is the main earner for our family of eight, so he is not in the camp most of the time but outside for labor work. So, he is not able to attend training by aid organizations', while San (39, female, food processing) said, "More women participate in the trainings by aid organizations, as most of the men go outside for labor work; sometimes it takes overnight, one week, and/or one month outside of the camp".

The educational level of the women also had an impact on their selection of livelihood activities and their confidence in learning or capability of applying skills within a work setting, influencing the selection of their occupational choice. Low educational status impacted on the women's choice of livelihood and limited their income opportunities in the camp. Mrs. Yang only achieved a grade 2 level of education. When an aid organization provided sewing training, she was interested and wanted to join, but did not have enough confidence.

> I want to have training in sewing, but I do not have a high education. So, I do not feel confident in measuring and calculating while in sewing training. I am afraid that I could not learn properly even though they would teach me a lot. (Yang, female, 36, soap manufacturing)

Men in the camp experienced difficulties adapting to new settings and the loss of their livelihoods.

> When arriving in the camp setting, men did not want to stay in the crowded camp, as they worked on their own farm before displacement and there was nothing to do for work. So, most of the men in the camp went to mining areas when the conflict situation was good in those areas. As the mining areas are closed due to the conflict, now, most men in the camp migrate to China for labor. (Jan Mai Kawng Camp Leader, male)

In addition, men in the camp were not involved in skills training to a large degree and some started enterprises because they had to go outside to look for work for their family's livelihood. Furthermore, while livelihood training activities by aid organizations produce incomes, they require time and financial investment. However, in situations of displacement, family survival through livelihood activities is an everyday imperative, as no alternative income or food sources exist for IDPs in the camp. Therefore, men are more interested in leaving the camp to work for daily wages that provide money immediately. Moreover, their consideration for their family's daily survival also limits their opportunities to access trainings in the camp. On the other hand, women are present more in the camp due to the fact of their culturally assigned roles and reproductive responsibilities, and they become primarily responsible for camp-related activities. The advantages of this are that displaced women have more opportunities to become involved and receive skills training and grant assistance from aid organizations.

> Though there are some job training opportunities by aid organizations, men in the camp are more interested in daily labor work, which has an immediate income from 5,000–10,000 Kyat (mmk) per day. On the other hand, others want to go to trainings, but they worry for their family, that there will be no income at all if they go to a training for 15 days or 1 month. (Tatkone Camp Leader, male)

> At the beginning of [living in] the camp setting, men were also involved in the basket [weaving] trainings provided by aid organizations, and they produced as much as they could. However, their products could not sell, as there was no market [for this product]. Money was invested in the production, but there was no income from the products, and it became difficult for family survival. Therefore, men stopped all production in the camp and started going out to seek daily wages. (Jan Mai Kawng Camp Leader, male)

While men in the camp did initially engage in the production of goods (i.e., basket weaving, food processing, and soap making) alongside female IDPs, they quickly abandoned those activities due to the fact of financial imperatives, seeking work outside of the camp. In addition, the displaced women who engaged in the production of such goods did not receive a regular income. There were seven respondents who were involved in such work, and only one of them reported having a regular income from food processing.

Factors Driving Women to Engage in Operating Enterprises

Daily food expenses and children's education

For internally displaced women, the challenges associated with meeting daily food and educational expenses were the main hardships. Internally displaced women struggled with daily food needs and their children's education costs[4] in the camps, which became the main underlying factors prompting displaced women to start enterprise activities.

4. Primary-level education is usually provided for free in IDP camps in Kachin State; however, for those students in middle- and high-school level classes, they often must pay tuition and travel costs to nearby villages and cities to attend school, which can be cost prohibitive.

Roi (48) had seven children, and her husband left the camp for work, earning irregular wages. Each year, as the children advanced into higher grades, her husband's irregular income no longer supported the expenses associated with their education; therefore, she began to engage in petty trading of vegetables in different markets around Myitkyina Township. She started this enterprise activity by exploring the markets herself; she did not have any friends or a network that was already operating in this area, though she had previous experience selling vegetables from her farm in her village. "I have many children, and they are going into higher [levels of] education each year. So, I have to try hard to earn money, so I started selling what I am interested in and what I had done before," she said.

Doi's husband had a full-time job as a nightguard; therefore, her husband's income was the primary contribution to the household's earnings. Yet, she opened a grocery shop in her room in the camp in order to obtain additional income to cover her children's snacks and food expenses. "I wanted to open a grocery shop just for even a little money that could cover the children's snacks or one curry dish for the family," Doi (48) said.

Limited, irregular income or no income from their husband in the camp

Only five of the women's husbands had regular incomes, either as nightguards (2) at an NGO office, a car driver (1), a carpenter outside of the camp (1), or employed in a factory (1). Although their husbands had regular incomes, it was just barely enough for the family. While two of the women earned incomes from sewing and operating a shop to support family expenditures, two others had already started their enterprise before their husbands became employed. The other woman opened a shop when she received a grant from DRC.

For the remaining female respondents, irregular family income was another reason that led them to engage in income-generating activities. The majority of respondents' husbands did not have full-time jobs or regular incomes; they worked as daily laborers, seeking out work whenever it was available. Six of the respondents' spouses engaged in irregular daily wage work outside of the camp. For Hkawn (44), her husband worked as a daily laborer outside of the camp, and his employment was irregular. To overcome the stressful situation of finding money for daily food expenses and the children's education, she began to sell vegetables inside the camp in order to earn money for her family.

> Income from my husband's daily wages was not enough for our daily food and the children's schooling. Every year, the family

> expenses were increasing; I was so full of stress regarding the daily food [situation] and the children's tuition fees, and I just wanted to cry. I realized that we could not rely only on my husband's irregular daily wages; I had to do something, whatever, even if I earned just a little money, it would assist us somehow with the family expenses. I started selling vegetables with the very little capital that I had. (Hkawn, female, 44, vegetable trading inside and outside of the camp)

Three respondents were widows, so they had to take sole responsibility for their families. Of the three respondents, two of the spouses had passed away prior to being displaced and one had passed away in the camp. One respondent needed to care for her sick mother and two children. As she was older, daily labor was not an option for her, and the situation pushed her to start a noodle shop so she could generate an income. As daily wage work outside of the camp favors men over women, women in the camp were limited in their choice of income activities available to them.

> There is nobody who gives me money, and daily labor is not available to me since I am old. I feel an overwhelming depression for my situation, and I started this noodle shop by myself with money (50,000 mmk) that I borrowed with 10% interest per month. (Marip, female, 64, noodle shop in the camp)

> When I arrived in the camp, there were many difficulties as we did not have an income. In addition, I could not go [work for] daily wages because of my health condition. So, when I received cash assistance from an aid organization, I started a grocery shop for my family income. (Lawng, female, 50, grocery shop)

Furthermore, five women did not receive an income from their husbands, as two husbands were sick and unable to work, two stopped working when their wife's income was able to cover the household expenses, and one respondent did not receive any income from her husband who migrated to China for employment. According to the collected data, the respondents' income statuses can be seen below.

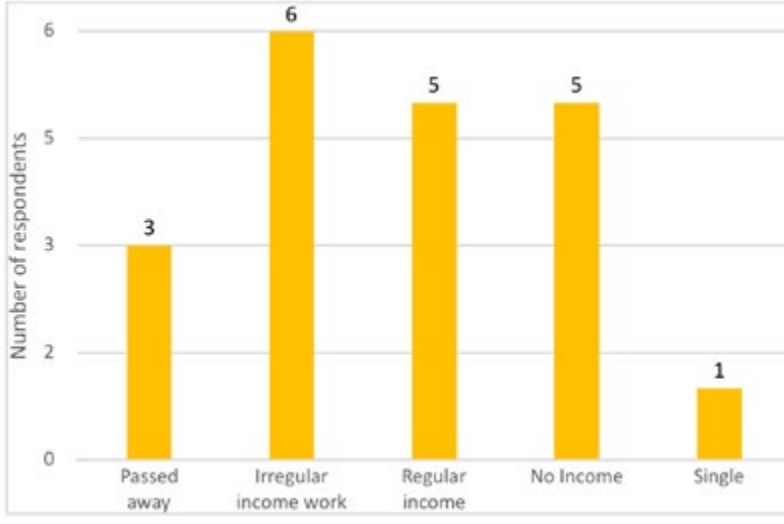

Figure 4.1: Income statuses of female respondents' husbands

Start-Up Resources

All respondents started their enterprises in either two ways. Fourteen respondents received assistance from aid organizations, either via skills training or cash assistance or both. The other 10 respondents started on their own: some began with little financial capital and others borrowed money with interest from friends in the camp. On the one hand, one of the respondents who only received basic training developed more skills outside of the camp through their own management. On the other hand, when looking into internally displaced male enterprises, two men obtained training and start-up assistance from aid organizations, but they operated their businesses outside of the camp, and they used the extra financial capital lent by their family for their enterprise. One male respondent borrowed money with a 5% interest rate to start a business, while another received money from his wife who obtained cash assistance for her enterprise from an aid organization.

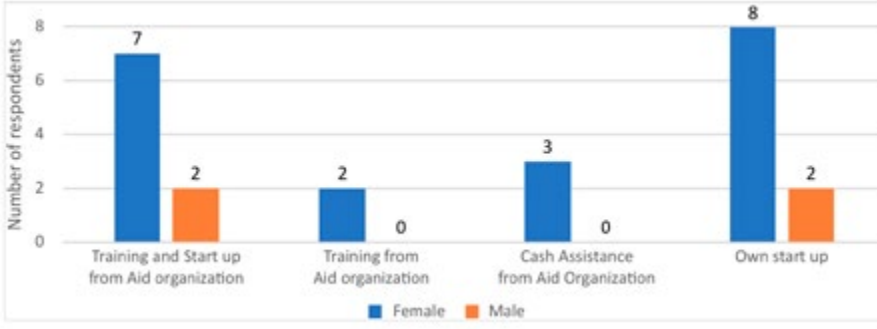

Figure 4.2: Start-up resources available to respondents

Start-up resources through personal contacts

Due to the financial difficulties in the camp, most of the women started their enterprise on their own. Among the 20 female respondents, eight women started their enterprise on their own, either with their own money or by borrowing money with a 10% interest rate in the camp. Only one respondent had assistance from her brother.

> I wanted to open a grocery shop in the camp, but I did not have the money to start. Later, I contacted my brother and I asked him to help. So, I was able to open this shop with the financial help from my brother. (Doi, female, 48, grocery shop)

However, the majority of the respondents had to borrow money with a 10% interest rate from friends inside the camp. Marip (64) said, "I borrowed 50,000 mmk with a 10% interest rate to open a noodle shop in the camp", and Lu (33) shared, "When I opened this [sewing] shop [outside of the camp], I did not have enough money saved from over the last four years, so I sold my earrings to gain enough capital".

Among the male respondents, there was only one male respondent who was able to borrow capital with a 5% interest rate from a relative residing outside of the camp. Another male respondent also received financial capital from relatives and family. Compared to the female respondents, all male respondents received more financial support from family and relatives to start their enterprises.

One respondent obtained financial capital from his family when he opened a beauty salon. He received a large amount of support from his family regarding his livelihood choice whether through support for training fees to

financial capital. After he finished basic training in the camp provided by the Kachin State Government, he attended advanced training for hair dressing, and the training fees of 250,000 mmk were paid for by his family as well. He said, "I started with 800,000 mmk to open my shop, and my family gave me the financial capital." Zaw (52), a carpenter, said, "I could buy furniture tools when my wife got cash assistance from an aid organization to open a shop. With that money, I could start producing furniture", and Brang (53), a nursery plant shop owner, noted, "Money that we could bring from our home was spent at the beginning of our displacement. When I planned to start opening a shop, I did not have any financial capital, so I borrowed money from others".

Assistance from aid organizations

The majority of respondents received assistance from aid organizations either through training or both training and financial assistance. A total of 14 respondents received assistance from aid organizations, nine respondents received both training and financial assistance for their initial enterprise. Respondents who received both training and cash assistance were involved more in the sewing and manufacturing sectors. One individual received training only. Three of the respondents received cash assistance to start their businesses: two respondents opened a grocery shop, and one started a dry vegetable trading business outside of the camp. From the seven respondents who started their business via their own arrangements, six respondents received cash assistance from organizations at later stages of their enterprise's operation.

> The DRC provided cash assistant for those who had never received assistance from other aid organizations before, and I summited a draft proposal to open a grocery store in the camp. I received 186,000 mmk for my proposal and I started this enterprise. (Nhkum, female, 39, grocery store in the camp)

> I participate in the DRC's soap manufacturing training that was provided for women who cannot work outside [of the camp] because of childcare [responsibilities] in order to have some income to partially cover kitchen expenses. After joining the soap manufacturing group, I can partially cover family expenses. (Yang, 36, a member of soap manufacturing group)

Mrs. Roi started selling dry chilies after she received a grant from an aid organization. When she first began, she did not have any friends in the city or

in the camp who engaged in the same enterprise. So, she went to every market by foot as she could not drive a motorcycle. Before she was able to obtain a stable, permanent space in one marketplace (now she only sells at this market), she went to the morning market and also the evening market as often as she could. In the initial two years of her enterprise, the income earned by her husband was used for household expenses and her capital and profit were saved to expand her trading enterprise. She was able to increase her current capital to nearly 1,000,000 mmk, and the income from her trading covered all of the family's expenses; her husband no longer had to work.

> I started only with a small number of dry chilies and sold them in the market wherever there was available space; I did not own space in the markets. I carried with [them on] my head and walked to many markets in the city to sell. I did not have any friends, and I walked to the market even in very hot weather. After two years, I got one place for my shop in one of the morning markets." (Roi, female, 48, dry vegetables trading outside of the camp)

Mrs. Roi was able to expand the capital that she received from an aid organization, as her husband's income could cover the family's expenses. She expressed that she did not touch her capital and profit from her trading and kept investing in her business for two years even though the profit was small.

Training with their Labor Service

From the respondents, two received training for basic sewing training from aid organizations and learned more advanced skills on their own. The training service fees ranged from 150,000 to 1,000,000 mmk. According to Bawk (38), she said, "I paid the winter sewing training fee by myself, and the training cost 150,000 mmk. Since I did not have enough to pay at the same time, I paid 50,000 two times. For the last 50,000 mmk, I paid by sewing the trainer's commercial cloths". Both respondents payed their training fees with their service labor.

> I learned basic sewing training from UNHCR assistance when I arrived in the camp. After that basic training, I continued to advanced training outside of the camp, as I am interested in sewing. I could not pay the training fee, so I worked in the trainer's shop and assisted their business in lieu of training fees. I worked in the trainer's shop for nearly four years, and I

> learned from her and helped her business at the same time. (Lu, female, 33, sewing shop outside of the camp)

One respondent reported acquiring basket weaving skills by assisting a shop owner. As Ka (female, 35) stated, "I learned how to do basket [weaving] from others outside of the camp. I learned by manufacturing for an owner [of a shop] at the same time; for example, if I finish five baskets in a day, three are for the owner and two are for me".

IDPs' Enterprise-based Social Networks

There were two enterprises (i.e., soap making and food processing) that started as group income activities. For the food manufacturing respondents, they coordinated among each other to go and sell together, particularly when there was a festival or seasonal religious event in town. In this food processing group, they had a leader who initiated the group's income activities, and later they started engaging in activities on their own. But for the larger events, the leader still coordinated and led the peer group, setting the agenda for where the group would go and how goods would be sold. Of the four food processing respondents, they all primarily sold their products at religious events in Myitkyina Township, and they felt more motivated to sell as a group at events than selling in the host community alone. If there were religious events in the city, they coordinated among the peer group and sold their products. In addition, most of the churches recognized and gave permission for IDPs to sell their products in order to promote the IDPs' income.

For the soap making group, they did not have regular access to a market for their product, except for one merchant linked to an aid organization which ordered their merchandise. They were unable to find any other market to sell their products, and there was little possibility of coordinating among the group's members similar to that of the food processing members. Yang (36) explained, "I was discussing with our group members to go and sell at one of the religious events in the town, but the other group members did not want to go, as they feel shy and do not have confidence", while Ying (40) stated, "I have regular contact with the [food processing] peer working women in the camp; we always discuss where to go and sell our products. At seasonal religious trainings at the church, which are always conducted in the rainy season, our leader divides all peers into two groups and assigns the groups to locations."

