MULTIPLE AND DIVERSE ROLES OF WOMEN IN HOUSEHOLDS IN THE MANDALAY REGION OF MYANMAR

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ABOUT THE MYANMAR FINANCIAL DIARIES

The UNCDFMicroLeadprogramme funded by Livelihoods and Food Security Trust Fund (LIFT) in Myanmar aims to contribute to the development of a strong, inclusive financial sector in Myanmar. UNCDF commissioned Microfinance Opportunities and TNS Myanmar to conduct a year-long Financial Diaries research study to provide in-depth market intelligence on the economic behavior of low-income residents of Myanmar. The study covered 101 women and 10 men living in urban, peri-urban, and rural areas of the Mandalay Region. The Diaries gathered information each week between August 2014 and July 2015 on the respondents': purchases, sales, earnings, loans (including store credit), loan repayments, savings deposits and withdrawals, and transfers of money both within the household and outside of the household. The respondents also reported on any unusual events that occurred each week.

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INTRODUCTION

The contemporary literature on the role of women in Myanmar suggests that the extent of their power and agency in society is contested. Recent work by scholars has argued that the past depiction of women's agency in Myanmar society was mistaken and that there needs to be a rethinking of how we think about the role of women in Myanmar. Ikeya (2005/6), Than (2014) and Faxon (2015) argue that women in Myanmar face far greater constraints in the economic and political sphere than is traditionally depicted by writers such as Furnivall (1949) and Daw (1958), and more recently Myint 2002.

This article seeks to address this question using a unique data set on the economic behavior of women in contemporary Myanmar. The data set is a product of a field research project that used the financial diaries methodology to collect data on the economic transactions of 101 low-income women in the Mandalay region. The study collected data from the women respondents each week from August 2014 to July 2015. Included in the data are the transactions the women performed with other members of her household, as well as her spending and earning activities, and her use of financial tools – savings, loans, insurance, and transfers. Our analysis of the data set provides insights into the role that women played in managing their household's money, as well as their role as active income earners and managers of financial tools. As a result, we are able to provide a picture of the multiple roles women play in their households and seek to identify the extent of their influence and control.

The results of this analysis suggest that a woman's role in Myanmar society is varied and ambiguous. There is clear evidence that the women in the study played a number of important roles within their households, although not all of them. Included in this was the role of money manager, whereby women not only received transfers of money from other members of their household, but they also distributed money to other members of their household at rates that are unusual based on the authors' observations from other diaries studies (see, for example, Stuart, Ferguson, and Cohen 2010 and Stuart and Cohen 2011). Nevertheless, not all the women played this role and those who did had varied experiences with it. For some, the transfer of money to them seems to have been an institutionalized practice while for others it was highly contingent on what the women had earned. Furthermore, many women seem to have a separate and distinct role as managers of financial tools, *irrespective* of their other roles. But again, the extent of this role varied considerably across the women with some, for example, borrowing heavily to manage their household's cash flow, while others did not borrow at all. Finally, many women were active earners while others were completely dependent on other members of the household for the money that came into their hands, while a third group earned money infrequently.

These findings, though limited to a small sample in one region of Myanmar, suggest that efforts to promote the economic agency of women through public policy and public and civil society interventions should *not* take a "one size fits all" approach. If the women in our sample are any indication of the general population of women in Myanmar, the findings presented in this paper suggest an approach that takes into account women's multi-dimensional and varied household roles in two ways. First, through peer-to-peer processes women can learn about how their neighbors and friends differ from them in their roles and seek to learn from each other about how to improve their own situation. Second, through policy and program design that is able to meet the women "where they are" and work with them to identify their path to greater economic agency.

The remainder of this paper provides a brief background discussion of the contested status of women in Myanmar. It then goes on to describe the diaries study and presents the results of the analysis. It ends with a discussion of the results and some concluding remarks.

WOMEN IN MYANMAR

> [It is normal for] an ordinary Burmese woman sitting at her stall in a bazaar… and handling her trade with all the hard-headed business acumen of a man. Or, in an agricultural family, the wife may be helping with the planting, the reaping, the winnowing. If her husband is a cartman, a Burmese woman may perform her share of the labor. You can see her in business houses, signing contracts and making decisions for the firm...
>
> Yet on a social occasion you will often find that the Burmese women cluster together on one side of the room and leave their men to talk to each other in a group of their own. You will see, at a meal, that the men are served first, that their wives offer them every deference within the home. On a street there is nothing unusual in the sight of a man walking ahead while his wife follows a few paces behind carrying the bundles. (Daw Mya Sein 1958).

This view of women was a common one in the colonial and post-colonial era in Myanmar, but it was a product of a discourse that privileged the stories and lives of a few "poster girls" of Myanmar society (Than 2014, 4) and was a product of complex motivations of colonial and post-colonial writers (Ikeya 2005/6). Faxon (2015) in a discussion of land use policy and gender in Myanmar argues "[w]hile gender-based restrictions and harassment are less initially obvious in Myanmar than in other countries in the region, pervasive social and cultural norms and gender-based violence undermine women's voice, authority, and wellbeing within Myanmar households." (Faxon 2015, 3). She goes on to provide evidence of the challenges women from three full-day consultations with "77 female farmers, activists, and community based organization representatives from five of Myanmar's seven Divisions and all seven of its States." (Faxon 2015, 4). Based on these consultations focused on land use and ownership, she also provides a more general picture of the status of women in Myanmar society:

> Women's relationships with their husbands, and perceived reliance on their goodwill, income, and social status, may lead women to stay silent on their own personal claims to land. In the words of one workshop participant, "it's quite clear in the countryside, you will be looked after by your husbands." Participants spoke of the need to change this internal notion of dependency, and gender roles and high workload that constrained and exhausted women's ability to exercise decision-making authority.

Nevertheless, recent ethnographic work focused on financial inclusion conducted by a team from Proximity Designs found:

> The majority of vendors were female and managing the business, with minimal involvement from their husbands. In Lashio, we spoke with a female grocer [ADH F11] who said her husband, "does not know about the credits that I give". In HtinShuuMyaing village, we interviewed a woman [IND F13] who manages all the accounting and bookkeeping for her Agile Agrarian husband's three businesses. Major household financial decisions are considered a joint decision.

