

WOMEN IN ENTREPRENEURSHIP

PROFILE OF WOMEN ENTREPRENEURS IN A WAR-TORN AREA: CASE STUDY OF NORTHEAST SRI LANKA

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ABSTRACT

This study examines the demographic profile of 'Tamil' women entrepreneurs in the NorthEast of Sri Lanka who became entrepreneurs as a result of war. Five main areas of interest was examined, namely, i) characteristics of these women entrepreneurs; ii) factors that spurred them into entrepreneurship; iii) their challenges; iv) their measures of success; and v) the demographic profile of these women entrepreneurs. Findings indicate that a large percentage of these women were highly entrepreneurial who were motivated into entrepreneurship to get a better life, be self-reliant and support their families. Many of them went into business only after having lost their husbands at war. Most of these women were married with children and business was seen as a means to an end. These women were educated with a minimum secondary-level education and were involved in businesses such as livestock farming, office services and craft / textile which did not require a high capital outlay and expert skills and knowledge of the business. A large majority of these women were in business for the first time and most of them rated their businesses as successful ventures. Their measures of success were self-fulfilment, and a balance between family and work.

The findings of this research are important for several reasons. The women entrepreneurs of the NorthEast are seen as a powerful driving force for the economic development of the country. However, they lack basic training and development programmes which will be able to transform them into skilful and expert entrepreneurs. Presently, they initiate entrepreneurial ventures based on their own expertise, advise from friends and family, and some aid from their local NGO. INGOs, Donor Agencies and UN Agencies can play a critical role in the upliftment of the socio-economic status of this group of women entrepreneurs.

INTRODUCTION

The NorthEast of Sri Lanka has been an area that has been ravaged by war for more than two decades now. The war, the result of an ethnic conflict between the Tamils and the Sinhalese of Sri Lanka, has impeded socio-economic development and growth in the NorthEast. Within this region, there has been a sustained struggle for liberation and creation of a separate homeland. The “Tamil Tigers”, as they are more commonly known as, are the defacto government in the NorthEast of Sri Lanka today. After a Ceasefire Agreement that was signed in February 2002, the NorthEast has had the assistance of international non-governmental organisations (INGOs), local non-governmental organisations, donor agencies and foreign government intervention in the socio-economic development of the NorthEast.

Women have played a prominent role in the struggle for liberation as well as for the economic development of the NorthEast region. With a population of approximately 1.8 million, women constitute slightly more than forty percent of the total population. The focus of this study will be on the women entrepreneurs in the NorthEast of Sri Lanka. The women of the NorthEast have been victims of war in different ways. They are often direct victims, being killed, raped or maimed in the process of conflict. There have also been women combatants and the ‘famous’ “suicide bombers” originated from the NorthEast. Women close to armed conflict are often widows, their menfolk having been killed at war. As members of female-headed households, they face an uphill task in fighting to survive and in bringing up their children. It is this category of women that this study will focus on - women who became entrepreneurs as a result of war. There will be five main areas of interest that will be examined: i) characteristics of these women entrepreneurs; ii) factors that spurred them into entrepreneurship; iii) their challenges; iv) their

measures of success; and v) the demographic profile of these women entrepreneurs. The area in focus will be the eight districts in the NorthEast region, namely, the districts of Jaffna, Mullaitivu, Trincomalee, Batticalao, Amparai, Vavuniya, Mannar and Kilinochchi.

PROBLEM STATEMENT

Numerous studies have been undertaken on women entrepreneurs worldwide but none of them have focused on women entrepreneurs in the NorthEast of Sri Lanka. A series of SEED (Small Enterprise Development) working papers by the International Labour Organisation (ILO) has focused on South Asian countries as in Nepal, India, Bangladesh, Pakistan and Sri Lanka, but not on the NorthEast of Sri Lanka. Most studies on Sri Lanka have looked largely at the 'Singhala' women of Sri Lanka and not on the 'Tamil' women of the NorthEast of Sri Lanka. The 'Tamil' women entrepreneurs, a major driving force in the economic development of the NorthEast, is a group of women that has been neglected in past research and needs to be highlighted to attract international aid and assistance for women entrepreneurship development. They are a different breed of women, women who have been subjected to war and women who have come out stronger than most women entrepreneurs in society. This study will highlight this group of women entrepreneurs and present a profile of an undisclosed force.

