



### RESEARCH ARTICLE

## WOMEN'S ENTREPRENEURIAL BARRIERS DURING BUSINESS START-UP STAGE: EVIDENCE FROM WESTERN PROVINCE, SRI LANKA

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### Abstract

Various barriers are faced by women entrepreneurs specially during the startup stage which inhibit them from getting their hands-on entrepreneurial initiatives. This study aims to identify the barriers towards female entrepreneurs with concern to business startup stage in the Western Province of Sri Lanka. This study was conducted using qualitative research method. The primary data was gathered from eight women entrepreneurs in Western Province, using semi-structured in-depth interviews. The sample for the study was selected based on non-probability convenience sampling technique. Data gathered from the interviews were analyzed using the thematic analysis. Findings of this study revealed that the family background, education level, access to financial capital and personal attitudes of female entrepreneurs tend to be the main barriers when initiating business ideas. As for the limitations of the study, the sample was limited to the Western Province and all interviewees were female entrepreneurs who were running their own businesses for at least two years since initiation.

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### Introduction:-

An entrepreneur is someone who puts together all resources needed; money, people, strategy and the risk bearing ability, to transform an invention into a viable business. Entrepreneurship is a process through which an individual creates opportunities for innovation leading to additional and novel contributions to the society (Stam & Spiegel, 2017). With the current emergence of a stronger female contribution to the economy across the globe, women entrepreneurship has become a much-discussed topic worldwide. Despite the more gender equal society being built up all over the world, the number of volunteered women entrepreneurs seem to be very low. A number of researches have been conducted on this matter in developed and developing countries. When considering the current status of Sri Lanka with reference to women entrepreneurship, it is clear that a large number of females don't engage in their own businesses. In Asian developing countries, as in any other part of the world, the entrepreneurial process is considered equal irrespective of gender. However, in practice, there are barriers to the growth and survival of women-owned businesses of varying dimensions and magnitudes (Wijeyeratnam & Perera, 2013). Women entrepreneurs can be positioned to play a vital role in promoting sustainable business practices. However, more attention should be given in developing further capacity in women to become more productive and innovative (Ambepitiya, 2016). Entrepreneurial intention of undergraduates in Sri Lanka are influenced by various determinants such as personal attitudes, type of education, gender differences and family background. When taking gender into consideration, there is high possibility of males to become entrepreneurs than females (Kumari *et al.*, 2019).

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In Sri Lankan context, the economy is witnessing upward trends in women entering the workforce or engaging in various entrepreneurial initiatives. Majority of women tend to prioritize household responsibilities resulting in lower level participation in workforce after marriage and child birth. However, in breaking such glass ceiling certain women step into entrepreneurship. It is estimated that 90% of Sri Lankan businesses are sole proprietorship businesses out of which around 25% are run and managed by women entrepreneurs. Nevertheless, nation is far behind in comparison to neighbor Asian countries in terms of women participation in the workforce (Sri Lanka Export Development Board, 2019).

According to the research studies conducted in other developing countries in the Asian context, some main barriers that obstruct the entrepreneurial paths of women were identified. In Indonesia, general financing was the major constraint faced by females at their start-up stage of their businesses (Mayasami, 1999). Difficulties in obtaining credit from institution was due to their limited access to formal education, ownership of property and social mobility (Barwa, 2003). Other factors such as unequal access to markets, poor business experience, limited knowledge of marketing strategies, weak business associations and poor access to education and training programs are also some main drawbacks. Some other problems faced by woman entrepreneurs in Nepal and Sri Lanka have been noted as access to land and property, inability to take risks, lack of access to modern technology and personal security along with high risk of sexual harassments from public (Anna *et al.*, 1999). Therefore, this study aims to fill the gap by identifying the barriers faced by women entrepreneurs during business start-up stage with evidence from Western Province of Sri Lanka. The research objectives are to identify how family background, financial resources, educational level and personal attitudes will affect on the startup enterprises managed by women in early business stage.