> In interviews with couples, women and men equally contributed the conversation. In a few cases, the female participant would pull a team member aside on a pretext to talk separately about "what was really going on" [IND F10] with the family's finances. We also met women in charge of handling the community's money, whether in a monastery savings group [IND GRP01] or a PACT fund savings group. In both types of funds, although loans are taken out for the household, women are usually the only ones present.
>
> Despite women's financial independence, men's public status is still considered important. We interviewed a woman in Namg Laing village [IND F03] whose husband is an alcoholic and, because of his problem, the family is socially separated from the rest of the village. She lamented that life was harder for her because their family was not united with the community. (Chipchase 2014, 144)

As a result, there seems to be contradictory evidence about the role of woman in Myanmar. On the surface they are active economic agents. Historical accounts of the role of women in Myanmar support this idea, as does some of the evidence from the recent ethnographic research by Proximity Designs quoted above. Nevertheless, the challenges to the historical accounts of women as active economic agents, through careful analysis of their origins, and Faxon's (2015) contemporary data suggest that women within Myanmar face constraints in the extent to which they can exercise agency.

DATA

METHODOLOGY

The financial diaries research methodology involves the collection of high-frequency panel data. In the case of the Myanmar diaries, enumerators collected data from respondents every week over the course of a year, beginning in July 2014 and ending in July 2015.

The diaries research instrument contains four basic modules:

- Cash outflows
  - All purchases of goods and services
  - All loan repayments and loans made to others, savings deposits, insurance payments, and transfers of money to others such as cash gifts and remittances
- Cash inflows
  - All sales of goods and services, wages, and salaries
  - All loan repayments and loans received from others, savings withdrawals, insurance payments received, and transfers of money from others such as cash gifts and remittances
- In-kind barter exchanges and gifts
  - All exchanges of goods and services
  - In-kind loans and loan repayments, given and received
  - In-kind gifts given and received
- Events – unusual events that occurred during the week.

Beyond capturing basic information regarding each respondent's transactions, the field enumerators captured information on the other party to the transaction, including the identity, gender, and location of the person with whom the respondent conducted a transaction.

The data were collected by enumerators from the areas around the research sites to ensure a close cultural affinity between enumerators and respondents. They collected the data on paper data-entry sheets, which were brought to an office in Mandalay on a weekly basis where they were entered into a database. The field supervisor performed a check of the paper data sheets before data-entry began and the data-entry clerk also looked for inconsistencies and missing data during the data-entry process. Upon completion of these data quality checks and data-entry steps the data was sent to a research team in the U.S., which checked the data further for missing data, inconsistencies, and other problems. The first four weeks of data for each respondent were not used in the analysis to avoid the problems that often plague data collection at the start of a diaries study due to a lack of familiarity with the protocol and misconceptions on the part of the respondents as to the purpose of the study.

SAMPLE

The sample can be considered from the perspective of two different units of analysis: the respondent and the transaction. The data that are collected using financial diaries are high frequency panel data that can be used to generate more accurate statistics than might be generated by a cross-sectional survey about the individual respondents in the panel through the aggregation of data collected in multiple interviews. For example, it is likely that an estimate of an individual's average weekly income is more accurate in a diaries study than it is in a one-off cross-sectional survey because the diaries data contains multiple observations of the same variable (weekly income). This is especially the case for low-income populations in developing countries whose incomes vary considerably.

But the real power of the diaries comes from the fact that the methodology captures individual transactions across time and respondents and allows for the analysis of the relationship between different types of transactions. The transactions data are clustered by respondent, which means that the standard errors in any analysis are larger than they would be if each observation of a particular type of transaction was independent of the other observations. Nevertheless, the clustering can be accounted for in any statistical analysis of associations among the transactions and the wealth of data can be used inductively to identify emergent patterns of behavior and deductively to test hypotheses grounded in theories of economic behavior. As a result, the next section describes the sample in terms of respondents, and the section following that describes the sample in terms of transactions.

Respondents

We used a stratified sampling strategy to generate a diverse, logistically feasible sample of women respondents from peri-urban and rural locations.[1] We chose the Mandalay region as the locus of the study because it has a diverse economy and is an area that is currently being served by a number of microfinance institutions that have an interest in the results of the study. Within Mandalay we selected three research sites that, again, were likely to enable us to capture a diverse set of respondents. Our final sample included 27

[1] To keep the study logistically manageable and enable our enumerators to conduct interviews with five or six respondents in one day, we clustered our sample by village, with five to six respondents per village, thus reducing the travel time of the enumerator.

respondents from the southern, peri-urban areas of the city of Mandalay. It also included 49 respondents from randomly-selected villages within Kyauk Se Township. The town of Kyauk Se is about 50km directly south of the city of Mandalay and home to a wide variety of agricultural activities supported by irrigation infrastructure. Finally, the sample included 25 respondents from randomly selected villages within NyaungOo Township. The town of NyaungOo is on the Ayeyarwady River and within five kilometers of Old Bagan, a major tourist attraction, and about 175km south-west of the city of Mandalay. Within each of these research sites, households were sampled randomly through a random walk process, and then screened to identify low-income households using the Pathway out of Poverty Index (PPI).

The median age of the women in the sample was 45, and the average age was 45.6. The youngest was 18 and the oldest 78. The median size of the household in which the women lived was five. More than 90 percent of the women reported earning income some time during the year-long study and, on average, the median respondent earned about Ks.8,815 or $7 per week. In addition, on average the median respondent received just under Ks.16,000 or $12.80 per week in transfers from other members of their household.

We were able to identify the respondents' main source of income and assign them to one of five categories: dependents who rely mostly on intra-household transfers for their income; informal laborers who earn their income working either regularly or casually for an informal business; micro-entrepreneurs who run a business; farmers whose main source of income is the sale of crops, produce, or livestock from their farm; and formal laborers who work for a formal business and include both wage and salary workers. About one quarter of the respondents were dependents, 32 percent were informal laborers; 21 percent were micro-entrepreneurs; 18 percent were farmers; and five percent were formal laborers.

Transactions

The enumerators conducted 4,250 interviews with respondents across a 48-week period (omitting the four weeks dropped from the start of the study), averaging about 42 weeks of interviews per respondent. Those interviews yielded 60,679 transaction records, or about 14 per week per respondent. The response rate in each region was roughly the same, though higher in Mandalay and NyaungOo than in Kyauk Se. The larger sample in Kyauk Se yielded more weeks of data.

Region	Average Weeks per Respondent	Number of Weeks
Kyauk Se	41	1,990
Mandalay	44	1,177
NyaungOo	43	1,083
Total	**42**	**4,250**

The most common category of transaction reported was food purchases for household consumption, which constituted 44 percent of all transactions by count and 57 percent of all transactions by value. The next most common transaction was a purchase of some sort of non-food item for the household such as a candle or soap. These constituted 12 percent of all transactions.

Of all the records, 6,194 (10 percent) were related to the use of some type of financial tool – savings, loan, insurance, or money transfer (excluding transfers between members of the same household, henceforth referred to as intra-household transfers).

