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**A WOMEN'S WORTH: EXPLORING ETHNIC MINORITY FEMALE  
ENTREPRENEURS' EXPERIENCES IN SRI LANKA**

**S.Sahira\***

*Department of Commerce and Financial  
Management, University of Kelaniya, Sri Lanka,  
ORCID ID 0000-0002-3906-9369*

**H.A.K.N.S. Surangi**

*Department of Commerce and Financial  
Management, University of Kelaniya, Sri Lanka  
ORCID ID 0000-0002-2671-2212*

*\*Corresponding author email: [saneerasahira.s@gmail.com](mailto:saneerasahira.s@gmail.com)*

**Abstract.** Women, particularly minority women, remain underrepresented in entrepreneurial activities and continue establishing ventures in low-growth sectors. This qualitative research explores ethnic minority female entrepreneurs' experiences by focusing on why women might choose entrepreneurship as a career choice and their constraints. The study adopts a social constructionist approach, specifically narrative design. Data were collected through in-depth interviews with ten minority female entrepreneurs who founded ventures in Sri Lanka. Thematic analysis was used, and the transcripts were reviewed and explored, codes created, emerging themes identified, and interpretation with explanation building undertaken. Findings revealed that perception of ethnic discrimination discourages some ethnic minority businesses from applying for bank loans. As a result, female entrepreneurs perceive higher financial barriers to their business. Moreover, the results highlight the importance of transnational family networks within all aspects of the business and suggest that these links can sometimes provide a fertile source of new business ideas and limit innovation and decisions shaped by cultural norms. The findings can support facilitating and promoting entrepreneurship among ethnic minority female entrepreneurs. It could be valuable to further our understanding of the role of ethnic minority females and their experiences of combining entrepreneurship and business.

**Keywords:** ethnic minority entrepreneurs, female entrepreneurs, narratives, qualitative

**JEL Classification:** C35, L26, L31.

**INTRODUCTION**

Significant efforts are being made in both developed and developing countries to promote female entrepreneurship, given its impact on economic and social development in any country. Female entrepreneurship is growing significantly worldwide and contributes to income generation, employment opportunities, rural development, poverty alleviation and innovation (Brush, 1992; Brush and Cooper, 2012; Welter, 2004; Henry et al., 2015). Hence, women entrepreneurs have attracted increasing attention from public and private, national and international organisations, who devote substantial resources for their economic empowerment. However, ethnic minority female entrepreneurship is still under research area. Regardless of the number of women creating

businesses, studies show gender-specific and cultural barriers, including ethnicity, that constrain the growth and sustainability of women's entrepreneurship.

According to the scholars' ethnic minority entrepreneurs are playing a significant role in economic development. Wirschaft and Arbeit (2005) found that in Germany (1987 to 2003-time period), foreign entrepreneurs are twin their businesses up to 286,000 firms, it provides 3% to 4 % of total employment but also still lack ethnic minority participation for the entrepreneurial activities lower than their Germans, at 10 per cent. Researchers highlight that minorities' involvement is increased and have not fully utilised the expectations (Boden and Nucci, 2000; Carter et al., 1997; Robb, 2000) and are more likely to fail their start-up businesses (Carter et al., 2001). Lack of finance is the major challenge faced by ethnic minority businesses. Also, they enter into the low profit-making markets, and through that, they cannot create good value addition. Because of that, they struggled to survive the industry (Bates, 1997) Ram et al. (2017) and Ram and Smallbone (2003) found unequal treatments within the industry in which they operate their markets, and fewer amounts receive for imports, and monopolistic buyers in the global completion are the major threats faced by the ethnic minority entrepreneurs. Female ethnic minority entrepreneurs are compressed by their cultures and beliefs that females enter and run the ventures and do not receive the same support from family members as male counterparts (Dhaliwal and Kangis, 2006). As per the research findings worldwide, female entrepreneurs and ethnic minority participation in entrepreneurial activities increase daily. However, their failure rate is high compared to male counterparties because they face traditional issues in entrepreneurial activities. Regardless of the change in time that has led to over 252 million women entrepreneurs worldwide, they are still struggling to overcome their challenges regularly.

