

## **CHALLENGES FACED BY WOMEN REFUGEES IN INITIATING ENTREPRENEURIAL VENTURES IN A HOST COUNTRY: CASE STUDY OF UNHCR WOMEN REFUGEES IN MALAYSIA**

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### **ABSTRACT**

*As of December 2009, 80,000 refugees and asylum-seekers have been documented by the Office of the United Nations High Commissioner for Refugees in Kuala Lumpur, Malaysia and of this, 35% are refugee women. As Malaysia is not a signatory to the 1951 Convention, refugees and asylum-seekers in Malaysia are considered to be “illegal” and are subjected to arrest, detention and deportation. They live in constant fear and often prefer to make themselves invisible, living in unsafe and dangerous places that are overcrowded and lack proper ventilation, sanitation and hygiene. This research paper addresses two major challenges faced by women refugees in Malaysia; firstly, challenges faced as a refugee in a host country, and secondly, challenges faced in initiating an entrepreneurial venture in an adverse environment. The paper focuses on four main research objectives: i) reasons why the women refugees chose Malaysia as their host country; ii) challenges faced by the women refugees in Malaysia; iii) challenges faced in initiating their entrepreneurial ventures; and iv) skills they require to succeed in their entrepreneurial ventures. Five community groups were identified for the purposes of the study, namely, the Myanmar Muslims, Rohingyas of Myanmar, Sri Lankans, Somalis and Afghans. Exploratory research in the form of in-depth interviews was conducted with a minimum of 2 sample groups of each community group. The women in this study were given micro-credit financing not exceeding USD 600.00 using the concept of the Grameen Banking System to initiate small home-based businesses under an initiative by the UNHCR in partnership with a Malaysian NGO. Whilst much research has been conducted on women entrepreneurs, there has been minimal research on entrepreneurship by women refugees. This study aims to highlight the plight of women refugees in initiating entrepreneurial ventures in Malaysia.*

**Key Words:** *women refugees, women entrepreneurs, UNHCR, entrepreneurial ventures, micro-credit financing*

### **INTRODUCTION**

The 1951 United Nations *Convention Relating to the Status of Refugees* is the only universal document governing the treatment of refugees by states in whose territories the refugees are found. Some 136 states have acceded to the Convention and its Protocol, the most important parts of which are its definition of “refugee” and its prohibition against refoulement (Young, 1998). Malaysia is not a signatory to the 1951 Convention and has no national law stipulating the rights of refugees in her country, yet every year, Malaysia receives thousands of refugees from Myanmar, Sri Lanka, Somalia, Afghanistan and Iraq. Malaysia hosts some 90,000 refugees and asylum-seekers, 90 per cent of whom are from Myanmar. Other significant refugee populations originate from Afghanistan, Iraq, Somalia and Sri Lanka. There is currently no legislative or administrative framework for dealing with refugees. By law, refugees are not distinguished from undocumented migrants. They are therefore vulnerable to arrest for immigration offences, and may be subject to detention,

prosecution, whipping and deportation. In the absence of a national administrative framework, UNHCR conducts all activities related to the reception, registration, documentation and status determination of asylum-seekers and refugees. Since refugees and asylum-seekers have no access to sustainable livelihoods or formal education, UNHCR runs a limited number of humanitarian support programmes for them, in cooperation with its NGO partners. As of January 2009, there were approximately 46, 700 persons of concerns registered with UNHCR Malaysia. Many remain unregistered and if the registered number is taken into account, the figure could be estimated to exceed 100 000. Among those registered, 34% (16 032) are women. Out of this 16 032 women, 87% (13 893) are from Myanmar, 561 are from Indonesia, 452 are from Sri Lanka, 286 are from Somalia, 230 from Afghanistan and 216 from Iraq. There are “others” from 26 different countries and they too are registered with the UNHCR in Malaysia. Women in particular face grave challenges in this environment where they are not allowed to work, have no legal protection and legal status, are extremely vulnerable to violence and exploitation, have the dual task of balancing family and work life, whilst conforming to the restrictions imposed by their husbands. The focus of this study will be on “women refugees” and will not include “asylum seekers.” This study looks at women refugees who were given an opportunity to develop small business ventures and entrepreneurial ventures by the UNHCR through a refugee development programme called the “Livelihood Development Programme” in collaboration with a local NGO, TECH Outreach, in Malaysia. The study will look at the plight of the women refugees in this country and the challenges faced by them in initiating entrepreneurial ventures in a ‘hostile’ environment. There has been extensive research on entrepreneurial initiatives by women entrepreneurs in urban and rural settings worldwide but there has been very little research on entrepreneurial initiatives by women refugees in host countries. The few studies that have been done have focused on training and capacity building of women refugees in Angola, Mozambique and Kenya. Hence, there is a “lacuna” that needs to be addressed as in looking at entrepreneurial behavior of women refugees in the Asia Pacific Region.