## **Literature Review:-**

### **Introduction**

A number of studies have been conducted to identify the barriers faced by women entrepreneurs all around the world. Studies have also been conducted with reference to Sri Lankan women entrepreneurs (Fernando & Cohen, 2011). However, there are very limited studies carried out to identify the barriers faced by women entrepreneurs during their business start-up stage in Western Province. The literature highlights four main propositions identified along with the related theories. Impact of family background, effect of the level of education, availability of financial resources, influence of personal attitudes along with the theories namely, economic theory of entrepreneurship, Thomas Cochran's theory of cultural values and Human capital theory.

### **Theoretical Background**

#### **Economic theory of entrepreneurship:**

According to Papnek (1971) and Harris (1971), economic incentive was the main factor that influences entrepreneurial activities. They viewed that economic gains spontaneously developed a willingness among the entrepreneurs to undertake various entrepreneurial initiatives. Their theory states that the entrepreneurship development and economic growth takes place when certain economic conditions are favorable.

#### **Thomas Cochran's theory of cultural values:**

According to Thomas Cochran's theory, the key proportions are cultural values, role expectations and social sanctions. He proposed that an entrepreneur is not an extraordinary person or any super normal person. They are not abnormal individual's deviant from the society, rather they represent the society's model personality. Their performances are influenced by the factors of their own attitudes towards the occupation, the role expected by the sanctioning groups and the operational requirements of the occupation.

#### **Human Capital Theory:**

Human capital theory evaluates the impact of experience and education on career outcomes. This theory assumes that education can serve both as a determinant of decision choice as well as providing benefits to specific ventures. Accordingly, people or groups with higher levels of knowledge, skills, and other competencies will produce better performance results than those with lower levels (Ployhart & Moliterno, 2011).

### **Empirical literature**

#### **Family background:**

Women living in developing countries aspire to move beyond their traditional family roles. It identifies several problems including accessing funding for new ventures and innovative activities, a lack of skills-based training and limited family support. Carr and Sequeira (2007) identified that intension to become an entrepreneur is influenced by exposure to family business. If there is a business within parents or other family members, their knowledge, expertise and skills can be positively influenced when establishing a business (Lentz & Laband, 1990). There are two major criteria by which family influences are affected. One declares that women who have self-employed parents are more towards to engage in entrepreneurial business,

while the other states that financial support or social support of their families encourage them to start-up a business. Though positive family support helps the business, the unsupportive family can negatively impact on business outcome (Chang *et al.*, 2009). The major motivating factor for women entrepreneurship is family support and the family background, particularly in difficult times and for surviving business failures (Ghouse *et al.*, 2007). That support can be emotional which can be encouraging the entrepreneur in difficult situations during the business process (Adams *et al.*, 1995). Moreover, support can be a financial contribution when initiating a business (Anderson *et al.*, 2005).

#### **Financial resources:**

In general, women face more discrimination and disadvantages than the male counterparts in accessing the financial capital. Despite the well acceptance of women entrepreneurship in the society, questioning their credibility among financial institutions still prevails (Kungwansupaphan & Leihaothabam, 2016). One main problem faced by women entrepreneurs is gaining the business capital, having minimum level of financial assets and access to financial institutions effect on their business (Naser *et al.*, 2009). The interest of using external financial sources and external equity is in minimum level among the women (Coleman & Robb, 2009). A positive relationship can be observed between wealth and the intention of females to become self-employed (Fairlie & Krashinsky, 2012). In this case, there are scenarios when finding capital, some females prefer the assistance of formal financing methods such as bank loans and venture capitalists rather than getting help through informal sources like the close family and friends, because in long term, external financing methods hold a positive effect on the entrepreneurial outcomes (Reynolds, 2011).

#### **Level of education:**

There is a high probability of being self-employed if a person has fulfilled their higher education. Studies have also shown that education helps to identify business opportunities to equip the essential skills to start the business (Jo & Lee, 1996). Furthermore, Bliemel (2014) stated that the knowledge of the existing entrepreneurs is taken by the new entrepreneurs when initiating a business. Higher education imposes a greater possibility in the involvement of business start-up (Arenius & Minniti, 2005). Global perspective for female entrepreneurship is the women who want to build their own businesses or entrepreneurial firms. They face many obstacles due to the lack of entrepreneurial knowledge and skills that have never been encouraged (Fielden *et al.*, 2003). Studies also show that entrepreneurs who bear maximum level of human capital succeed in their businesses by utilizing their knowledge and skills (Davidsson & Honig, 2013).

