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THE CHALLENGES FACED BY WOMEN ENTREPRENEURS IN JAFFNA DISTRICT OF SRI LANKA

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ABSTRACT

This research intends to investigate the challenges faced by women entrepreneurs in the in the Jaffna District of Sri Lanka. Today, women entrepreneurs' participation is a key factor in the economy. However, in Northern part of Sri Lanka entrepreneurial development were suppressed due to the civil war and especially the women entrepreneurs face numerous challenges and problems in continuing their enterprises in a successful manner. This study has the objectives to investigate the challenges faced by women entrepreneurs and the remedies for them in Jaffna District of Sri Lanka. 20 active members from the Karaveddy Divisional Secretariat division in Jaffna district were enrolled into this research based on the purposive sampling method. The paper adopts a qualitative research methodology by incorporating the interpretive analysis capitalizing on in-depth interviews with women entrepreneurs to explore their interpretations of problems and challenges they faced in particularly in this district. The findings highlight that financial problem is the major challenge faced by most of the women entrepreneurs and lack of infrastructure, marketing problems, lack of government support and dual role of women entrepreneurs and gender inequality are the other challenges faced by them. Except the economic crisis, most of the challenges are similar to the predecessors' research findings. It is recommended that the government should encourage the women entrepreneurs to involve in the small scale businesses with the availability of raw materials in their area and manufacture the goods for the need of the present situation in order to succeed in their businesses and survive in this economic crisis.

Key Words: Financial Problem, Gender Inequality, Interpretive Analysis, Jaffna District, Women Entrepreneurs

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1. Introduction

As per the Law and legal definition of USA, Women Entrepreneurs can be defined as the woman or group of women who initiate, organize and manage any enterprise, especially a business. Women Entrepreneurship is the process in which women initiate a business, gather all resources, undertake risks, face challenges provide employment to others and manage the business independently. Approximately, one third of the entrepreneurs in the world are Women Entrepreneurs (Mantra, 2015).

Today women entrepreneurs' participation is a key factor in an economy, However, they face many problems due to the personal and social factors. The past history shows that the development of an economy is possible only through entrepreneurship. It is applicable to Sri Lanka too. This development should be shared by both male and female entrepreneurs, irrespective of the differences. It is popularly said that women have been physically and psychologically inferior to their counterparts. This low status of women is further intensified through social and religious stigmas. As a result, women's role in economic development has been reduced to a perfunctory participation. Due to the conflict situation existed in three decades till 2009, women entrepreneurial development was affected by several factors and there were barriers for initiating the new development during the post conflict period. Further, the competencies needed for women entrepreneurs were also suppressed by various reasons. Therefore, there is a need to identify the challenges and take remedial actions for their development.

Gender sensitization, entrepreneurial family background, and equal access to technology and the Internet has enabled women entrepreneurs to initiate, adapt, and scale their enterprises, male domination within the family, society, market, and state apparatuses is omnipresent and has served as a bottleneck for women-owned startups while hindering the recovery of their enterprises amidst the COVID-19 pandemic (Kumar and Singh, 2021). This study was carried out in New Delhi, India. However, a study conducted by Wijeyeratnam and Perera (2013) in Colombo on the barriers to women's entrepreneurship highlighted that the practical implications of the study are that policy planners and legislators can make improvements to existing social and labour policies and tax structures that act against emerging women excelling in entrepreneurship. They further insisted that further research could be extended in this area to whole island. Based on the previous literature, it is understood that there is lack of research conducted about the women entrepreneurs' problems in Northern Part of Sri Lanka. Further, they are more culturally bound and affected in many ways during the civil war in North. Therefore, there is a research gap to initiate a study in this area.

Objectives

- To identify the issues and challenges faced by women entrepreneurs in Jaffna district.
- To recognise the competencies which are needed for women entrepreneurs to overcome those challenges.
- To affirm that the women entrepreneurs have made an impact on the business development in Jaffna district.
- To recommend possible course of actions based on the findings of the study.

2. Literature Review

Entrepreneurial women face problems inherent to their multifaceted livelihoods. These problems are exacerbated when their entrepreneurial efforts are related to farming due to the complexity of the agricultural industry. The literature review unearthed several problems that tend to affect the success of women entrepreneurs in general, as well as another mix of problems affecting female farmers.