OBJECTIVES

The objectives of this research will focus on five main areas of interest in drawing out a profile of the Tamil women entrepreneurs of the NorthEast.

- i) The characteristics of these women entrepreneurs will be examined. The “entrepreneurial characteristics” as defined by McClelland (1961), Glennon (1966), Hornaday and Aboud (1971), Timmons (1978), Carland (1984), Yoffie and Bergenstein (1985) and Gartner (1989) will serve as a guideline in determining the entrepreneurial characteristics of these women entrepreneurs.
- ii) The factors that spurred these women into entrepreneurship will be examined.
- iii) Challenges, problems, obstacles faced by these women entrepreneurs will be identified.
- iv) The “measures of success” – how these women entrepreneurs interpret their success will be discussed.
- v) Demographic information about these women entrepreneurs will disclose the profile of these women entrepreneurs in the NorthEast of Sri Lanka

REVIEW OF LITERATURE

Extant literature provides numerous studies that have examined characteristics of female entrepreneurs, motivational factors, success measures, access to capital, and comparisons between male and female entrepreneurs. These studies have focused on female entrepreneurs in developed countries, developing countries and the lesser developed countries. However, none of these studies have focused on female entrepreneurs in war-torn zones. The International Labour Organisation has published a series of working papers on women entrepreneurs and these studies have focused on countries where the ILO has established several programmes to promote women

entrepreneurship development and gender equality as in Africa, Vietnam, Bangladesh, Nepal, Mauritius and Sri Lanka, to name a few. However, the ILO's working paper in Sri Lanka focused on the 'Singhalese' women and not on the 'Tamil' women of the NorthEast. Hence, it can be concluded that there has been no past research on women entrepreneurs in the NorthEast of Sri Lanka.

Characteristics of Women Entrepreneurs

Richardson, Howarth and Finnegan (2004) conducted a study on Women's Enterprise Development (WED) in Ethiopia, Tanzania and Zambia throughout 2002. The WED study confirmed the findings of other research and showed that many women entrepreneurs were motivated by factors and desires very similar to men in starting their own micro and small enterprises – the desire to be self-employed, to be their own boss, to generate an income for themselves and their families, and to utilise skills. The groups of women entrepreneurs in the three countries were shown to have proactively decided to be entrepreneurs, and they were formalising and growing their businesses, rather than being driven by the necessity arising from poverty. In terms of a recent report commissioned by the OECD (Hall, 2003), they were closer to being “growth-oriented women entrepreneurs”, rather than “lifestyle” entrepreneurs. Whilst the primary research seemed to show that many of the women's motivations for starting their business were typical of both women's and men's desire for business ownership, differences were seen in women's stated “conditions of start-up.” Women entrepreneurs in this WED study and others, refer explicitly to their roles as mothers, wives, daughters, and their need to generate income for the family as important “drivers” for business ownership, whereas other research on men in business shows that men tend to give reasons such as, “to generate income.”

An ILO report on the findings of a survey conducted in 2000/2001 on a “Start Your Business” training programme in Vietnam by Barwa (2003) revealed interesting findings on the background information of the Vietnamese women entrepreneurs. Forty percent of the women said that their main reason for starting a business was to supplement an existing family income. Twenty-eight percent said that they had a business idea which prompted them to go into business. The women entrepreneurs were engaged in four main business sectors, that is, trade, agricultural production, manufacturing and service. Many of them were engaged in more than one business activity. As most of the women entrepreneurs owned family-run businesses, 49 percent responded that they employed family members, while only 21 percent employed outsiders on wage employment basis. Nearly 97 percent of the entrepreneurs confirmed that their business performance had improved considerably since their participation in the ‘Start Your Business’ training. Most of them indicated increases in profit, customers and sales.