Of these, 2,251 were home savings transactions (37 percent of all financial transactions), whereby a respondent either deposited money into or withdrew money from some sort of home savings store such as a box or a hiding place. The next most common financial transaction was a loan repayment made by the women to another party, which constituted about 24 percent of the transactions. The women also reported receiving 825 in-kind loans, which they often repaid in cash, and 499 cash loans.

Number and Amount of Financial Transactions by Tool Used

	Transactions				Amount	
Financial Tool	**Number**	**Per Week**	**Percent of Total**		**Per Transaction (Ks.)**	**Per Week (Ks.)**
Home Savings Deposits	1,029	0.24	17%		34,617	8,373
Home Savings Withdrawals	1,223	0.29	20%		25,900	7,453
Cash Loan Repayments	1,461	0.34	24%		23,087	7,931
Cash Loans Received	499	0.12	8%		62,802	7,374
In-Kind Loans Received	825	0.19	13%		3,725	723
Cash Gifts Given	272	0.06	4%		4,610	295
Cash Gift Received	176	0.04	3%		20,100	832
External Savings Deposits	350	0.08	6%		34,614	2,859
External Savings Withdrawals	33	0.01	1%		154,924	1,203
Other	327	0.08	5%		14,092	1,084
Total	**6,194**	**1.46**	**100%**		**26,161**	**38,128**

There were 7,519 intra-household transfer (IHT) reported by the respondents during the study period. The respondents reported receiving 3,602 IHTs in an average amount of Ks.17,461 and they reported distributing 3,917 IHTs in the average amount of Ks.7,614.

ANALYSIS AND RESULTS

INTRODUCTION

The women in our sample played four roles within the household economy. Almost all of them earned income, spent money on behalf of the household, received and distributed money through transfers from and to other family members, and used a variety of different financial tools to manage these flows of money. All the women spent money on behalf of their households. But the women varied considerably in the extent to which they performed the other three roles. The women in our study exhibited a behavior that we have not seen in the many Diaries studies that MFO has conducted globally—many distributed or redistributed money to other members of their household on a regular basis. Nevertheless, the women varied in the extent to which they did this. In addition, some women depended greatly on other household members for the money that they managed, and supplemented the transfers they received with some earnings. Other women were the opposite: most of the money that came into their hands was money they earned and only a small part of it was the result of transfers from other family members. Finally, for some women a lot of the money that flowed through their hands also flowed through a variety of financial tools, while other women made limited use of financial tools.

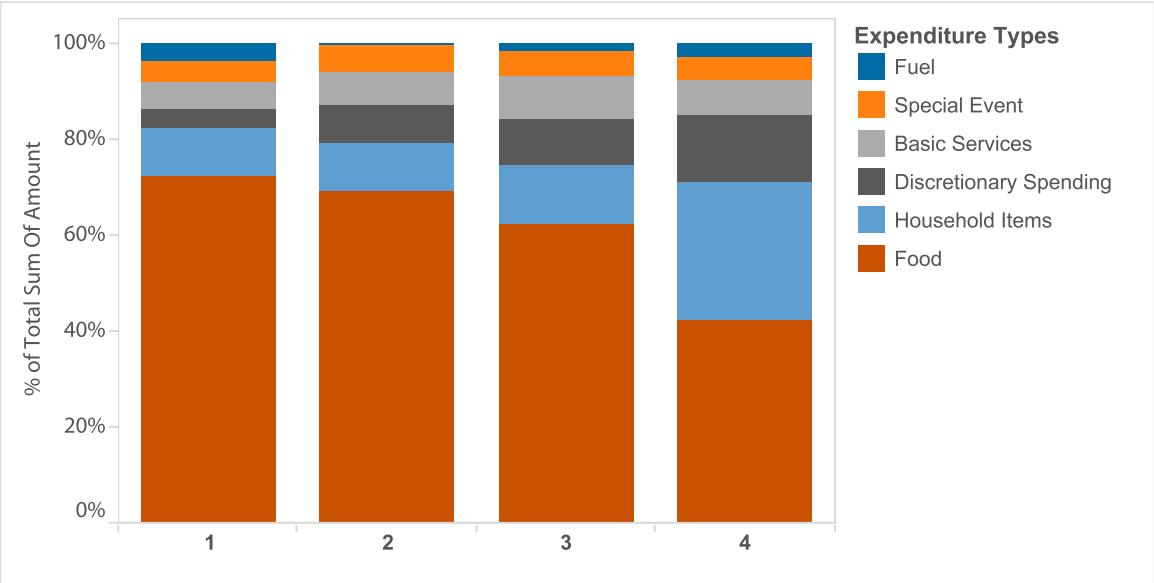
FOUR ROLES

Spending

All the women in the sample reported spending money on their own behalf and on the behalf of their households throughout the year. There was a great deal of consistency in what the women reported spending their money on. Food dominated the spending of all the women in the sample, though the share of total spending devoted to food was much less for women with incomes in the top income quartile in comparison to the other three quartiles.

Women in the top quartile devoted about 42 percent of their spending to food while women in the other three quartiles devoted between 72 percent (lowest quartile) and 62 percent (third quartile) of their spending to food. The top quartile devoted more of their income to the purchase of household items and discretionary items than the other quartiles, and, as would be expected, the lowest quartile devoted the least share of their spending to discretionary items.

Spending by Type and Quartile



The women's spending was regular, week-to-week, though the spending of the top quartile of women was more volatile than that of the other three quartiles. The variation in food spending was consistent across all four quartiles and lower than the variation in overall spending, reinforcing the core role that food spending played in the overall spending of the participants in the study.[2]

[2] We used the coefficient of variation (COV) to measure the level of week-to-week variation in spending. The COV is the ratio of the standard deviation divided by the average – in essence it normalizes the standard deviation, a measure of variation, by taking into account the average value of the variable. A value of one indicates that the standard deviation is the same as the average. For the lowest three quartiles, the average coefficient of variation was less than 0.8, while the top quartile's spending COV was 1.22. All four quartiles showed the same variation in food spending week to week, with COVs of less than 0.8.

Earning

All but nine (9) of the women in the sample reported earning income at some point during the year. The women differed considerably from each other in terms of: the amount per week each reported, the number of weeks in which they reported earnings, and the sources of the earnings they reported.