An entrepreneur has been defined in various ways in the literature: as an innovator (Suhumpeter, 1934); as a market maker, someone who is able to identify suppliers and customers and act as an intermediary and as a calculated risk taker, with the ability to evaluate alternative opportunities for profit arising from the uncertainty surrounding change (Kirzner, 1997).

Studies conducted by McClelland (1969); Rao (1975) and Vinze (1987) have suggested that through proper training, the entrepreneurial qualities can be acquired and there is no difference between men and women entrepreneurs on the basis of sex, personality, cognition and achievement motivation.

One of the biggest hurdles, women entrepreneurs face in comparison with their male counterparts arise out of their lower access to financial resources (Bruni, Gherardi, & Poggio, 2004; Coleman, 2000; Ragasa, 2012; Winn 2005) to start (Carter and Rosa 1998) and grow (Still and Walker 2006) their businesses. A related challenge, women entrepreneurs report is a difficulty in accessing business networks which limits their access to information and training opportunities, establish strategic partnerships and enter new markets (McClelland, Swail, & Ibbotson, 2005; McKay, 2001; Still and Walker, 2006; Winn, 2005).

When working in farming, such challenge is more pronounced due to the difficulty in accessing adequate tools and technology to increase their production (Doss 2001; Ragasa 2012) and to transport their products to markets (Quisumbing and Pandolfelli 2010).

Some studies have found that a larger state sector militates against entrepreneurial activity. Therefore, tax and social security provisions can influence entrepreneurial entry through their direct impact on expected returns from entrepreneurial activities and opportunity costs (Parker, 2009; Aidis et al., 2010).

Women entrepreneurs operating in markedly patriarchal settings, such as farming, may also face complex structural barriers such as discrimination from suppliers, buyers and even their business associates (Godwin, Stevens, & Brenner, 2006). This challenging environment diminishes women entrepreneurs' credibility (Gundry, Ben-Yoseph, and Posig 2002), which often leads to negative self-perception and isolation (Shragg, Yacuk, and Glass, 1992).

Women farmers also experience problems associated with the patriarchal structure of farming. In this regards, the most pressing challenge women farmers face is unequal land rights (Ogunlela and Mukhtar 2009), a problem that is even present in societies ruled by gender-equal legal systems. For example, it has been reported that although American women can legally inherit land from their parents or as widows,

farmers tend to pass family farmland to male offspring (Salamon 1995; Salamon, Gengenbacher, and Penas 1986). This patriarchal structure is also evident in the institutional support system which is dominated by male extension agents (Ragasa 2012; Puskur 2013).

Entrepreneurial success, according to scholars, especially those focused on developed countries, is measured in terms of growth in profit, added value, total turnover, market share and asset growth (Majumdar, 2008). According to Lerner, Brush, and Hisrich (1997), business performance parameters are somehow the same as growth parameters, like growth in revenue, sale, income, profitability and the number of employees.

In organizing the characteristics of the entrepreneur and firm's performance, studies have been carried out in relation to competitiveness and competency through the arguments and theories put forward by Cooper and Gascon (1992) and Murphy (1996). According to Cooper and Gascon (1992), the entrepreneur's demographic, psychological and behavioural characteristics as well as his or her managerial skills and technical know-how, are often cited as the most influential factors in the performance of an SME. Further, Kim and Mauborgne (1997) cited by Gundry and Welsch (2001), found that the difference between high growth companies and the less competitive low growth companies lay in each group's strategy. Roomi et al., (2009) found that the entrepreneur's strategic motivations, intentions and aspirations play a vital role in the performance of their business. Further, other researchers believe that manager motives (push and pull factors) and personal goal ambitions, intentions and competencies affect an individual's small business orientation towards growth (Morrison, Breen, and Shameen (2003); Brush and Gatewood, 2008; Roomi et al., 2009).

Apart from managerial competencies, organizational structure is said to have an impact on a firm's performance (Covin and Slevin, 1995). In their study, they found that organically structured entrepreneurial firms showed the highest performance. A study by Caruana, Morris and Vella (1998) on organizational structure led to the belief that increased centralization limits entrepreneurial behaviour.