Comparing the two group-based enterprises, the soap making group operated and sold to only one consumer and could not expand their consumer base. In

addition, the soap making group did not have a clear, defined leader, such as the manufacturing group did, who was also an internally displaced woman residing in the camp. Although, the food processing group had not operated as a single, cohesive group over the last four years, they still discussed and coordinated when to sell products in Myitkyina Township. From the researcher's observation and data gathered from interviews with the food processing respondents, the solidarity among the group's members depended to a large degree on the leader. Moreover, the displaced women's collective form of enterprise activities increased their motivation and relieved feelings of inferiority or stigmas associated with displacement compared to the conditions of operating alone in the host community

> When we started as a manufacturing group of six women from the camp, the husbands of two group members did not like their women engaged in this manufacturing. Their husbands always came and shouted angrily if the group was manufacturing food products. One of husbands said, 'useless work, no need to work, come home, prepare food for me, I am hungry', and he called his wife [back home] from the group. In the beginning of the group work, those two husbands always came and said rude words to us. At that time, I was so angry, but as a leader, I encouraged myself and I led with patience for the group. During the KBC food manufacturing training, we were taught how to behave and lead the group as a leader. So, I kept my patience; if husbands ordered back group members, I replaced their position and continued the initial period of group manufacturing. (Food Manufacturing Group Leader, female)

Among male respondents, the following respondent already had an established social network for his business, and he did not receive any assistance from aid organizations. He started his business using his own network he developed while engaging in agricultural-related work. "I also operated a nursery plant shop in my village before being displaced, and I also worked for the last two years in agricultural development work with a local NGO in Myitkyina. Therefore, I have an extensive network for my enterprise," said Brang (52).

Among the four male respondents, two of the respondents received support from their relatives for their shop accommodations, such that the respondents did not need to pay rent for their shop. Both respondents could not afford rental fees inside Myitkyina city, so they opened their shop outside of town where their relatives offered space for their shop. One of the respondents built his shop in his relative's compound, and another one received available

shop space from relatives. They both expressed that they could continue their enterprise, as they do not need to pay rental fees. Both of their incomes ranged from only 50,000 to 120,000 mmk per month. "Rental fees would be very expensive for me if opened a shop in town. Currently, I opened a salon in space provided by my relatives. My relatives provide the space for the shop for no cost [rental fees]," said Mung (24) who runs a beauty salon.

> From last year, I learned [to make curry powder] from one of my relatives who lives in Myitkyina [city] and works in the curry powder production business. She supports me with all the raw materials and helps me to obtain the materials that I need. Now, I mainly produce this curry powder, as there is a market for it to sell, especially if there are no other orders or events requesting other food products [that I must make]. I will still continue this curry power production, even if I go back to my village as it could sell everywhere. (Mai, female, 47, food processing)

The following respondent opened a grocery shop inside the camp, and she established a good relationship with her wholesalers. She was able to pay for grocery items in installments, and she could pay the entire cost back later. She had developed trust with her regular wholesalers regarding payment for the final installment.

> Now I have a good relationship with all my wholesalers. If I need to pay 10 lakhs (1,000,000 mmk) for grocery items, I can pay like 8 lakhs (800,000 mmk) immediately and pay the rest later. They trust me and support me and want to support me. (Nam, female, 35, grocery and vegetable shop)

Some respondents started their income activities by looking and asking from other friends who were already engaged in an enterprise. In the study, there were three respondents who started their income activities by learning from other women in the camp who were already engaged in businesses. The following respondent did not have any entrepreneurship experience prior to displacement, and she was mainly involved in family farming. In the camp, she tried to engage in income activities, as she could not work daily wage work due to the fact of her health condition. Although her family did not need to spend money on their children's education, as they had only one child who was already married, her husband's monthly medical costs were the primary family expense. Almost all their savings had been spent on her husband's medical treatment. Therefore, she tried to open a noodle shop by learning from her friends already ran noodle shops in the camp.

> As I cannot go for daily wages due to the fact of my health issues, I learned how to run a noodle shop from my other friends who are already operating noodle shops in the camp, and I started my own shop by learning from them. (Myaw, female, 52, noodle shop owner)

San's husband worked for daily wages, so the family's income was irregular, and they experienced difficult and challenging situations for their family's survival. In addition, she had one small child and another six school-aged children. Therefore, she joined one of her friends who operated a food processing enterprise to learn and then she started her own operation. "Due to the difficult situation of my family's livelihood, I asked my friend, who already operates and manufactures food, if I can join her business. I started from there with her," said San (female, 39).

Selection of Enterprise

Considering reproductive care

The choice of enterprise by respondents depended on their childcare situation. When opportunities were provided by aid organizations to engage in an enterprise, they chose the occupation that was flexible or suitable with their reproductive responsibilities. As childcaring is the main responsibility for women in the camp, and Kachin women in general, the women tended to choose the livelihood activities that are home-based activities, so they can manage both their productive and reproductive responsibilities. When compared to male respondents, among the four of them, three of them operated outside the camp.

Three of the female respondents had children under three years of age, and only one respondent did not have school-aged children. All of the other respondents, both the female and male, had school-aged children, except for the two single respondents. All three respondents who had small children under three years old operated their income activities in the camp. One woman expressed that they chose sewing training as she could work at home in her free time. "Being a woman, I cannot do labor-intensive work outside, and I chose sewing training by DRC, so I can work at home in my free time," said Bawk (37).

Ms. Ja started her income activities withing the camp because she had a small child when she was first displaced. Therefore, she chose a camp-based

enterprise so she could take care of her child as well as generate an income in the camp. "I could not go for daily labor as I had small child, and could not work a full-time job, as I do not have a high education. I chose this enterprise [grocery shop], so I can take care my children and my sick mother," she stated.

Among the female participants, only one woman went for training outside of the camp, staying over one month. The majority of the female respondents received soap making, sewing, and food processing trainings in the camp. "If we conduct trainings in the camp, the majority of participants are women; men are not so much present during the trainings. Women are more involved in food processing training and home-based income activities," said the Training Center Manager, at the KBC Sustainable Development Center.

The quotes below by the respondents offer a glimpse into the women's priorities and reproductive work's influence on their choice of enterprise; even if they had more growth opportunities in terms of operating other businesses, they prioritized their children over their enterprise's growth.

Nam could not expand her income activities as she worried for her six children (one was under five years old and five were school aged from primary to high school). She expressed that she could not extend her grocery selling operation to the host community as she needed to worry about the children's schooling. Therefore, she only operated in the camp.

> If I go and sell vegetables around as mobile trader outside of the camp, my income would be improved more than it is now. I can drive a motorbike, so I can carry vegetables as much as I can and sell them around the community. But preparation and sending my children to school will be difficult if I am not around home. I worry for my children and leaving them alone without me, so I only operate my shop inside the camp. (Nam, female, 35, grocery shop inside the camp)

When there was one position for manufacturing food training outside of the camp provided by KBC, nobody from the camp wanted to go due to the one-month length of the training outside of the camp. I was selected to go as I do not have small children, so I could work well in this job after training. (Mai, female, 47, food manufacturing)

The camp committee selected the above respondent to participate in the manufacturing training offered by an aid organization. Since the training period was one month and conducted outside of the camp, the participant had to stay in the training center; thus, most of the internally displaced women

did not want to go. They could not leave their children for one month in the camp. As the above respondent did not have small children, the camp committee member thought she could go. Though the respondent was saddled with many burdens, as she had to leave her older children for one month in the camp, she felt one month was not long enough for the training, but that she learned manufacturing skills that were very useful for her livelihood and which were new to her. "When I was in the training, I was very motivated to learn this kind of useful occupational skill, and I did not even notice how one month went by [so quickly] during the training," said Mai (47).

Interest and experience before displacement

Some IDPs started their enterprises depending on their interest and previous experience. Eleven of the women interviewed operated enterprises related to their previous experience in their village. Women chose to attend trainings they were interested when they received opportunities by aid organizations, and women engaged in enterprises that they had experience in previously when they received cash assistance. Among the four male respondents, two engaged in enterprises related to their previous experiences, and the other two attended trainings that they were interested in and, subsequently, started their own shops. Table 4.6.2 provides general information regarding the respondents' livelihood engagements prior to displacement, the assistance received from aid organizations, and the subsequent enterprise they engaged. Among the 20 female respondents, there were four female respondents who engaged in sewing; when looking back to their previous experience, they did not have any trading experience, and one of the respondents was a student and the other three were engaged in family farming before displacement. In the interviews, all of the respondents expressed that they chose sewing training because they were interested in this work. All of them received basic sewing training from DRC and UNHCR. From these four respondents, two of them received opportunities to attend advanced training by KBC, and the other two continued advanced training on their own. Among these four respondents, two of them received financial start-up assistance to buy a sewing machine and the other two bought sewing machines on their own. There were respondents who began selling groceries and vegetables, and five of them had previous experience in selling and trading, while only one farmed prior to displacement. The following table shows the respondents' past working experience, assistance from aid organization, and current enterprise.

Table 4.1: Respondents' work experience prior to displacement, humanitarian assistance, and current enterprise

Respondent	Work experience before displacement	Training	Cash assistance	Current enterprise
Mai	petty trading	food processing training by KBC	food processing group funded by KBC, DRC, BRIDGE	food processing
Ying	selling vegetables	food processing training by KBC	food processing group funded by KBC, BRIDGE	food processing
Hkawng	food/snack seller	food processing training by KBC	food processing group funded by KBC, DRC	food processing
Hkawn	grocery store	none	DRC	mobile vegetable seller
Ka	selling vegetables	none	International Committee of the Red Cross (ICRC)	basket weaving
Bawk	farming	basic sewing training by DRC	none	sewing outside and own sewing at night
Ling	student	basic sewing training by DRC, advanced sewing training by KBC	DRC	sewing home based
Nang	farming	basic sewing training by DRC	DRC	sewing home based
San	mobile food selling	none	DRC	food processing
Yang	food selling	soap making training by DRC	material assistance	soap making
Roi	farming, selling	none	ICRC	dry vegetable seller
Lu	farming	UNHCR basic sewing training	none	sewing
Nhkum	trading	none	DRC	grocery shop
Lawng	farming, selling	none	ICRC	grocery shop
Doi	trading	none	none	grocery shop
Ja	farming	none	DRC	grocery and vegetable shop
Nam	grocery store	none	KBC cash assistance	grocery and vegetable shop
Myaw	farming	none	DRC	noodle shop
Marip	Selling Food	None	None	Noodle Shop

Respon-dent	Work experience before displacement	Training	Cash assistance	Current enterprise
Pi	farming	soap making training by DRC	material assistance	soap making
Zaw	farming	none	none	carpenter service
Mai	nursery plant shop	none	none	nursery plant shop
Awng	daily wage laborer	apprenticeship in motor-cycle workshop by DRC	DRC	motorcycle workshop
Mung	student	basic beauty salon training by government	DRC	beauty salon

Ms. Nam operated a grocery and vegetable shop inside the camp. Before she arrived at the camp, she had opened a grocery shop in her village, and she did not engage in farming. During the initial period of displacement, she sold street food (necessitating little capital) in a market near the camp. After she received cash assistance from KBC, she opened a grocery shop and it started to grow. Now, her grocery is the largest amongst the two camps and earns the highest income among all grocery shops included in the study.

> Opening shops and selling things are a hobby that I have done my whole life before being displaced. After arriving in the camp, I started selling street food in the market near the camp with a very small amount of money. At that time, KBC came and was offering cash assistance, and I submitted my name stating that I would like to open grocery shop in the camp. Then, I received cash assistance and I opened a shop. (Nam, female, 38, grocery and vegetable shop inside of the camp)

Women tended to choose what they are interested in when they are presented with opportunities in the camp. The following respondent's experience shows how they had received an opportunity from an aid organization in the camp.

Ms. Nang had only worked on her family's farm and did not have an independent job when she lived in her village. Although she was interested in the sewing work, there was no sewing shop in her village. So, when an organization provided basic sewing training, she put in her name to attend the training and she was selected. In basic sewing training, she was among the top two trainees and she received an opportunity to attend advanced sewing training.

> Sewing is my passion and dream job since before displacement, but I did not have a chance [to learn] in the village. So, I joined when DRC give us basic sewing training, and then I was given a chance to learn for another three months' training because I was one of the best of two trainees in basic training. (Nang, female, 26, sewing)

Ying did not have a job during the initial period of arrival in camp, and the whole family depended on the husband's daily wage work. One woman from the camp who received food processing training by KBC provided training from what she learned from the other IDPs who were interested in food processing work. The respondents participated in the training and she started to operate her own food processing enterprise. "I am interested in food processing, but I do not have enough capital to start. When an aid organization provided training, I had the opportunity to learn from this skills training," said Ying (40).

For male respondents, their choice of enterprise was more related with their interest and work experience prior to displacement. Among the four male respondents, one of the respondents said they had work experience related to what they were currently doing now, and so he engaged in the same enterprise when he started income activities after arriving in the camp; whereas one of the respondents taught himself how to craft furniture, as he also worked as a carpenter sometimes outside of the camp. Neither received any assistance from aid organizations, and they started using their own means.

The following respondent started his enterprise by borrowing money from a relative with a 5% interest rate, and his shop had the highest income among all of the respondents in the study. In addition, he also worked until the last two years in a local agricultural-related organization. So, his working experience and social network in Myitkyina contributed to his enterprise's growth. "I also opened this kind of shop [plant nursery] when I was in my village. Here, I operate this shop outside of the camp by renting one compound," said Mai (52).

There were two single respondents; both of them chose the training that interested them. Neither of them received a good income from their enterprises, but they could still continue to operate as they did not need to provide for a family.

> Before I engaged this enterprise, I was interested in hair dressing, but I did not know how to find a way to start. When the government provided basic hair dressing training in the

> camp, I attended the training, and I was first in the exam. So, the trainer invited me to continue advanced training in his shop, but I had to pay myself. (Mung, male, 25, hair salon)

Education

None of the respondents in the study had completed high school. Thus, their education status did not have much of an impact on the respondents' choice of their business—although limiting their ability to find employment—except for sewing. According to the data, female respondents who reached a high school level of education managed to engage in a sewing enterprise. Among them, there were respondents who operated sewing businesses internal or external to the camps, and they all had a high school education.

For the four male respondents, two of them chose skills training that did not require a high school education, and the other two chose enterprises related with their past work experience. Among the four male respondents, two of the respondents reached high school, while one of them chose hair dressing training which does not require a high school education. Finally, the fourth male respondent, though he did not finish high school, worked at a local agricultural development organization which helped him develop the necessary network to start his own enterprise, and he had the highest income among all male and female respondents.

Most of the trainings that respondents received by aid organizations were sewing, food processing, hand-made soap making, and basket weaving. Women who had very low levels of education tended to take manufacturing training, and the majority of women with a high school level of education chose sewing, which needs some mathematical skills for measurement and calculations.

Though female respondents with higher education levels engaged in sewing activities, it did not have an impact on their income status. The income of enterprises depended on the enterprise's nature, market availability for their product(s), and the location of the enterprise. In the study, two women with only primary school levels of education had higher incomes (300,000–500,000 mmk) among the respondents. One of the respondents sold dry vegetables in the market and the other engaged as a travelling vegetable seller inside and outside of the camp. Among the sewing group, only one respondent earned a high income (200,000–300,000 mmk), operating a sewing shop outside of the camp, while the others engage in home-based enterprises with their monthly incomes ranging from 15,000 to 80,000 mmk.