A significant finding from the literature was that ethnic minority women were usually underrepresented in entrepreneurship. It is recognised that fewer ethnic women than men start businesses (Jennings and Brush, 2013). Many reasons have been identified for this, including that, on average ethnic minority women have historically lacked in social, financial and human capital compared to men; they have faced discrimination in labour and financial markets, and that potential business support institutions and programs are gender-biased. Since men also face difficulties in becoming entrepreneurs, the question has been posed as to why ethnic minority women may experience more severe constraints and why they choose entrepreneurship as a career option.

## LITERATURE REVIEW

### 2.1. *Female entrepreneurship*

Research on female entrepreneurship developed rapidly since the second half of the 1980s by focusing on this sector as a separate research area (Jennings and Brush, 2013). Most of this research has focused on individual characteristics of women entrepreneurs, women's motivation to start their businesses, their management style, and the constraints they face (Jennings and Brush, 2013). In addition, most initial studies concerned female entrepreneurs in developed countries, and few studies were conducted in other contexts (Mekonnen and Castino, 2017).

The fewer participation in entrepreneurial activities is constantly highlighted in the literature, and female entrepreneurs tend to perform less than their male counterparts (Jennings and Brush, 2013). Specifically, they tend to be less profitable, less resilient and less growth vigorously on average (Surangi 2018). Furthermore, most patriarchal societies expect that womens' primary responsibility is the domestic tasks and that men are the leading public representative and breadwinners (McDade and Spring, 2005). Consequently, role conflict is a potentially significant concern for employed and entrepreneurial women (Surangi, 2018). However, evidence shows that most women in Asian countries are involved in business activities without any corresponding decrease in domestic roles (Surangi, 2018). A few scholars (e.g. Jennings and McDougald, 2007; Shelton, 2006) have argued that another, somewhat neglected reason for the relative

underperformance of female-owned businesses could women experiencing more role conflict than men.

The institutional theory explains the difference between men and women regarding their entrepreneurial activities (Baughn, 2006). Females have the same rights as male counterparties subject to distinction generated by social norms and expectations. In some countries, females get less respect and face different challenges. These discouragements impact the business formation and less involvement in entrepreneurial activities (Patton and Marlow, 2005). Unfortunately, there are few arguments available in the literature. One of the famous arguments is that little evidence exists regarding the start-up bias that countries are unseen in most developed nations.

In contrast, lack of government support negatively reduces the female entrepreneur's social capital in developing countries (Welter, 2004). Limiting mobility, lack of network and market interactions are the main problems female entrepreneurs face in the male-dominant society (Hafizullah, 2012). In Pakistan, female entrepreneurs face many cultural issues compared to other Asian countries (Palaniappan et al., 2012). Coleman and Robb, (2009) found that female entrepreneurs' enterprises are smaller in size, profits, and very few survive within the industry. For example, Biz2credit company (a leading online credit marketplace) revealed that female entrepreneurs' revenue has increased by 12 per cent from the past year.

In comparison, men-owned businesses generated 60 per cent income in 2015, based on 35,000 loan applications from business owners (Bose, 2016). When considering social capital, female entrepreneurs' network relationships are more effective than male counterparties. However, female entrepreneurs face unique challenges and barriers in accessing social and financial capital (Loscocco, 2009).

## 2.2. *Ethnic minority entrepreneurship*

During the 1970 and 1980 period, small business and self-employment researchers highlighted the research on ethnic minority entrepreneurship (Hiebert, 2002). A few studies stress the role of ethnicity to explain disparities in the performance of different ethnic entrepreneurial firms (Aldrich and Waldinger, 1990). Ethnic entrepreneurship became a popular subject of research and policymaking in various nations and multi-cultural societies. A plethora of ethnic minority businesses (EMBs) is a part of the business landscape in most countries of the world (Engelen, 2001).

Aldrich and Waldinger (1990) have argued that the lack of open and equal careers blocked ethnic minority entrepreneurs' opportunities in the labour market; most ethnic minorities start their businesses due to the above reasons. The fewer participation of the entrepreneurial activities is constantly highlighted in the literature. Evidence shows that the ethnicity of entrepreneurs influences their performance. Thus their business performance means assuming that certain groups of ethnic entrepreneurs, due to the unique constraints of their ethnicity, are more frequently limited to business opportunities of lower quality and prone to more unsatisfactory business performance. Consequently, the relationship between ethnic businesses and performance measures must be reconsidered. However, the literature showed that ethnic minority groups continued to face significant barriers to economic participation and needed exceptional support in their business ventures (Victor and Associates, 1993).