There are many types of motivations for women to go into business or entrepreneurship. They would have started to own businesses because of wanting greater freedom and flexibility in managing family matters besides having some income (Idris and Tan, 2017).

Shane, Kolveried, and Westhead (1991), as cited by Anna, et al. (1999), found that it is likely that within gender there may exist different motives for new formations that are related to the type of business started. In the vocational literature, Brooks and Betz (1990) found marked and consistent gender differences in outcome valences and the likelihood of selecting specific male- or female-dominated occupations, which varied according to the traditional of the occupation. This aspect is linked to entrepreneurial success and the industry in which the entrepreneur operates, and also to the level of masculinity that needs to be exerted on the specific industry. Further, women in society are seen as peaceful human beings with values such as equity, fairness and intolerant of conflict, distancing themselves from the virtues men see as essential to

successful entrepreneurship and firm growth, such as assertiveness, acquisitiveness and ruthlessness (Chitsike, 2000).

Nitchter and Goldmark (2009) have also pointed out that social networks can act as downsides for SME growth, since in some cases they can be too expensive or inaccessible for the poorest entrepreneurs or may provide unequal access to resources.

The literature suggests that due to cultural aspects, difficulties in access to growth capital exist as both lenders and investors are reluctant to provide capital to women (Allan and Truman, 1993; Brush, 2006). Entrepreneurs in developing countries rely mainly on type of credit such as overdrafts and informal loans (Bigsten, et.al., 2003). According to a study in Nairobi and Kenya conducted by Akoten, Sawada and Otsuka (2006), it was shown that the factors affecting credit access are different to those affecting growth and profitability of garment firms and that credit is not a significant detriment to a firm's performance.

Career outcome are the result of the interactions of occupational, personal and family factors throughout a lifetime (Ferandez, 1981). According to him, for men, career choice is assumed to be an integral part of their lives, while many women view personal goal separate from career goal.

Female entrepreneurship is one of the quickest growing sectors in management research across third world countries (Cardella et al (2020)). Further, the context can also be expanded in terms of the women entrepreneurship environment to study comparisons among class (upper, middle and lower), sectors (manufacturing, services and others), regions (urban and rural) and nations (Yadav and Unni, 2016). Through careful empirical examination of variables that capture women's entrepreneurship, we are likely to reveal interesting relationships between country factors and female entrepreneurs which may result in a better understanding of gender as a lens within the context of entrepreneurship (Sreenivasan, 2016).

An Indian literature highlights that Women entrepreneurs are a heterogeneous segment belonging to different age groups and demographic background. They are also confronted with various gender specific and gender neutral challenges during the course of establishing and operating their ventures (Tiwari, 2017).

A Sri Lankan literature among 24 women entrepreneurs based in Colombo found that women entrepreneurs provide a strong, empathetic and supportive role in the society while demonstrating unique characteristics when faced with challenges in running their businesses. It was further reiterated that these women entrepreneurs were highly capable in motivating employees, retaining customers, creating job opportunities and they invested most of their earnings for the betterment of their family and country (Jayawardane, 2016). The author further investigated the legal challenges faced by them (Jayawardane, 2019). Another Sri Lankan literature found that female entrepreneurship statistics is low in business, making female entrepreneurship an important, untapped economic potential. In general, female businesses differ from those of men, being smaller, high failure rate and less success, and typically limited to certain low-value sectors such as tourism,

retail and service industries. The paper has further reviewed main issues relating to gender differences discussed in the literature on female entrepreneurship. Attygalle et.al. (2014) carried out five case studies in Anuradhapura, Batticaloa, Kurunagale, Matale and Monaragale and examined how the business development services promote the small and medium entrepreneurs in Sri Lanka. Women face various gender-specific problems when starting their own ventures. These include limited access to finance, lack of network composition, societal expectations, gender-stereotypes, multiple identities and cultural barriers (Surangi, 2020).