5

WOMEN'S ENTERPRISES: PERFORMANCE AND FACTORS AFFECTING PERFORMANCE

The income from the women's enterprises were able to contribute to family expenses as either a supplementary or a primary source of income for their household. For some of the women, their income was able to cover all expenses, transforming them into the breadwinners of the family, and for those women whose husbands received an income, they were able to cover part of the household's expenses. Eleven respondents expressed that they had more income operating their own enterprise in the camp context than they had in their home village. Respondents who engaged in food processing, soap making, and basket weaving, which did not have access to regular markets, struggled to generate profit and worked multiple other jobs for the economic survival of their family due to the irregular and low income from their enterprise. Other challenges that affected the performance of their enterprise included lack of access to transportation for travel outside the camp, the camp's infrastructure, women's triple burden, lack of access to financial resources, feelings of inferiority within the host community, and market saturation and delayed cash flow within camp-based businesses.

Economic Benefits of Operating an Enterprise as a Female IDP

All the participants in the study stated that the income from their enterprises contributed toward family expenditures, such as food, education, medical care, and other expenses, as necessary, unless they were able to save the profits and accrue capital. Among the 20 internally displaced women interviewed in the study, nine of the respondents' incomes were the main source of income for their household, as their husbands did not have any

income for the family (three had passed away; one was ill precluding him from working; two received irregular incomes; two aided their wife's enterprise; and one no longer sent remittances after migrating to China in search of labor). Although the other 11 women interviewed were not the primary earners in the family, their income supported daily food expenses, while the income earned by other members of their family was spent on the children's education and other household expenses.

Among the four male respondents, as opposed to the female respondents, the majority were the primary income earners within their family units. Three respondents contributed as the main income earners within their household, while the remaining single participant provided supplementary income for his family, as his mother was the main earner for the household. Nine women respondents were the main earners or had higher incomes than their husbands. On the other hand, 11 respondents contributed supplementary earnings and their husbands' incomes served as the primary income for the family. The following chart shows the primary income sources for the families of the female respondents.

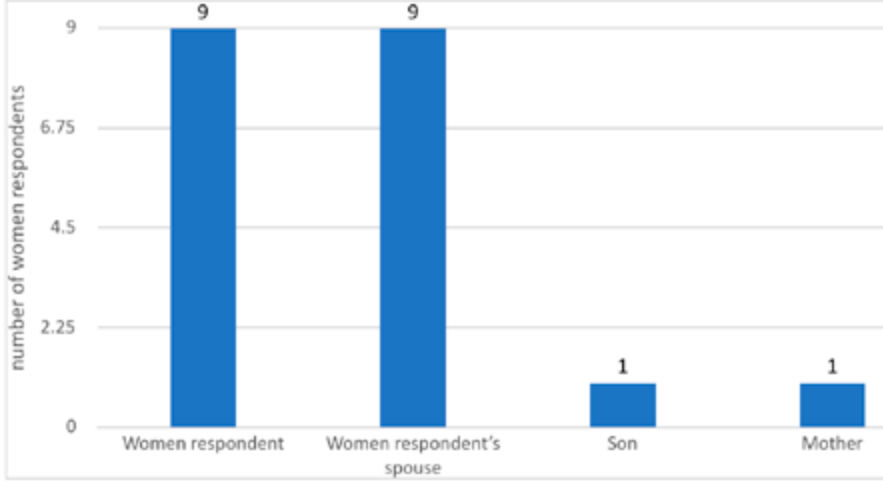

Figure 5.1: Primary income earners in female respondents' households

Family food expenditures

For the majority of respondents, the income from their enterprise was able to meet their family's food expenditures. According to the interviews, all IDPs received 11,000 mmk in food assistance every month, which barely covered the cost of rice. Thus, camp residents needed to cover supplementary

food costs. Moreover, children needed to bring school lunch boxes with them, and participants stated that curry for these lunch boxes were a large burden on the family's food budget.

> Before I operated a vegetable trading enterprise, I did not have money to buy curry for my family as well as for my children's lunch boxes for school. After I started this enterprise, I can cover all kitchen expenses from my vegetable trading, and I do not need to worry anymore about food expenses. (Hkawn, female, 44, vegetable trading outside and inside of the camp)

> Since we do not have any land of our own in the camp, we have to pay for everything, even for cooking rice, and we need to buy wood. It is very costly in the camp for all expenses. With my food manufacturing business, I can cover all kitchen expenses. (Mai, female, 47, food manufacturing)

The above quotes show that the women were able to cover kitchen expenses after they started their enterprise, and they also manifest the struggle for daily food in the camp setting. Although they received monthly humanitarian assistance, it was not enough cover to cover daily food expenses, and women became the main primary persons responsible for these expenses. The above two respondents were the main earners for their entire families, and their incomes solely covered the food expenses for the entire family. For other respondents whose enterprise income did not support the family's entire expenses, their earnings mostly contributed to food expenses so that other family members' income could be used for family expenses such as the children's education. The following respondent's quotes show how women's incomes support and facilitate family expenses.

My life has changed a lot after I engaged in sewing. In the beginning of displacement, I had a small child. Though I wanted to work, I gave priority to my child. So, we only had my husband's income for nearly for two years. His income was only 5,000 mmk per day; that was just for daily food. We did not have money for savings. Now, I have income too from sewing and can save money. As we both have incomes, we use one income for household expenses and save money using the other one. (Nang, female, 26, sewing)

The following respondents' quotes shows that some enterprises did not have a regular market or income, but their irregular income also contributed to paying for food expenses in different ways. "My income from my soap making is not regular, it just partially covers the kitchen expenses," said

Yang (36). While San (39) stated, "I can stock kitchen items for one-month's consumption in advance, since I can operate [a food] manufacturing [business] myself, so I do not struggle much in the camp".

Children's education

Education expenses are a large cost for internally displaced families. The respondents who were the main earners for their family stated food and education as the primary expenses of the household. For those respondents who did not contribute as primary income supporters for their families, they supplemented the family food expenses so that other family members' incomes could be directed toward the children's education. For example, Doi (48) stated, "The majority of the children's school cost is paid by my husband's income from his night watch job, and my income from the grocery shop is used for daily food [expenses] and the children's pocket money", while Hkwan said (44) said, "After I started selling vegetables, we did not need to worry about the kitchen and the children's education. Although I cannot afford to pay for a famous boarding school, I can manage to pay for their regular school tuition fees". Ja (40), who runs a grocery shop inside the camp, said, "Most of my income is used to pay for my children's education, the majority in tuition fees."

Increased income in the camp

Compared to when they first started their enterprises, the majority of women had improved their condition, in both daily profit and skills, except for the grocery shops in the camp, which received more daily profit during the initial period when there was less competition inside the camp.

In addition, some respondents stated receiving a higher income while residing in the camp than previously in their home village. Among the 20 female respondents, 11 stated that they now received more income in the camp than they did previously. Women, who prior to displacement primarily engaged in farming in their village, expressed that they had a more regular income, as before, income was only seasonal in their village. Only one male respondent, out of the total of four, had more income in the camp than in his home village, since he had a larger market available to him in Myitkyina. On the other hand, for two male respondents, their income levels dropped while living in the camp, while one respondent was a student prior to being displaced.

Ja (40, female), who operated a grocery and vegetable shop, stated, "Now, I have a more regular income than in the village, where we only had a seasonal income. I feel satisfied with myself that I can operate and manage this shop

every day". Roi (48, female) echoes the sentiment, "When I was in the village, I had to go farming every day and had no other source of income. We only had income once a year. Now, in the camp, I have income every day and feel happy, as it is a very different situation for me." Brawn (53), a male respondent who operated a nursery plant shop, said, "When I was in the village, I could only sell small amounts because we did not have the market in the village like we do here in Myitkyina, where we have a larger market and more customers. I have more income and a larger business here".

The following respondents engaged in seasonal food processing, so their income was irregular. However, this kind of irregular income can also assist women in various ways to fulfill family expenses. However, if men do not have an income, women's income from enterprises substitute family livelihoods, and if men do not have regular incomes for long periods of time, women's financial capital must be used for family expenses and their capital is lost in this way.

> After engaging in food processing work, I can use my money from selling products for whatever I want to, and I can save the money and give church donations as well. I do not need to borrow money from others anymore and do not have many financial difficulties. (San, female, 39, food processing)

> I do not use my income much for household expenses as I am afraid of losing my capital assistance from aid organizations, but when my husband does not have daily wage labor, I have to use my income for food and the children's education, as I do not have any other options. If my husband has a daily income, we mainly use his income. (Ying, female, 40, food manufacturing)

Main Challenges Displaced Women Face in Operating Enterprise

The main challenges that displaced women faced in operating their enterprise were a lack of market availability for their products, a lack of transportation, poor camp infrastructure, the triple workload that burdened women, lack of access to financial resources, feelings of inferiority in the host community, market saturation in the camps, and late cash flow in camp-based businesses. Though some challenges were the same for both male and female respondents, male respondents did not experience the *triple burden*, the lack of transportation, late cash flow, and feelings of inferiority in the host community.

Irregular or no market access for products

Women who were engaged in production enterprises did not have regular access to markets. For food processing enterprises, they could operate well when there were seasonal bible trainings in churches or big events in town, otherwise they could only produce goods when they had orders from members of the host community that they had developed business relationships. For soap making, they only had one large retail customer for their product, and they were unable to conduct marketing for their products.

Nearly all production enterprises did not have regular market access. Seven respondents who operated manufacturing enterprises (i.e., soap making, basket weaving, food processing) reported not having a regular income or regular access to a market (i.e., customers). Most of them produced goods for only a few retailors or for seasonal events. The quality and packaging of the products was also another challenge when competing in the market. The packing method and producing process needed to be more up to date for market competition. In addition, marketing skills to sell their products are important for displaced women, as coming from small villages, they had no experience marketing products in an urban setting.

> I tried to sell my food products at retailor shops; they gave us feedback about changing our packaging style, but we had not learned yet about other packing styles. We can only use simple packing techniques with a candle and staplers for package closure, and we do not know techniques to manufacture products that can last for longer periods. Currently, our food products are only good for two months. (Hkawn, female, 44, mobile vegetable seller)

> We only have one retailer who orders once a month. Sometimes, after two or three months, she orders a large amount—2,000 bars of soap. So, we do not have regular orders, and we depend on only one retailor. We have to do marketing for our product; now, we do not introduce our products everywhere. I know some do marketing via online, but we do not have that much knowledge of IT. (Pri, female, 58, soap making)

Interest and willingness to expand one's enterprise is also a factor that influences an enterprise's growth. Some of the respondents only participated in income activities to obtain an income depending on whether they were interested or not. In addition, respondents' feelings of temporariness in the

camp inhibited them from saving money for the expansion of their enterprise into a group enterprise.

> I discussed in our group about saving money and buying a motorbike and hiring one person for marketing. But the group members wanted to get money immediately after we received our profit. They think that if all IDPs are told to go back home, everybody has to go back home. So, they do not want to save money for business growth. In addition, most of our group members are not interested in selling and marketing around [the town]. (Hkawng Yang, 36, soap making)

> The success of the enterprise depends on the respondent's enterprise; some IDPs work hard for their product, but they cannot find or do not have a market [for their product], and they get depressed and stop engaging in their enterprise. On the other hand, respondents are not interested in what they are doing, and they only operate [their enterprise] as they receive assistance and, thus, do not work efficiently. In this kind of case, enterprises are not growth oriented. (Livelihood Assistant, DRC)

Precarious, meager incomes and multiple jobs as survival mechanisms

Due to the irregular market availability for their products, women who engaged in food processing enterprises tended to lose financial capital more often than those engaged in other enterprises. However, due to the fact of their demonstrable food processing skills, they received more cash assistance from aid organizations compared to the other respondents. Among the four food processing respondents, two respondents received cash assistance three times, and another respondent received cash assistance twice. However, among all respondents, their work was precarious, capital loss was risky, and income was irregular. Therefore, they engaged in daily wage labor when available for the economic survival of the family.

Although there were many women who were involved in the food processing group and basket weaving training, most of the women ceased engaging in this work when their husbands began receiving an income. Food processing and soap making products that did not have a market in town became more complicated and challenging income-generating activities for IDPs.

> When we attended basket manufacturing training, we were a total of 30 people, but only I am still operating in the camp.

> This manufacturing [product] did not have a market. First, you need money to invest and then to go and sell it in the market. So, people did not have patience to operate this manufacturing [enterprise]. (Ka, female, 35, basket weaving)

> In the beginning, the husbands also helped in their wives' manufacturing [operations], since they did not have jobs. Now, some women do not work in food manufacturing, as their husbands have obtained a job. Only women who do not have husband's, like me, are still working in this manufacturing business. I am the only one taking responsibility for my children [in my family], so I have been continuously working this enterprise from the beginning until now for my family's livelihood. (Mai, female, 47, food manufacturing)

The following respondent had trading experience prior to being displaced, but when she engaged in food processing, she experienced difficulties in operating her enterprise. When she was in the village, her trading was simple in that she went to the city to buy materials and sold her products back in the villages. When she engaged in food processing that did not have a regular market (e.g., shops, customers) for her products, she had to produce and sell the products herself. During the initial period of the enterprise, IDPs were not familiar with Myitkyina and had challenges navigating the surroundings to find the market, losing capital (e.g., food loss) in the process.

> I have trading experience from my village. I would go and buy products from the city and sell them in my village. It was not difficult for me. Now, it is completely different to operate in Myitkyina; here, I have to produce products myself and sell around the host community, which I have never done before. During the initial period of manufacturing, our first group was very motivated and produced a lot of food items. But we did not have any market [customers] to sell our products. At that time, we were not familiar with the city and we did not know to go to any other town. So, we lost most of our group's capital funded by KBC. (Mai, female, 47, food manufacturing)

Among the food processing enterprises, the following two respondents had regular customers, while others operated only when there were bible trainings at churches in Myitkyina Township during the rainy season. Due to the lack of a market for their products and experience in this type of enterprise, the respondents had difficulties during the initial period of their

start-up. However, both respondents were the heads of their households, and they continued on with their enterprises as there were no other alternative incomes, while other food processing members ended their enterprise operations if their husbands began receiving an income.

> Now, the situation is a little better. I have around 4–6 small retailor shops which sell my products. I do not need to go and ask, 'Do you want some snacks' at houses. To obtain these retailor shop, even I feel shy going around shops and asking whether they want to sell my food products. Due to the difficult conditions for my family, I encouraged myself and kept my feelings of shyness [to myself], and I marketed my products to retail shops. (Hkawng, female, 47, food processing)

> As we have been displaced from the village to city, we do not have experience living in the city, and it is difficult to conduct livelihood [activities] in urban settings. So, in the beginning, I could not produce my products to a great degree, because I did not know where to go and sell them. Now, I have more experience on how to sell and manage my products around Myitkyina city. So, my food items are getting better and I am receiving more income than in the beginning. (Mai, female, 47, food processing)

Respondents who engaged in food processing, basket weaving, soap making, and furniture production activities did not have a regular market for their products, and they tried to engage other activities when available. Due to the fact of these irregular income activities, displaced respondents had to engage in income activities either inside or outside of the camp as they became available. Although food processing and basket weaving activities did not provide a regular income, women often continued in order to partially cover the cost of household expenditures. Yang (female, 36), a soap maker, stated, "If there are no orders for my products, I go for look for daily wage labor. I work every job that I can get; sometimes, I have daily work for cleaning, laundry, and cutting grass in the host community. If I do not receive any job offers, I just stay in the camp", while Hkawng, (female, 49) mentioned, "Daily labor is available for IDPs only occasionally, so I go for daily wages if available. At that time, I stop manufacturing as I can operate this only when I do not have any other work."

Due to the struggle and difficulties in their enterprise activities, women stated not wanting their daughters to engage in enterprises like them. Respondents engaged in food processing and soap making did not think

their work was considered a decent job, and that they had to engage in this kind of work because of their low educational status. All respondents wanted their daughters to be educated and find professional work (e.g., doctor, teacher). Only one respondent wanted her daughters to learn sewing from her in addition to obtaining a good education and a professional career.

> I do not want my daughters to operate food processing work like me. I would like them to be medical or religious staff. Now, I have to work this kind of job since I do not have degree. So, I will try to support my children's education until they receive a high education. (Ying, female, 40, food manufacturing)

> People with low education like me have to work with our labor and sweat for our livelihoods. I do not want my daughters to do this kind of work. This kind of food manufacturing work is just for low-educated people. I want them to be teachers; I will support their education as much as I can. Now, my eldest daughter is in a boarding school for the second time, as she failed Grade 11 the first time. (Hkawng, female, 49, food processing).