In studying women entrepreneurs in Bangladesh, Karim’s (2001) report based on desk research and analysis of an earlier ILO study in 1995 found that in general female entrepreneurs in Bangladesh were younger than male entrepreneurs, the average age being 33 years for females, and between 36 and 37 years for males. Most of the female and male entrepreneurs (81 percent) were married. On educational levels, it was found that 42 percent of the female entrepreneurs have less than 10 years of schooling (below the secondary school level), while the corresponding figure of their male counterparts is 56 percent. There were more female entrepreneurs (43 percent) than male entrepreneurs (37 percent) with higher education (secondary school onwards). The study found that the family environment influences the creation of entrepreneurial enterprises. Fifty-eight percent of the women entrepreneurs’ spouses were independent workers,

57 percent of them had self-employed fathers and 88 percent of these women entrepreneurs received support and cooperation from their families. Female entrepreneurs start their business at a slightly earlier age than do male entrepreneurs (27 years for females in rural areas and 28 years for those in urban areas). More than half the female respondents had no previous work experience. The age of the majority of female-headed enterprises (61 percent) ranges between 1 and 5 years. For the majority of the respondents (74 percent), the choice of an enterprise idea results from the natural inclination of respondents, irrespective of education or working experience. The majority of the female entrepreneurs (66 percent) rank desire to supplement family income as the primary reason for starting the enterprise. Preference for earning an income and doing family chores simultaneously ranks second, while pursuing a personal interest or hobby comes third.

Hookingsing and Essoo (2003) in studying female entrepreneurs in Mauritius found that these women were strong willed, showed initiative, were eager to look for avenues of assistance/guidance, and were ready to face challenges, including the somewhat daunting task of going through all the permits procedures in Mauritius. On educational status, 40 percent of the women had a GCE 'O' level and 32 percent had a GCE 'A' level or had studied to a higher level. Overall, 92 percent had secondary-level education and 40 percent had vocational qualifications. It was also found that the younger women were better educated with 81 percent of the women in the age group of 30 to 40 having a GCE 'O' level or higher education. The main reasons cited for starting a business were independence, additional income, the need to be one's own boss, to keep oneself occupied and to have the flexibility to cope with family commitments. The barriers faced

by women entrepreneurs were the hassle of getting permits, the lack of market, the ability to raise capital and not being taken as seriously as men.

A study by Maysami et. al (1999) on female business owners in Singapore revealed that the majority of female entrepreneurs in Singapore had an average age of 41, are mostly married and have an average of two children. Teo (1996) as cited in Maysami (1999) found that most of the female Singaporean business owners had at least 10 years of schooling, while 35 percent held first or postgraduate degrees, 15 percent had professional or polytechnic qualifications and 50 percent had completed secondary-level education. Results from previous studies indicated that prior to setting up their ventures, the majority of female business owners had previous work experience. The majority of these female entrepreneurs were in the service and retail industries. The five major factors which best motivate Singaporean female business owners were: i) the perceived presence of a business opportunity; ii) the desire to put their knowledge and skills into use; iii) the need for freedom and flexibility; iv) the desire to achieve personal growth and recognition; and v) the need to make more money for financial independence (Teo, 1996) as cited in Maysami (1999). Moreover, it was the prospective female owners' own personal decision to start a business in fulfilling their sense of self-worth, and not the influence of family and friends, that inspired them. The most common problems faced by female business owners were lack of a start-up capital, lack of confidence in female business owners' abilities on the part of banks, suppliers, and clients alike, as well as family issues. Factors that Singaporean business women cite as having contributed to their success are product and service qualities, quality of personnel, adequate knowledge of products and services, and customer loyalty.