3. Research Methodology

In this research, the Karaveddy Divisional Secretariat division in Jaffna district has been selected for the study. Among the total population of 367 women entrepreneurs, 20 active members who contribute much for the economic development of the district have been enrolled into this research based on the purposive sampling method since the area is the native place of the researchers. The paper adopts an interpretive research methodology capitalizing on in-depth interviews with women entrepreneurs to explore their interpretations of problems and challenges they faced in particularly northern part of Sri Lanka. Further, secondary data were obtained from the Divisional Secretariat and Department of Agrarian Services as supporting information to further enhance the literature and results obtained in this study.

4. Results and Discussion

There are nine major challenges faced by the women entrepreneurs and it is depicted in the figure given below.

In the results, 70 percent of total respondents reveal their answers related with expansion planning in this study. As per their response:

“.....We need further expansion in our small business. However, finding the fund, the facilities available and the procedure to be followed by a small scale women entrepreneur are really difficult. I feel... that there is influence needed to fulfill our expectations.... Further, the current pandemic situation, it will be far difficult.....”
(Personal Interview from 14 respondents)

95 percent of total respondents considered that finance is the main problem. Without financial support, it is not possible to start and run the business. They responded:

“... Money is everything and without money we can't do anything. Every success entrepreneur has different stories. However, if they don't have adequate finance in the right time, they can't be successful. Not like earlier, nowadays it is very difficult to get the money for further development and improvement of our business...” (Personal Interview from 19 respondents)

80 percent of total respondents faced raw-material problem. Raw-materials are the most important resource to run the business. Most of the respondents stated:

“... There are various problems in getting the raw materials for the production. Especially, it is very difficult to get the raw materials for hand bags since we get it from Southern and Western provinces. Moreover transport is a big problem due to the prevailing situation...” (Personal Interview from 16 respondents)

Marketing is one of the important processes of success of every enterprise. As per this study, 80 percent of total respondents have been facing marketing problem. Most of the women entrepreneurs have faced the problems of how to market the product, inadequate publicity, difficulty in travelling due to the COVID-19 pandemic situation, competition with large enterprises, high promotional cost and Lack of knowledge in market related activities which support the findings of Kumar and Singh (2021). They stated:

“... We face much difficulty in travelling here and there to sell our products. Earlier there were industrial fair in different districts in Northern and other provinces. That was a great opportunity for us to market our products within a stipulated time frame. But now... it is not possible. The marketing opportunities are declining...” (Personal Interview from 16 respondents)

Women entrepreneurs have been facing the human resource problems- lack of availability of skilled labor, workers' demand for higher salary and Lack of dedication and commitment among the workers. When the workers found better employment with remarkably good salary, they quit from the existing work. Therefore, it is difficult to get the employees in right time. Respondents viewed:

“.....Nowadays it is very difficult to find the skilled labor due to the dangerous economic situation in the country. Many people are reluctant to work with low salary. But what shall we do? We also face the economic problem. So they quit from our business and go for better salary jobs though they are on ad-hoc basis. This will lead to delay in production. Further.....during the COVID-19 pandemic time, Self-quarantine and curfew also restricted the people to work in a usual manner....” (Personal Interview from 13 respondents)

The study has found out the infrastructural problems like inadequate power supply, inadequate building and space, and also inadequate communication facilities and lack of furniture. According to this study, 80 percent of total respondents are facing inadequate infrastructural facilities. They expressed:

“.....As we in our own village, we utilize our home or other own building for this small business. We are not in a position to use a rented building or premises for this business. Therefore, space, furniture, and communication facilities are also lacking...” (Personal Interview from 16 respondents)

Technology is one of the main constraints for women entrepreneurs. 45 percent of total respondents are facing the technological problems. They reported:

“...Since we don't have any training in using advanced machinery or equipment and we don't have the money to purchase them too. So most of the time we use the traditional and old methods...” (Personal Interview from 9 respondents)

Inadequate government support (especially the loans and subsidies) is another challenge faced by them. 65 percent have this problem. They stated:

“ ... We are facing financial problem in every matter, however, the government support for providing loans or subsidies are inadequate and the procedures for getting the loans are also very tedious task....It is another stress for us.....” (Personal Interview from 13 respondents)

The women entrepreneurs have many responsibilities in their business as well as in their family. So, it is difficult to balance the career and personal life. Approximately 55 percent of respondents face the challenge of work-life balance. They stated:

“.....We are having a remarkably big family. There are five to six members in our family. We have school going children and infants. Life partner is also working in a long distance with a poor salary. I have to look after my old parents as well. Every responsibility is on my head. No equality. In this situation, balancing my work and home is a real challenge for me....” (Personal Interview from 11 respondents)

Finally, in addition to the above, women entrepreneurs gender inequality. It supports the findings of Wijeyeratnam and Perera (2013), unusual climatic changes, competition, transportation, time management, survival in the post-conflict situation and economic crisis are the other challenges faced by them.