Lack of access to transportation

This issue was only faced by female respondents; no male respondents in the study reported this to be an obstacle. As respondents were displaced from rural areas, most female respondents faced transportation difficulties when operating their enterprise. Though the majority of female respondents operated camp-based enterprises, they still needed to go to the market and buy raw materials. For women who had husbands, they received assistance from their husband; however, most of the men in the camp engaged in daily wage labor outside of the camp, and women had to depend on their husband's availability. Respondents who engaged in production enterprises needed more transportation options for product marketing, but among the seven female respondents who operated production enterprises (i.e., food processing, soap making, and basket weaving), only two could drive a motorbike.

In Myitkyina Township, the motorbike is the main mode of transportation, and there is no public transportation. Three-wheeled taxis are available, but they are expensive for daily transportation. Among the 20 female respondents, nine of them did not know how to drive a motorbike. These transportation difficulties had a large impact on the women who were engaged in manufacturing activities, as they were required to commute to find and buy raw materials and then access markets to sell their products.

Though displaced women envisioned other reliable income opportunities, they could not operate their enterprises due to the challenges associated with transportation. "I want to sell vegetables for a daily income, but I cannot because I do not have a motorbike and do not know how to drive," said Yang (36), who engages in soap manufacturing.

Figure 5.2.2 shows the ability of male and female respondents to drive a motorbike. Female respondents who could not drive a motorbike had to depend on their husbands or commute by foot or bicycle. Women who could not rely on their husband had to commute on their own.

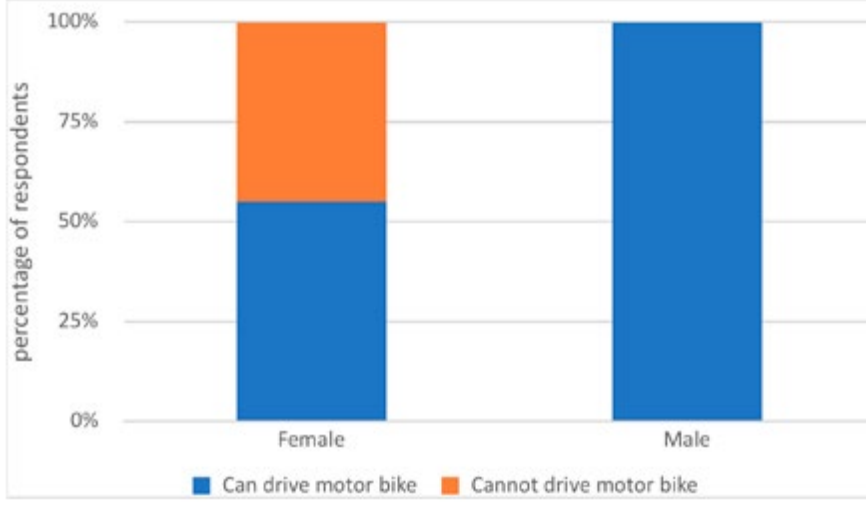

Figure 5.2: Ability to drive a motorbike: male and female respondents

Mrs. Hkawng was the main livelihood earner for her family, as her husband was too sick to work. In addition, she could not a drive motorbike and only used a bicycle. Sometimes, she had to carry raw materials by herself via a bicycle. The following expresses her difficulties in transportation, describing the struggle of displaced women in earning an income.

> That I cannot drive a motorbike makes my life in Myitkyina more difficult. I have to carry raw materials for manufacturing with a bicycle; if the bicycle is broken, I carry them on my head. I feel so miserable for my life here, and I even think that I suffer this kind of hardship because of my sins or because of my ancestors. (Hkawng, female, 49, food processing)

As the IDPs were displaced from rural areas, most of the older IDPs could not drive motorbikes. For men, they learned how to drive out of necessity, because

they must go looking for daily labor outside of the camps. The following respondent went to the market by foot when she started to operate her vegetable trading enterprise, with only a small amount of capital, while her husband sought daily wage labor outside the camp on motorbike. Now, her business is thriving and her income contributes to the family livelihood; her husband stopped seeking day work and provides her transportation to market.

> Since I cannot drive a motorbike, I have to depend on my husband to go to the market. So, if my husband is sick, I am in trouble to go to the market. My husband learned to drive a motorbike after we arrived in the camp. For me, I am too afraid to learn to drive, I did not even ride a bicycle in my village. (Roi, female, 48, dry vegetable trading outside of the camp)

For respondents who engaged in food processing and soap making, transportation was important for product marketing. There were four respondents in the study who engaged in food processing and three could not drive a motorbike. Two respondents were engaged in a soap making group enterprise and neither of them could drive a motorbike.

> If I could drive a motorbike myself, I could go around the city and market my products at retailers' shops. Then, I could produce more products, but now it so much more difficult as I do not have a market to sell my products. (San, female, 39, manufacturing food and sewing inside the camp)

> For marketing our products, the main difficulties are that we cannot go most places due to lack of transportation; most of our group members cannot drive a motorbike. Other members, who can drive a bike, have small children and are pregnant, so we cannot leave [the camp] every day. (Yan, female, 39, soap maker)

Camp infrastructure

All of the IDPs who operated camp-based work reported encountering infrastructure-related problems. Only one room was available for each household in the camp, and respondents operated their income-generating activities in their own room, except food processing enterprises. One of the respondents stopped her basket weaving operation, which had a regular customer base, due to the lack of space available in the room. For food processing enterprises, respondents produced their goods in another compound owned by members of the host community, as food processing

requires a large amount of space. Usage of the compound was free of charge but full of uncertainty, because if the owner wanted to rescind the offer to use the compound, the hut that the respondents built for their food processing had to be removed and rebuilt again. Electricity in the camp was also a problem for those respondents who engaged in sewing, especially when they wanted to work at night. It was also an issue for male respondents who were involved in furniture production. These problems were experienced by both male and female members who operated camp-based income activities.

Food processing required a large space for production, as there are several stages involved including cleaning, drying, frying, and packing. In addition, a large pan for frying and cooking was necessary, and the camp kitchen/ respondents' rooms were not large enough to accommodate the process. In order to overcome these limitations, they operated in the kitchen of a church located far from the camp, but later moved their operation to a compound offered by a member of the host community.

> We did not have a place for our manufacturing [operation], so we built a small hut in another compound near the camp by asking permission from the owner. Last year, we [built in] another compound, but the owner did not allow us anymore to do manufacturing, so we had to [tear down and] build another one again. (Ying, female, 40, food processing)

> When we started, there was no place for manufacturing in the camp. So, we had to go to a church [located far away] where we could use the kitchen. At that time, I could not drive a [motor] cycle yet, so we had to go around and buy raw materials on foot and manufacture products in the church for nearly one year. (Mai, female, 47, manufacturing food)

For the respondents who engaged in sewing in the camp, they had limited electricity and no electricity or lighting to operate their sewing machines during the day. In addition, the building's structure, with only one layer of wood or bamboo for a wall, also limited their productivity, as the noise from their sewing machines may upset their neighbors; thus, they could not operate at night when there was electricity. Though some respondents operated sewing enterprises outside of the camp, they came back to camp early due to the fact of their childrearing responsibilities. Respondents finished leftover jobs from the day at night in the camp, but rooms in the camp are extremely cramped, so that the noise from the machines limited their ability to operate as much as they would like due to the noise complaints

from neighbors. In addition, because of the low level of electricity and the large consumption of it in the camp, there was not enough lighting to properly sew. "Electricity is a problem for sewing at night. Since the population is high in the camp, the electricity voltage is not enough for us; every time I do sewing, I have to go many times to adjustment the electricity [switch it back on]," said Nang (female, 24).

> I can do my sewing when I come back from the outside sewing shop. Sometimes I arrive home at 6 pm or 7 pm, but I can sew for only one or two more hours because I worry that my neighbors will be disturbed by the noise from my sewing. Our IDP rooms are very close to each other, so my sewing noise can interrupt their sleep, and I am afraid that they will complain about me. (Bawk, female, 38, sewing outside and inside camp)

Mrs. Ka produced large baskets that were marketable, and she was able to sell as much as she produced. However, she had to stop weaving baskets when she had a child, as she needed more space in her room. Therefore, she started weaving small bags that did not require a large amount of space like the big baskets. However, the small bags did not have the same market value, and she had to sell her products at the market, which is difficult for her, as she cannot leave her child at home and her husband works outside the camp.

> I made big baskets before manufacturing small bags. That big ones had a market, where I could sell as much as I could produce. But I had to stop manufacturing them when I had a small baby. Manufacturing those big baskets took up a large amount of space, and rooms in the IDP camp are very small. It is just one room for sleeping and living, and I have six family members including a small baby, which makes it very difficult for living. So, I had to stop that [large basket manufacturing], and now I only manufacture small bags which do not take up space. (Ka, female, 35, basket weaving)

Respondents who operated grocery shops inside the camp opened their shops in their own rooms or available spaces within the camp. For those who operated shops in their rooms, they were required to use one room for the grocery shop and the living space and sleeping area for the entire family. The following respondent operated a grocery shop in a public space in the camp compound; she had to move all her grocery items from her room to her shop every day as her shop did not have walls, only a roof with no electricity.

> I want to build my shop with cover [walls]…Without proper walls, I have to move all my things [to my room] before sunset. It is very hectic work moving and displaying [the items] again and again. If I had a proper shop, I could open my shop until late in the evening and keep all the grocery items in the shop. (Ja, female, 40, grocery and vegetable shop inside the camp)

For the respondents who operated soap making enterprises, they had to operate in the shared camp kitchen. So, there were low levels of hygiene due to the limited space available and lack of water. The women had to cook all the materials in the camp kitchen, which was a shared kitchen with other IDPs as well. For drying and packing the products, they used the front areas of their own rooms. As these areas are an open space, there were children running around and disturbing the production area.

Those who operated camp-based enterprises expressed having the same issues related to the limited available space in the camp. A male IDP operated a furniture production enterprise in the camp, taking both orders from inside and outside of the camp. He did not have space or a hut for his carpentry business, and he operated under a tree or any available space in the camp. "Now I do not have any shelter or hut and I just produce in any available open space in the camp," said Zaw (52), a carpenter.

All of the respondents, both male and female entrepreneurs based in the camp, expressed a lack of space as a limitation for their enterprise. Compared to the respondents who worked outside of the camp, camp-based entrepreneurs expressed more frustrations related to the infrastructure of the camp and the difficulties in operating their enterprises. Respondents who engaged in work outside of the camp primarily mentioned the location of their shop as an issue for the growth of their enterprise. Among the six respondents who operated outside of the camp, four of the respondents felt the location of their shop limited the growth of their business, as three of them operated outside of the city and one of them opened a shop in a remote quarter of town.

Women' triple burden

Women in the study reported experiencing a scarcity of free time in the camp, as they had to take responsibility for the reproductive and productive work as well as camp-related social matters. According to traditional roles, women are mainly accountable for the reproductive work, so when women engage in income activities, women have to undertake work regarding both responsibilities. In addition, as most of the men in the camp worked externally as daily laborers or migrants, women had to be present or involved

in camp-related matters. In the study, respondents who engaged enterprises in the camp undertook both reproductive and productive responsibilities at the same time. For those who operated outside of the camp, they finished all cooking and childcare responsibilities (e.g., dropping children off at school and picking them up) and then went to work at their enterprise. So, when there was a meeting or training by aid organizations or camp-related matters, they had to close their shop.

Male respondents did not have this workload, as their wife held the main responsibility, even when they received assistance from their wife in operating their enterprise. As the camps are under the coordination and support of different humanitarian actors, there were many trainings or meetings in or outside of the camp. Since the majority of men in the camp worked outside of the camp, women also had to be present and involved in camp and host community-related social matters. When women were engaged in enterprises, women had to manage their time between their enterprise, household, and social responsibilities.

> I cook at a noodle shop here for my family. I wake up at 5 am, prepare my shop, and cook for family if there are no customers. I ask my children to be in the shop if I have to go to a meeting. (Myaw, female, 52, noodle shop in the camp)

> I can spend 5 hours a day at my sewing business. After sending the children to school, I then do laundry, and it is already 9:30 or 10:00 and I start sewing. Around 12:30, my husband comes back from work and I prepare lunch for him. He leaves at 13:00 and then I sew again and then it is time to pick up the children from school at 15:00. If my sister helps me cook dinner, I sew from 16:00–18:00. (Nang, female, 26, sewing)

> I wash clothes at night after I come back from the shop. In the early morning I prepare food for the children and drop them off at school, and then I go to my shop. I pick up the children at 15:30 pm and then cook for them, and if I still have work, I go back to the shop again. If there are any [camp-related] meetings that one person from a household must attend, I have to attend the whole day, as I do not have another person at home. (Lu, 33, sewing shop outside of the camp)

> The household activities are the responsibilities of our women in the village and now in the camp as well; men, they do not

> think it is their duty. My husband goes [out of the camp] for daily wages, so he is tired and does not help with the household chores. Sometimes he cooks breakfast in the early morning, but he becomes angry and says that he has to work outside as well as do household work. If he comes back from daily work, he just puts all the clothes from work in the basket and I have to wash them all. (San, female, 36, food processing)

The women were the primary person responsible in the family for reproductive work in addition to operating their own enterprise. Moreover, living in the camp required more time for involvement in camp-related matters and trainings and meetings conducted by aid organizations. This camp community-related work also became the women's responsibility, as their husbands worked outside of the camp as daily laborers. This increased the scarcity of women's time within the camp for operating their enterprise, as they were already occupied with their productive and reproductive work.

> I serve as a camp financial controller in the camp committee, so I have to go to trainings and meetings called by the aid organizations. I use more time for camp-related social and religious matters. I am required to be involved in various matters in the camp. If the host community has a religious ceremony or social activity, we have to participate. Moreover, I also have to operate my manufacturing enterprise. I cannot give much time for my enterprise. I feel much busier in the camp than in my village, and I do not have time to relax. As an IDP living in the camp, we are called to meetings very often. Our life in the camp is attending meetings a lot. IDPs get 11,000 mmk per person every month in food assistance, so I feel that we have to attend meeting a lot just for 11,000 mmk. (Mai, 47, food manufacturing)

> We need more time for our enterprises, if I plan to do my enterprise matters today, then there is an announcement that there will be a visit by an organization today, so I have to stop my work. There are many organizations that visit our camp, sometimes they visit every day. Moreover, we have to go meetings such as health education. Sometimes, even when one meeting has not finished yet, another meeting is already waiting for us. So, we do not have much time for our own selves. For this year (2018), there were not many meetings from the organizations

> that visited, but there were many camp social activities, like weddings, etc. (San, female, 39, food manufacturing and sewing)

Mrs. Lu operated a sewing shop outside of the camp, and her husband had migrated to china for labor. When there was a meeting for camp-related matters, she had to close her shop, as there was no other person to go to the meeting in her stead. She lived in the camp with her four children, and all the productive, reproductive, and community work were solely her responsibility.

> Since I am living in the camp, if there is a meeting that is necessary for one person from every household to attend, I have to go and I lose the whole day in the camp because I do not have another person to attend the meeting [for me]. (Lu, female, 33, sewing shop outside of the camp)

For the respondents who were either single (i.e., one woman and one male) or male, they did not bear the triple burden that marred women did—productive, reproductive, and community work. Three out of the four male respondents operated enterprises outside of the camp, and their wives took care of the family household. The single male respondent was staying with his mother and did not need to consider household activities and community-related work in the camp. Brang, (male, 57, nursery plant shop) stated, "I also do household work if I am home, but my wife is the one working more for the household activities, as I need to spend my time mostly in camp activities."