Support Agencies for Women Entrepreneurs

SEED (Small Enterprise Development, ILO), provides a rich source of materials on women entrepreneurs in Mauritius, Bangladesh, Sri Lanka, Africa and Vietnam. The SEED Working Paper No. 58 (2003) on female entrepreneurship in Mauritius revealed several public sector institutions that were active in supporting small enterprises and entrepreneurship in Mauritius. The Ministry of Women's Rights, Child Development and Family Welfare was aimed at increasing the economic empowerment of women, and the National Women Entrepreneur Council was aimed at creating a strong base of women entrepreneurship culture. In the nineties, the Mauritius Employers' Federation introduced a structured entrepreneurship programme with the support of Management Systems International (MSI), based in Washington. The training programme was aimed at developing entrepreneurs in the country and helping participants improve their management skills and achieve greater success in their enterprises.

The SEED Working Paper No. 14 (2001) on "Jobs, Gender and Small Enterprises in Bangladesh" revealed an aggressive government policy of integrating women into the mainstream of economic development. There were various projects being undertaken to alleviate poverty amongst women who were the poorest of the poor in Bangladesh. Most of these projects targeted poor destitute women and promoted self-employment through income generation activities. There were also a number of United Nations Agencies, Donors, INGOs and NGOs that were engaged in poverty alleviation and women's development programmes in Bangladesh. Prominent among the UN agencies involved are the United Nations Development Programme (UNDP), the International Labour Organisation (ILO), United Nations Fund for Population Activities (UNFPA), the Food and Agriculture Organisation of the United Nations (FAO), the

United Nations Capital Development Fund (UNCDF), the United Nations Children's Fund (UNICEF), and the International Fund for Agriculture Development (IFAD). Prominent donors and financing institutions include the Netherlands, German GTZ, Swedish Sida, Norwegian NORAD, the European Union (EU), USAID, and the Asian Development Bank (ADB). Apart from contributions to self-employment programmes and income-generation activities for poor and destitute persons, USAID and the ILO have been involved in entrepreneurship development at a higher level. USAID has funded the women's entrepreneurship development programmes, and the ILO assisted the Productivity Services Wing of the Bangladesh Employers' Association in providing consultancy training and related services to improve the productivity of small and medium-scale enterprises. The Grameen Bank, almost a household word in Bangladesh, is a success story in rural poverty alleviation, especially among the women, admired around the world. Under the Grameen Bank concept, loans are made available to individuals and groups for self-employment and income-generation activities. A similar concept called the Kalanjiam, a micro-credit system, exists in India.

The ILO-SAAT (International Labour Organisation-South Asia Multidisciplinary Advisory Team) has been engaged in a range of activities to assist women's entrepreneurship development in Bangladesh, India, Nepal, Pakistan and Sri Lanka, all of which are in South Asia, and these programmes have been supported by Swedish Sida, UNDP and the ILO's Regional Office for Asia and the Pacific. As examples of the work undertaken by ILO-SAAT in the 1990s, training materials were developed and field-tested to train trainers in entrepreneurship development for women. Regional Training of Trainers (TOT) programmes were held in Bangalore (India), Chiangmai (Thailand), Colombo (Sri Lanka), Manila (the Philippines) and Kathmandu (Nepal)

at which almost 140 trainers were trained on a specially produced ILO-SAAT manual called GET (Gender + Entrepreneurship Together). The training package – GET Ahead for Women in Enterprise – aims to assist ILO partner organisations in promoting enterprise development among women in poverty who want to start or are already engaged in small-scale business.

In Vietnam, ILO in collaboration with the Vietnam Chamber of Commerce and Industry (VCCI) introduced the Start and Improve Your Business (SIYB) training project (ILO Vietnam Working Paper Series No. 1, 2003). The training project was developed to address the needs for basic business management skills in the micro and small enterprise (MSE) sector and to increase income and employment creation in MSEs. Women who participated in SIYB training reported increases in sales, income and additional money for private spending. The SIYB training offered the women an opportunity to network with other women and to build their confidence. Oxfam-Quebec is a project in Vietnam that has exhibited great commitment in training women entrepreneurs operating at the micro-level, especially women who are engaged in household enterprises.