## **RESEARCH OBJECTIVES**

This study will focus on four main areas of interest in understanding the plight and challenges faced by women refugees in Malaysia, namely, i) reasons why the women refugees chose Malaysia as their host country; ii) challenges faced by the women refugees in Malaysia; iii) challenges faced in initiating their entrepreneurial ventures; and iv) skills they require to succeed in their entrepreneurial ventures. The research will only look at five refugee communities in Malaysia: the Myanmar Muslims and Rohingyas (the largest community group in Malaysia), the Sri Lankans, Afghans and Somalis. These five community groups form the largest percentage of women refugees in the country registered with the UNHCR in Malaysia.

## **REVIEW OF THE LITERATURE**

At the end of 2007, there were roughly 11.4 million refugees around the world that were under the responsibility of the UNHCR. This is the largest number of refugees seen in the past six years and continues the upward trend started in 2006. At the end of 2007, the Asia Pacific Region had 27.6% of the 11.4 million refugees under the mandate of UNHCR. The Middle East and North Africa region had 27.4%; the rest of Africa had 23.5%, followed by Europe 16.3% and the Americas 5.2%. In 2007, Pakistan hosted the largest number of refugees and people in refugee-like situations with over 2 million residing in that country, followed by Syria (over 1.8 million) and Iran (approximately 964 000). In 2007 the largest country of origin for refugees was Afghanistan (3.1 million), with Iraq as the next largest (2.3 million), followed by Colombia, Sudan, Somalia and then Burundi. The data available showed that roughly half of the population of concern were female. About 44% of the population of concern, for which data is available, were children under the age of 18 and about 10% were under the age of five, available at [http://www.hreoc.gov.au/racial\\_discrimination/face\\_facts/chap3.html](http://www.hreoc.gov.au/racial_discrimination/face_facts/chap3.html) (accessed on 28<sup>th</sup> March 2010). The number of refugees worldwide is alarming but the number of refugees and asylum seekers that are allowed ‘entry’ into developed nations has been decreasing over

the years. Since 2001, the number of asylum seekers in the West has halved, with a decrease of 10 percent from 2005 to 2006. The decreasing number of asylum seekers reflects the trend that rich countries increase their efforts to build walls to keep people out. These include both visible, physical walls, and less visible barriers of tougher visa laws and penalties for airlines who carry people without proper identification (Oivind Fjeldstad, 2007). Portes and Rumbaut (1990) suggested that for refugees/asylees, the U.S., and other MNCs should be willing to absorb a fair share of the displaced persons in relation to their resources and humanitarian, rather than political advisements. This clearly indicates that Western nations take less responsibility for the world's refugees and refugees are forced to target developing countries like Thailand, Malaysia and Indonesia. Although Malaysia has no resettlement programme for refugees, she continues to accept refugees based on humanitarian grounds and in doing so is faced with socio-cultural problems brought about by foreign refugees and the added responsibility of housing them, providing them with medical aid, protection issues and the increased administrative issues. The Flyktningregnskapet 2007 report prepared by the Norwegian Refugee Council on the global refugee situation has identified a list of ten ignored displacement situations that deserves greater attention. The list of the ignored IDP (Internally Displaced People) situations includes Burma (Myanmar), Colombia, the Central African republic, DO Congo, Somalia, India, Iraq, Russia (Chechnya), Sudan and Uganda (Oivind Fjeldstad, 2007). Of these ten countries, four community groups are present in significant numbers in Malaysia, namely, Myanmar, Somalia, Iraq and Sudan. This study however looks at communities from 4 countries only, as in, Myanmar, Sri Lanka, Somalia and Afghanistan, reason being, these are the four largest refugee community groups where entrepreneurial initiatives have been established by the UNHCR in Malaysia. The definition of a refugee in Article 1 of the Convention is a person who "owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable, or owing to such fear, is unwilling to avail himself of the protection of that country..." (Young, 1998). Refugees should also not be confused with asylum seekers – the two terms have different legal definitions. An asylum seeker is a person who has left their country of origin, has applied for recognition as a refugee in another country, and is awaiting a decision on their application. This study will only focus on UNHCR refugees registered with the UNHCR Office in Malaysia and will not take into consideration asylum seekers.