According to the social network theory (Burt, 2004), belonging to a social network offers individuals the advantage of social capital. Entrepreneurs are embedded in social networks, and networks play a critical role in the entrepreneurial success (Aldrich and Waldinger, 1990). There are few arguments available in the literature. One famous view is that social networks help entrepreneurs gain access to different capital, including finance (Granovetter, 1985). However, evidence shows ethnic minority groups in North London (Bieler, 2000) limit their social capital as they cannot expand their market beyond their ethnic enclaves. Therefore the social constraints of the community could inhibit break-out. Previous studies (Du, 2013) provide insufficient evidence on whether an entrepreneur's religious belief affects bank lending decisions. One strand of the literature compares explicitly ethnic minority and non-minority access to finance and the

implications for business performance. Further, some findings show that disadvantaged minorities face more financial severe constraints due to lending discrimination, resulting in lower business performance (Coleman, 1988).

### **2.3. *Ethnic minority female entrepreneurship***

Research on ethnic minorities and female entrepreneurship represents a growing scholarly work. The ethnicity of female entrepreneurs is under research area in entrepreneurship (Levent, 2003). Women entrepreneurs who belong to an ethnic minority group are subject to double jeopardy in terms of being the subjects in academic research. They are disadvantaged because they are women and are doubly disadvantaged if they also belong to an ethnic minority group.

The women fewer participation and failure of the entrepreneurial activities are consistently highlighted in the literature. Evidence indicates that BAME (black, Asian and minority ethnic) females perform well ethnic than white women (GEM, 2004). Gender roles are often conflicting with entrepreneurial activities, and it is no longer possible to accurately estimate how many South Asian female is in business (Dawe, 2005). For example, gender roles prevent admission to sources desired to apprehend a venture, compounded via biased institutional frameworks that can constrain their integration into the rising market economies (Allen et al, 2008). For example, some research findings revealed that South Asian females had been disadvantaged in gaining access to business aid and financial assistance (Dawe, 2005).

Several theories propose to clarify the entrepreneurial orientation of ethnic groups. Scholars often used cultural, disadvantage, and mixed embeddedness theory (Azmat, 2010). The cultural theory posits that aspects like social norms, beliefs, and family ties influence ethnic entrepreneurs to start businesses, the sort of business formed, and the outcome of these businesses (Volery, 2007). Recent theories have advocated a more interactive framework of 'mixed embeddedness' during which the internal ethnic resources and cultural milieu of the ethnic entrepreneur interact with the external influences of the broader economic and institutional environment (Kloosterman et al, 1999). The term break-out has traditionally been used in the ethnic minority entrepreneurship literature to describe the ethnic entrepreneurs moving from co-ethnic to mainstream markets serving the white majority (Waldinger, 1990).

Consequently, Co-ethnic markets tend to be associated with low value-added goods and an inability to attract customers from outside the ethnic market is seen as a critical constraint on growth (Barrett, 2002). (Kilby, 1983) revealed that both male and female entrepreneurs in developing countries often entails overcoming inefficiencies in routine managerial functions such as interruptions in production, variance in quality, slow rate of throughput, and leakages of raw materials. Especially female ethnic minorities face more significant challenges and difficulties when compared to the men and women in the major groups. (Gabaccia, 1991).

## **METHODOLOGY**

This study adopts a qualitative approach to understand ethnic minority female entrepreneurs' experiences. Scholars revealed that the qualitative approach is most suitable for understanding peoples' ideas, experiences, and perceptions in a particular context (Gower and Silverman, 1985). Therefore, the in-depth narrative interview and observation were used as a research tool. The research site was the western province in Sri Lanka, with most ethnic minority females engaging in business activities. The data were collected over the four months (September – December 2020) after some initial pilot study in the same year. Study participants were chosen based on the heterogeneity strategy such as age, marital status, business types, location and educational level. Two interviews were held with each woman (10 total interviews) in the sample. This second interview took place one or two months after the first interview. In between, it was possible to read and re-read the interview transcript data from the first interview, which helped identify essential issues, contradictions, inconsistencies and evasions before going on to the second interview as a new session. The individual narrative interviews took place in their work settings, and the

participants chose the venues, date and time. All the interviews were audio-recorded, and the average length of the interviews was 1-2 hours. Thematic analysis was used to analyse the collected material.