> I go outside for work mostly in the daytime if I have daily wage work, or if I have orders for furniture, I work in the camp. In the morning, I go to the market for my wife, as she cannot drive a motorbike and I come back late in the evening from daily work. (Zaw, male, 52, furniture production)

The following male respondent opened his shop outside of the city where he had to stay for months. Thus, he had to do his own cooking and clothes washing. He expressed that was one of the difficulties he experienced in operating his shop. "I go and operate this shop alone and I stay there for months. So, I have to do the cooking and washing myself. These are also difficult for me," said Awng (male, 37, motorcycle workshop)

The respondents' workloads for their enterprises, household, and community depended on their sex and marital status. For the respondents who did not have a husband, they had a higher burden than other IDP's with a family. For respondents who had husbands in the camp, they had some form of

help from their husbands. There were two respondents who said that their husbands engaged in household work when they went to the market. The following respondent opened a grocery and vegetable shop. For stocking vegetables, she needed to go very early in the morning (approximately 2 am) to the market and return late morning. Her husband took care of the children and cooking responsibilities for the family before he left for work. "When I go to the market, my husband takes care of all the children and cooks for them, as I am at the market the whole morning," said Nam (female, 38, grocery shop).

Lack of access to financial resources

No respondents in the study had access to formal financial services in Myitkyina. Due to the collateral criterion (i.e., land ownership), displaced persons were not able to borrow money from microfinance organizations. In addition, their status as IDPs in Myitkyina made it difficult to obtain financial assistance or to borrow money from others (except from relatives and other camp residents) due to the lack of trust in displaced persons' ability to pay back loans.

Both men and women expressed a lack of financial resources as a challenge in the study. "I need financial capital, tools, and a place for production. Now, I do not have any shelter or hut, and I just produce in any available open space in the camp," said Zaw (male, 52, carpenter). Ja (female, 40, grocery shop inside the camp) expressed, "I do not know organizations or banks that we can borrow from. If I need money for my business, I borrow from friends in the camp with a 10% interest rate".

> I want to expand my shop with clothing accessories and materials which could earn me more money than now, but I do not have access to financial capital. In addition, I do not have any relatives that I can borrow money from. (Lu, female, 33, sewing)

Based on the interviews with the respondents, organizations that provide microcredit services that the respondents knew about did not lend to displaced persons. For collateral, land and property in Myitkyina was necessary; in addition, one needed three people to support the loan process. For displaced persons, to obtain land ownership or human resources in Myitkyina was highly challenging. "My working friends from the host community told me about an organization that they could borrow money from. So, I wanted to borrow and asked for more details, but the organization does not provide [assistance] for displaced people," said Bawk (female, 38, sewing).

> I did not borrow money in the community microfinance group that I know because I do not have land ownership as collateral. If I have to borrow money, I must have three people from the host community, and one must have a house as property ownership. These criteria are impossible for me, so I borrow money from my relative if I need it. (Mai, female, 47, food processing)

In addition, the status of being an IDP makes it difficult to develop trust to borrow money from relatives or friends. Among the 24 respondents, only three received financial assistance with no interest from their relatives, and other respondents did not receive assistance from relative networks in Myitkyina.

> To borrow money from others is impossible for us people living in the camp. From my perspective, we cannot borrow money from outside on our own unless we have very close relatives who want to help us in Myitkyina. Like us IDPs, we cannot go and borrow from people that we just know, and we do not have many people that we know here in Myitkyina. (Jan Mai Kawng Camp Leader, male)

> I have relatives who live in Myitkyina, but I did not ask for any financial assistance because they are concerned about how a displaced person could pay the money back, and they do not trust me as I am an IDP. (Nang, female, 26, sewing)

Among the 24 respondents, there were nine respondents who knew where they could borrow money through formal institutions and the process to do so, and the other 15 respondents did not have detailed information. Although the respondents knew about formal borrowing options, they opted not to borrow formal financial assistance because they were afraid of not being able to pay it back. Thus, no respondents borrowed money from financial institutions, and most of them used informal forms of lending with interest rates between 5% and 10%. In the study, only three respondents revealed that they received financial assistance from their relatives, whereas the remaining 21 respondents did not express acquiring financial assistance from their relatives.

Feelings of inferiority in the host community

Feelings of inferiority in the host community was the most expressed feeling by the food processing group when operating their enterprise. As they did

not have a regular market for their food products, except at religious trainings at churches, they went around communities to sell their products door to door. While some host community members bought products to encourage the IDPs, others responded with unsupportive and discouraging words and behaviors. For respondents selling door to door, this was a new experience for them. Thus, when they faced discrimination and a lack of support from the host community, this condition impacted on their enterprise's performance.

The respondents who engaged in basket weaving and soap making did not express this feeling of inferiority, as they did not sell their products in the host community. The respondent who engaged in basket weaving sold her products in the markets of the host community, but she did not face feelings of inferiority or discrimination as she was based only in the market and not in the community at large. The respondents who operated soap making enterprises only produced products for one wholesaler, as they did not have other customers. In addition, other respondents whose enterprises were camp based (e.g., grocery shop) or outside of the camp (e.g., sewing) in the host community market did not face the stigma of being an IDP, as they could not be identified as such and could fit in with host community members. Only the food processing respondents experienced this kind of emotional trauma due to the nature of their enterprise, which compelled them to sell their products in the host community by going house to house.

Only a few respondents had retail shops that bought their products; thus, most of the respondent sold their products throughout the community on foot. Going around and selling food items at the homes in another community was a new practice for the displaced women, and most of the respondents did not feel comfortable and felt shy and inferior when they received discouraging words from individuals in the host community. Due to the livelihood struggles faced in the camp, the women forced themselves to continue to sell their products in the host community in order to earn a daily income for their family. Though, some customers bought their products to encourage the IDPs, some responded with unpleasant words and avoided them. Respondents who operated their enterprise in the market or owned shops tended to have normal enterprise lives as others.

> Some [host community members] only buy to encourage IDP's and their product; some said discouraging words, such that IDPs were only selling the same product again and again, and nobody wants to eat it anymore. Some said this right in front of us, and it was a shameful situation for us. In the beginning, this

> kind of situation happened more often, but now the way the host community treats us is getting better. (Mai, female, 47, food processing)

The following respondent only sold her produce during the initial period of her displacement; however, she stopped as she felt inferior and uncomfortable with the host community's reaction. Now, she produces food only for religious events or if she has orders from her regular customers in the host community.

> If I go around and sell my products in the host community, I feel shy and inferior. Some people warmly welcomed me and bought my products, but some said they did not want to eat them anymore, others did not even want to talk to us. That is why I do not want to sell my products in the community. (Ying, female, 40, food processing)

Mrs. Hkawng was the main earner for her family, as her husband was sick. She said that even though she is shy and not comfortable selling her products in the host community, she encouraged herself for her family's survival.

The four food processing respondents mainly produced products when there were religious trainings at churches or at community events. When selling at events, the leaders of the food processing group organized and coordinated among the women in the camp, and they went and sold as a group. The respondents did not express feeling unconformable when promoting and selling their goods in the host community as a group as opposed to marketing their products by themselves. Only one respondent expressed that she still occasionally sells food products around the host community, but now that she has received sewing training and a sewing machine through an aid organization, she said that she will focus more of her attention on sewing activities in the future. Among the four food processing respondents, three of them were unable to drive a motorbike, which was also a limiting factor when marketing their products.

Market saturation and late cash flow in camp-based businesses

These were common problems for grocery shops owners in the camps. As the customer base in an IDP camp is limited to only the camp's community, too many enterprises supplying the same products reduces the income for similar enterprises. Among five respondents in the study who ran grocery shops in the camps, two had higher incomes compared to the other respondents. One of the respondents who ran a grocery store expressed that she would close

down the shop, as her income was falling so low, as there were three other shops which had opened in the camp. Late cash flow was also very common for grocery and vegetable sellers inside the camp. Most of the camp community bought items without paying first and paid only when they received their cash assistance or later. Thus, respondents needed more financial capital to cover those debts, and some respondents could not manage to regulate the shop and their capital was thus reduced in the process. In terms of limited customers and late cash flow for camp-based enterprises, this obstacle was not mentioned by the other enterprises except those mentioned above

The following quotes from respondents' interviews show the low income of grocery shops inside the camp when many other similar enterprises appeared with aid assistance or started on their own. For example, Lawn (male, 50) stated, "In the beginning of operating the shop, I could get an income from 40,000 to 50,000 mmk per day from the shop. Now, there are many new shops that have opened, and my daily income has been reduced to 15,000–20,000 mmk".

> I had more income in the beginning of the shop, now not much income anymore because of the many shops inside the camp. I am thinking of starting a different business; I will stop this shop soon since it provides very little income per day. (Doi, female, 48, grocery store)

Mrs. Doi's shop was the original grocery store that opened in Tatkone camp and now there are three other shops that recently opened; one woman opened her shop with her own financial capital and the other two received financial assistance from an aid organization. Thus, her income from the shop has drastically reduced, and she planned to close her business shortly.

The other common problem for grocery shops inside the camp was that most camp community members could only pay after they received their monthly cash assistance. All shop owners expressed experience with this issue, except the noodle shops. All shops in the camp served only the camp community except one vegetable seller who also operated in the host community. They all articulated issues of late cash flow, because most of the camp community bought goods on credit, which they did not immediately settle. For the noodle shops, their customers were only amongst the camp community, and their income was not much different from the initial period of displacement. Marip (female, 64) expressed that she did not need to expand her serving consumption, as she only had customers from the camp, "My noodle shop is just inside the camp, so I do not need more financial

capital to expand my shop. Even though I do a lot, there are not many customers inside the camp".

> Most IDPs buy in my grocery shop by not paying immediately, some give money after a long time, some do not give back at all, while some wait just 2–3 days. So, I need more financial capital to sell to them on credit and to manage at the same time. In addition, I have to use the income from the shop for household expenses, so I need more money to manage my shop. (Ja, female, 40, grocery and vegetable shop in the camp)

Only the respondents who sold vegetables and meat for daily consumption managed to have higher incomes. However, this meant getting up very early (i.e., 2 am) and having the motorbike driving skills in order to go to the wholesaler's early market. On the other hand, for the shops that only sold dry grocery items, they only needed to go to the market once or twice every month. Among the three respondents who sold vegetables, two also sold dry grocery items, and both of them expressed that they had more income from selling vegetables daily than dry items. A limited customer base in the camp was also expressed by the one male respondent who operated a camp-based enterprise, and he also had to go look for daily wage labor as he did not have enough regular customers.

Balancing Family Expenditure and Business Growth

Family expenditures were the main factor that negatively affected business growth. The majority of respondents stated that they had to spend their business proceeds on household needs, and this negatively impacted on the growth of their enterprise, since they were unable to reinvest the money for the expansion of their operations; rather, it was spent on family needs such as school fees and other family expenses. For those respondents whose husbands did not have regular incomes or no incomes at all, they experienced increased loss of financial capital from their enterprises. However, there were two respondents (one female, one male) who were single, and they did not need to provide money for their families, as their mothers were the main earners in their household. Thus, most of their income could be reinvested into their enterprise; however, their enterprises grew slowly due to the location of their shops, which were not located in Myitkyina city.

Among the three married male respondents, one had a regular income and no educational expenses, as his only daughter was already married. However,

his savings was spent on monthly medical costs due to the fact of his adverse health condition. "I gave all my income to my wife, so she manages the savings also, but we have to use our savings for my medical expenses," said Zaw, (52) a carpenter.

Although the following three respondents had husbands, their husbands did not receive an income. Two of the respondents stopped seeking daily wages when their wives began obtaining incomes that could sustain their families. The third respondent did not receive any income from her husband, who had migrated to china for labor. Thus, these women were the only income generators for their households, and there were no alternative sources of income. As all their income was spent on household and children's expenses, they could not save money to expand their enterprises.

> I need more capital to expand my shop. The income from my shop is the only source for my family's expenses; I cannot save money for business growth. Now, my income can barely cover our daily food, the children's tuition fees, and our daily expenses and transportation fees. (Lu, 33, female, sewing shop outside of the camp)

> To expand my enterprise, I need more capital, around 10–20 lakh (1–2 million mmk) for more profit. Now, I have 10 lakhs of capital for my enterprise's capital, and the profit from my income is enough for my family's expenses only, so I cannot not save for capital growth. So, if I have more capital, around 10 to 20 lakhs, I can buy more dry vegetables when they are in season, from November to May. (Roi, female, 48, dry vegetable trading outside of the Camp)

Mrs. Hkawn was able to save enough money to buy a three-wheeled motorcycle that could expand her income, but she had to use all the money she saved when she fell sick and her husband was not receiving an income. In addition, her husband did not know how to manage her business, so the enterprise ceased to operate when the respondent was sick, and all her savings were used for family expenses.

> When I had savings, around 6–7 lakh (600,000–700,000 mmk), I became sick and was [temporarily] paralyzed. So, I spent nearly all my money on medical care. I tried to save 2 lakh (200,000 mmk) for the start-up capital after my recovery, but I had to use that money when my brother passed away. So, all

> my capital was gone. My husband does not know how to operate my trading [business]. Therefore, if I am sick, all my enterprise money [savings] is spent on household expenses and family matters. (Hkawn, female, 44, mobile vegetable trading)

Even though the above three respondents' incomes were higher and more constant than most respondents, they still could not save money to expand their business, as there was no secondary income source for the family. Their income was the primary source for household expenses and their children's education. In the case of Hkwan, where illness precluded her ability to work, there was nobody to replace her position in the family to earn an income. Therefore, all savings had to be utilized for family and medical expenses, sweeping aside plans to expand her enterprise due to the lack of funds.

Six respondents' husbands worked as labors with irregular incomes. When their husbands did not have incomes, the women had to use their incomes for family expenses, as there was no other income. As the following respondents reveal, if there was no income from their husband, they had to spend all the capital accrued from their manufacturing enterprises, sometimes even resulting in the loss of their financial capital.

> My husband's income is used for household expenses mainly; my income cannot be used carelessly, since the financial capital is supported by a humanitarian organization. So, I should not lose this capital for my manufacturing [business]. Sometimes, if my husband cannot find daily work, I have to use the capital from my enterprise for household expenses, I have no choice. (Ying, female, 40, food processing)

> As the income from my shop is the main source of income for our household expenses and children's education, I cannot save money. My husband's income is not regular; some months, he can only obtain about 10 days of daily labor. So, if I need money for the shop and family expenses, I borrow money with 5% interest from friends in the camp. (Ja, female, 40, grocery shop)

The above respondent, Mrs. Ja, owned a grocery shop and her income from the shop was higher compared to other shops in the camp. But there was no extra money for savings from her income, as her income was the main earnings for the family, and her husband's income was irregular and limited. She did not have savings, so if she needed money for her shop and family expenses, she had to borrow.

For the respondents whose husbands had a regular income, these women were able to save money from their incomes. There were five respondents whose husbands had a regular income in the study. Three respondents' husbands had a higher income, ranging from 300,000 to 600,000 mmk per month. These three respondents had savings from the profits of their shops and also managed the necessary costs of the family expenses or from the profits of their husband's enterprises. The other two female respondents had incomes ranging from 50,000 to 80,000 mmk per month, and their husband's incomes ranged from 100,000 to 200,000 mmk. In both cases, the husband's and wife's incomes were only used for family expenses, and there was no extra money for savings.

The following two respondents expressed that they could save money from their enterprises when their husband's incomes could be used for the other expenses. Their husband's incomes were from 28,000 to 600,000 mmk per month, and their incomes were from 150,000 to 400,000 mmk per month. "My income is used for the daily food, and the income from my husband is for the children's education mostly. I can save money [approximately] 50,000–60,000 mmk every month from my sewing," said Nang (female, 26).

> I can save 50,000 mmk from my income every month, and I can buy earrings with my income. My husband saves his money himself with his working friends. From my husband's savings, we use it for farming maintenance, and we buy necessary items such as a new motorbike. (Nam, female, 38, grocer)

The following respondent had an income between 50,000 and 70,000 mmk per month, and her income was used mainly for daily curry expenses. Her husband's income (300,000–400,000 mmk per month) was the primary source of income for the entire family's expenses. When she lost the financial capital for her grocery shop due to the many unpaid debts by customers in the camp, she used her husband's money to buy products for the shop. "If there is too much debt among the customers, I lose the capital to buy more grocery items. In this kind of situation, I used money from my husband," said Nhkum (female, 39).