METHODOLOGY

A survey instrument was developed to capture the information relating to the research objectives. A structured questionnaire was prepared in English and translated into Tamil for the purposes of interviewing the Tamil women entrepreneurs. The resulting questionnaire comprised of five sections. The first section examined entrepreneurial characteristics, the second section looked at factors that stimulated entrepreneurship, the third section identified challenges of

entrepreneurship, the fourth section gathered demographic information and the final section identified measures of success.

A total of 200 women entrepreneurs were randomly selected from the eight districts in the NorthEast. They were all micro-enterprises with less than five employees across a range of businesses. The questionnaires were distributed to the women entrepreneurs and collected after a period of one month. Overall, 139 questionnaires were received at a response rate of 69.5%.

SURVEY RESULTS

The data was analysed based on the five research objectives, that is, i) to identify entrepreneurial characteristics of women entrepreneurs in NorthEast Sri Lanka; ii) to identify factors that stimulated entrepreneurship; iii) to examine challenges of these women entrepreneurs; iv) to draw up a profile of these women entrepreneurs; and v) to determine measures of success used by these women entrepreneurs.

Entrepreneurial Characteristics

Entrepreneurial characteristics as defined by Gartner (1989), Yoffie and Bergenstein (1985), Carland, James W. Hoy, Boulton and Carland, Jo Ann C. (1984), Timmons (1978), Liles (1974), Hornaday and Aboud (1971), Glennon (1966), and McClelland (1961) were examined in the study. The means and standard deviations for the 14 constructs based on entrepreneurial characteristics are shown in Table 1. Mean scores of entrepreneurial characteristics of women entrepreneurs are high in 7 characteristics out of 14 characteristics. This indicates that the women entrepreneurs of the NorthEast are entrepreneurial to a certain extent though not fully.

They scored highly in order of the highest mean score of 1.66 to the lowest mean score of 2.15 in the following characteristics: i) high need for achievement; ii) high level of determination and desire to overcome hurdles and solve problems; iii) high level of confidence; iv) set clear goals for business; v) risk-taking behaviour; vi) opportunity-driven; and vii) profit and growth.

Factors That Stimulated Entrepreneurship

The factors that stimulated entrepreneurship were derived based on the writer's observation after conducting a series of consultancy training sessions with the women entrepreneurs. The means and standard deviations for the 9 constructs based on factors that stimulated entrepreneurship are shown in Table 2. Mean scores of factors that stimulated entrepreneurship in women entrepreneurs were high in 5 of the 9 constructs. This indicates that women entrepreneurs in the NorthEast are motivated into entrepreneurship by the following factors: i) to get a better life; ii) to pursue a business idea; iii) to be self-reliant; iv) to support the family; and v) due to lack of opportunities in the employment sector.

Challenges of Women Entrepreneurs

The term 'challenges' in this study would encompass obstacles, problems, hardships, and limitations faced by the women entrepreneurs, basically socio-economic and political factors. The means and standard deviations for the 6 constructs based on challenges of entrepreneurship are shown in Table 3. Mean scores of challenges of entrepreneurship indicated that the women entrepreneurs in the NorthEast were not challenged by the factors identified in the study. The mean scores very strongly indicated that the challenges were neutral to less important for the women entrepreneurs. Lack of financial support, lack of government support, lack of support

from society, lack of support from family and friends, unstable political environment and lack of knowledge and expertise were not seen as obstacles or problems or hindrances to these women entrepreneurs. This indicates that the women entrepreneurs of the NorthEast were strong willed, determined women who were willing to face the challenges in entrepreneurship to achieve their goals. They were focused on achieving the goals they had set for themselves and pursued their goals against all odds. This is because these were goals that could not be compromised; they were about supporting themselves, their children and their family members. This also indicates that these women entrepreneurs were desperate to survive and make some money from their businesses, hence the challenges did not pose a threat or obstacle to them.