## DISCUSSION AND FINDINGS

The purpose of this section is to propose the major themes emerging from the female entrepreneurs' stories based on the research questions. Each theme was explained with examples drawn from participants' own words and the researcher's interpretations to show the essence of each theme. Further, the researcher will use the relevant literature to contextualise the findings.

### **4.1.0. Why do ethnic minority female entrepreneurs choose entrepreneurship as their carrier path?**

This section describes themes related to why ethnic minority female entrepreneurs choose entrepreneurship as their carrier path.

#### **3.1.1. Family background**

Ethnic minority female entrepreneurs mentioned that their family backgrounds played a dominant role in improving their entrepreneurial perspective. Some reported that they started their business because they have a business-oriented culture within the family. According to one of the respondents,

*I got inspired by my fathers' business. in my childhood, I went to my fathers' fancy & jewellery shop and sat aside and observed the company's daily routines (Fareeha)*

This family background directly impacts opportunity development processes, motivating the female entrepreneur to pursue her desired objectives. Rahma comments show that she comes up with business ideas through her parents' businesses. These findings comply with prior literature. Cunningham and Lischeron (1991) revealed that the family is the most influential institution for an entrepreneur to achieve objectives.

Family support also motivates ethnic minority female entrepreneurs to start their businesses. One of the participants mentioned the role of her family as follows,

*My father is living abroad. He is the person who gave the financial support, and my mother and my brother support to packaging line of my clothing line (Sumeiha)*

This statement shows that family support always influences her to keep her business going. Especially research on entrepreneurial behaviour found that business-owned families, especially fathers running their businesses, strongly influence female entrepreneurs to bring their ideas into viable businesses (Cunningham and Lischeron, 1991).

#### **3.1.2. Worklife balance and flexibility**

Work-life balance is an essential aspect of ethnic minority female entrepreneurs. As per their culture, they are restricted to go for a job. Because they need to more care about the family needs as a female. Due to that, most ethnic minority female entrepreneurs choose entrepreneurship as their carrier path. One respondent said that she left her 9-5 job after her marriage because her husband resisted doing a job. The husband is more concerned about caring for children and housework.

*My husband resists doing a job, so it is hard for me because I'm a hard worker and have an excellent educational background. Then I decided to start my clothing store. Now I can care for my children and my business. It is less stressful, and I can work whatever time I need. (Nafreen)*

Another respondent, Shifna said,

*I, please stay home. Because it is convenient to stay home and care for children, I can make a good income with a more convenient schedule.*

As per the respondent, they start their business out of necessity to meet their family needs. They highlight that if they are selecting doing businesses rather than going for a job, business is more flexible because at the same time they can obtain both caring a business and caring for their children, which means family needs. These findings are similar to previous findings. De Martino and Barbato, (2003) revealed that females choose entrepreneurship as a flexible career choice.



### **3.1.3. Cultural lifestyle**

Previous studies showed that culture is an important factor that can be used for explaining entrepreneurship among different societies (Cornwall, 1998). Most of the Islamic culture is influenced by the female labour force. According to one of the interview respondents' (Nafreen) comments,

*I used to work as a lecturer, but my husband did not allow me to do a job after my marriage. So then I left my job, and I stopped my highest studies. After that, I started a business.*

Her quotation shows that she starts business after letting her job. Because her cultural principles negatively influence her to do a job. However, it favourably affects females to start their businesses.

Another respondent comments,

*I was a teacher in a private school, and I had 5 & ½ years of experience. When I married, I had to relocate and gave up my job. A few years later, I started this business. (Nizra)*

According to the above women experience, it can be clearly seen that culture directly influences women business start-up, motivation engagement, morale, and, ultimately, productivity. Further, entrepreneurial initiatives are embedded in a complex and multilayered cultural environment. Thus, gender and culture dynamically interact, shaping gender role expectations and identities and the economic and social environment in which women's entrepreneurship is embedded (Dechant and Al-Lamky, 2005).