In the study, no respondents were able to continuously invest in their business' growth or buy land in the city. Most of the respondents were unable to save money from their enterprise's income, as all profits were used for their family's livelihood and educational costs. Female respondents who had regular and higher monthly incomes, ranging from 28,000-600,000 mmk, could save money from their enterprises and manage their enterprise

capital in critical situations when their husband had income as well. For the female respondents who had higher incomes and whose husband's income was higher and regular, they had savings and managed to buy the necessary property (e.g., motorbike) for their household. However, respondents who had higher incomes from their enterprises but no additional income in the family, they had to spend all their profits on the household, and there was no money for savings or business growth. If their spouse did not have a regular income, women's enterprise capital and savings were lost in critical situations, such as when the respondent was sick or there was no daily work for their husbands. Only respondents who were single did not need to support their family. For both married male and female respondents in the study, they also revealed this challenge, except those who had higher incomes and received regular and higher incomes from their husband.

6

IMPACT OF MICROENTERPRISES ON GENDER RELATIONS AND WOMEN'S DECISION MAKING

Women who engaged in enterprise activities, earning either small or large incomes, all received appreciation from the community and family members in the camp where income sources are limited or non-existent. However, recognition from the community and family members did not automatically lead to participation in decision-making positions within the camp. In addition, women's increased income also did not have a significant impact on women's involvement in leadership positions in the camps. However, women's participation in camp-related matters improved because most of their husbands were unable to engage as they were outside the camp seeking daily wage labor. Participation in the camp's leadership positions depended on how much time one had available for the community and a respondent's previous involvement in a community service position prior to displacement.

In terms of decision making over their enterprise, all respondents had control over their enterprise's income and activities. In addition, female respondents whose husbands earned an income (limited or higher) enjoyed joint decision making. In the study, women's increased involvement in joint decision making over household expenses was seen for all female respondents whose husbands earned an income. On the other hand, for female respondents whose husbands did not have income, women were the main earners for the family, and their husbands asked for their opinion on expenses more often, as they were the main decision makers regarding household expenses, either big or small. Though, when female respondents became the breadwinners of the family, earning more income than their husbands, it did not significantly impact on the gendered division of labor, and care work continued to be the main responsibility of the women.

In addition, women's participation in decision-making positions in the camp community was not related with women's enterprise income. It was more closely related with how much women were able to serve the community (i.e., time availability) and their past experience in community service. In the study, participation in community-related activities become a burden for women who were already busy with household responsibilities and enterprise activities.

Further, the study found that the majority of women's enterprise income was not high enough for women to make decisions regarding their desired future. Only female respondents who had confidence in their enterprise activities and income level could plan for their desired future. In addition, women respondents' decision for their future depended on many factors such as land ownership, security, and their children's education. Most of the respondents expressed that it was impossible to settle in Myitkyina with their income level. The desire to return home was mostly expressed during the interviews, and some of the respondents even wanted their children to continue their education in Myitkyina.

Confidence and Self-efficacy

The majority of the female respondents who reported having more income in the camp than prior to being displaced expressed that they felt confident in their ability to generate an income and being able to handle financial matters regarding their enterprise and family expenses. Out of the 11 respondents who, at the time of the study, received higher incomes than previously in their home villages, nine of them expressed satisfaction and confidence with their livelihoods as a result of engagement in their enterprises. Female respondents communicated that their incomes, even if in small amounts, contributed to making life much easier while living in the camp. Having some income from their enterprise made the respondents' life easier while living in the camp, where the primary available income-generating opportunities were daily wage labor in Myitkyina city, which favored men over women. With their new skills and knowledge, the women gained confidence acquired during the start-up and operation of their enterprise. The following are some examples that exhibit this growth in the respondents' self-confidence and ability to contribute to family expenses and their independence after they began to engage in their own income-generating enterprises.

The following respondent operated a grocery shop in the camp, and her income after displacement was much higher than from farming in which

she was worked prior to displacement and did not receive an independent income. In the camp, her income was higher than her husband's, who was employed in irregular daily wage labor; she became the primary contributor to the family's expenses. She expressed satisfaction with her income, as she did not have a regular and independent income previous to displacement. She, herself, recognized that she was no longer dependent on her husband as she was when living in their home village, and she could now make her own financial decisions concerning the household. This example demonstrates that when women have an increased and independent source income, they recognize, themselves, their capacity to successfully engage in income-generating activities that they did not realize they had before. This situation promotes women's confidence in their own decision-making abilities in business and family-related financial matters. Ja (40) expressed that her self-efficacy increased because of the regular income she received from her own enterprise and the independence that came with it, which allowed her to make her own decisions related to financial matters.

> From my income, I can now contribute to most of the household expenses including the children's education. I feel satisfaction with my role now compared to the situation when we were staying in my village, where I did not have a regular income. I can say that I can now stand on my own and do not need to depend on my husband anymore. Though my income is not a lot, I can manage myself if we need money. For example, if I need money urgently, I can make my own decision to borrow money, as I know I can pay it back from with my income. (Ja, female, 40, grocery store)

Nam (38) received a good income from her shop, nearly the same as her husband's income. In addition, she had her own savings from her income and was thinking to buy land in Myitkyina for her children. She believed that she could manage to buy this land in the future if her shop continued in its current condition. This respondent also operated a similar enterprise in her village prior to displacement, but her income was much higher in the camp. Her experience demonstrates that when a women's income is stable, it increases their agency to make decisions for their family's development and future. "I want to buy land in Myitkyina for my children through saving my money. I am confident that I could buy even a small amount of land if my shop income continues to be as good as it is," said Nam (female, 38, grocery shop).

The following respondent was the only one who said that she would like to settle in Myitkyina and had the confidence that she could manage to do so

with her shop income. In addition, her marital situation was not good after her husband migrated to China for work and ceased contacting her. She expressed in the interview that she would settle in Myitkyina and that she did not want to go back to her village and resume farming.

> I believe in myself, that I can expand my sewing shop in the future, and I will not take on other business, just focus on my shop as my one and only livelihood for my family. With the income from my shop, I am confident my family can stay in Myitkyina. (Lu, female, 33, sewing shop outside of the camp)

After operating an enterprise, women gain more knowledge and confidence in their skills and realize that they can take care of their family financially. With their new skills and business activities, they are confident in making decision by themselves in financial matters related to their enterprise or household expenses. The following statements are some extracts from interviews from with respondents regarding their confidence in their skills and capability to make decisions related to financial matters.

> Before displacement, I did not think I could take on household responsibilities this much. My husband was leading the household, so I did not need to worry about leading the family. After engaging this enterprise, I feel I can lead my family, which I never thought I could do before. When I started this enterprise in the camp, I was afraid whether I would be able to work well in this kind of city, but after engaging this enterprise, I have improved my courage to make decisions for family and in enterprise matters. (Hkawn, female, 44, vegetable trading inside and outside of the camp)

> Compared to the beginning of displacement, I do not feel depressed anymore, even though I do not have money. Now, I have a food manufacturing education; I can produce and sell whenever I need money and in difficult times. If I do not have enough capital, I can borrow money from others easily, since lenders know that I have the skills to [earn and] give the money back. (Mai, female, 47, food manufacturing)

Among the male respondents, only the following respondent, who was married, expressed satisfaction regarding his current enterprise income, and he was also the only one who had a higher income in the camp than prior to displacement among the three married male respondents.

> My enterprise income is becoming better now compared to the situation before displacement. In the planting season, my daily income is from 200,000–300,000 mmk, and from my income, my family and children's educational expenses are covered. I am planning to continue my enterprise in Myitkyina, even if we can return home. (Brang, male, 53, nursery plant shop)

However, for the other male participants, they did not express the same level of satisfaction. For example, Zaw (52, carpenter) stated, "The income from what I am doing is just enough for the survival of the family, and we do not have any future for us here", while Awng (36, motorcycle workshop) said, "My shop does not operate well, as there are not many customers in the village. I am thinking to move to another place".

For the single respondents, their confidence did not depend on a good income, rather it was contingent on financial independence from their parents. The enterprise conditions of both respondents had limited incomes, but they expressed that they felt good about their enterprise activities, as they had their own income activities for the first time and did not need to ask for money from their family. "I do not receive a regular income from my sewing, but I am happy after I receive an income from my sewing. I do not need to ask for my expenses [to be paid] from mom," said Ling (female, 24, sewing).

Respondents' confidence and self-efficacy depend heavily on their income status. All respondents who expressed confidence about their enterprise had higher and more regular incomes than those who did not express confidence regarding their income activities. This situation was similar for both male and female respondents. Only 10 out of the 24 respondents stated their self-efficacy improved after operating an enterprise and receiving a high and regular income compared to the rest of the respondents. These 10 respondents' incomes ranged from 150,000 to 1,000,000 mmk regularly per month, and their current incomes were better than before they had become displaced.

Recognition from the Community and Family Members

According to collected interview data, all respondents received appreciation from family members and the camp community, even if they were only generating an irregular income (i.e., food processing, basket weaving, soap making). The community was impressed by what they were doing, even if they were only generating a small income, as they were operating income-generating activities in the camp where the majority of men and women were jobless or only engaged in irregular manual daily wage labor. Community

members' thoughts about respondents' enterprise activities are displayed in the following quotes from the respondents' interviews.

> Friends from the camp said that our family was very good at financial matters, because my husband and I both had incomes. Although they do not know how little I earn a day, they are impressed by me, that I am operating this grocery shop in the camp. (Nhkum, female, 39, grocery store in the camp)

Hkawn (44) started her vegetable selling enterprise with very a small amount of money (6,000 mmk) in the camp. At the time of the interview, her daily capital had grown to approximately 100,000–1,150,000 mmk and her daily profit to 20,000–25,000 mmk, and she operated her business in both the camp and host community.

> When I started this trading, some people in the camp did not care much, they just thought it was selling vegetables. Now they recognize that even small trading can be a livelihood for the whole family in a city here. Now they are impressed by me and think I have a big income. (Hkawn, female, 44, vegetable trader)

Community Participation

Although all displaced female entrepreneurs in the study received recognition from family members for what they were doing, whether earning a regular or irregular income, it did not always lead to their participation in a decision-making position in the camp. Respondents' participation in camp leadership activities depended highly on their availability. In the study, respondents were not very involved in camp activities, except the compulsory meetings for every household. The reasons women were not involved in the community were due to the fact of their responsibilities for caring for small children and their enterprise activities.

> I am not involved in the camp leading group or activities. I do not have time for these activities since my shop is open the entire day. I just go for compulsory meetings that one person from every household must attend. When I was assigned as dormitory leader once, I was not involved in most camp assigned activities. I requested not to be assigned leading activities, as I am too busy with my children and shop. I cannot go to meetings every time they are called. (Nam, female, 38, grocery store)

> I served as a dormitory leader once, but I stopped when I had a small child. I am also busy with my manufacturing activities. So, I am not involved in other activities. For leading roles in the camp, it is not possible for me since I am busy with caring for my small child. (Ying, female, 38, manufacturing food in the camp)

Leadership roles in the camp are done via a selection procedure through community members. The selection criteria depend on the availability of the selected person as well as how well the respondents can serve. The following respondent operated her business only in the morning market and spent the rest of the day in the camp.

> I was selected as a dormitory leader for one year and my husband was also involved for two years, as I only go to the market in the morning and then stay in the camp the whole afternoon. Most people in the camp go outside to work, so they assign people who stay in the camp the whole day. (Roi, female, 48, dry vegetable trading outside of the camp)

Moreover, the reliability of the assigned person is also an important factor for selection. The following respondent, who was selected for manufacturing training, was also chosen to be in a camp leadership position after training. She was selected as a member of the Camp Committee because of her community service prior to displacement.

> I was selected as a camp committee member since I served for eight years as our quarter's leader, and I participated in church activities, like decoration, not because of my enterprise's success. It seems camp community selection depends on how much I can serve for the community. (Mai, female, 47, food processing)

Gender Relations in Decision Making for Household Expenses and Enterprise Activities

Before displacement, most women stayed at home with their small children or engaged in petty trading at home or outside as a form of s supplementary income for the family; however, men led the family with farming activities. After displacement, men experienced changes in livelihood activities, finding only irregular daily wage labor outside of the camp. Though men's traditional role is to lead the family in earning a livelihood, in the camp, this was changing due to the lack of job opportunities after displacement. In some cases, when

women earned enough income for the family, men stopped leaving to find daily wage labor and began helping their wife's enterprise. Two respondents' husbands stopped going for daily wage labor after their wives began earning enough income for their families, while others continued to take available labor work and, if there was no work, helped their wives.

All female respondents in the study solely owned and managed their enterprise activities and operated where they chose, and they were the decision makers in where their profits were spent. This was same for the unmarried respondents and male respondents. For example, Ja (female, 40, grocery shop) said, "I do not need to ask or discuss what I want to buy for my shop, I buy myself for my shop." Some respondents negotiated with their husbands for childcare activities and transportation if they needed help from them, and only one respondent expressed that she had difficulties with her husband when needing to leave the camp and conduct trading activities when she first started her enterprise.

> Regarding my manufacturing of food items, I decide all matters myself and what I need to buy for my enterprise. He [husband] just helps me to carry things that are too heavy for me and helps with transportation to the market as I cannot drive a motorbike. (Ying, 40, manufacturing food)

A women's income and productive activities can lead women to gain agency in negotiating their gender role with their husband. In the study, most of the female respondents held the primary responsibility for the reproductive work even though they also worked for an income. However, for some respondents who operated outside of the camp or needed to go outside for enterprise-related matters at a certain time, they gained negotiating power related to the household work. In the study, there were two respondents who opened grocery shops, including a vegetable trading shop in the camp and one respondent who operated as a mobile vegetable trader; both had to go early to the market to buy vegetables every morning. In their cases, they received help from their husbands for childcare and household work when they went to the market in the morning. Thus, their enterprise activities, which required them to leave the camp, shifted the reproductive responsibilities of the family to the husband. "My husband helps me if he does not have daily wages [work]. He cooks and assists in my shop if I go market," said Ja (female, 40, grocery shop), while Nam (female, 38, grocery shop) stated, "If I go to the market in the morning, my husband takes care of the small baby and cooking for the family".

The following respondent did not receive help from her husband as he did not like her engaging in her enterprise, but her husband later changed his behavior and started helping.

> In the initial period of my trading, I had to take responsibilities for childcare, washing all the clothes for my family, and also work for my income. Compared to the past, my current condition is much better; my husband started to help me with the household chores and my enterprise last year. (Hkawn, female, 44, vegetable trading)

The following respondent operated her enterprise outside of the camp for the entire morning and her husband took care of the cooking and children's schooling. In addition, the respondent was not able to a drive motorbike, so her husband was responsible for her transportation to the market.

> If I go to the market, my husband takes responsibility for the household and the child's schooling after he sends me to the market. My trading is just in the morning, so I take responsibility for household matters in the evening. (Roi, female, 48, dry vegetable trading)

Compared to the other female respondents, who did not need to go out every day and engaged in camp-based activities instead, the above respondents had more opportunities to negotiate their reproductive work with their husbands in regard to their enterprise.

In the study, the majority of the female respondents' income was more likely to contribute as a supplementary aspect of the family expenses, and only some of the women were the breadwinners of the family in which the husband could not act as the main earner or had passed away. Among the 20 female respondents, nine contributed as the main income sources for the family expenses. Among these nine women who were the main earners in their family, six of the respondents expressed that they had more income in the camp than in their home village, while the other respondents said they had more income in the village or were at the same income level. Of these nine female respondents, three of them did not have husbands, and they were leading the family in the household's livelihood as well as all decision making for family matters. Four husbands of the respondents did not have an income. Thus, these seven female respondents had complete control over family matters, and they did not need to negotiate with their husbands or other family members. The other respondent's husband was working as a

daily wage laborer; she discussed large expenses with her husband, even though her income was the main contributor to the family.

For other women, where the husband was the primary income earner in the family, the respondents kept the family and enterprise incomes, including the husband's income, and managed small household expenses, such as kitchen expenditures. But they always discussed and made joint decisions for large expenses, for example, the children's tuition fees. As female respondents were often more present in the camp and involved in camp-related activities, they managed the camp expenses, social expenses (e.g., weddings, religious ceremonies), and small household expenses.