Demographic Information

Age of women entrepreneurs

Below 29	25
30 - 39	40
40 - 49	44
50 - 60	18
Above 60	4

The study found that the maximum number of the entrepreneurs (64 percent) were in the age group of 30 to 50, indicating that the women entrepreneurs in the NorthEast went into business only after having lost their husbands at war. They were forced into business to take care of themselves and the family, more so if they had children to support.

Marital status of women entrepreneurs:

Married with children	58
Married without children	7
Single	27
Widow with children	37
Widow without children	7

The results indicated that the majority of the women (43 percent) were married with children, and another 27 percent were widows with children. Overall, 80 percent of the women entrepreneurs were married and 20 percent remained single. However, single women too were involved in entrepreneurship either to support their families or due to unemployment. The NorthEast is a war-ravaged area where employment is very limited. Some women remained single after having being maimed at war, and some avoided marriage and turned to social work as caring for the victims of war, and there is a small percentage that remained single due to fear of losing their spouses at war. This indicates that reasons such as having to take care for themselves, their immediate family, and the children, are some of the main reasons why the women entrepreneurs of the NorthEast went into business.

Education of women entrepreneurs

University	6
A-Levels	26
O-Levels	33
Secondary Education	43
Primary Education	17
No Formal Education	14

The results found that 78 percent of the women entrepreneurs had a minimum secondary-level education. Only a small percentage (12 percent) had primary education and 10 percent had no formal education.

Hence, it can be concluded that the larger majority of women entrepreneurs in the NorthEast were educated and literate. This indicates that though a war-torn area, the NorthEast has managed to groom a literate society with provision for schools and colleges.

Length of time the woman entrepreneur has been in business

more than 20 years	21
more than 15 years	15
more than 10 years	12
more than 5 years	30
1 to 4 years	31
less than 1 year	20

The results indicated that 60 percent of the women entrepreneurs had been in business for more than 5 years. It has been more than 30 years since the war began in the NorthEast. The women of the NorthEast have been involved in small business activities such as cattle and goat rearing, poultry farming, tailoring, production of spices, provision shops and other small business activities to support themselves and their families due to the hardships of war.

Type of business

livestock farming	34
office services	20
craft / textile	17
retail trade	15
agriculture	14
food product	12
manufacturing	7
education	4
consultancy services	4
Others	5

The results showed that the largest percentage (26 percent) of women entrepreneurs were involved in livestock farming. Another 15 percent were involved in office services and 13

percent in craft/textile. This indicates that the women entrepreneurs were involved in businesses which did not require high capital and businesses in which they had prior expertise and experience. These businesses were easy to start with minimum capital requirement and did not require technical knowledge or skills to manage.

Reasons why the woman entrepreneur chose the business she is in

flexible hours	82
had the idea for the product or service	33
identified a need in the market	25
had special skills and experience necessary for this business	70
parents' business	36

Results indicated that the two main reasons why the women entrepreneurs chose the business they were in were flexible hours and the special skills and experience required for the business that they had.

Number of employees in the business

1	8
2	10
3	4
4	6
8	1
9	1
10	1
15	1
16	1
22	1
24	1
30	1
120	1
125	1

26 percent of the women entrepreneurs had more than 5 employees in their businesses. 74 percent had less than 5 employees in their businesses. This indicates that the women entrepreneurs were involved in businesses that did not require many employees, and businesses which the women entrepreneurs could handle on their own or with their children, as in livestock farming, textile, and office services.

Is this the first business?

Yes	92
No	26

The results indicated that the present business was the first business venture for the larger majority (78 percent) of the women entrepreneurs. This indicates that entrepreneurship is still a very new field to the women of the NorthEast and they are still very new to the idea of “women in business.”

Previous ventures run by the woman entrepreneur

0	125
1	5
2	3
3	3
6	1
8	1
180	1

The results showed that the majority of the women entrepreneurs (90 percent) were in business for the first time, which reinforces the result of the previous question where most of the entrepreneurs said that this was their first venture.