Sources and Frequency of Earnings and Intra-Household Transfers (IHTs)

	Dependent	Farmer	Formal Labor	Informal labor	Micro-entrepreneur	Total
Avg. Inflow Earned	992	25,665	18,427	10,773	54,099	20,776
Avg. Business Expense	323	7,452	590	2,186	25,561	7,618
Avg. IHT In	25,070	17,114	11,597	13,107	17,294	17,461
% of Weeks with Earnings	6%	29%	67%	57%	83%	46%
% of Weeks with IHT In	82%	49%	70%	62%	62%	65%
Weeks with Earnings and IHT In as a Share of All Weeks with Earnings	71%	36%	71%	52%	61%	56%
Count of All Weeks	1,010	726	225	1,369	920	4,250

Note: IHT In = Intra-household transfer received by the respondent

The Diaries gathered information on all the different ways in which the respondents generated income through the sale of different goods and services and through employment. As noted above, we were then able to identify the respondents' main source of income and assign them to one of five categories: dependents, informal laborers, micro-entrepreneurs, farmers, and formal laborers. The data also show that many of the women had more than one source of income. For example, it was not uncommon for landholding households to earn their main income from a business but also sell what they grew on their land. In the same way, it was not uncommon for informal laborers to operate a small business intermittently. This last point is apparent in the table, which shows that informal laborers also had business expenses.

On the face of it, the data suggest that earned income and IHTs trade off with each other – in weeks when women earn income they are less likely to receive IHTs. For the sample overall a respondent received an IHT in about half the weeks in which they generated earnings themselves. Furthermore, an analysis of the variance of incomes with and without IHTs show the latter to be more consistent.

Note on reading the respondent graphs on the following pages

The graphs that follow show the flow of cash into and out of the hands of respondents, with the inflows depicted as bars rising from the zero line on the **y-axis**, which shows amounts in *kyat*, and outflows as bars dropping from the same zero line.

The **x-axis** shows the timeline of the study by week, beginning, mostly in week five and ending around week 52. For reference, week 5 is towards the end of August 2014, week 20 is the beginning of December 2014, week 30 is mid-February 2015, and week 50 is the end of June 2015.

The **legend** on each graph varies slightly, because some variables with no or insignificant flows have been omitted.

The number in the top left corner of the graph is the unique identification number for the respondent.

But this sample-wide statistic hides considerable variation within the population and suggests a variety of different household dynamics. Splitting the sample into different livelihood categories gets at some of this

variation. Dependents were very likely to get an IHT even if they happened to earn income in a particular week, although the latter was a rare occurrence. The same was true of women whose main source of income was formal labor, though we have very few women in this category. Micro-entrepreneurs, informal laborers, and farmers received IHTs in weeks when they were earning 61 percent, 56 percent, and 36 percent of the time, suggesting that how the women earned their income had an impact on the internal dynamics of their household.

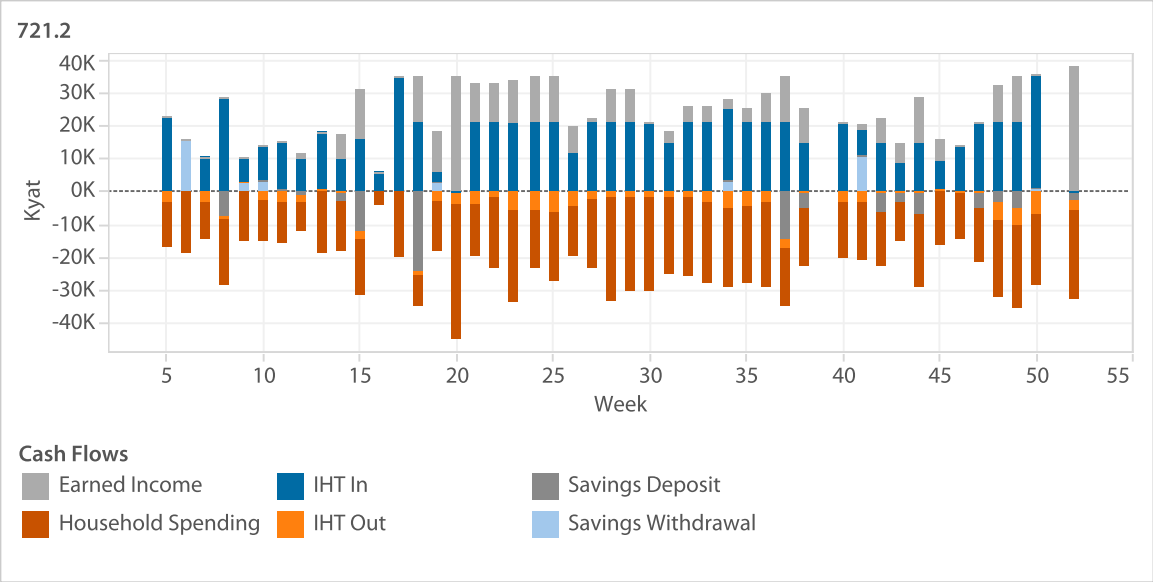
A closer look at the data suggests that there are two basic groups of women that cut across all livelihoods. One group (38 respondents) received IHTs, on average, in 90 percent of all the weeks they participated in the study and they received IHTs in two-thirds or more of the weeks when they earned income. On average, for these women, the likelihood of whether they got an IHT or not was unaffected by whether they earned income in a particular week or not. Furthermore, the *amount* they received in IHTs was unaffected by whether they earned income in the week or not. The other group, were generally less likely to receive IHTs during the study – only 50 percent of the time. When they earned income the likelihood that they received an IHT dropped by 25 percentage points and the amount that they received dropped by about Ks.6,000 (both statistically significant using a fixed effects model).

Earnings and Intra-Household Transfers

Share of earnings weeks with an IHT	Dependent	Farmer	Formal Labor	Informal labor	Micro-entrepreneur	Total	No Earnings
Less than 67%	7	14	2	21	10	54	NA
Greater than 67%	9	4	3	11	11	38	NA
Total	**16**	**18**	**5**	**32**	**21**	**92**	**9**