#### **Personal attitudes:**

Personal attitudes refer to the individual's perceptions of the personal desirability of performing entrepreneurial behavior (Zhao *et al.*, 2005). In molding one's intentions to compromise the entrepreneurial abilities, their personal attitudes and apparent behaviors are affected indirectly by social norms (Sylvia, 2015). Personal attitudes can be influenced by external parties or can be self-intention. For women it can be barriers to enter into the entrepreneurial world. Many authors have found some common motivating factors among both males and females to initiate a business of their own. They are commonly addressed as the need for individualism and independence, a need for achievement, necessity of job satisfaction, and to attain a higher level of job flexibility (Valla, 2001). The intention of starting a new business of an entrepreneur is to create a new product or a service. Entrepreneurs are known to be risk-takers because they have a higher tendency of taking risks than normal individuals (Herbert & Link, 1989). During the business startup decision making stage, women's attitude towards risk can be crucially affected (Seibert *et al.*, 2005). To possess the risk-taking ability, they should have the confidence and motivation influencing on the decision made when starting a business (Minniti & Nardone, 2007).

#### **Propositions**

- P<sub>1</sub>: Impact of family background is a barrier to women entrepreneurship at business startup stage
- P<sub>2</sub>: Effects of the level of education is a barrier to women entrepreneurship during business startup stage
- P<sub>3</sub>: Limited financial resources is a barrier to women entrepreneurship during business startup stage
- P<sub>4</sub>: Influence of personnel attitudes is a barrier to women entrepreneurship at business startup stage

#### **Population and the Sample**

The population of this research is all the women entrepreneurs who have started a venture in the Western Province, as the researcher aims to identify the barriers to women entrepreneurship in startup.

For this research, one of the non-probability sampling methods have been used in terms of convenience sampling method. The study was conducted using semi structured in-depth interviews. In a qualitative study, It's not practical to anticipate the sample size at the beginning. So the interviews need to continue the process of analysis and discovery until reaching the point of saturation (Modarresi *et al.*, 2003).

### Data Collection Method: -

This study collected primary data using eight semi structured in-depth interviews. Data was gathered from women entrepreneurs in Western Province who agreed to face the interview for this research. They were asked to describe the barriers and experiences they suffered from when initiating their venture. The interview guide consisted of five sections which included 6 demographic questions and 22 open ended questions. In-depth interviews were conducted for 30 to 45 minutes. Interviews were recorded to enhance the quality and accuracy of data with the consent of the interviewee. The interior validity of a qualitative research can be uplifted through theoretical saturation of the data (Rao & Perry, 2003). The life history approach was used where the women entrepreneurs were asked to describe their history about the starting up stage of the business. Interviewees were allowed to come up with their stories and present their views regarding the subject topic.

### Data Analysis

Conducted interviews were audio recorded with the prior consent of the interviewees. Subsequently, the researchers transcribed the interviews to obtain inductive coding. Accordingly, 15 codes were identified formed into four themes: impact of family background, effects of educational level, availability of financial resources, influence of personal attitudes. Thematic map is presented in Figure 1.

### Impact of Family Background.

Personal support provided by the parents, spouse and other significant parties are more valuable for entrepreneurs. According to the respondent 3, 4 and 5, their spouses were supportive, so they were able to manage their family and work lives efficiently. But respondent 1 mentioned that she didn't receive any support from her spouse when starting up the business. *"To be honest, my spouse was not very supportive of my business at first. He used to waste everything he earned and started to spend my earnings as well"*.