Only one married male respondent stated that it was his decision that mattered over large expenses, though other expenses were discussed together with his wife. On the other hand, the other two married male respondents always made joint decisions except kitchen expenses, which are always made by the wife in all households. For the two respondents who were single in the study, their mothers were the main decision makers for household expenses, but both of the respondents managed their enterprise activities and profit.

The following respondent's income was the main contributor to the household expenses and her husband earned irregular wages.

> We use our money together for our household expenses. We do not separate it, like it is your money and my money. My husband gives me his income as well. For small expenses, I make decisions myself, but if we have large money expenses, like the children's tuition fees, we discuss together; I always ask his opinion: 'what should we do? I was thinking about doing it this way', because he is the father of the children and I am not living alone. (Ja, female, 40, grocery and vegetable shop inside of the camp)

Mrs. Ja's income was higher than her husband's, who was a daily wage laborer, and his income was irregular. She expressed that as she gained an income from her shop, her husband's stress over having to provide for the family's livelihood had reduced to some extent. She stated that her relationship with her husband had not changed regarding expenses for the household; they had always discussed expenses together, even before becoming displaced. Her feelings toward her new role and contributions were that she was taking responsibility for the family together with her husband.

> The relationship between my husband and I after this enterprise has not changed, but it seems he is relieved somehow about the

> household responsibility burden. If I did not have this income from my shop, it would be only his head for the family's responsibility. I feel that we are taking on together the family responsibilities. (Ja, female, 40, grocery and vegetable store)

When women earn their own income, it improves power sharing among women and men in a displacement setting. In addition, women's income for the family reduces the male household members' tension that the gender role placed on them as the primary breadwinner, and women feel valuable themselves within the household as they can support their husbands and families. Even if a female respondent's income was the main contributor to the family's livelihood, they reported that they still respected their husband's decisions in family matters and discussed decision making together. What could be seen from the female participants was that they took on responsibilities together with their husbands or they were doing what they had to do in the camp, and they did not think they were taking over the role of men. From the following statement, women's ideas of the household responsibilities for husbands and wives are revealed.

> My husband went to China for labor and he only sent money for the first two months. Now, he does not send money to us anymore. Family responsibilities are supposed to be taken by both the wife and husband, but I am holding this burden alone. I am struggling with four children in the camp; sometimes I am very stressed, and there are many times that I cry as I cannot cope with this situation. I just encourage myself and continue by praying. (Lu, female, 33, sewing shop outside of the camp)

From the above respondent, it can be seen how displaced women struggled in the camp to manage household responsibilities in the absence of a husband. Mrs. Lu opened a sewing shop outside of the camp, taking on full household responsibilities for four children when her husband migrated to China as a laborer and stopped sending money back to the family. Therefore, she struggled to meet her reproductive and productive obligations as well as camp-related matters.

In addition, the following respondent stated that before she did not have any income and had to depend on her husband for all family expenses. After she began sewing, she obtained an income nearly the same as her husband's. The respondent stated that she was happy and satisfied with her income, as she could help her husband with family expenses. Now, her income was nearly the same as her husband's income, but in terms of decisions over

household expenses, they still discussed them together. She expressed that the relationship with her husband had not changed.

> Before this sewing, I did not have any things that I bought for my household. Now I can earn money from my skills, and I can help my husband with the family expenses. It is very good that I can support my husband from my income activities. (Nang, female, 26, sewing)

Joint decision making for large household expenses, except kitchen expenses, were seen for both male and female respondents in the study. The following respondent contributed as a supplementary earner for the family, and her husband was the main earner for the family. However, she had to manage all camp-related issues, and she discussed large expenses with her husband.

> When we were in our home village, my husband was the one leading the family and made most of the decisions for the household and social matters in the village. Now, in the camp, he is outside of the camp for daily wages and already tired when he arrives back to the camp, so he does not participate in camp matters. So, I am the person responsible for every camp and family matter. Now, even when he is not around in the camp, I can make decisions for every matter. But I ask and discuss regarding big expenses that he could help with or not, whether he agrees or not for his opinion. I use my income, and my husband also gives me his daily income; he does not keep money. I have all the family money, same as before being displaced. (Ying, female, 40, food manufacturing)

The following respondent faced problems with her husband in regard to operating her business, as her husband did not like her working her own enterprise at the beginning. Therefore, during the initial period, when she was starting her enterprise, the respondent faced many challenges and struggled to operate. However, over the last two years, her husband's behavior changed, and he began to help, taking her to the early morning market. Though her husband did not agree with her enterprise engagement during the initial period, later he recognized the value and aided in her enterprise activities and household responsibilities when her income contributed to the family livelihood and became the main income earner. Moreover, her opinion on matters became more important in discussions compared to before being displaced. Now, her enterprise is the only income source for the family, and she is the one making decisions for all expenses in the family.

> When I started this enterprise, my husband did not like that I was working. So, I was afraid of him, even when going to the market. But [starting] from last year, he changed and helped me a lot. Now, he wakes me up first and accompanies me to the market at 2 am; that, he did not want to do before. My husband asks my opinion more than he did in the village, since I am the main person earning an income for the family, and he even said that I was not respecting him because my income is mainly supporting the household. For myself, I did not mean to do that, I just do what I must do for my family, but the situation here leads that way. (Hkawn, female, 44, vegetable trading inside and outside of the camp)

Factors that Influence Respondents' Decisions for Future Plans

Future plans for IDPs depend mostly on security concerns in their village. The majority of women expressed a desire to return if it was safe and secure. However, the respondents wanted their children to continue their education in Myitkyina city by staying in a boarding school, renting accommodations or staying at a relative's house. Most of the respondents were able to confidently express their future plans if they were able to return home. Their future livelihood plans were based on what they were doing now. In addition, the respondents' future livelihood plans also depended on their family situation, children's education, and their income level. For example, Mai (female, 47, food processing) expressed, "If I can go back home, I will still do food processing work if there is a market (i.e., customers) in the village," and Ja (female, 40, grocery shop) stated, "I will open a grocery shop if I can go back home, but my children will be here for their education, in boarding school. We, parents, will go back to our village home for our livelihoods".

For some respondents whose family members were separated after displacement, it became apparent that restarting farming activities would be difficult if they were to go back home.

> Now, all our family members are separated after displacement, so I do not know how we can do farming if we return to our village. I will just open a shop and farm some livestock if we can go back home. (Marip, female, 64, noodle shop)

Table 6.1 presents information on respondents' plans for their future livelihoods. Sixteen respondents out of the 24 stated that they wanted to

return home if all IDPs can return. Although, the majority of the respondents said that they would stay in Myitkyina but only for their children's education and not for their enterprise. However, a few respondents who had higher incomes and more enterprise opportunities outside of the camp expressed a desire to continue operating in Myitkyina. There were four respondents who wanted to continue operating their current enterprise in Myitkyina but also in their village as well. One respondent was undecided about returning or settling in Myitkyina, while another was considering returning home or continuing her enterprise in Myitkyina by renting a room near the market. Only one of respondent unequivocally stated that she would settle in Myitkyina.

When comparing income levels and status, it showed that almost half of those respondents who wanted to return home had an irregular income status. Seven out of the 16 who expressed a desire to return did not have a regular income stream. Moreover, although the remaining nine who wanted to return to the village and had a regular income status, their income level was low: 50,000–150,000 mmk, except for one female respondent who earned 250,000–300,000 mmk. Income earned was higher and regular for the respondents who were considering settling in Myitkyina, and their income ranged from 150,000 to 1,000,000 mmk, except for one single male respondent whose income was 80,000–100,000 mmk.

Table 6.1: Respondents' desires for their future

Respondents' Desires for their Future	**Female**	**Monthly Regular Income (mm)**	**Irregular Income**
To return home	14	8 (50,000–300,000)	6 (30,000–100,000)
To operate both in Myitkyina and their home village	2	2 (150,000–400,000)	
Undecided	1		1 (80,000–100,000)
Want to settle if settlement home is provided	1	1 (300,000–400,000)	
Thinking about both returning and continuing current enterprise	1	1 (400,000–500,000)	
Settling in Myitkyina	1	1 (200,000–300,000)	
Respondents' Desires for their Future	**Male**	Monthly **Regular Income**	**Irregular Income**
To return home	2	1 (50,000–100,000)	1 (40,000–50,000)
To operate both in Myitkyina and their home village	2	2 (80,000–100,0000)	

> I think both about returning home and staying in Myitkyina. If I think about my children's education, I want to settle in the city by trying hard with my own enterprise and earning my own income. On the other hand, we cannot stay without returning to the village because we have land and a farm that we own from long ago. If my enterprise's condition is good, I want to open a shop both in Myitkyina and in my village. (Nang, female, 26, sewing)

Only the following respondent expressed unequivocally that she would settle in Myitkyina. This respondent opened her own sewing shop in town, and she did not receive financial assistance or contact from her husband. Her income was approximately 300,000 mmk per month, and she had received an increasing number of customers since she opened her shop. Moreover, she was separated from her husband after he migrated to China; therefore, to go and resume her previous life in the village was to her impossible. Her situation was better than before being displaced. "Now I have a better life situation than in the village, so I do not want to go back and work again in farming," said Lu (33, sewing shop outside of the camp).

Respondents who had a higher and regular income expressed a desire to continue their enterprise in Myitkyina and to expand their business to their village as well if all IDPs could return home. There were seven respondents (two male, five female) who expressed that they were thinking of settling in Myitkyina and expanding their enterprise to their village. There were some respondents who wanted to settle in Myitkyina, but their current income status or enterprise activities did not provide them with the confidence to stay in the city.

The following respondent had a regular income, and her husband was employed full-time as a night guard. Although both of their incomes totaled approximately 200,000 mmk, they expressed that this was not enough to afford to stay in city. "To settle in Myitkyina, we need more income than now. Our income is just 100,000–200,000 mmk, which can only cover household expenses, and we do not have the capability to buy land that needs millions of kyats in Myitkyina," said Bawk (female, 38, sewing).

Respondents' income level had a large impact on their choice to expand their business and what they planned for their futures. In the study, the respondents who had higher income statuses were able to decide what they wanted to do for their enterprise. On the other hand, for respondents with lower incomes, even though they wanted to stay in city for the sake of their children's education and safety, they could not decide or plan to settle in the city.

> I also think about whether to stay in Myitkyina, even if all IDPs can return home, but I am worried about our livelihood in the city. If I think about my children, I think that we need to stay in Myitkyina. But we need a regular and higher income than we have now. (Nhkum, female, 39, grocery shop inside the camp)

As most of the respondents in the study expressed a desire to return home, the security and safety in their village was very important. The following quotes show the importance of safety in their home villages. Since all of the women experienced traumatic events during their displacement, they all feared that conflict could erupt again upon their return. For example, Mai (female, 47, food processing) stated, "Only the two government sides [Myanmar Army and Kachin Independence Army] can give us security, I want to go back. Since our village was a conflict area, I do not want to go carelessly, it is so risky".

The following respondent expressed that she did not want to go back because the village was not safe for her children. Although her income did now allow her to stay in the city, she hoped to be able to stay if her children could earn enough income in the future.

> Even if the conflict situation is stable, I do not want to go back home because our village is in the middle of a conflict between two armed groups. So, my children's safety is not secure in the village, I just want to stay here if my children have enough money to stay in Myitkyina in the future. (Lawn, female, 50, grocery shop inside of the camp)

The above respondent planned to go back to her village and operate her food processing business as there is a market available in the village; she did not have any plans to settle in the city, even though she has a market for her products in Myitkyina. However, she wants to go back only if peace and security is guaranteed for them.

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CONCLUSION

After nearly seven years of displacement, most respondents in the study were still trying to cope with their livelihood situation in a displacement context. Thus, the "entrepreneurship option" through small and microenterprises was unreliable as a means for women's economic empowerment. Within a camp context, internally displaced women had to simultaneously manage various precarious situations: the triple workload burden and a subsistence-level income with limited or no resources except their own labor.

Although the majority of the literature on women entrepreneurs state the double burden as the main gender-associated challenge for women in performing economic activities (Awng, 2014; Törnqvist & Schmitz, 2009), this research found that women were overburdened with their reproductive, productive, and camp community-related roles—the *triple burden*. As opportunities for employment were gendered, women's enterprises were concentrated in the camps as home-based self-employment, while men left the camps for work seeking daily wage labor. In their husband's absence, internally displaced women participated in compulsory camp activities and social responsibilities. Thus, participation in camp community matters by women was seen as an additional form of work alongside their reproductive and income activities.

The primary underlying factors that led internally displaced women to engage in self-employment were access to food and their children's educational expenses in the camp. Most of the women engaged in self-employment due to the irregular or lack of income from their spouse, and though some women's husbands obtained regular incomes, it was still not enough to support the family's main expenses—daily food costs and their children's education.

The main challenges that displaced women faced in operating their enterprise were a lack of market availability for their products, a lack of transportation, poor camp infrastructure, the triple workload that burdened women, lack of access to financial resources, feelings of inferiority in the host community, market saturation in the camps, and late cash flow in camp-based businesses. Though some challenges were the same for both male and female respondents, male respondents did not experience the triple burden, the lack of transportation, late cash flow, and feelings of inferiority in the host community.

Overall, internally displaced women's workloads increased when they began operating income-generating activities, overburdening them and compromising their economic empowerment, especially when they were unable to balance their new economic role with their existing reproductive and camp-based roles (i.e., the triple burden). The majority of women operated camp-based enterprises due to the fact of their caregiving and camp-based roles. The women who operated enterprises outside of the camp in the host community found more opportunities to expand their enterprise and social capital, which could promote the sustainability of their enterprise, than the majority of the women who operated enterprises in the camps.

Moreover, livelihood interventions by aid agency's for IDPs focused on income-generation activities that were mostly abstracted from market realities and constraints. Aid agencies' microenterprise support tended to stress the supply side through skill trainings and cash assistance but paid little attention to market accessibility. Therefore, even though IDP entrepreneurs had the skills and financial capital to operate their enterprise, it often did not lead to success. The lack of a market for their products was the main challenge for displaced women who engaged in production enterprises (i.e., food processing, soap making, and basket weaving). Transportation was also a significant hurdle for accessing markets in urban settings.

Skills trainings and financial capital were not enough for internally displaced women to succeed at their enterprise. For example, lack of access to markets and camp infrastructure (e.g., lack of electricity during the day, small rooms or spaces to operate their business) also negatively impacted on their enterprise activities and work–life balance. Over time, camp enterprises, such as grocery shops, received less income due to the fact of market competition from similar shops in the camp assisted by NGOs and INGOs. As shops located in the IDP camp had only the camp community as their consumer base, when many shops offering similar products were operating, it had a negative impact on enterprises due to the fact of market saturation.

This study showed that displaced women's economic empowerment was difficult to achieve with the limited assistance from the government and humanitarian organizations. Though some displaced women took on the role as the breadwinner in the family or became partial supporters of the family's livelihood, it did not have a significant impact on the gendered division of labor in family and community decision-making roles. Women still struggled to balance their reproductive role in the household with their productive and community roles. Although a few of the respondents improved their decision-making capacity because of their enterprises, the majority of female respondents in the study did not have the confidence in their enterprise and level of income to make choices regarding their desired future life.

Objectives

Contextualizing the experiences of displaced women who engaged in microenterprises

The first specific research objective was to understand the experience of internally displaced women involved in small and microenterprises. For this objective, the study explored the reasons displaced women engaged in enterprise activities in a displacement setting. The main underlying factors that drove respondents to start their enterprise were the challenges of meeting daily food costs and their children's educational expenses (except for the two single respondents). Displaced women's engagement in enterprise activities also depended on their spouse's livelihood, their reproductive responsibilities, and access to skills trainings and financial resources. The majority of the women in this study received more training and livelihood opportunities than the men, as the latter worked outside of the camp. Thus, more women were present in the camp to receive training.