### **3.1.4. Experiencing inequality in the job market and Glassceeling**

According to the recent statistics, there is evidently increased employment among ethnic women. However, they are experiencing discrimination and inequality in the job markets. The following quotations show respondents experience on that.

*I worked in the government sector. However, I was not ok with the position I got there because I feel overqualified. (fareeha)*

*I worked in a private company for six years, and I worked hard and permed well. Nevertheless, I did not get any promotion. I feel that my management has negative attitudes regarding Muslim women's capacity. (Shifna)*

In this setting, it can be seen that ethnic women find it more challenging to obtain a suitable job and go on their career ladder. Rather than direct discrimination, this is mainly due to a greater prevalence of risk factors such as gender, ethnicity and negative attitudes. Therefore, the perception of ethnic discrimination discourages some ethnic minority women from applying for jobs. However, it leads to an increase in the business start-up among ethnic women

Similar evidence was found in Nelufa's story,

*I worked in an ethnic minority company and performed well in my position. However, I did not get a promotion as being a Muslim woman. (Nelufa).*

Women are in some way subject to gender-based and ethnic discrimination, and indeed, there is a wealth of evidence to support this belief. For instance, the feminist literature highlights that the day-to-day experiences of ethnic minority women can be drastically different from ethnic majority women. However, both groups fare worse than men in most outcomes.

### **4.2.0. What are the issues and challenges faced by ethnic minority female entrepreneurs?**

In general, ethnic minority women face numerous challenges in business. However, while many women have made significant strides in the business world, they still face seemingly insurmountable obstacles as entrepreneurs. Here are some of the complex challenges that many, if not most, women of ethnic minority entrepreneurs encounter.

#### **4.2.1. Strong Religious Rules & Principles**

Contemporary Islamic finance is based on several prohibitions that are not always illegal in the countries where Islamic financial institutions operate. For example, Islam considers lending with interest payments an unfair practice favouring the lender at the borrower's expense. Participants in the study confirmed this. As Shazwa and Fareeha relates,

*I would borrow finance according to the assistance of the Islamic financial method without interest. Because our religion prohibited borrow interest loans. (Shazwa)*

*When I start my business, I found finance with the help of my husband, and I cannot get finance base on interest because it is beyond Islamic principles. (Fareeha)*

In this setting, this series of religious rules and principles should be applied in the managerial processes of Islamic to achieve economic performance in respect to their religious principles, directed at assisting the achievement of social justice, understood as the fair distribution of wealth in the society, and safeguarding the interests.

Several studies have been conducted into the ethnic minority in Islamic Finance, which has analysed the basic principles of the Islamic religion, the objectives, the determinants, and disclosure to highlight the religious core of the concept and operating of a business. Therefore, religious rules have been argued to affect entrepreneurship negatively **as women limit their financial sources. Researchers revealed that access to financial capital is critical during the business start-up stage. Women under capitalisation during the enterprise formation and development lead to underperformance of the business** (Shaw et al., 2009).

#### 4.2.2. Cultural barriers

##### 4.2.2.1. Societal pressure to accept as women being an entrepreneur

Many women of ethnic minority entrepreneurs will tell you that they have, and are still facing, a double bias due to both their race and gender. This, in turn, creates difficulties in obtaining funding, reaching out to potential partners, and even networking. In addition, some cultural practices might negatively influence female entrepreneurs' business than their male counterparts (Dechant and Al-Lamky, 2005). Interview participants believe that social pressure and cultural attitudes may affect females' mobility in conducting their businesses.

*As Nizra said,*

*I am a teacher, but after my marriage, I left my job because my husband holds out against that. So after that, I started my production clothing line still my husband doesn't like that because he always wants to see me as a wife with the children and housework.*

Ethnic women face challenges with social attitudes as modelled by males who are comfortable with this cultural environment. Women are brought up in a male society, where we find discrimination between genders in roles, behaviours, occupations, and jobs. The main obstacle for women entrepreneurs in this study is that entrepreneurship was reserved for males, therefore considered a male's career and women are considered homemakers.