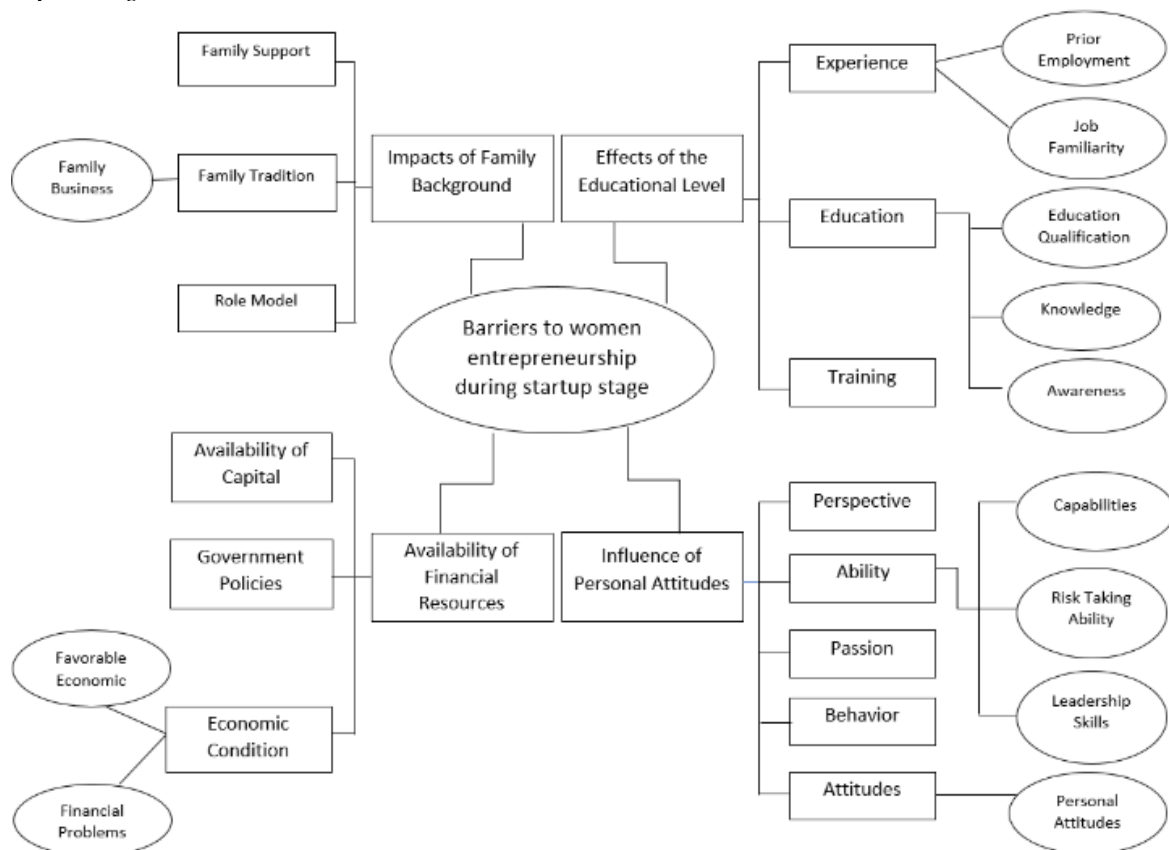


Figure 1:-Thematic Map.

Source: Author (2019)

Family traditions also play a big role in this regard. When women entrepreneurs have family members engaging in business, it paves the way for them to start up their own ventures. Respondent 5 stated that, *"My parents were both government employees and no one in the family was engaged in their own business. I was the first to step out of the family traditions. Therefore, I didn't have any sort of occupational background inspired by the family"*. More than half of the

respondents mentioned that they were inspired by a role model and it is important to have such a role model specially in the startup stage. According to Respondent 7, *"Whenever I got the chance, I used to go and sit in my aunt's salon and watch her work. She was a beautician who was admired by many in the city. Then and there I knew that this was the field for me and someday, I wanted to become just like my aunt"*.

### Effects of educational level

Prior work experience is also important for starting up own business ventures. Certain respondents had working experience and believed that it was important in carrying out their own business. Similarly, education and training also play a major role. Education can be considered as qualifications, knowledge and awareness. Many of the respondents followed theoretical and practical courses related to their fields, but some of them have not followed any courses related to the field. Respondent 3 believe that if she had more knowledge about her field. She could have been more stable compared to now. *"I started the business with the guidance of the elderly villagers who knew about the procedures. I guess that if I learned more about the industry, I could have been more stable from the beginning itself."* Moreover, certain respondents have received training from the family members to take forward the legacy of the family business.