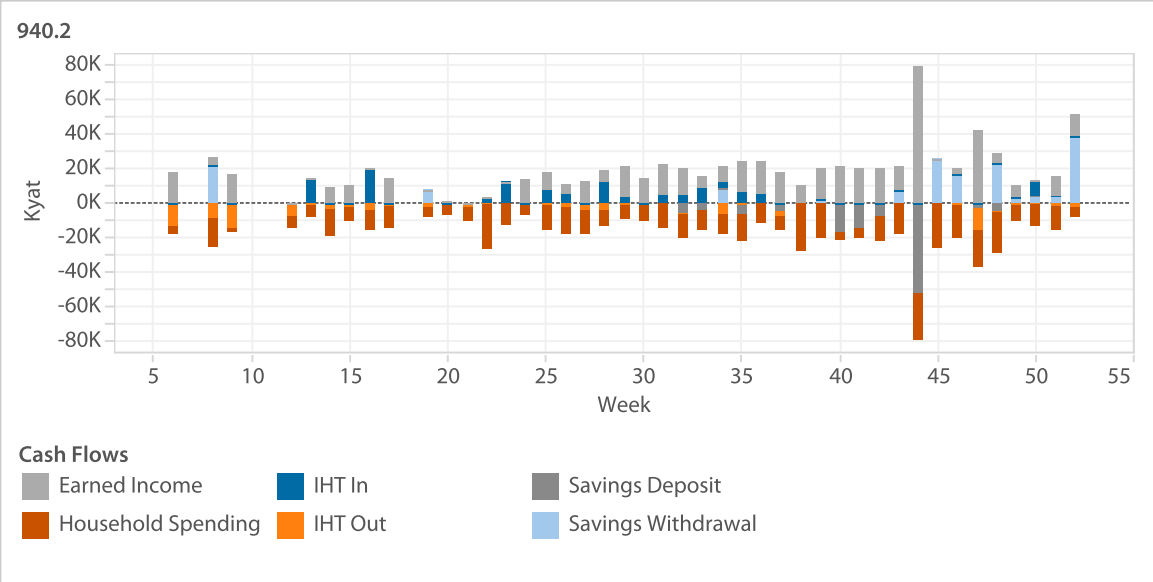
One interpretation of these results is that there is a group of women within the sample for whom the receipt of transfers from others in the household is an institutionalized practice that is unaffected by changes in their own earnings. For example, the respondent whose weekly inflows and outflows are depicted in the following chart is an informal laborer who, regardless of the size of her earnings, consistently receives intra-household transfers from her husband.

Consistent Recipient of Intra-Household Transfers



But this is not an across-the-board household dynamic, and again speaks to the diversity of behaviors we see amongst the participants in the study, as the following example suggests. The respondent whose weekly inflows and outflows are depicted below, was also an informal laborer receiving intra-household transfers from her husband. But in this case the transfers are inconsistent and are negatively correlated with the woman's earnings.

Inconsistent Recipient of Intra-Household Transfers



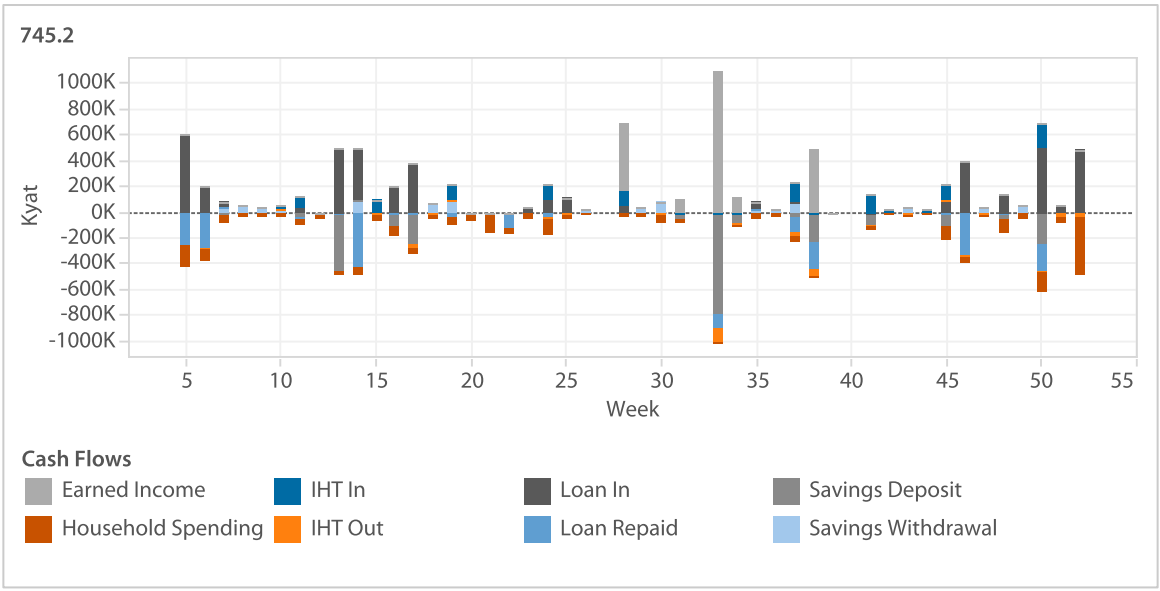
To gauge the role that earning played in the cash flows of the women we calculated the ratio of earned income to all inflows that each woman received (income ratio). On average, the women's earnings constituted 30 percent of all money flowing into her hands. The median was 26 percent.

Income Ratio

Measure	Ratio
Average	0.29
Median	0.26
25th Percentile	0.06
75th Percentile	0.5
Maximum	1
Standard Deviation	0.25
Coefficient of Variation	0.86

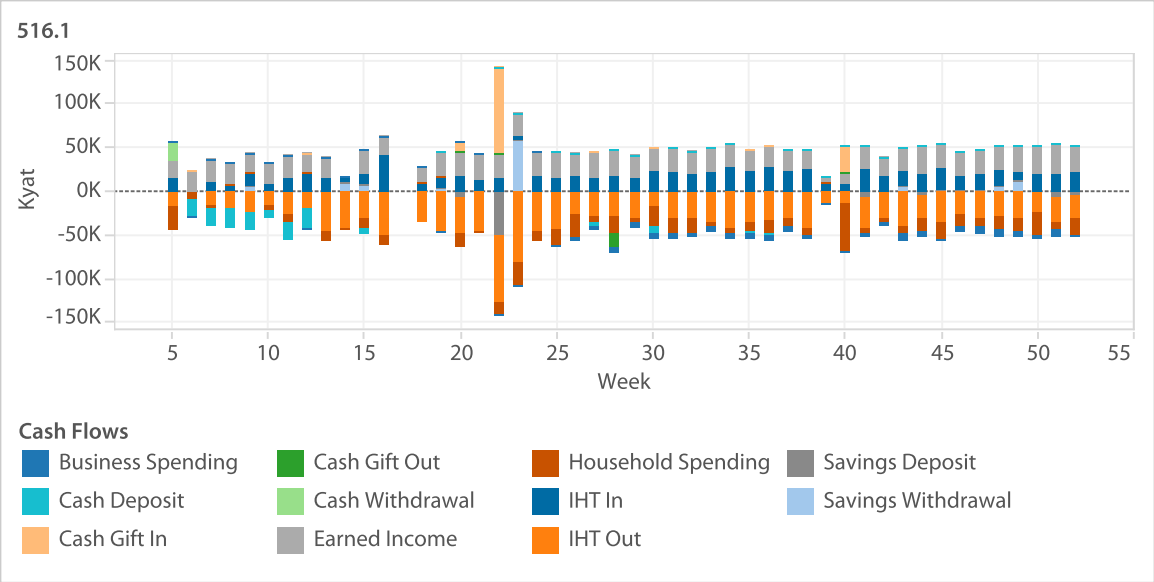
The median respondent was a farmer who earned her income selling farm produce, largely onions and some beans. She made her money in large lump sums periodically from these sales, rather than earning a steady income from weekly sales. She did not make her first big sale until halfway through the study and managed up until then by juggling loans from various sources, including the Agricultural Bank and semi-formal microfinance institutions, and intra-household transfers. She made a large purchase at the end of the study, buying a motorcycle for Ks. 435,000, using the proceeds of a loan to do so.