*I currently involved in a home-based business. My idea is to expand and relocate the business as the current location is not near the main road. However, my husband and family members do not allow me to do so (Shifna)*

To be entrepreneurs, women will have to face adverse reactions and pressures from society: and the family, including a spouse. Several people, including spouses and family members, do not accept running a business differently as they believe that women are more responsible for domestic tasks than entrepreneurial activities.

##### 4.2.2.2. Experiencing difficulties in expanding markets beyond the ethnic enclave

As per the previous study results, most ethnic minority female entrepreneurs run their businesses within their ethnic enclave (Danson and Davidsson, 1995). Some studies have highlighted the resilience of these communities and described such enclaves as sources of mutual support, collective political power and beneficial social relationships. However, other studies have examined the negative influences on ethnic entrepreneurial activity within the enclave. Evidence was found in this study, as Dilluxshin and Nizra relates,

*I am focusing on wedding and function dressing for our ethnic group because I could not learn the wedding dressing for other ethnic groups. (Diluxshini)*

*My clothing shop mainly focuses on females who are in our religion. I provide clothes related to our religion because our ethnic garments are different from the other ethnic groups. (Nizra)*

The above quotations show that ethnic minority female entrepreneurs do their businesses within their community and offer products and services related to their ethnic groups. However, Choeni (1997) suggested that ethnic minority businesses are based on ethnic products, ethnic markets and customers. Therefore, an enclave economy can offer only a limited number of business opportunities. In addition, necessities in an enclave society are typically lower than what could be earned in the larger community, where there is a more excellent range of alternative business opportunities and market expansion (Danson and Davidsson, 1995).

#### **4.2.3. Gender Discrimination**

Gender inequality is one of the oldest and most pervasive forms of inequality globally. It denies women their voices, devalues their work, and makes women's positions unequal to men's. Despite some significant progress to change this in recent years, in no country do women have economic equality with men, and women are. There is consensus among scholars that women can play a key role in the entrepreneurial phenomenon. Gender inequality exists in terms of economic development and the rates of entrepreneurial activity. There is a significant gender gap in the entrepreneurial activity rate worldwide (Allen et al, 2008).

Respondents in the study explained that they were poorly treated and discriminated against as being a woman. Fasna (one of the respondents) explained,

*Sometimes, I was badly treated by my suppliers. They did not like to negotiate prices with me. Sometimes they did not provide quality materials. So, I am disappointed. (Fasna)*

Fasna faced several problems at the beginning of the business. First, the male suppliers' problems were very noticeable, and their attitudes were irresponsible, defiant, and sometimes hostile. She thinks that male interaction is a major constraint for the women doing business in Sri Lanka, as the society has a tunnel vision and very conservative attitudes towards ethnic women.

#### **4.2.4. Lack of finance and Institutional support**

For minority women, the chances of getting traditional sources of funding such as loans can be slim to none. This may be due in large part to both conscious and unconscious bias. Scholars revealed that small business owners of ethnicity and gender are more likely to be denied credit than other small business owners (Surangi, 2018). As a result, fewer women of ethnic entrepreneurs seek to apply for loans. According to Dilakshini (Tamil lady) one of the interview respondents in the study,

*A few months back, I applied for a bank loan, but they rejected my application due to the business registration. When I applied for a bank loan, I did not register my saloon. (Dilakshini)*

Based on the above quotation, it is clear that female ethnic entrepreneurs often also suffer from low credibility when dealing with the various stakeholders associated with their firms. The modern institutional environment in Sri Lanka has an improving tinge of equality and sometimes even discriminates positively favouring ethnic women. Still, the underlying power of tradition and the vested interests of the patriarchal system work to maintain the status quo. Overall, the literature is blurred as to whether discrimination is present in the formal banking system, as bankers use a more objective approach to consider loan applications. However, these can still indirectly disadvantage ethnic and female groups as they do not favour (Fraser, 2009) .