The European Commission Report (2008) defines "ethnic entrepreneurship" as businesses connected to a certain immigrant group, functioning on a closed basis and dependent on a certain community (including workers, suppliers and clients). Therefore, "immigrant entrepreneurship" is seen as a broader concept that also includes businesses that target non-ethnic clients and that function in the open economy (as opposed to the closed market defined by the immigrant community). In Malaysia, under the initiative of the UNHCR and the Local NGO implementing the Livelihood Programme for women refugees, the transition from ethnic entrepreneurship to immigrant entrepreneurship is already taking place where the women refugees are encouraged to target non-ethnic clients as in Malaysians for the sales of their products and services. This has opened up the market for the refugee communities to a large extent. However, the percentage of refugee communities integrating with the local community is limited and seen in the range of less than twenty percent. The EC Report (2008) also states that migrant and ethnic minority entrepreneurship as highly heterogeneous topics, as can be seen in the Malaysian experience where the four different communities in the study hold different proclivities for certain economic factors. Just like how the Italians and Greeks in Germany are likely to engage in the food sector, the Myanmar Muslim/Rohingya and Sri Lankan communities engage in the food sector. Turks in Germany will often engage in the retail trade which is comparable to the Somalis in Malaysia who engage in trading of clothing, cosmetics, accessories and jewellery. The Afghans in Malaysia are more inclined to baking and sewing whilst the Myanmar Muslims/Rohingyas are more inclined to selling vegetables and fish in the market and petty trading in their housing locations. The refugee communities in Malaysia use entrepreneurship as a "survival strategy" or "economic lifeboat," that is, as a last ditch alternative to unemployment as stated by Valdez (2002). The EC Report (2008) indicated that entrepreneurship and self-employment in ethnic communities are higher than the

national averages, however the various restrictions that these businesses face hamper their growth and prevent them from realizing their full potential. The EC Report (2008) recommended that migrant and ethnic minority entrepreneurs be developed on basic business skills and given assistance mostly in the very early phases of the business.

### **Myanmar Refugees in Malaysia**

The Malaysian government says there are about 25,644 Myanmar asylum-seekers in the country but refugee groups believe the real figure is more than double that. The majority are Rohingya Muslims from Myanmar's Rakhine state while the rest are Christian Chins, Karens and Shan, available at

<http://afp.google.com/article/ALeqM5hvKbHpJQTABShovTAT050Sn5VklQ/> (accessed on 28 March 2010). The Myanmar Muslims and Rohingyas make up the largest refugee community in Malaysia with 87% (13893) of the refugee women in Malaysia from Myanmar. Those from Indonesia consist the second largest group (561), followed by Sri Lankans (452), Somalis (286), Afghans (230) and Iraqis (216). These women refugees are the ones registered with the UNHCR. Many remain unregistered with the total number of refugees in Malaysia estimated to exceed 100 000. The ethnic Chin constitutes the largest group in Myanmar women refugee population constituting 43%, followed by the Rohingyas constituting 31%, and Myanmar Muslims constituting 12%. As refugees remain unrecognized by the Malaysian Government, they live in constant fear of raids, arrest and detention.

### **Afghan Refugees in Malaysia**

For more than 20 years, Afghanistan has produced the world's largest refugee group ever, at times as high as 6.2 million persons. Currently numbering 2.6 million, Afghan refugees are still the largest displaced population in the world. Over 1 million Afghan refugees live in 203 officially recognized refugee "villages" in Pakistan, available at <http://www.afghanwomensmission.org/background/> (accessed on 28 March 2010). There are approximately 230 Afghan women refugees in Malaysia. Many of these women are homemakers with a fair number being involved in small businesses like carpet weaving, yoghurt making, tailoring, and a small percentage hold part-time jobs and do odd jobs in urban areas.