Median Income Ratio Respondent



Another example is a woman earning a steady income and closer to the 75th percentile in terms her relative position as an earner, compared to other women in the sample. She was a micro-entrepreneur who sold snacks. She received intra-household transfers from her adult daughter and she distributed transfers back to the daughter and also to her grandson. She received a large cash gift from an adult son who did not live with her towards the end of the first half of the study (week 22). She participated intermittently in a savings group towards the start of the study and in the middle.

Respondent with Higher Income Ratio



Money Management

All but two (2) of the women in the sample reported receiving cash transfers from other members of their household (intra-household transfers) at some point during the year. The transfers the women reported receiving varied considerably in terms of the amount per week and the number of weeks in which they reported earnings.

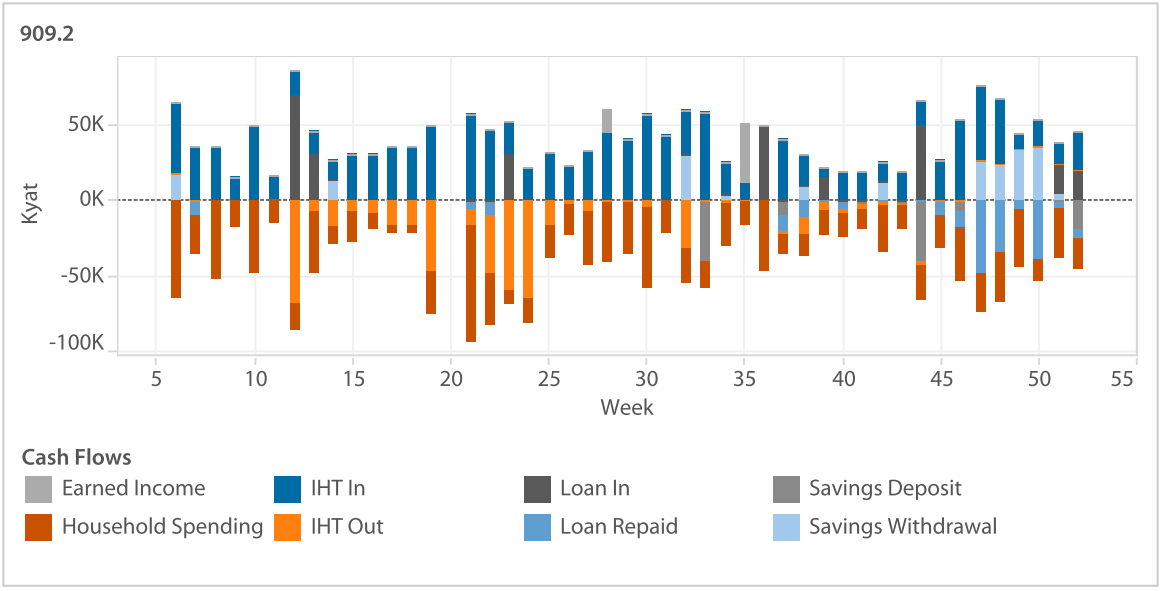
In addition, all but three (3) of the women in the sample reported transferring cash to other members of their household at some point during the year. This latter activity, the transfer of money to other members of the household, especially to other adults in the household, is not typical of the activities of women that we have seen in other Diaries studies in East Africa, South Asia, and Latin America, whereas it is very common for women in these other Diaries studies to *receive* intra-household transfers. As a result, we created a measure of the extent to which transferring money to other members of the household was more or less typical for a particular woman. To do so we calculated the amount of transfers made by the women *to* another member of their household as a ratio of the amount of all transfers to *and* from other members of the household (IHT ratio). The women's transfers to others in their household constituted, on average, 31 percent of all the intra-household transfers flowing through their hands. The median respondent distributed 25 percent of the transfers flowing through her hands.

IHT Ratio

Measure	Ratio
Average	0.31
Median	0.25
25th Percentile	0.13
75th Percentile	0.42
Maximum	1
Standard Deviation	0.26
Coefficient of Variation	0.84

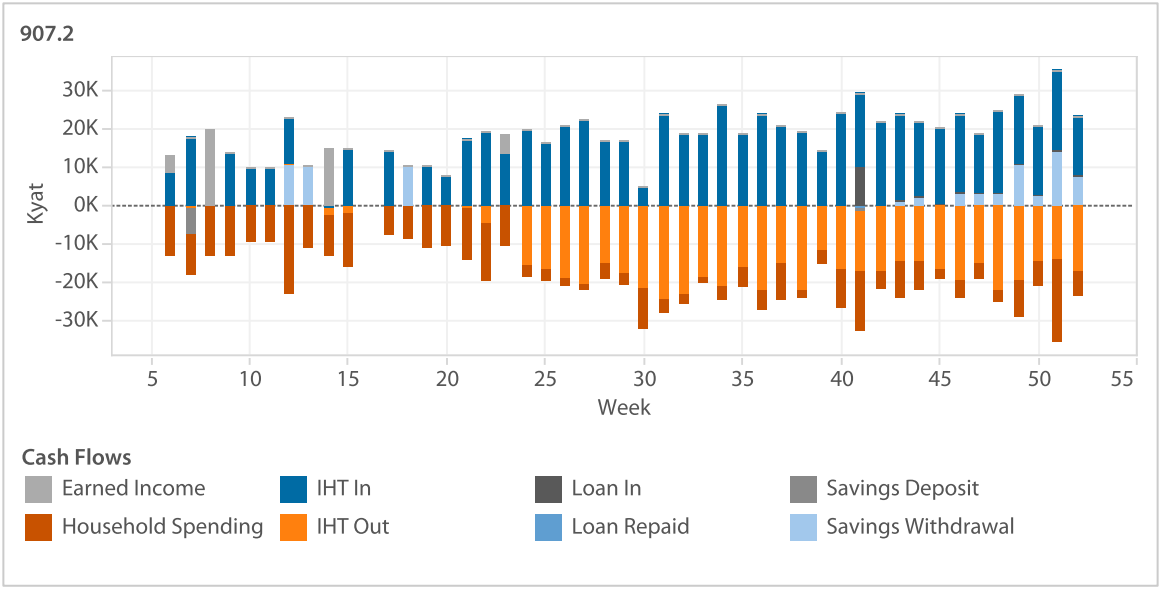
The median respondent was a grandmother who received intra-household transfers throughout the course of the study from her adult children and her 16-year old granddaughter who lived with her. During the first part of the study the data shows her redistributing those transfers back to her adult children and to her granddaughter, but during the second half she stopped giving money to her adult children but continued to give it to her granddaughter. In week 12 she borrowed Ks. 70,000, and in that same week gave her adult daughter Ks. 68,000.