#### **4.2.5. Lower Educational Level & Skill**

Current literature in entrepreneurship found that entrepreneurial education stimulates women to take up entrepreneurship as a career option. Getting appropriate education helps them locate sources of innovative ideas and convert them into enterprises. However, most ethnic female entrepreneurs in the study lack education and managerial skills. These females have less knowledge about market conditions and lack basic business training. In Sri Lanka, both local and international efforts are being made, but females are still facing this problem. This essence was found in Nilufa's story, as she relates

*When I run my business, sometimes, I get complaints from my customer. I need to care about them and consider their requirements, but I have not the proper educational background to deal with these problems. So, I need to depend on others support (Nilufa)*



Education about enterprise, mentoring before starting a venture, career guidance, marketing information, working capital management, etc., are missing essentials. As a result, women find themselves lost despite having a fair idea of things. The majority of women even start the business; lack of experience pushes them out of the race in the middle of the journey (Surangi, 2018)

#### **4.2.6. Language skills and shared cultural understanding**

language skills and shared cultural understanding are other challenges identified in this study and the literature (Sepulveda et al., 2008; Smallbone et al., 2005; Edwards et al., 2016). Ethnic communication issues can be critical reasons for limiting business expansion and success, allowing them to serve their communities where no language or communication issues exist. This essence was found in Dilluxshini story,

*I offer my hairdressing and saloon service for all communities. My business is located on hospital road, so Sinaleese customers also come to my salon. sometimes, I couldn't get the exact idea of what they said. (Diluxshini)*

Evidence from the above quotation suggests that language skills are critical in understanding customer needs and increasing the customer base as the wider population are equally important.

### **CONCLUSION AND IMPLICATIONS OF THE STUDY**

Research has overlooked the double or even triple-disadvantage that some people face due to combinations of factors they experience, which possibly also merits further focus. Therefore, this study contributes to the current literature on ethnic minority and female entrepreneurship areas by exploring the experience of ethnic minority female entrepreneurs in Sri Lanka. Furthermore, this study demonstrates the reasons for choosing entrepreneurship as a career option and issues and challenges faced by ethnic women.

The study found that ethnic female entrepreneurs face doubly disadvantaged situations due to gender and ethnicity. However, women choose entrepreneurship as their career option due to various reasons. The reasons include family background, work-life balance, cultural lifestyle and experiencing inequality in the job market and Glassceeling. Further, findings revealed that when it comes to start - up and business growth barriers, female entrepreneurs running their businesses in an enclave with a relatively small ethnic minority population suffer from many of the same issues found in previous studies where larger ethnic communities reside. However, this study revealed a different context with some varying concentrations of these challenges and problems. These barriers include religious solid values and principles, cultural barriers, gender discrimination, unable to expand the market beyond ethnic enclave, access to finance from local banks, regulatory and lack of business support, lack of education and language barriers. Many of these challenges are faced by entrepreneurs in general rather than purely being the preserve of ethnic minorities. However, it was also found that those ethnic female entrepreneurs suffer from local issues and problems due to their ethnicity.

The government has promoted business support over the years to overcome such issues. However, mainstream support services are not always appropriate for the needs of ethnic minority businesses (Ram et al., 2006) and/or are not trusted (Ram et al., 2017). More recently, it has been suggested by support agencies that support needs are similar for all businesses, and additional barriers faced by ethnic minority firms are more likely to reflect sectoral or locational issues (Ram et al., 2017). In addition, there may be a distrust of support services with a particular focus on a specific ethnic group (Ram et al., 2012). Therefore, explicitly targeting supporting mechanisms may be necessary for ethnic businesswomen who are starting their businesses. However, joining mixed-ethnic networks also adds value to creating social capital. Codes of practice could be developed in terms of explicit requirements and tacit attitudes and behaviour that are more female and ethnic-friendly concerning how such women are treated when they interact with government institutions, NGOs, and financial institutions.

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Ethnic women entrepreneurs do not operate in isolation. They work under the same macro, regulatory and institutional framework as their male counterparts and Sinhalese majority in a free market mechanism in Sri Lanka. Therefore, it is necessary to dig deeper to understand the gender and ethnic biases embedded in society, limiting women's mobility, interactions, active economic participation, and access to business development by the government and relevant authorities. It would be valuable to conduct a longitudinal study to understand how values, challenges, and barriers change as firms develop.