Is the business a success?

Yes	111
No	15

The results showed that most of the women entrepreneurs (88 percent) were very optimistic about their business and believed that their business was a success. This is typical of the people of the NorthEast of Sri Lanka. They are people who have very high self confidence, determination and will power and they have demonstrated this extremely well in their struggle for a liberated homeland.

Measures of Success

This section identified the measures of success as interpreted by the women entrepreneurs; their yardstick for entrepreneurial success.

profit/sale	77
achievement of personal goals	51
self-fulfilment	91
a balance between family and work	85
growth and expansion of business	30
making a difference by helping others	40
employee satisfaction	51
Social contribution	64
contribution to the economic growth	45

The results showed that most of the entrepreneurs believed the measures for success for them were either self-fulfilment or a balance between family and work. Another factor that was found to be important was profit and sale. These results were found to be consistent with the findings of the marital status of the women entrepreneurs where they started business ventures to support themselves and their families, and the fact that this is their first and only business venture.

DISCUSSION

The women entrepreneurs of the NorthEast were victims of war. They did not become entrepreneurs out of choice; they became entrepreneurs as a result of war. In their pursuit of supporting themselves and their families, they demonstrated entrepreneurial characteristics and capabilities. They demonstrated high need for achievement, high level of confidence, high level of determination and desire to overcome hurdles and solve problems, and set clear business goals for themselves. These were clearly strong entrepreneurial traits that is required in order to succeed in any business venture and these women entrepreneurs had them. Their strong entrepreneurial characteristics is reflected in their response to the challenges posed to them; they were not deterred by the challenges.

They were prompted into entrepreneurship to get a better life after losing their spouses or breadwinners; to be self-reliant and support their family; to pursue a business idea that they only conceptualised due to the circumstances they were in; and due to lack of opportunities in the employment sector. These women entrepreneurs were not deterred by the numerous challenges they faced because they were desperate to survive and support their families. They were victims

of war who had seen greater challenges during war and entrepreneurship challenges were not an issue compared to the hardships they had undergone due to war.

These women were very confident about the success of their business ventures. For them, success was measured by either self-fulfilment or a balance between family and work. This again reflects their main objective of starting a business venture – to support themselves and their families.

Hence, we find a group of strong willed women entrepreneurs in the NorthEast who act and behave entrepreneurially without even knowing that a term called “entrepreneurship” exists in today’s business world. They are oblivious to their entrepreneurial capabilities and manage their business ventures based on their drive and passion to succeed because failure would mean their children may not be fed and their families may have to go into welfare homes.

These women entrepreneurs were educated middle aged women with families to support. For most of them, this was their first business venture. They were small businesses with less than five employees and were mostly engaged in livestock farming and cottage industries. They went into business mainly because of the flexible hours which they needed to balance between work and family, and also because they already had prior skills and experience required of the business. This meant that they need not have to spend time training or acquiring the necessary skills, they could embark on the business immediately. This was important because they were in business as a matter of survival, though some did mention profit and sale.

Ninety percent of these women entrepreneurs had never managed a business before. Hence, they were managing their business ventures based on trial and error, gut feeling, family support and the occasional training that was given to them by the various INGOs and NGOs in the NorthEast. There is only one active women's organisation in the NorthEast of Sri Lanka involved in helping women entrepreneurs and that is the Centre for Women's Development and Rehabilitation (CWDR). This organisation is aimed at rehabilitating women affected by war and enhancing the quality of life for women in the NorthEast by supporting them in income generation activities. The CWDR is involved in setting up small businesses for women affected by war and also gives out micro-credit financing to these women entrepreneurs.