Median IHT Ratio Respondent



Another example is a woman closer to the 75th percentile in terms her relative position as a distributor of intra-household transfers, compared to other women in the sample. She was an informal laborer. She received regular intra-household transfers from her husband, two teenage (16 and 17 years old) children and two adult children, and, in turn, returned the money to them.

Respondent with a Higher IHT Ratio



Financial Management

All the women in the sample reported using some type of financial tool during the year. The tools the women reported using varied considerably in terms of the amount per week and the number they used. There was less diversity in the type of tools they used, with saving at home and borrowing informally dominating their activity.

Home savings was the most widely used financial tool during the study period. On average, respondents performed one deposit and one withdrawal per month. The frequency of respondents' use was normally distributed and there were only three respondents who performed a home savings transaction less than once a month. The data show a clear but weak negative correlation between the regularity of deposits and withdrawals. In other words, respondents who made frequent deposits did not,necessarily make frequent withdrawals. For example, a woman might make occasional, large deposits and then draw down that sum over time in frequent, small increments. Or they could make frequent, small deposits and withdraw the accumulated sum at one time.

Loans were the second most common financial tool used by respondents in Myanmar. Ninety-two respondents received a new cash loan, received an in-kind loan, or made a loan repayment. Nevertheless, despite this ubiquity in loan-related activity, and unlike home savings, there was a small group of respondents who were responsible for half of the new cash loan activity. Fifteen respondents were responsible for about 50 percent of all new cash loans. At the other end of the spectrum, 30 respondents did not receive a loan. The remaining respondents used loans very infrequently, receiving a new loan once every two and half months on average. In-kind loan activity was more concentrated: five respondents were responsible for 59 percent of all in-kind loan transactions.

While there were some respondents who used loans to manage cash and finance lump sums, the data are symptomatic of individuals in danger of being caught in a debt trap — a situation in which respondents use new loans to repay part or all of an old loan. In weeks when respondents received a new loan, they also made a loan repayment 60 percent of the time. For the group of 15 respondents who borrowed the most it was 77 percent of the time. Respondents who received a new loan made a loan repayment equal to or greater than the value of the new loan about 25 percent of time. A major contributor to the challenges the women faced was the interest rates they were paying. The most common interest rate the women reported paying was about 20 per cent per month on loans with monthly interest rates.

To get an overall measure of how much women in the study used financial tools we calculated the sum of all the money flowing through financial tools (such as savings and loans) as a ratio of the sum of all the money flowing through the hands of the women (financial ratio). On average, the women ran 26 percent of all the money that flowed into and out of their hands through financial tools. The median was 24 percent.