Income opportunities in the camp were gendered, and the enterprises that were chosen by males and females were entirely different, as followed culturally assigned gender norms. For example, sewing, food processing (related to kitchen work), and selling groceries were chosen more by women, and skills related to workshops and furniture production are very common jobs for men culturally. Farming, with the men in charge of household livelihoods, was the main source of income for most respondents prior to displacement. However, as there is often no land available in a displacement setting, men lose their traditional livelihood in the camp and seek work outside the camp for daily wages or migrate to China or other areas for

farming or mining for their family's livelihood. In this study, five female respondents' husbands earned irregular daily wages 5,000–10,000 mmk, and only five had a regular income, but two of them earned a limited income that was not enough for their family. As Kaya and Luchtenberg (2018) determined, women in displacement settings participated in income activities out of necessity for their households, when their husbands could not provide enough income. The results of this study also present similar findings for displaced women in displacement settings.

Reproductive work, educational level, interest, and previous experience prior to displacement were the main factors that influenced women's choice of enterprise. On the other hand, male respondents did not have to consider childcare responsibilities when they chose their enterprise. Both single respondents and two male respondents chose their enterprise entirely based on their interest, and they all operated outside of the camp. Therefore, among the four male respondents, three engaged their enterprise outside of the camp, while 17 out 20 women operated their enterprise as home-based businesses. The majority of women mentioned their reproductive responsibilities when operating their income-generating activities. They tended to choose the income activities that were flexible enough to accommodate their reproductive work. On the contrary, this kind of childcare and household work did not burden male respondents when considering their income activities.

The majority of women started their enterprise with assistance from aid organizations, and seven women started with their own resources. In the study, all four of the male respondents received finical support from their family and relatives, whereas only one out of the 20 women received financial assistance from a relative. As most displaced men left the camp for daily wages or migrated to other areas for labor, more women received opportunities for life skills training and assistance. The finding was similarly described in a study by El Jack et al. (2003), which found that women tended to receive more skills training and development assistance in education, healthcare, and livelihood activities, and these new skills led them to become the breadwinners in the family, while men were engaged in conflict or migrated to other areas for employment.

Single and male respondents involved in enterprise activities depended on their interest and experience in choosing an enterprise. For them, consideration of family matters in selecting income activities were expressed in the interviews, and most of them operated their enterprise outside of the camp.

Although most of the female respondents in the study received assistance (i.e., trainings and financial) from local and international organizations, it

was not enough for displaced women operating enterprises to become economically empowered. Increased access to income opportunities for displaced women can be a step toward facilitating women's empowerment, but income activities alone cannot lead to women's economic empowerment. This study showed that the basic training provided by aid organizations was a step towards aiding displaced persons in engaging in entrepreneurship activities; however, not every entrepreneur operating a business or even a microenterprise became economically empowered, and the majority of enterprises ended up as survival strategies to meet basic daily needs.

Factors affecting the performance of enterprises

The second objective was to understand the factors affecting the performance of internally displaced women's enterprises. The study investigated the performance of displaced women's enterprises and the benefits from their income. In addition, difficulties and challenges which inhibited displaced women from becoming economically empowered were studied by exploring their enterprise activities in a displacement context. In the study, the majority of respondents' enterprise activities were self-employment and petty trading operating with no employees; most of them were camp-based and only a few operated outside of the camp. Most of the enterprises found work only irregularly or received a small income to contribute to their family's survival. Much like Ritchie (2014) discovered for refugee women enterprises, growth-oriented entrepreneurship was not an option, as many of the women engaged in business as survivalist entrepreneurs with different needs and objectives.

All of the respondents' incomes contributed to family food expenses and children's education as partial supporters or as the main earners of the household. This finding supports the argument by Blumberg (2005) that when women are economically advanced, they invest more in the family's well-being and children's education and have more power to make decisions within family. The study found that although female respondents contributed as main the breadwinners or supplementary supporters for their family's livelihoods, they faced many barriers in operating their enterprise to be growth oriented.

The study revealed that displaced women faced many barriers such as market difficulties for products, transportation, infrastructure, women's triple workload, access to financial resources, feelings of inferiority in the host community, and market saturation and late cash flow for camp businesses. As described in the study by Mezgebo et al. (2017), women who participate in small and microenterprises have many barriers in terms of

access to credit or high interest rates, complicated loan processes, limited information and technology, and basic infrastructures. Female respondents in the study also had to use informal money lenders from the camp with high interest rates, and the majority of women who operated businesses in the camp did not have information regarding formal financial institutions. Women faced more barriers or challenges than men in operating enterprises in terms of markets, transportation, and stigma.

Most of the respondents' enterprises in the study were self-employed and operated as survival-oriented entrepreneurs in the informal sector. Although there were a few respondents whose enterprises had the potential for growth, family expenditures with no alternative income for the household and a lack of access to financial capital to expand their business were barriers for respondents in the study. Even though respondents wanted to expand their self-employment ventures and improve their income levels, most of them did not have the capability to save or mobilize their income to invest in more materials because of their family and children's educational expenses. Only two respondents who both had higher incomes from their enterprises and husbands who earned an income expressed that they were saving money rather than spending all their income on household expenses. A study in Palestine and Israel with 50 entrepreneurs by Strier and Abdeen (2009) opposed the idea of using microenterprises for poverty reduction and gender equality. The study indicated that self-employment only leads to limited solutions for poverty and gender discrimination if there is no comprehensive institutional assistance. In the study, it also argued basic training and limited grants do not lead to sustainable enterprise for internally displaced women in a displacement context.

In the study, all of the female respondents were responsible for reproductive work, as assigned to their gender role, while also operating their productive work. When only considering women's gender and productive roles in entrepreneurship projects, it could promote women's work–life balance. But for displaced women living in a camp setting and operating their income activities, this study showed the many issues faced by respondents that are different from non-IDP entrepreneurs, as displaced people live as camp community members in one compound with many other IDPs in crowded accommodations, with no extra space except one room and a limited consumer base for their enterprise. This all inhibits enterprise growth.

Internally displaced women lack assets and financial resources in a displacement context, while policy constraints and lack of government initiatives for IDPs have significantly negative impacts on displaced

entrepreneurs and their economic empowerment. This finding is similar to a study conducted on Malaysian women's economic empowerment through entrepreneurship by Tanusia et al. (2016), where policy constraining access to capital and the government's limited initiatives for women negatively affected women's economic empowerment. As the study was conducted on women in a non-displacement context, it demonstrates the formidable task for women in a displacement context to achieve economic empowerment without reliable support and access to financial resources from the government, particularly as they have limited to no resources, assets, and social networks.

It is important to note that the women in this study were not a homogenous group, and their difficulties and experiences were different according to their background, e.g., marital status, nature of their enterprise. Women whose husbands had a regular income, women whose husband did not have an income, women who had children, women who operated their business inside of the camp—they all had different challenges in operating their enterprise according to their socioeconomic background. The implementation of each displaced women's enterprise needed individual focus for their economic empowerment. Every female respondent had their own difficulties depending on their context and enterprise activities. In this study, aid organizations lacked a gender focus in the implementation of their livelihood programs, and this limited the economic empowerment of displaced women. As stated by Jacobsen (2002), a humanitarian program is the only source of international support and livelihoods for displaced people in conflict areas; respondents in the study mostly received livelihood assistance from aid organizations. Therefore, internally displaced women's economic empowerment is impossible without a gender-specific implementation of humanitarian programs. This study's findings show that male respondents and female respondents' challenges and barriers were different when operating their enterprise, as male enterprises were different from women's, and most of men operated outside of the camp. This study shows that female respondents faced more barriers and difficulties than men in such areas: triple workload, transportation, stigma in host community, irregular markets, and limited consumers for enterprise growth.

Women's enterprise income, changing gender relations, and decision-making capacity

The last objective was to investigate how women's income changed their positions within their family and community and to investigate women' ability to make decisions regarding their income and their future. Thus, the

study explored how an enterprise's income changed women's positions in the family and participation in community decision making. As described in Balasundaram and Absar (2010), participation in entrepreneurship can be a way for women to achieve confidence and economic empowerment; some women in the study improved their confidence and self-efficacy because of their enterprise. All respondents possessed their own income from engaging in an enterprise; however, not all of them reported improved self-esteem. Only women whose income had increased compared to their previous livelihood modality prior to displacement and whose income was regular and higher compared to other respondents expressed improved self-confidence. For those respondents whose income was higher and reported improved confidence, they expressed that they could make their own decision on financial matters related to their enterprise or, in some cases, their family and children's futures. This shows that women's increased income promoted their agency and capability to make their own decisions. As SIDA's definition of women's economic empowerment states that economic stability provides women with the power to be involved in the process of decision making that has an influence on family development (Törnqvist & Schmitz, 2009), those respondents who had an increased income and attained confidence from their enterprise manifested their capabilities of decision making and control over their children's future. This showed that women's increased income provided them with increased agency to make decisions for their family's development.

All female respondents reported that they were impressed by other community and family members whether their income was lower or higher, as income activities are either limited or non-existent for IDPs in Myitkyina. However, it did not have a large impact on women's participation in decision-making roles in camp leadership positions. In the study, all of the female respondents improved their participation in community-related matters. However, this was not because of their income or enterprise activities but rather due to the absence of their husband in the camp. Most female respondents in the study were already busy with their enterprise activities in addition to their reproductive work and compulsory camp-related work; one of the respondents even requested to no longer be assigned any camp-related work. Most of the female respondents in the study expressed that participation in community matters, even if only for compulsory meetings or trainings, were a large workload for them in addition to their reproductive and productive work. In a displacement camp setting, women's participation in a decision-making role did not depend on their increased income but rather on their availability to attend community matters and their past

experience serving their community. The finding is not consistent with the literature, where it has been stated that the economic stability of women improves their participation in decision-making positions for the community's well-being (Törnqvist & Schmitz, 2009).

Most of the female respondents were under a triple burden workload in the camp setting, and women were mainly responsible for the reproductive work as it is a gender assigned role. Thus, the majority of female respondents took on the reproductive role with other existing roles; this situation occurred for women respondents who had higher incomes, limited incomes, or were the main contributors to the family earnings. For women with camp-based enterprises and no spouse, they prioritized, first, their reproductive work and then their productive work, or they worked both activities at the same time. However, for some respondents who had higher incomes and engaged enterprises where they needed to leave the camp at specific times, the women could negotiate their reproductive role with their husbands for enterprise matters. According to Kabeer (1999), agency is the process of making decisions even for less measurable indicators, such as negotiation, where individual choice and options are improved for women. This study also showed that women's increased income and business activities promoted women's agency for negotiation of their gender role in the family with their husband.

For most of the respondents, increased joint decision making regarding household expenses improved, even for women respondents who had limited income. Furthermore, it showed that for the respondents whose husband were active for income activities, power sharing and mutual respect were more present in their gender relationship during the process of making decisions for household expenses. On the other hand, women respondents whose husbands did not have an income, women gained more autonomy in regard to their household decision matters. As it was presented in Jacobsen (2002), displaced women who engaged in economic activities for their family in a displacement setting often promoted their position in the household and community level (Jacobsen, 2002), women respondents in the study improved their decision-making role together with their husband. Hence, the study showed that women increased their joint decision-making role because of their income activities.

When women's income can contribute to the family's livelihood nearly as much as men or more than men, women are satisfied with their status because they can take on family responsibilities together with their husband. Most of the female respondents made decisions for small expenses or camp-

related matters, as most of their husband were not present in the camp. For respondents whose income was higher or nearly as high as their husband, they did not express autonomy; they described their role more as helping their husband, and they were satisfied and proud of their role as a woman who could hold responsibility for the family together with their husband. The findings of the study show that the women respondents' ideal family meant holding joint responsibility for the household, by both husband and wife. They expressed that only women leading the family will not be successful in all matters of the family; when only women struggle for the whole family, it is a miserable situation for them in a displacement context where there are few or no resources for women to rely on. This finding provides information about what displaced women think is equal distribution by husband and wife regarding family responsibilities—its should not just be women, and this is reflected in their struggle playing multiple roles.

According to Golla et al. (2018), when women achieve economic advancement, they have capabilities to make desired choices. Thus, the last question explored how women's economic advancement affected their decision making for their desired future. When women had enough income and confidence in their enterprise, which could contribute to the family's livelihood, they were able to make decisions toward their desired choices. However, the majority of women in the study did not have enough income advancement and confidence in their enterprise activities. Only a few women among the 20 respondents could make decisions about their future enterprise and what they wanted to do in their future. The majority of women expressed that their income was not enough to settle in the city, even though they wanted to stay for their children's education. Going back home depended to a large degree on the government for their security and safety in their home village.

In the study, women respondents had total control over their income and management of their enterprise. In addition, displaced women in the study were recognized and appreciated by their family members. However, those factors did not have an impact on their participation in decision making at the community level or on the gendered division of labor in most of the cases. Although the literature states that women's economic advancement promotes women's positions in the household and community (Balasundaram & Absar, (2010); Jacobsen, (2002)), in the study, women's income only had an impact on their position on household-related family expenses but not in community leadership positions. In the study, displaced women's income did not have an impact on their role in community decision-making areas, though there were improved decision-making positions in the household. This finding is the

same result as the study on Somali women in conflict by Warsame (2013) where women's economic resources did not provide the power to become involved in decision-making positions beyond the household.

Scope and Limitations

This study focused only on internally displaced persons in Myitkyina, the capital of Kachin State (i.e., a government-controlled area). Therefore, the study does not represent IDPs located in non-government-controlled areas. This study mainly focused on women, and only four men were interviewed; thus, there were not enough data to make a comparison between women and men in the findings. This study emphasized IDPs who were displaced in urban settings; therefore, it does not represent IDPs who were displaced in remote areas. In addition, the study was conducted for internally displaced women who operated small and microenterprises that were off-farm enterprises such as manufacturing, services, and trading. Therefore, agricultural and farm-related enterprises were not studied in this paper. Moreover, the study only looked at IDPs who resided in camp settings and excluded IDPs who lived external to the camps, as operating enterprises can be different depending on the context.

Directions for Future Research

Since the study focused on women's economic empowerment, only four men were selected for interviews and more emphasis was put on women's enterprise activities. The lack of male respondents meant the study could not provide a deeper understanding of men's enterprises. Thus, future research for internally displaced men's enterprises is recommended.

In addition, the engagement of the enterprise was different for each camp. Thus, the enterprise operating in other camps in Myitkyina will be different from the two selected camps that were studied in regard to their challenges and barriers. Therefore, it is recommended for future research to conduct a study in the camps which have different enterprise activities.

As the study focused on IDPs who were displaced from a rural to urban setting, there will be differences for IDPs who are displaced to rural areas and which have less market accessibility than an urban setting. It would be interesting to see how IDPs displaced to a rural setting engage microenterprises for their livelihoods. One of the findings of the study was a lack of available

markets for the IDPs' enterprise products. Therefore, future research is recommended in the area of IDP's enterprise and market analysis.

Finally, in the study, men's migration to China for employment was often described, and most of the migrant routes are illegal. Future research is suggested in the areas of IDPs and migration in order to promote safe migration initiatives for IDPs in Kachin State.

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About the Author

Ms. Tein Wan is from Kachin State, Myanmar. She holds a Master of Science in Gender and Development Studies, which she earned from the Asian Institute of Technology in Thailand in 2019. Since 2011, she has worked with several international humanitarian organizations, including Médecins Sans Frontières (MSF-Holland) and the International Committee of the Red Cross (ICRC), working on issues such as HIV/TB, healthcare sector development, and physical rehabilitation programs in conflict-affected areas of Kachin State. Currently, she is a Field Project Coordinator for the Women and Girls First Programme under the International Organization for Migration (IOM) in Myitkyina, Kachin State, Myanmar.

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WOMEN'S ECONOMIC EMPOWERMENT

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This study explores how small and micro-enterprise contributes to the economic empowerment of internally displaced women in Kachin State, Myanmar. It focuses on how women's income generation can lead to increased control over their own resources and profit, as well as the power to define and make their own choices over household decisions and within the community. However, while women's enterprise activities and income increased, they were still responsible for reproductive work in the household, in addition to productive and camp-based roles—the so-called triple burden. This study provides one piece of evidence that women's microenterprises, the generation of women's own income, and increased decision-making power in the household do not necessarily translate into stronger leadership roles for women within the community or a change in the gendered division of labor.

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