### **Somali Refugees in Malaysia**

There are an estimated 1.4 million internally displaced people in Somalia while nearly 570,000 Somalis live as refugees in neighboring countries, available at <http://www.unhcr.org/4bbf3af49.html/> (accessed on 11 April 2010). Fleeing civil war and poverty, Somalis make their way to neighboring countries for refuge. Malaysia is host country to 286 women refugees, many of whom are involved in trading in goods imported from the Middle East. The Somali refugees are a relatively new arrival in Malaysia with 92% staying in Malaysia for less than 2 years.

### **Sri Lankan Refugees in Malaysia**

Thirty years of civil war in Sri Lanka has driven many Tamils out of their country in search of a safer ground in Europe, Canada, Australia, India and South East Asia. Most of the Sri Lankan refugees in Malaysia (92%) entered Malaysia after 2005 when the situation in their country started to deteriorate as the ceasefire came to an end. 72% of the Sri Lankan refugees in Malaysia have been staying in Malaysia for less than 2 years. At present, there are approximately 452 Sri Lankan women refugees in Malaysia but the numbers increase every month as more Sri Lankans leave their country in search of a safe haven.

### **Women Refugees and Entrepreneurship**

Ongoing violence and instability in some parts of the world force increasing numbers of people to flee their homes and seek refuge in safe countries. Kelleher (2007) stated that

refugee children and men rely on the refugee women for return to normal life within their own community. In this context, women refugees need to be given a platform on which they can build a better future. The ILO (International Labour Organisation) and UNHCR (United Nations High Commission for Refugees) through a technical cooperation partnership have facilitated the implementation of various activities through capacity building for women refugees. This involves the creation of the right conditions for starting various income generating activities and this forms the central focus of this study. However, scholarly articles on the efforts of the ILO-UNHCR partnership has been limited and for the purposes of this study, reference is made to the entrepreneurship development programme of women refugees in Angola and Mozambique. The ILO-UNHCR partnership has successfully empowered women refugees in these two countries by establishing sustainable economic ventures to increase the self-sufficiency of women and girls through agricultural, income-generating, micro-finance and educational activities. The efforts by the IRC (International Rescue Committee) in Kenya in initiating community-funded schemes based on the Grameen Bank Model is also analysed to enlighten us on efforts taken to help women refugees initiate entrepreneurial ventures in the Kakuma Refugee Camp in Kenya.

Lumbala N'Guimbo is one of the nine administrative centres in Moxico province, Angola that is currently receiving most of the returnees from neighbouring Zambia (ILO, 2006). Women are involved in business. Some operate their ventures as family businesses while others run them individually. Most of the activities that are run by women include the buying and selling of consumables bought from nearby Lusaka. In addition to business activities, fishing is also practiced. There are also activities run in cooperation with men. In Sacacuhu area, for example, an association composed of both men and women is engaged in horticulture and apiculture (ILO, 2006). The ILO-UNHCR partnership had introduced the concept of micro-credit and savings to facilitate the move towards sustainability and to help eliminate dependency especially on humanitarian organizations. The women were also introduced to basic business concepts in order to facilitate running of individual businesses and the overall management of the community development centre by the women.

A similar initiative was executed in the Marratane Camp in Nampula Province in Mozambique where the main objective of the ILO-UNHCR partnership was the socio-economic empowerment of the women of the refugee community (ILO, 2004). The economic mapping revealed that many of the refugees were involved in numerous economic activities, including trade, manufacturing and processing, agriculture and livestock farming and services. Problem areas identified were a general lack of entrepreneurship skills and a lack of financing due to high loan default rates in the past. The analysis of gender relations showed that due to the traditional gender roles, characterized by a high degree of inequality between women and men, the women in general are not involved in entrepreneurship or other income-generating activities. The men initially reacted negatively to the fact that the programme was originally targeted at women only. Training sessions were thus held to enhance the residents' awareness of gender issues and to bring about a change in the residents' negative attitudes towards women's entrepreneurship and economic empowerment (ILO, 2004). The focus of the project was on developing the target group's entrepreneurship skills. At the end of the training, the women elaborated business plans. In order to secure family support for the future business activities, efforts were made to include the husbands of the women participants in the training programme.