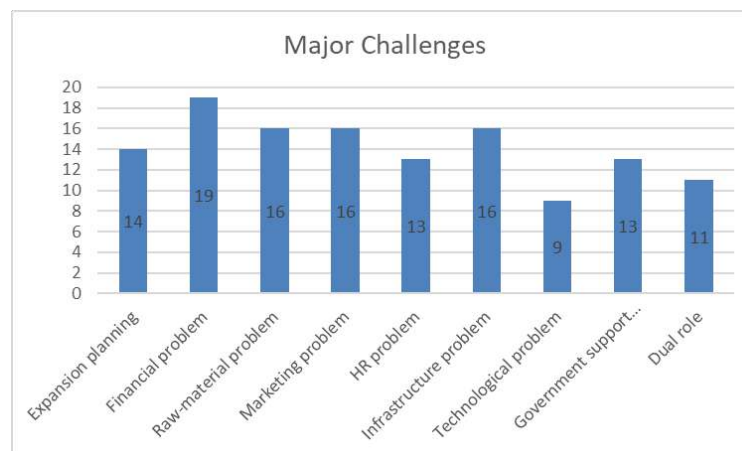


Figure 1: Major challenges faced by Women Entrepreneurs

Source: Survey Data, 2021

Further, due to the COVID-19 pandemic situation, the rapport between manufacturers and beneficiaries becomes low. Due to this pandemic situation, sales have been decreased and unable to market the products

(Kumar and Singh, 2021). Quarantine curfew and lock-down created a barrier for new production and marketing. Beneficiaries are reluctant to get the products due to the fear of pandemic.

Women entrepreneurs are also not an exception for the present economic crisis in Sri Lanka. Due to the rapid increase in price of the raw materials, it is difficult to produce goods in economically affordable prices and market those products easily. For certain productions, particularly the hand bags, it is very difficult to get the raw materials in the current situation. Moreover, marketing the products to other areas is also a challenge due to the fuel problem in the country.

Therefore, manufacturers are forced to reach the line of poverty and the consequence of this, they are stressed and de-motivated. Managing the other problems along with this economic crisis is a big challenge for these women entrepreneurs.

5. Conclusion and Recommendations

The results reveal that success of women entrepreneurs mainly depends on the experience they got during the past and the family support (Ranasinghe, 2008). It further reveals that most of the women entrepreneurs are facing financial constraints, inadequate institutional support, problems of competition and marketing, lack of raw materials and equipment's, lack of finance, human resource, infrastructure, technology, government support dual role problems and finally the current economic crisis in the country to carry out their entrepreneurial activity in efficient and effective manner.

Therefore, researchers recommend that government should ensure loan facilities with less interest rate and simple procedures to apply for the loan and making awareness in the society about the importance of the women entrepreneurs to the economic development (Wjeyeratnam and Perera, 2013). And also many female-headed families contribute remarkably to the industrial sector in Jaffna district in post-conflict period. Moreover, subsidies should be provided whenever necessary to motivate them. Establishment of proper training institutes by the government for enhancing their level of work knowledge, skills, risk-taking abilities and enhancing their capabilities in a regular interval.

Involving the other family members in the business as moving to the 'family business concept' is another solution for balancing the life. There should be an incessant attempt to motivate, inspire, give confidence and assist women entrepreneurs by providing free seminars for women entrepreneurs at regular intervals. Further, during this economic crisis, it is recommended that the government should encourage the women entrepreneurs to involve in the small scale businesses with the availability of raw materials in their area and manufacture the goods for the need of the present situation in order to succeed in their businesses and survive in this economic crisis.

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