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## **ЦІННІСТЬ ЖІНКИ: ВИВЧЕННЯ ДОСВІДУ ЖІНОК-ПІДПРИЄМЦІВ З ЧИСЛА ЕТНІЧНИХ МЕНШИН У ШРІ-ЛАНЦІ**

**S.SAHIRA**

*Department of Commerce and Financial  
Management, University of Kelaniya, Sri Lanka,*

**H.A.K.N.S. SURANGI**

*Department of Commerce and Financial  
Management, University of Kelaniya, Sri Lanka*

Жінки, особливо представники меншин, як і раніше, недопредставлені в підприємницькій діяльності і продовжують створювати підприємства в низькозростаючих секторах. Дане якісне дослідження вивчає досвід жінок-підприємців з-поміж етнічних меншин, фокусуючись на причинах, з яких жінки можуть вибрати підприємництво як кар'єру, та їх обмеження. У дослідженні використано підхід соціального конструктивізму, зокрема, нарративний дизайн. Дані були зібрані в ході глибинних інтерв'ю з десятима жінками-підприємцями серед меншин, які заснували підприємства в Шрі-Ланці. Використовувався тематичний аналіз, у ході якого було переглянуто та вивчено стенограми, створено коди, визначено виникаючі теми та проведено інтерпретацію з побудовою пояснень. Висновки показали, що сприйняття етнічної дискримінації заважає деяким підприємствам етнічних меншин звертатися за банківськими кредитами. Більш того, результати наголошують на важливості транснаціональних сімейних мереж у всіх аспектах бізнесу та припускають, що ці зв'язки можуть іноді служити родючим джерелом нових бізнес-ідей та обмежувати інновації та рішення, сформовані культурними нормами. Отримані результати можуть допомогти у сприянні та розвитку підприємництва серед жінок-підприємців із числа етнічних меншин. Це може бути цінним для подальшого розуміння ролі жінок з числа етнічних меншин та їхнього досвіду поєднання підприємництва та бізнесу.

**Ключові слова:** підприємці з-поміж етнічних меншин, жінки-підприємці, наративи, якісне дослідження.



**ЦЕННОСТЬ ЖЕНЩИНЫ: ИЗУЧЕНИЕ ОПЫТА ЖЕНЩИН-  
ПРЕДПРИНИМАТЕЛЕЙ ИЗ ЧИСЛА ЭТНИЧЕСКИХ МЕНЬШИНСТВ В ШРИ-  
ЛАНКЕ**

**S.SAHIRA**

*Department of Commerce and Financial  
Management, University of Kelaniya, Sri Lanka,*

**H.A.K.N.S. SURANGI**

*Department of Commerce and Financial  
Management, University of Kelaniya, Sri Lanka*

Женщины, особенно представители меньшинств, по-прежнему недопредставлены в предпринимательской деятельности и продолжают создавать предприятия в низкорастущих секторах. Данное качественное исследование изучает опыт женщин-предпринимателей из числа этнических меньшинств, фокусируясь на причинах, по которым женщины могут выбрать предпринимательство в качестве карьеры, и их ограничениях. В исследовании использован подход социального конструктивизма, в частности, нарративный дизайн. Данные были собраны в ходе глубинных интервью с десятью женщинами-предпринимателями из числа меньшинств, которые основали предприятия в Шри-Ланке. Использовался тематический анализ, в ходе которого были просмотрены и изучены стенограммы, созданы коды, определены возникающие темы и проведена интерпретация с построением объяснений. Выводы показали, что восприятие этнической дискриминации мешает некоторым предприятиям этнических меньшинств обращаться за банковскими кредитами. Более того, результаты подчеркивают важность транснациональных семейных сетей во всех аспектах бизнеса и предполагают, что эти связи могут иногда служить плодородным источником новых бизнес-идей и ограничивать инновации и решения, сформированные культурными нормами. Полученные результаты могут помочь в содействии и развитии предпринимательства среди женщин-предпринимателей из числа этнических меньшинств. Это может быть ценным для дальнейшего понимания роли женщин из числа этнических меньшинств и их опыта совмещения предпринимательства и бизнеса.

**Ключевые слова:** предприниматели из числа этнических меньшинств, женщины-предприниматели, нарративы, качественное исследование.