### Availability of financial resources

Coleman and Robb (2009) claimed that women are not interested in using external financial resources. As per most of the respondents, they were able to accumulate their business capital on their own while they were reluctant to obtain loans at the start up stage. Only the Respondent 7 reached out for a loan to startup the business. *"I first rented out a small shop in the town, and for that I had to get a loan from the bank"*

The economic theory of entrepreneurship state that the development and growth of the entrepreneurship depends on when the certain economic conditions are favorable. Out of the respondents, most of them were favorable towards the economic condition. Respondent 4 said, *"One main reason to start up the business those days was because I was getting ready for my wedding and I needed to save up money."* Fifty percent of the respondent initiated their businesses influence by income matters. While the rest wanted to create a carrier path following their passion in the business field.

### Influence of personal attitudes

All the respondents were capable of running their own business and were confident in themselves and had a good knowledge about the field. Respondent 4 said, *"I knew that the demand for a beauty salon would never go away with the emerging trends. I was passionate about this field and knew I was capable of running my own salon."* Rather than the normal individuals, entrepreneurs have greater risk-taking ability (Herbert & Link, 1989). According to the Respondent 1, *"Being a woman, starting a business on my own without my husband's support was quite risky, but I strongly believe that my risk-taking ability supported me to expand the business to this extent."* Respondents 3 & 4 stated that they always wanted to step out of the typical system. Respondent 4 said that she is the first to go beyond their family tradition. *"My parents were both employed in the public sector. I was the first to step out of the family traditions"*

The personal appeal of performing entrepreneurial behavior refers to individual personal attitudes (Zhao *et al.*, 2005). Attitude is an action which a person has good or bad valuation of behavior. Almost all the respondents had positive attitudes towards their businesses. Respondent 5 strongly believed that she being her own boss is much more effective. *"I enjoy making the mats throughout the entire process and I strongly believe that working for myself with what I love the most is far better than working for someone else."* Respondent 7 stated that although she was discouraged by the external parties, she was capable to stand strong against those criticisms because of her positive attitudes. *"I know that nothing could ever make me stop doing what I love to do. There were people telling me off and discouraging me, but with the help of my family and the guidance of my aunt, I outshined their negative comments and quite happy with what I have become."*

### Discussion: -

The psychological support rendered from the family such as encouragement, attention, understanding ability, and positive regard on business related problems including other emotional support decreases the frustration of the business (Powell & Eddleston, 2013). According to this study, it has been found that the support from the family, both internal and external pose a positive impact on females entering into the entrepreneurial world. Family and household responsibilities vested on a woman may emerge as hindrance to start a business (Brush *et al.*, 2009). The spouse can act as a resource or a resource drain for the women entrepreneurs (Shaver & Scott, 1991). In this study, there were some instances where the respondents mentioned that spouse acted as a barrier to initiate the business, there were also a few instances that husbands were sufficiently supportive for the female entrepreneurs to carry out their business well.

If there is a business within parents or other family members, their knowledge, expertise and skills can be positively influenced when establishing a business (Lentz & Laband, 1990). As per the study, it was clear that most of the entrepreneurs

follow the footsteps of the parents and continue the existing business or start up a new venture in a related field. It can be stated that, if parents are self-employed they become a role model or sign for entrepreneurship and social support or financial resources from the family have a straight attitude towards an entrepreneurial intension. Many of the findings show that the females were motivated to join a specific industry as an entrepreneur mainly due to the effect of a role model in their life. This can be a parent, close relative or even an instructor/ teacher. Therefore, it can be deduced that the family background can act as a barrier or a supporter for female entrepreneurs when initiating their businesses.

According to the Human Capital theory formalized by Becker (1962), education and training are regarded as the investments in the future productivity of a person. The theory views the impact of education and experience on the career outcomes of individuals. The findings of this study show that females who had prior experience related to the job field were more stable in their business and many of them believed that regardless of the field, the experience gained from previous employment helped them become more confident in running their own business. Arenius and Minniti (2005) stated that a higher level of education promotes a higher degree of involvement in business start-ups. In accordance to the findings of this study, the women with educational qualifications in relation to their work field were confident in carrying out their own business and others believed that following a course related to their respective fields posed a positive impact on the success of their ventures. Former education and training influences women entrepreneurs and imparts the required knowledge and training along with other behavioral aspects to develop entrepreneurial activities (Reynolds, 2011). With this regard, it can be highlighted that education level can pose an impact on the female entrepreneurship at business start-up stage.