Kakuma is one of the two refugee camps (the other one being Dadaab) where the government of Kenya is relocating all the refugee population previously spread out in camps throughout the country. Women make up about 40 percent of the camp's population and 60 percent of the heads of households. The International Rescue Committee (IRC) runs a community-funded scheme based on the Grameen Bank credit model. The project covers about 200 groups of whom 90 percent are all female. Under the camp's micro-enterprise development project a number of business skills training programmes are run, including courses in advanced business training, business skills formation and business management. While IRC has placed special attention on women's participation, their course participation rates have been extremely low (around 1.3 percent). This is despite the fact that they make up around 90 percent of those with loans. The women's development

programme (WDP) was set up by LWF (Lutheran World Federation) after it realised that most women did not participate in a large number of the activities in the camp. The WDP is aimed at empowering women through capacity building and leadership training, skills development, and income-generation programmes. Capacity building and the development of leadership skills are stated priorities of this programme. Yet it is its weakest point as no specific activities had been designed to help women acquire those skills or to identify women leaders within each group.

Entrepreneurial ethnic groups are thought to use their ethnic networks to mobilize resources and opportunities which in turn contribute to their above-average rates of business ownership (Light and Bonacich, 1988; Portes and Bach, 1985; Waldinger et.al.,1990) as stated in Valdez (2002). Hence, ethnic entrepreneurship is facilitated by resource mobilisation based on ethnicity. That is, ethnic membership is regarded as an essential factor in shaping the entrepreneurial outcomes of ethnic groups in the United States. Understanding the relationship between ethnicity and enterprise is important because entrepreneurship among ethnic minorities is associated with socioeconomic mobility (Light, 1984; Logan, Alba and McNulty, 1994; Nice and Sanders, 1985; Portes and Bach, 1985; Portes and Zhou, 1992; Sanders and Nee, 1987; Sanders and Nee, 1996; Waldinger, 1986; Waldinger et. al., 1990) as stated in Valdez (2002). According to Valdez (2002), entrepreneurs who engage successfully in relationships based on market exchange, will have superior entrepreneurial outcomes. However, entrepreneurs who engage in such relationships are already themselves likely to be well-integrated in the market. The ability to accumulate capital from market exchange relationships, that is, economic institutions such as banks or investment firms or even personal savings, suggests a strong market position, since such leading institutions do so based on the belief that their investment will generate a profitable return (Valdez, 2002).

## **RESEARCH METHODOLOGY**

A template was developed to be used as a format for the in-depth interviews and the information in the template addressed the research objectives and problem statement. The in-depth interviews will address both quantitative and qualitative information and focused on five main areas, namely, the women's personal information, their challenges as a woman refugee in Malaysia, assistance provided by the UNHCR and Government of Malaysia for refugees in Malaysia, challenges they face in initiating entrepreneurial ventures in Malaysia and skills they need to succeed in their entrepreneurial ventures.

### **Sampling and Data Collection**

A total of 51 women were interviewed. These 51 women comprised of 23 women from the Myanmar Muslim and Rohingya community from Myanmar (Burma), 4 women from the Afghan community, 12 women from the Somali community and 12 women from the Sri Lankan community. In-depth interviews were conducted with each community. There were 5 groups of the Myanmar Muslim/Rohingya community, 1 group of the Afghan community, 2 groups of the Somali community and 2 groups of the Sri Lankan community. These women were interviewed with the assistance of UNHCR Interpreters as most of them did not understand English and each question on the questionnaire had to be interpreted to help them answer the question accurately. Each interview took 60 minutes to 90 minutes to complete.

### **Data Analysis and Interpretation of Findings**

The Myanmar Muslims and Rohingyas were grouped together and treated as one community as they were both from Myanmar, just from different parts of Myanmar, but their issues were seen to be almost identical. These five community groups were from a group of women who had been identified by the UNHCR to receive funding for income generation activity under the "Livelihood Development Programme" by the UNHCR. Since the objective of the research was to identify the challenges faced by UNHCR women refugees

in initialing entrepreneurial ventures, this sample population was an appropriate and representative sample group.

**Myanmar Muslims & Rohingyas from Myanmar (Burma)**

In-depth interviews were conducted with 5 groups of Myanmar Muslim and Rohingya women refugees. There were 23 women in total. Their ages ranged from 23 to 55 and they came to Malaysia from Myanmar during 1999 to 2009. Their reasons for coming to Malaysia were many, with the most significant reasons being discrimination by Myanmar authorities in Myanmar and political/ethnic persecution in their country.

**Afghans**

Only 1 in-depth interview was conducted with a group of 4 Afghan women. The reason why there was only 1 group was because amongst the 5 community groups, there was least participation from the Afghan community. The women’s ages ranged from 24 to 46 and they came to Malaysia from Iran during 2007 to 2009 due to war in their country.