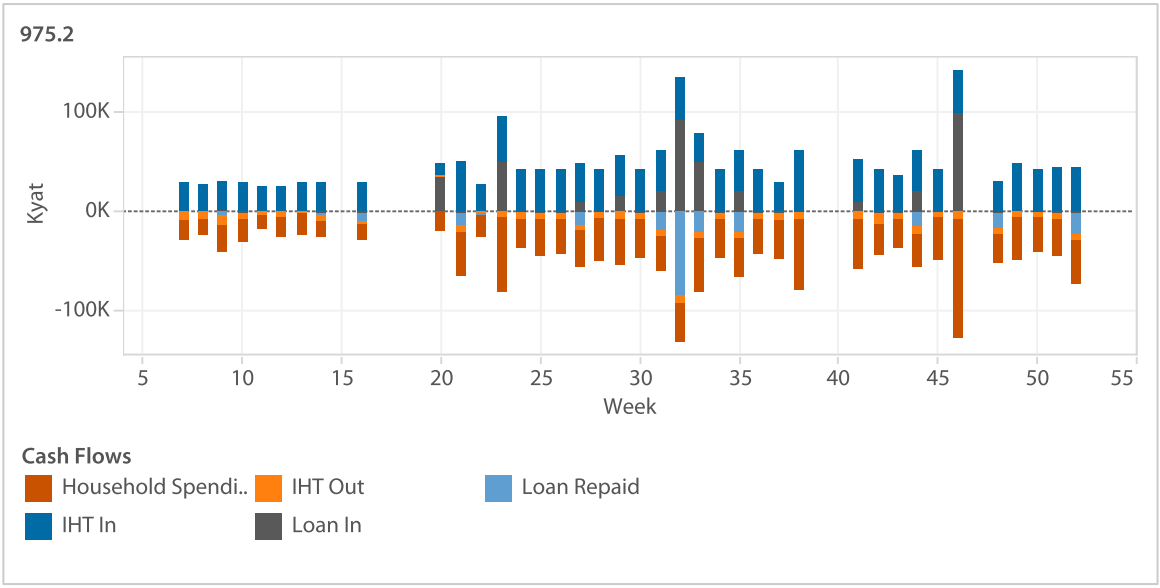
Financial Ratio

Measure	Ratio
Average	0.26
Median	0.24
25th Percentile	0.15
75th Percentile	0.36

Maximum	0.67
Standard Deviation	0.15
Coefficient of Variation	0.58

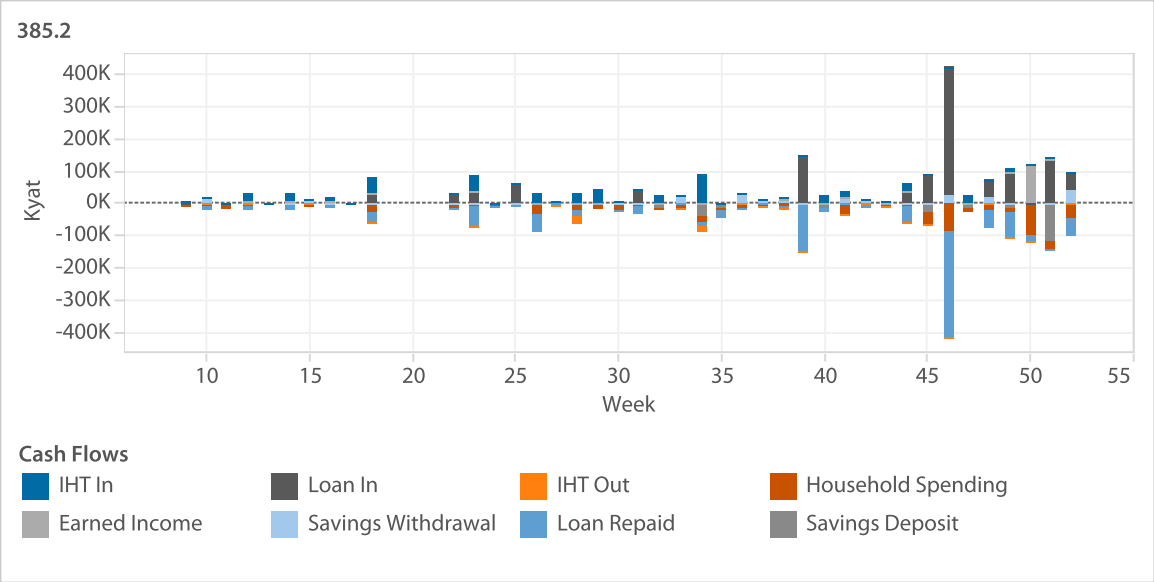
The median respondent earned little income but received intra-household transfers, which she spent on household purchases and redistributed back to members of the household. She received loans of various sizes at a number of different times during the study. The large loan she received in week 31 of Ks. 93,000 largely went to make a loan repayment of Ks. 86,000, while the Ks. 100,000 loan she received in week 46 went towards the purchase of a bicycle for Ks. 65,000.

Median Financial Ratio Respondent



The maximum ratio was 0.67, meaning that there was a respondent who flowed two-thirds of the money coming into and leaving their hands through some sort of financial tool. The respondent in this case was a woman who borrowed over Ks.1.26 million over the course of the study, which included a loan from an MFI and a bank. She repaid loans amounting to just over Ks.1 million. At the same time she earned Ks. 130,000 from farming and received Ks. 493,400 in IHTs. Looking closely at her loan repayments, the data show that she was cycling loans in and out during the same week.

Respondent with the Highest Financial Ratio



DIVERSITY OF ROLES

Though almost all the women in the sample played the various roles described above, there is considerable diversity in the mix of the roles they played. This is apparent from looking at the distribution of women along the three dimensions of earning, money management, and financial management, using the three measures described above. Splitting the sample by whether women in the sample fall above or below the median value of each of the dimensions, we can map the distribution in a simple, eight-cell table.

Distribution of Women along Three Dimensions of their Role

		High Money Management Activity	Low Money Management Activity
High Earned Income	Low Financial Activity	18	9
	High Financial Activity	19	5
Low Earned Income	Low Financial Activity	6	17
	High Financial Activity	8	19

Looking at the table, there was a wide diversity in the mix of roles the women played—they were represented in all eight cells of the matrix. There was also a clear correlation between the role of money manager and the extent to which a woman earned income outside the home—the more active she was as an earner the more active she was in the management of the household's money more generally. Finally, there was little correlation between the role of the woman as a financial manager and her other two roles. In other words, Women seemed to have a separate and distinct role as financial managers, to varying degrees, irrespective of their other roles. In particular, the 37 women who were both high earners and active money managers were evenly distributed across the categories of low and high financial activity. The same was true for the 36 women who were low earners and less active money managers.

DISCUSSION AND CONCLUSION

The literature on the role of women in Myanmar reflects a contested view of their agency—there is a long-held view that women in Myanmar are highly active within their households, on par with men, while recent historiography and field research suggest that women in Myanmar have less say in the running of their households and have less access to economic resources. The data from the Diaries seem to be consistent with this contested view, in three ways. First, the data suggest that it is very hard to identify and categorize a "typical" Myanmar woman. The data suggest that, even in the narrow confines of the Mandalay region and a focus on lower-income households, women demonstrated a wide diversity of behavior during the year-long study, as measured in their roles as earners, money managers, and financial managers.

Second, the data suggest that women in Myanmar do play a role within the household as money managers. Specifically, women not only received intra-households transfers during the study period, they also distributed them. Of course, consistent with the first point, not all the women in the sample behaved this way, but enough did to make the behavior stand out. In essence, there seems to be a specific role for women as money managers that is a product of Myanmar culture, but within this cultural construct women (and possibly other members of the household) exercise agency to define their role in ways particular to their circumstances.

Finally, the data tell us something about the extent to which women exercise some sort of control or economic power within their households, but also raise more questions than they answer. The fact that in many households money from other adults flowed into the hands of a woman and then back out, and that in some households women handled considerable sums related to loans they secured or, in two cases, homes they sold, and then either spent the money or distributed it to others in the household, suggest that women in the sample were active economic agents during the study period.

The complexity of this last point was highlighted in the data and the discussion of the relationship between intra-household transfers into the hands of women and their own earned income. As noted above, there was a negative correlation between the two types of cash inflow, suggesting that women's receipts of transfers were influenced by their own earnings. In other words, there are clear examples of women exercising agency and that agency having an impact on intra-household dynamics in the form of the movement of cash into the hands of women from other members of the household. But the data also suggested that there was a group of women for whom this correlation did not exist. Regardless of their own earnings, and many of this group did earn, there was an institutionalized transfer of money from other members of the household.

Clearly there is room for more research on this topic. The Diaries data give some guidance as to how to approach this research. Women in Myanmar are not easily categorized and stereotyped based merely on the role they play in managing household financial flows. They play diverse roles and different women have different mixes of roles. So research into the extent to which women in Myanmar exercise control over the household economy should likely start from the premise that some do and some do not, and that the focus of the research should be working out why some do and some do not.

The practical implications of the findings presented in this paper are clear—those interested in promoting women's economic empowerment in Myanmar need to take into account the diverse and multi-dimensional role that women play in their households. The data show that some women are solely dependent on other members of their household for the money that flows into their hands while others are involved in income

generating activities. In the same way, some are the central conduit through which all the household's resources flow, while others are not. And, finally, the women have different attitudes towards and uses of financial services.

As noted above, there are two broad approaches that practitioners should take into account when applying the lessons of this paper. First, peer-to-peer processes can enable women to learn about how their neighbors and friends differ from them in their roles and seek to learn from each other about how to improve their own situation. Second, policy and program design can meet women "where they are" and work with them to identify their path to greater economic agency. One concrete application of these two broad principles might be in promoting the financial inclusion of women. One possible starting point would be with savings groups, but with an emphasis on facilitating peer-to-peer learning as much as on the financial functions of the groups. But such groups would only be a starting point, because many of the more entrepreneurial women might quickly find that the groups cannot meet their dynamic financial needs. Promoters of savings groups should be ready to respond with other financial services that can meet the needs of these women or help the women adapt the savings groups to accommodate their needs. There are, of course, alternative approaches, but they should all keep in mind the diversity of the women they are seeking to serve.

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