The economic motivation was the main influence on entrepreneurial activities (Papanek, 1971). According to the Economic theory of Entrepreneurship, the remunerative gains instantaneously developed eagerness among individuals to start entrepreneurial activities (Harris, 1971). Studies claimed that people who have capital on their hand tend to have high possibility of becoming entrepreneurs (Oswald & Blanchflower, 1998). To initiate a business, wealth acts as a crucial input (Parker, 2009). The study found out that majority of the females prefer accumulating the business capital via their own savings rather than reaching out for external financial resources. As per the motivation to commence a business, the study showed that most of the women entrepreneurs were driven by income matters to initiate their own venture. A few started the business to gain self-satisfaction by following their passion. There was very little impact from the government on business start-up. However previous studies have shown that if the government assists women by providing them guarantees they would limit external financing methods (Parker, 2009). Therefore, it can be deduced that availability of financial resources can be act as a barrier for women entrepreneurs when starting up a business.

Cochran (1965), in his Cultural Theory of Entrepreneurship proposed that the entrepreneurs are affected by their personal attitudes towards their occupation or when facilitating a new venture. Studies showed that the women entrepreneurs were confident in themselves and were able to carry out their own business efficiently. Researchers have state that the risk-taking ability is the confidence to make decisions (Minniti & Nardone, 2007). Self-employed females possess a greater level of risk-taking ability to help them face business problems (Herbert & Link, 1989). Initiating a business is not only identified as the risk, it also generates an income and positive outcomes during the operations (Sitkin & Pablo, 1992). According to Wikham (1998) for self-employment it is important to have basic management skills such as planning, controlling, time management, leadership skills, communication skills, etc. Cochran (1965), state that interest and the behavior of a leader is highly rely upon the type of childbearing and the school. While running a business communication and leadership skills are vital in dealing with the customers. The entrepreneurial abilities, apparent behavior and personal attitudes can affect directly or indirectly by social norms (Sylvia, 2015). External parties can influence to one's personal attitudes or it can be self-intention. For a woman, it can act as a barrier to enter into the business world. Therefore, influence of personal attitudes can be a barrier or a supporter for women entrepreneurs when starting up their business.

### **Conclusion and Recommendation: -**

This study identified a number of insightful remarks to be further researched in studies. The interviewed female entrepreneurs strongly believed that family support is crucial at the initiation stage. Family support was crucial for women entrepreneurs in managing both business and household work from the start up stage itself. If there is a business within parents or other family members, their knowledge, expertise and skills can be positively influenced when establishing a business. In this regard, the respondents showed a positive motivation to initiate their own business.

There is a high possibility of being self-employed, if a person has fulfilled their higher education. Studies have also shown that education helps to identify business opportunities to equip the essential skills to start the business (Jo & Lee, 1996). According to this study, majority of the women had followed some sort of courses related to their field of business and others gained training and experience from external sources. They were all thorough in their respective fields and strongly believed that without proper knowledge, it is impossible to run their own business.

When initiating a new business, accumulation of financial capital is a main requirement where women entrepreneurs to struggle to raise in the start-up stage. Through this research, it was evident that the female entrepreneurs were hesitant source finance from external sources. Hence, the preference was towards to utilize their own assets and cash in hand to invest in the business at the start-up stage.

The female entrepreneurs had their own perspectives and stepped out of their traditional customs to follow their selected career paths. Majority of the females were confident in their business because they had developed a passion for the field of work and it was evident that without a passion, accomplishment in the business was very limited. The attitude and behavior of the entrepreneur will highly affect the performance of the business and the recognition gained for the venture. Therefore, it can state that the impact of family background, effects of educational level, availability of financial resources and influence of personal attitudes were either can be barriers or supporters for women entrepreneurs when initiating a business.

### Limitations and Further Research

This study states several insightful remarks to further research in studies. The area which the research is conducted was only focused on the women entrepreneurs in Western Province. In Sri Lanka, there can be different cultures in other parts of the country which may affect in various ways towards the business startup. This study attempts to identify few barriers which can be mainly affect to the business startup. There may be an influence of infrastructural barriers such as land, information, access to credit, and technology for the women. And also, slow growth, high shut down rates, lack of institutional support, absence of knowing about technology can also be barriers towards women entrepreneurship. This study claimed the barriers in the start-up stage where as future research may be conducted focusing on various stages of a business.

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