**Somalis**

Two Somali groups with a total of 12 women were interviewed for this research. Their ages ranged from 23 to 55 and they came to Malaysia during 2006 to 2008 due to civil war in their country.

**Sri Lankans**

Two Sri Lankan groups with 12 women in total were interviewed for this research. Their ages ranged from 23 to 44 and they came to Malaysia during 2007 to 2009 due to an ethnic war in Sri Lanka.

**Figure 1 On the question as to why they chose Malaysia as a host country.**

Reasons arranged in order of priority	Myanmar Muslims/Rohingyas	Afghans	Somalis	Sri Lankans
1	Nearest country	Easy to come to Malaysia legally	Only country that allowed them in without a Visa	No need for an Entry Visa
2	Malaysia allowed them to survive	Easy to get a Visa	Muslim country	No need to waste time trying to gain entry into the country
3	Malaysia is a Muslim country			Easy to enter Malaysia
4	Relatives in Malaysia			They were told it was easy to secure a UNHCR Card in Malaysia
5	Cannot stay long in Thailand which was their first point of entry, so they came to Malaysia			

Ease of entry into Malaysia seemed to be the primary reason why the refugees chose Malaysia as a choice of host country. All four communities shared similar reasons and stated that the proximity to Malaysia, the ease of entry which did not require an entry visa and the possibility of a legal entry made them choose Malaysia as a host country.

**Figure 2 On the question as to the challenges faced by women refugees in Malaysia.**

Myanmar Muslims / Rohingyas	Afghans	Somalis	Sri Lankans
Refugees cannot work (No. 1 challenge)	No stable life	No housing (the No. 1 challenge)	Harassment by police and immigration (No. 1 challenge)
Harassment by police (No. 2 challenge)	Financial problems – have to take care of children but cannot work	No work permit	Medical aid – double charge for foreigners
Have to pay back the Agent	No work permit	No job	Have to wait 1 to 2 years for the UNHCR Card
No legal status	Resettlement pending	No opportunities	Children cannot go to a normal Government school
Self-Protection			Have to work and do business secretly
Gangsters extort money			Cannot work (No. 2 challenge)
No guarantee for permanent residence in Malaysia			High transport costs
No money			Language is a barrier
Children cannot go to a normal Government school			No housing
Do not understand the language			Unreliable future in Malaysia
Arrested for doing business and selling products			discrimination

Their illegal status which led to their inability to work or conduct a business was their greatest challenge as a refugee. The Myanmar Muslims'/Rohingyas' three greatest challenges were their inability to seek employment, the harassment by the Malaysian police, and the fact that they had to pay back the agent who had facilitated their trip to Malaysia. The Afghans' greatest challenge was the unstable life they experienced in Malaysia in terms of no employment, no schools for the children, no access to medical treatment, financial problems in supporting their families and their inability to work. The Somalis' greatest challenges were their inability to work in Malaysia, lack of opportunities for survival and lack of housing for their community. The Sri Lankan community found the harassment by the Malaysian police a big challenge, including lack of medical aid, lack of education for

their children and the long time period they had to wait for a UNHCR Identity Card and resettlement status. Hence, the challenges were similar amongst all the four communities, they just differed in priority.

**Figure 3 On the question as to the challenges faced by women refugees “as a woman” in Malaysia.**

Myanmar Muslims/Rohingyas (23 women)	Afghans (4 women)	Somalis (12 women)	Sri Lankans (12 women)
Safety / security problem (No. 1 challenge)	Language	Single mother	No money because of that relationship problems between husband and wife
They stay in “black areas” hence not safe and security is a problem	Cannot work	No facilities for women	Harassment by police
Fear for daughters’ safety	No one to take care of their children if the women go to work	Health issues	Have to take care of their children, so cannot do odd jobs
No future for children in Malaysia	safety		No friends and family in Malaysia
Communal living			Have to handle everything on their own
No freedom to move around			Scared that husbands who go out to work will get arrested
			No freedom to move around freely
			Mo medical facilities

Safety and security was their greatest challenge as a woman in this country. There have been cases of sexual harassment and gender based violence in the communities and this has been a constant fear for the women. These communities lived in unsafe areas and they feared for the safety of their women and young daughters.

