

自由論題 4「アジアの都市と農村」・報告 2

報告テーマ

The Impact of Internal Conflicts on Borrowing and Lending Behavior of Rural Households:
Evidence from Northern Myanmar
(内戦紛争と農村家計の金融行動の変容に関する実証研究)

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要旨(800字程度)

This study analyzes the impact of internal conflicts, mainly focusing on borrowing and lending behavior, which considered coping strategies of income shock of rural households in war-shattered Northern Myanmar. By conducting original survey fielded during the years 2015–2017, the variable value is measured for a 3-year panel dataset of 214 households.

Poor households usually have little savings or valuable assets. Thus, from the perspective of coping strategy of income shock caused by conflicts, the poor should have different financing strategies, when comparing with relatively wealthier households, but this has rarely been mentioned in the literature.

We revealed how the behavior of households with different wealth statuses differed from each other, mainly focusing on three questions: 1, income changes before and after the conflict, 2, the determinants of the likelihood of borrowing and lending, 3, what affected the amount of borrowing and lending.

The results of this study show households faced a large income shock caused by the conflicts: first, both wealthier households and poor households suffered from the decline in off-farm employment. Second, wealthier households faced the failure of the harvest of crops, which was their most important income source. Third, a growing lending interest after the 2015 conflicts was observed.

Note that wealthier households might not only suffer huge economic losses but also lost confidence in agricultural investment in the post-conflict period, due to failed crop harvest. Moreover, once wealthier households hesitate to invest in agricultural sector, poor households lose employment opportunities as agricultural labor working for wealthier households.

Poor households had to borrow money for sudden income shock caused by conflicts, and in most cases, with paying interest. On the other hand, wealthier households became moneylender and earned interest income. Wealthier households earn more income from lending interest; at the same time, the proportion of lending income in annual income tended to be larger for wealthier households.

Therefore, internal conflicts affect households through financial market: poor households suffer from borrowing loans with interest charged and wealthier households earned lending interest income, as an alternative of income from crops. These results highlight the possibility that the damage to poor rural households from conflicts results in much expensive coping strategies to income shocks.