CONCLUSION

The women entrepreneurs of the NorthEast are an undisclosed 'force'; they are a powerful group of women who have experienced war, if not fought at war, and they were determined to succeed at all costs, in business and in war. They were women who had held a gun and business start-ups and challenges were not a problem or obstacle to them. These women, if trained and developed, could be transformed into dynamic women entrepreneurs. As we are well aware, entrepreneurs can be made and these women entrepreneurs of the NorthEast can be developed to become a strong entrepreneurial force contributing to the economic development of the country. These women can play an important role in the socio-economic development of their country. They can be a major driving force in the rehabilitation and reconstruction of their country that has been ravaged by more than three decades of war.

What these women entrepreneurs need is a structured developmental plan to take them from the basics of entrepreneurship to become skilled and expert entrepreneurs. A structured training and development package such as the ones introduced by the International Labour Organisation in Bangladesh, Vietnam and Mauritius can be introduced to the women entrepreneurs of the NorthEast. These women entrepreneurs who have the confidence and desire to succeed will be very receptive to an entrepreneurial development programme. However, the training programme has to be strategic and structured. In this respect, the International Non-Governmental Organisations (INGOs) can play a more aggressive and participative role in the development of women entrepreneurship in the NorthEast of Sri Lanka. Though it cannot be denied that there is a strong presence of INGOs in the NorthEast, their contribution towards the development of women entrepreneurship is minimal and limited. UN agencies, Donors, INGOs and NGOs can play a more active role in the development of women entrepreneurship in the NorthEast.

The government of the NorthEast can also play a more active role in promoting women entrepreneurship by supporting them in the form of loans, subsidies, overdrafts, micro-credit financing, skills training and entrepreneurship consultancy training. The government can introduce policies which encourage and support women entrepreneurship in the NorthEast. Support agencies to help and assist women entrepreneurs can be set up to ensure the success of women entrepreneurial ventures. The government can include in its strategic plans development plans for women as in vocational training, rural development programmes, establishment of cottage industries production and the creation of facilities for working women and children.

Finally, the society has to be 'educated' to start thinking entrepreneurially. The entrepreneurial mindset must be inculcated at various levels of the social makeup. Entrepreneurship must be seen as a means of enhancing women's life in a holistic way, at a personal level, at the family level, and in the context of the community and society in general.

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Table 1: Entrepreneurial Characteristics

	Mean	Std. Deviation
High need for achievement	1.66	1.107
Locus of control: believes in personal control and influence	2.55	1.660
Risk-taking behaviour	2.04	1.160
Have created on organization/new venture	3.12	2.050
Principal Purpose is profit & growth	2.15	1.655
Innovative behaviour	2.45	1.547
Opportunity-driven (exploit opportunities in rapidly changing environment)	2.13	1.527
Flexible decision-making system: acting in revolutionary ways	3.04	1.767
Hires outside help / expertise / resources of others to help in the business	3.00	1.615
have a tremendous amount of energy and drive	2.99	1.489
high level of confidence	1.99	1.590
high level of determination and desire to overcome hurdles and solve problems	1.92	1.136
set clear goals for the business	1.99	1.620
have a special tolerance for ambiguous situations and uncertainty	2.47	1.374

Note: mean scores based on a five-point scale ranging from 1= most important to 5 = least important.

Table 2: Factors that stimulated Entrepreneurship

	Mean	Std. Deviation
Political environment	2.98	1.639
Economic conditions	3.46	1.481
Encouragement from the government	2.82	1.656
Encouragement from NGOs	2.87	1.760
To get a better life	4.04	1.626
To pursue a business idea	3.91	1.876
To be self-reliant	3.91	1.427
To support the family	4.14	1.395
Lack of opportunities in employment sector	3.79	2.069

Note: mean scores based on a five-point scale ranging from 1= strongly disagree to 5 = strongly agree.

Table 3: Challenges of Entrepreneurship

	Mean	Std. Deviation
Lack of financial support	3.22	1.789
Lack of government support	3.58	1.769
Lack of support from society	3.25	1.703
Lack of support from family and friends	3.28	1.774
Unstable political environment	3.37	2.005
Lack of knowledge & expertise	3.49	1.943

Note: mean scores based on a five-point scale ranging from 1= most important to 5 = least important.