**Figure 4 On the question on challenges they foresee in starting small businesses:**

Myanmar Muslims/ Rohingyas	Afghans	Somalis	Sri Lankans
Marketing their products and services (No.1 challenge)	Financial help (No. 1 challenge)	Repaying the loan that they borrowed	Financial help (No. 1 challenge)
Investment funds (No. 2 challenge)	Communication		Language
Manpower	Work permit to start business		Transportation
Technical knowledge	Language		Licenses required to operate business legally (No. 2 challenge)
Skills			Marketing the products and services
Legal status			Don't know where to find customers
Ability to move around freely			
Don't know how to produce high quality products			

The women identified two major challenges in initiating small businesses: i) financial assistance; and ii) marketing their products and services. The other challenges, in no particular order of priority, included a) communication, b) language, c) legal status, d) technical knowledge and e) licenses and work permits. These women have their individual skills and capabilities which can be developed to help them initiate small entrepreneurial ventures. Initiatives such as the ILO-UNHCR partnership in building capacity of women in entrepreneurship development, if initiated in Malaysia amongst the women refugees, can help develop a vibrant entrepreneurial community which will help them sustain themselves and their families through economic empowerment.

**Figure 5 On the question as to what skills they needed to succeed in an entrepreneurial venture.**

Myanmar Muslims/ Rohingyas	Afghans	Somalis	Sri Lankans
Marketing knowledge	Proficiency in English language	Technical knowledge	Marketing knowledge
Confidence	Product skills	Hard work	Understanding the Malaysian ways and taste
Product skills (No. 1 skill)	Motivation		Quality control
Communication skills			Communication skills
Accounting skills			Manpower
Management skills			
Proficiency in English language			

The women identified five main skills that they needed in order to succeed in their entrepreneurial ventures: i) marketing knowledge; ii) product skills; iii) English language proficiency; iv) communication skills; and v) soft skills like confidence, motivation and hard work. Most of these women did not have a formal education, let alone a tertiary education. Hence, their knowledge on starting a small business, growing a market, looking into the quality of a product or service, accounting and budgeting were all new areas of concern for them. These women need to be “hand-held” to help them make their entrepreneurial ventures a success. They need mentors and coaches to see them succeed in their businesses.

## **DISCUSSION**

The 51 women refugees interviewed gave a good reflection of the state of women refugees in Malaysia from two different perspectives, namely, a) from a “refugee” point of view, and b) as a women refugee initiating an entrepreneurial venture in a host country. The greatest challenge the women faced as a refugee in Malaysia was their illegal status which prevented them from being legally employed or legally operate a business venture of their own. These women felt that if the government of Malaysia could give them legal status and allow them to work and run their own businesses, they may want to stay permanently in Malaysia and not seek resettlement in a developed country. They expressed anger, disappointment and frustration that Malaysia had allowed them entry into the country and allowed the UNHCR to give them the UNHCR refugee status but had not allowed them to work or start their own businesses. This deprived them of living a normal life in Malaysia and they had to live a life of fear and despondency because of their illegal status. To make ends meet, they had to start businesses within their homes on a small scale, take up part-time employment and do odd jobs. They identified two major challenges in initiating small businesses, namely, financial assistance as in capital for starting a business and secondly, support for marketing their products and services. The women had no knowledge on how to market their products and they needed training on marketing skills and selling techniques to help them approach the Malaysian community and not confine their businesses to within their own communities.

## **CONCLUSION**

The women refugees in Malaysia are an asset to the country if they are given legal status and allowed to initiate entrepreneurial ventures. These women have somewhat successfully managed to sustain their household income and take care of their husbands and children by working ‘illegally’ and running their small businesses quietly within their homes. Like all migrant communities, these women too have the entrepreneurial spirit within them, and given the opportunity to operate legally, they will be very successful in entrepreneurship if they are closely guided as in the ILO-UNHCR partnership initiative in Angola and Mozambique where the women were trained on capacity building and entrepreneurship development. Despite the restrictions and security threats that they face on a day to day basis, these women have successfully initiated entrepreneurial ventures. They may not have the skills and knowledge but they have the initiative to start small businesses to support themselves and their families. They are willing to try any venture that the UNHCR is willing to train them on. A structured capacity building programme on entrepreneurship development must be initiated by the UNHCR to hand hold these women refugees to transform them into self sustainable communities. The women refugees must be empowered as refugee children and men rely on the refugee women for return to normal life within their own community.

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